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**ROCKING THE BOAT OR CALMING THE STORM? AN  
ANALYSIS OF THE GHANAIAN NEWS MEDIA COVERAGE  
OF THE 2018 BANKING CRISIS**

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**Abstract**

*Dwelling on the framing theory from academic literature as the theoretical framework, this study examined how the Ghanaian news media framed the 2018 banking crisis seeking to find out how the key actors were portrayed in the reportage and whether alarmist frames were present in their coverage. A sizeable number of news articles from the most visited online news website was studied in a quantitative content analysis study. It emerged from the data examined that the media coverage had a heavy presence of alarmist frames and the management, board of directors and staff of the banks were portrayed as bad people whilst customers were widely seen as good people. It is believed that such alarmist frames may have contributed to the ensuing panic withdrawals and mistrust in the banking sector in Ghana.*

**Keywords:** *banking, crisis, framing, media, coverage.*

**1.0 Introduction**

In today's ever-changing technological world, the media's ability to reach citizens everywhere has made it a key component of not only the information dissemination process but also the democratic system of every country (Pavlik, 2000). The growing influence of the media in the democratic dispensation in some countries has seen them move to the centre of the social process in what is mostly referred to as the mediatization of politics (Stromback, 2008). Asp and Esaiasson (1996) define "the mediatization of politics as a three-stage process in which there is a development toward increasing media influence" (p. 80-81). Because of the increasing mediatization of politics, the media has assumed a greater role and influence by shaping and framing the process

and discourse of political communication as well as the society in which the communication takes place (Ferree, Gamson, Gerhard & Rucht, 2002). This situation has seen the media turning out to be the most important source of political information for the electorate, media practices being governed by media logic rather than political logic (Stromback, 2008).

As an institution with such a profound importance and ability, they have such power to influence its audience (bullet or hypodermic needle theory). It is worth studying how the media covers issues as important as people's money and the banks involved in investing and safeguarding their monetary interests. One such situation is the banking crisis in Ghana.

The financial industry is of central importance for a country's growth and development (Antwi- Asare and Addison 2000). Ghana's financial sector has in recent times been murky as a result of series of crisis; from liquidity problems, security breaches among others. Somewhere May 2018, the talk of this country was actually the banking crisis, which led to merging of five (5) banks into a consolidated Bank. These were the banks which were merged into a consolidated bank.

Unibank, Sovereign Bank, the Royal Bank, Beige Capital and Capital Bank. The licenses of these five banks were revoked and a receiver was appointed in respect to their assets and liabilities. All staff of these banks have automatically become staff of the consolidated bank. Boards of Directors and shareholders of these banks no longer have any roles to play. This is because the Bank of Ghana (BoG) is mandated by the supreme laws of the land to promote the safety, soundness, and stability of the financial systems. The bank has over the last two years rolled out series of dignifying measures to strengthen the financial system to protect the interests of depositors. However, a number of legacy problems have plagued the banking sector including macroeconomic factors, poor corporate governance and risk management practices, related party transactions that were not above board, regulatory non-compliance, and poor supervision, questionable licensing processes and weak enforcement, which led to a building of vulnerabilities in the sector.

From an Asset Quality Review (AQR) of banks conducted by the Bank of Ghana in 2015 and updated in 2016, a few indigenous banks were identified as vulnerable with inadequate capital, high level of non-performing loans, and weak corporate governance. In August 2017, the Bank of Ghana closed two of those banks (UT Bank and Capital Bank) and approved the acquisition by GCB Bank of some of their assets and liabilities under a purchase and assumption agreement. Other banks that were more recently licensed in 2016 and commenced operations in 2017 also began to show signs of distress, primarily due to conditions under which they obtained their licenses. Efforts by these banks to extricate themselves from financial difficulty have not borne fruit. The situation has rather worsened for these banks.

It followed the insolvency of the five banks after through investigations by Bank of Ghana (BoG). During one of BoG press conference, Graphic online's reporter, Maxwell Adombila Akalaare, who was at the press conference reported that the Consolidated Bank of Ghana Limited is expected to help the government in economic development.

According to Dr. Addison, the government of Ghana issued out a bond of GH¢ 5.6 billion to cater for bad assets of the fair banks. Explaining in details, the governor said "Unibank and Royal bank were undercapitalized and that those banks were beyond rehabilitation". On Royal Bank, he said "loans were high whilst Sovereign Bank obtained its license by false pretences through the use of suspicious and non-existent capital.

Based on this, the study decided to answer the following research question:

**RQ:** *How did the Ghanaian news media frame the 2018 banking crisis?*

## 2.0 Theoretical Framework

Framing is related to the agenda –setting tradition. The agenda setting theory together with the media framing theory has become increasingly popular in news analysis and the effective way in which the media shape public opinion. This is done by using frame events that select aspects of perceive reality and make them more salient in communication text according to Entman (1993). Framing is based on the assumption that how an issue is characterized in news reports can have influence on how it is understood by audiences (Akortia, 2015).

The basis of framing theory is that the media focuses attention on certain events and then places them within a field of meaning. Goffman (1974) propounded framing theory when he wrote about frame analysis.

According to (Cissel, 2012) Goffman was the first to concentrate on framing as a form of communication and defined “framing” as a “schemata of interpretation” that enables individuals to “locate, perceive, identify and label” occurrences or life experiences (Goffman 1974).

To Entman (1993) framing is a process in which some aspects of reality are selected, and given greater emphasis or importance, so that the problem is defined, its causes are diagnosed, moral judgments are suggested and appropriate solutions and actions are proposed whilst Gamson and Modigliani (1989) refer to framing as “interpretative packages” that give meaning to an issue. According to Gamson and Modigliani (1989), framing is a central organizing idea or story line that provides meaning to an unfolding strip of events, weaving a connection among them. The frame suggests what the controversy is [offering information] about the essence of issue” (p. 143).

Framing is thus the process by which politicians and journalists jockey to highlight certain aspects of issues or events in an effort to simplify them or connect them with the larger political world (Cappella and Jamieson 1997). Framing makes an issue or event stand out. This therefore turns audience interest to that particular event. Cappella and Jamieson (1997) suggest that frames activate knowledge, stimulate “stocks of cultural morals and values and create contexts.” In doing so, frames ‘define problems’, ‘diagnose causes, make moral judgment, and ‘suggest remedies’ (Entman, 1993).

Framing, also referred to as ‘representation’ in media, comes with two aspects, which are selection (or accessing or sources or claims makers) and presentation (or evaluation of arguments or actors) Hansen (1999).

McCombs (2004) has argued that framing is simply a more refined version of agenda setting. Since its evolution, framing has been used widely in communication research of media content and studies of the relationship between the media and public opinion (de vreeze, 2005) Framing of news stories are suggested by particular devices such as headlines and kickers, subheads, photographs, photo captions, leads, pull quotes, selection of sources, or affiliations, selection of quotes, nut graphs and logos (Severin& Tankard, 2001). Shoemakers and Reese (1996) made it clear that journalists and communicators use modes of presentation to disseminate information in a way that resonates with existing underlying schemas among their audience. This does not mean, of course, that most journalists try to spin a story or deceive their audiences. In fact, framing, for them, is a necessary tool to reduce the complexity of an issue, given the constraints of the representative media related to news holes and airtime (Gans, 1979).

The alarmist framing emphasized the catastrophic consequences of climate change. The narrative stresses urgency, highlighting the need for immediate, substantive action in the face of impending catastrophe. Indicators of an alarmist framing include depictions such as catastrophic, rapid, urgent, irreversible, worse than we thought. Previous research works have been conducted in area of study, for instance, in October 2008, the global financial crisis started to negatively affect the Greek economy as well, leading to a considerable weakening of expectations.

As regards public finances, in 2008 the (then recorded) general government deficit exceeded 4% of GDP, resulting in the initiation of an Excessive Deficit Procedure (EDP) against Greece in April 2009, while public debt as a percentage of GDP rose to almost 97%.

Developments in 2008 already, clearly indicated that the condition of the economy was bound to deteriorate, a fact confirmed dramatically the following year. Besides, throughout 2008, there had been constant “warnings” from abroad. The previous long period of strong growth supported the “naïve forecast” that this would continue in the coming years as well, while there were also specific reasons which delayed a full manifestation of the impact of the global crisis (discussed further below).

The Alarmist framing theory suggests that the media create frames by introducing news items with predefined and narrow contextualization. Frames can be designed to enhance understanding or are used as cognitive Shortcuts to link stones to the bigger picture.

The Alarmist framing theory focuses on how the media draws the public’s eye to specific topics – setting agenda, and then it takes a step further to create a frame, through which the audience will comprehend such information. There is a clear conceptual intercession between concept of framing, the idea of framing is similar to the ‘second level’ of agenda setting which examines the relative salience of attributes of issues, as McCombs (2005), as described in detail.

According to Goffman (1974) under the title of Frame Analysis put Forth people to interpret what is going on around their world through their primary framework. This is regarded as the primary as it is taken granted by the user. Its usefulness as a framework does not depend on other framework.

With the Ghanaian news media they could have covered or framed the issue with any other framing theory but, the Ghanaian news media opted for the Alarmist framing theory. This is because the Alarmist Framing alarms the audience and puts them in suspense concerning an issue.

This is where words that bring fear and panic are mostly engaged. According to Essel (2012), alarmist framing theory is a “schemata” of interpretation that enables individuals to locate, perceive, identify and label, occurrences or life experiences. Based on the literature reviewed, the research proposes these hypotheses:

*H1: The Ghanaian news media are expected to cover the banking crisis in an alarmist frame.*

*H2: The Ghanaian news media are expected to portray key actors in the crisis in a binary manner as either good or bad.*

### **3.0 Methodology**

The method used in the study is quantitative content analysis on how the media covered the 2018 banking crisis to the citizenry of Ghana. Content analysis allows a proper evaluation of the media’s coverage of the banking crisis to the people of Ghana by measuring the level of frequency and the tone in which the actors were portrayed. It also helps the study because; ‘it is a technique which aims at describing, with optimum objectivity, precision and generality, what is said on a given subject in a given place at a given time’ (Laswell, Lerner, & de sola pool, p.34).

The research design used in this study is the cross-sectional. This design was chosen because the study focused on a particular point in time. This allows us to delve into the banking crisis that engulfed Ghana in 2018.

The focus of this study is on how the media reported the banking crisis issues to Ghanaians, thus, critically analysing 140 online news articles from *ghanaweb.com* on the banking crisis alone. The period considered was

from 1st June to 31st December, 2018. The reason for choosing this period was that the issues concerning the banking crisis peaked between the selected time period. Within every month, the researcher selected and reviewed 20 online news articles from *ghanaweb.com*, starting from 1st June to 31st December, 2018. This is to make sure every month was represented fairly.

A stratified sampling technique was used to select the news articles to obtain the data needed for the study. The data used for the study is primary data and it was obtained from *ghanaweb.com*, the most comprehensive and most visited news website in Ghana according to the Alexa analytics statistics. The data selected was analysed using the Statistical Package for the Social Sciences (SPSS v26).

#### 4.0 Findings

Before getting into the hypotheses, we decided to see a bit of overview of the coverage of the 2018 banking crisis by the Ghanaian news media. From the data analysed, it emerged that the main actors mentioned and discussed in the reportage were board of directors of the bank, management and staff, and customers of the banks involved as well as the government or its regulation agency in charge of regulating the activities of these banks. The frequency of coverage these actors got served as a precursor to the tone of coverage they got and the characterization of the roles they played in the crisis. The board of directors were mentioned twenty-eight (28) times representing 23.3% of the one hundred and twenty (120) news articles studied. Management and staff were mentioned fourteen (14) times representing 11.7%, customers were mentioned twenty-seven (27) times representing 22.5%, whilst government or its regulation agency were mentioned forty-nine (49) times representing 40.8%. Two other stories representing 1.7% were general commentary which had no mention of any of these actors categorized above.

Now turning to the hypotheses, the first hypothesis predicted the Ghanaian news media to frame their coverage of the 2018 banking crisis in an alarmist frame. To assess this, we run a frequency test to identify the presence of alarmist frames in the coverage of the news articles studied and further evaluate the level of prevalence of alarmist frame in the coverage.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	96	80.0	80.0	80.0
	No	24	20.0	20.0	100.0
	Total	120	100.0	100.0	

From the table above, alarmist frames were present in ninety-six (96) of the news articles studied, representing 80% of the one hundred and twenty (120) news articles studied whilst twenty-four (24) news articles representing 20% of the news articles studied had no alarmist frames present in them. This supports H1 which predicted the Ghanaian news media to cover the 2018 banking crisis in an alarmist frame.

**Table 2: Volume of Presence**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Highly present	80	66.7	66.7	66.7
	Present	18	15.0	15.0	81.7
	Not present	22	18.3	18.3	100.0
	Total	120	100.0	100.0	

From the table above, it emerged that the level of presence of alarmist frames in the news coverage of the Ghanaian news media was high. Alarmist frames were highly present in eighty (80) news articles studied, present in eighteen (18) news articles and not present at all in twenty-two (22) out of the one hundred and twenty (120) news articles studied.

The second hypothesis predicted the Ghanaian news media to cover the 2018 banking crisis in a binary manner characterizing key actors as either good or bad in a positive or negative tone of coverage. To assess this, we run a frequency test to identify how the various actors mentioned in the news articles were characterized by the news media for the roles they played in the crisis.

**Table 3: Government or Regulation Negative Portrayal**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, there is negative portrayal	39	32.5	32.5	32.5
	There is no negative portrayal	59	49.2	49.2	81.7
	No portrayal at all	22	18.3	18.3	100.0
Total	120	100.0	100.0		

**Table 4: Government of Regulation Positive Portrayal**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, there is a positive portrayal	59	49.2	49.2	49.2
	No, here is no positive portrayal	35	29.2	29.2	78.3
	There is no portrayal at all	25	20.8	20.8	99.2
	4	1	.8	.8	100.0
	Total	120	100.0	100.0	

From the tables above, the government and or its regulation agency were negatively portrayed for their roles in the crisis in thirty-nine (39) out of the one hundred and twenty (120) news articles studied. On the other hand, they were positively portrayed in in fifty-nine (59) out of the one hundred and twenty (120) news article studied. This shows that the balance in tone of coverage of the government and or its regulatory agencies was more positive than negative.

**Table 5: Management and Staff Negative Portrayal**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes there is negative portrayal	25	20.8	20.8	20.8
	There is no negative portrayal	10	8.3	8.3	29.2
	No portrayal at all	85	70.8	70.8	100.0
	Total	120	100.0	100.0	

**Table 6: Management and Staff Positive Portrayal**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, there is a positive portrayal	4	3.3	3.3	3.3
	No, here is no positive portrayal	31	25.8	25.8	29.2
	There is no portrayal at all	83	69.2	69.2	98.3
	99	2	1.7	1.7	100.0
	Total	120	100.0	100.0	

From the tables above, the management and staff of the banks involved were negatively portrayed for their roles in the crisis in twenty-five (25) out of the one hundred and twenty (120) news articles studied. On the other hand, they were positively portrayed in in four (4) out of the one hundred and twenty (120) news article studied. This shows that the balance in tone of coverage for the management of these banks was more negative than positive.

**Table 7: Board of Directors Negative Portrayal**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, there is negative portrayal	50	41.7	41.7	41.7
	There is no negative portrayal	10	8.3	8.3	50.0
	No portrayal at all	58	48.3	48.3	98.3
	99	2	1.7	1.7	100.0
	Total	120	100.0	100.0	

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, there is a positive portrayal	10	8.3	8.3	8.3
	No, here is no positive portrayal	51	42.5	42.5	50.8
	There is no portrayal at all	58	48.3	48.3	99.2
	99	1	.8	.8	100.0
	Total	120	100.0	100.0	

From the tables above, the board of directors of the banks involved, were negatively portrayed for their role in the crisis in fifty (50) out of the one hundred and twenty (120) news articles studied. On the other hand, they were positively portrayed in ten (10) out of the one hundred and twenty (120) news article studied. This shows that the balance in tone of coverage for the board of directors of the banks involved in the crisis were more negative than positive.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, there is negative portrayal	15	12.5	12.5	12.5
	There is no negative portrayal	35	29.2	29.2	41.7
	No portrayal at all	70	58.3	58.3	100.0
	Total	120	100.0	100.0	

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes, there is a positive portrayal	38	31.7	31.7	31.7
	No, here is no positive portrayal	14	11.7	11.7	43.3
	There is no portrayal at all	68	56.7	56.7	100.0
	Total	120	100.0	100.0	

From the tables above, the customers of the banks involved were negatively portrayed for their roles in the crisis in fifteen (15) out of the one hundred and twenty (120) news articles studied. On the other hand, they were positively portrayed in thirty-eight (38) out of the one hundred and twenty (120) news article studied. This shows that the balance in tone of coverage for the customers of these banks was more positive than negative.



These findings support H2 which predicted the Ghanaian news media to cover the 2018 banking crisis in a binary manner characterizing key actors as either good or bad in a positive or negative tone of coverage.

## 5.0 Discussion and Analysis of Findings

From the findings, the study sought to find out firstly how the Ghanaian news media framed the 2018 banking crisis.

According to McCombs (2004), framing is simply a more refined version of agenda setting. However, the alarmist framing emphasized the tragic consequences of banking crisis with its narrative stressing on urgency; highlighting the need for immediate, substantive action in the face of impending problem. Indicators of an alarmist framing include depictions such as catastrophic, rapid, urgent, irreversible, worse than we thought. These were visibly present in the news articles analysed.

In the case of the banking crises in Ghana, the data analysed depicted that the Ghanaian news media did not only frame the banking crises in an alarmist frame but they sounded very condemning of the actors involved, and alarming citizens that their money wasn't safe. This revelation is in conformity with the first hypothesis which predicted the media were going to employ alarmist frames in their coverage of the banking crisis.

Out of the (120) new articles gathered and analysed, alarmist frames were present in ninety-six (96) of the news articles studied, representing 80% whilst twenty-four (24) news articles representing 20% of the news articles studied had no alarmist frames present in them.

This discloses that as the media was trying to provide necessary information to Ghanaians, they ended up creating fear and panic with their report. This sets up the minds of the people in a direction that their monies are not safe with the involved banks, with the scar of cases like DKM, God is Love etc., at the back of their mind. This led to a lot of withdrawals, closure of accounts with certain banks and losing confidence in the operations of the banking sector. This is because if you have management and staff of involved banks negatively portrayed for their roles in the crisis in twenty-five (25) out of the one hundred and twenty (120) news articles studied as compared to (4) positive portrayed, then there is no doubt these was bound to be a panic reaction based on how staff of these banks have been portrayed in the media landscape.

Secondly, we sought to understand how the key actors in the crisis were portrayed by the media in their coverage of the crisis.

The relationship between the media and the society is intertwined in a way that sees the media provide its platform for the people in the society whilst the people need the media for their voices to be heard. Both depend on each other for news, whether the people getting information from the media or the media reporting from the people in the society. In the case of the banking crises, the media provided their platform to both the customers on one hand and bank officials at the other hand.

In the articles that were analysed by the researchers, the customers' viewpoint were reported in a more positive way than negative as compared to the officials. The customers of the banks involved were positively portrayed in thirty-eight (38) out of the one hundred and twenty (120) news article studied. On the other hand, the customers were negatively portrayed for their roles in the crisis in fifteen (15) out of the one hundred and twenty (120) news articles studied.

Though the media provided a platform for both officials and customers but the customers got more favourable reports as compared to officials like management, board of directors and staff of banks with (25 negative news articles) and board of directors of banks with (50 negative news articles) all out of 120 news articles reviewed. It

was evident from the data analysed that these was a binary characterization of actors in the banking crisis. They were either portrayed as good or bad.

## 6.0 Conclusion

The aim of the research was to provide evidence, which assesses if the Ghanaian news media served as agents of calm or agents of alarm during the banking crisis. The reviewed articles showed that indeed the media in Ghana reported the banking crisis in an alarmist way, serving as an agent of alarm and not calm, which made the citizens losing faith in the operations of the banking sector.

Based on the above evidence, the researchers can conclude that indeed the media reported the banking crisis in Ghana in an alarming state, acting as an agent of panic and not calming affected customers.

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