

## RESEARCH ARTICLE

# How low-income clients view the customer service delivery of government offices in Basilan province, Philippines

Sermahal T. Askali\*

College of Humanities, Social Sciences and Communication, Basilan State College, Isabela City, Basilan, 7300, Philippines

\* Corresponding author: Sermahal T. Askali, askalisermahal@gmail.com

## ABSTRACT

Understanding the experiences of low-income clients in accessing government services is essential in addressing barriers that hinder equitable service delivery. This study assesses the perception and experience of low-income clients regarding the quality of customer service provided at government offices in the Province of Basilan, Philippines. Low-income clients (n=25) were purposively sampled to participate in one-on-one interviews. Narratives were collected which shaped the understanding about the state of customer treatment and service quality in accessing government services and assistance in the province. Clients often described their interactions as physically and emotionally exhausting, citing long wait times, slow service, and inefficient systems, which intensified their frustrations. The service process was perceived as disorganized, with clients frequently redirected between departments and receiving unclear instructions. Many reported feelings of being dismissed by government personnel, as interactions lacked empathy and were perceived as impersonal and transactional. Conversely, when government staffs communicated effectively, showed empathy, and provided clear, organized guidance, clients expressed increased trust and satisfaction. Good treatment, including kindness and patience from staff, was crucial in enhancing clients' overall experience, while well-organized systems with clear instructions and follow-up contributed to a more positive perception of the service. Some of the efforts necessary to improve the perception of trust and client satisfaction include investment in employee development, emphasis on clear communication, respect, and empathy. Consequently, government services should streamline processes, reduce wait times, and improve digital infrastructure to ensure more efficient and accessible service delivery for low-income clients. In addition, enhancing staff training on empathy and communication skills would build supportive and respectful environment, ultimately boosting client satisfaction and trust over government services.

**Keywords:** customer service; government services; satisfaction; trust

## 1. Introduction

The major concern in low-income households is access to government services. Many people suffer from serious drawbacks, such as poor access to technology and means of transportation that hinder their usage of available services<sup>[1]</sup>. Effective communication is another area where low-income clients often

### ARTICLE INFO

Received: 6 February 2025 | Accepted: 10 March 2025 | Available online: 18 March 2025

### CITATION

Askali ST. How low-income clients view the customer service delivery of government offices in Basilan province, Philippines. *Environment and Social Psychology* 2025; 10(3): 3423. doi:10.59429/esp.v10i3.3423

### COPYRIGHT

Copyright © 2025 by author(s). *Environment and Social Psychology* is published by Arts and Science Press Pte. Ltd. This is an Open Access article distributed under the terms of the Creative Commons Attribution License (<https://creativecommons.org/licenses/by/4.0/>), permitting distribution and reproduction in any medium, provided the original work is cited.

complain. Government agencies often use jargon and bureaucratic language, which creates a challenge for residents who are trying to access essential services<sup>[2]</sup>. These communication challenges add to the perception of not designing government services with the needs of low-income individuals in mind.

Public confidence in institutions of government remains low, especially amongst the poor population. A report indicates that there is a noticeable dissatisfaction with service delivery among respondents earning less than \$25 000 per annum as compared to their high-income counterparts<sup>[3]</sup>. Such loss of confidence retards delivery of services efficiently and also mars the community-based relationship because individuals perceive a lacuna between needs and services. Customer experience largely influences the way lower-income citizens interact with government services. According to Aragon et al.<sup>[4]</sup>, customer satisfaction enhanced government trust. Strengthening positive interaction with customers can encourage residents to embrace proactive intervention from the government, promoting more participative citizenship. However, a low-quality experience can make citizens avoid government service interfaces and further entrench their feeling of alienation and frustration<sup>[5]</sup>.

Another reason low-income clients are not able to access digital government services is the technical barrier. A significant percentage of this population does not have access to the internet or digital devices, which greatly affects their ability to use online services<sup>[6]</sup>. It has been argued that digital transformation, although helpful in general, might inadvertently exclude those who do not have access to the technology needed. Such disparities make it important for government services to not only go online but also ensure that alternative options are still available<sup>[7]</sup>.

Agencies are encouraged to prioritize accessibility and responsiveness to low-income populations as a way to achieve meaningful improvements in service delivery. Human-centered design strategies to gather the views of residents can be applied to pinpoint specific barriers they face. Government agencies can enhance their ability to deliver service while better reflecting the communities that they serve by investing in employee development and fostering a diverse workforce<sup>[8]</sup>.

Understanding the low-income clients' perspective on government customer service is critical to building trust and improving service delivery<sup>[9]</sup>. Ensuring accessibility, countering communication barriers, enhancing the customer experience, and integrating technology should be among the imperative steps toward rebuilding this vital relationship. Importantly, there should have a more just and responsive government that serves the interests of all citizens, especially those who depend most on its services low-income clients often face serious challenges when accessing government offices, which affects their perception of customer service<sup>[10]</sup>. Research shows that public trust in government services is very low among low-income residents, who often find it difficult to access basic services<sup>[11]</sup>. These are further complicated by systemic issues, such as economic inequality and lousy communication strategies used by the government agencies.

This study explored the perceptions and experiences of low-income clients regarding the quality of customer service provided by government offices in the Province of Basilan, Philippines. Alih<sup>[12]</sup> applied a life-oriented approach to assess the Quality of Life (QOL) in Lamitan City, Basilan Province using structural equation modeling to analyze the interdependencies of six life domains. The findings revealed that health, family life, and family budget were key factors influencing QOL, while education and residence had a negative impact on local perceptions of the city. The study concluded that emphasizing health and promoting physical activities could significantly enhance the QOL of local residents. The findings emphasize the importance of understanding the quality of life of vulnerable populations, such as low-income clients, and how various life domains interact to influence their overall well-being.

Just as the life-oriented approach highlighted the significance of factors like family life and future perceptions in quality of life in the province, this study showed that elements such as empathy, clear communication, and efficient service processes could help in shaping the quality of life for low-income individuals seeking government assistance. This paper addressed the need for further analysis about the experiences of low-income clients, reflecting on the concept of positive communication and empathy towards customer service.

## **2. Literature review**

### **2.1. Experiences of low-income clients**

Low-income clients commonly experience mixed treatment in government services. They most commonly complain of discourteous and disrespectful treatment from program staff<sup>[13]</sup>. For instance, studies reported that clients' experiences with program staff were poor, meaning that they experienced disrespectful or ineffective service when trying to apply for such programs. These experiences might prevent clients from accessing the needed support and can be associated with feelings of stigma and worthlessness<sup>[14]</sup>. A survey reveals that up to 80 percent of the citizens have had to switch between the channels of services many times in their lives due to a failure of convenient and consistent accessibility to government services among vulnerable population groups<sup>[15]</sup>.

One of the factors that greatly influence the low-income clients' perception of customer service is administrative burdens. Administrative burdens in dealing with government benefit applications include much paperwork, rigid eligibility criteria, and intense scrutiny<sup>[16]</sup>. For many low-income clients, these create barriers to obtaining necessary assistance and lead to frustration and a feeling of unhelpfulness on the part of the government agencies. This could lead to bad experiences that overload clients, making them feel disheartened and less likely to participate in similar services again<sup>[17]</sup>.

Low-income clients also feel the stigma attached to getting help from the government. Based on research, a significant percentage of clients complain of being judged by government employees, making them less capable of communicating with ease and requesting aid<sup>[7]</sup>. Being treated with disregard might make one even more shameful to seek programs to help him out, hence entering a cycle of mistrust over government services.

### **2.2. Difficulties in access of services**

The advent of digital services has brought benefits as well as difficulties for the low-income clients dealing with government offices. Although advanced technology can make accesses smoother and waiting times shorter, most of these low-income customers are not able to enjoy high-speed internet access or digital literacy, adding extra hurdles<sup>[18]</sup>. In this way, online services are frustrated by even those clients who are dealing with low-grade technological services which create feelings that the services of the government for customers are inadequate<sup>[19]</sup>.

Recent studies have brought out significant disparities in customer service experiences among different demographic groups within the low-income population<sup>[20]</sup>. For example, Hispanic and Black communities are often found to have lower levels of satisfaction compared to their white counterparts in accessing government services. This variation indicates that systemic inequities greatly influence how low-income clients perceive the quality of customer service they receive, underscoring the need for strategies to address these disparities<sup>[21]</sup>.

### **2.3. Necessary interventions**

Recommendations on improving customer service for low-income clients have been forwarded from the literature. Governments need to train staff to be empathetic and respectful, redesign processes that reduce paperwork, and simplify eligibility criteria<sup>[22]</sup>. Further, increasing access to digital resources while ensuring no group is left behind would probably create a more inclusive environment<sup>[23]</sup>. Such changes may contribute to a more positive perception of customer service because they will show that government agencies really care about their constituents.

The views of low-income clients about customer services in governmental offices are, therefore, shaped by a large number of factors<sup>[24]</sup>. These, on the one hand, consist of direct experiences, administrative burdens, and, on the other hand, broader socio-demographic influences. Improvement of these is vitally important to rebuild trust and re-engage low-income populations for better service delivery and better access to necessary support systems<sup>[25]</sup>. All of these issues are important for having an equitable and effective government service model.

## **3. Methods**

### **3.1. Research design**

This research adopted a qualitative exploratory approach combined with narrative analysis. Qualitative research focuses on connections, interactions, and experiences that cannot be easily measured or reduced to measurable variables<sup>[26]</sup>. Exploratory research design has been recognized as an effective methodological approach for investigating emerging issues and generating insights into underexplored phenomena<sup>[6,27]</sup>. This approach utilizes systematic and purposeful methods to identify patterns, which facilitates the structured analysis of complex social and psychological constructs<sup>[28]</sup>. Although some scholars have questioned its methodological rigor, recent academic discourse highlights its vital role in broadening the understanding of contemporary research concerns and ensuring the coherent collection of qualitative data<sup>[29]</sup>. One of the key strengths of exploratory research lies in its flexibility, which permits adaptive responses to evolving datasets—an essential attribute when examining topics that have received limited academic attention<sup>[30]</sup>. In this study, the narratives that the participants have shared are detailed exploration regarding how low-income clients perceive and engage with customer service in government offices. This approach therefore allowed in-depth analysis regarding the complexity and determinants of trust, satisfaction, and effectiveness in public service delivery.

### **3.2. Population and sampling**

Exploratory research typically employs small, deliberately chosen samples to facilitate an in-depth examination of essential variables and their interrelationships<sup>[31]</sup>. Instead of aiming for broad statistical representation, this approach emphasizes rich, detailed understanding by focusing on a specific population whose perspectives are critical to exploring the phenomenon under study<sup>[30]</sup>. In this study, 25 low-income clients were selected to participate in the interview. The sample size remains adaptable, depending on the participants' capacity to offer substantial input aligned with the research goals<sup>[32]</sup>. A common strategy used is purposive sampling<sup>[33,34]</sup>, wherein participants are intentionally selected through a structured process<sup>[35]</sup>. For this study, an online purposive sampling method was adopted<sup>[36]</sup>, utilizing Google Forms to distribute open-ended questions and collect initial qualitative data. Five key participant characteristics were considered for sampling: (1) individuals classified as low-income clients, earning less than Php15,000 per month; (2) those who had accessed government services within the past six months; (3) individuals aged 18 years and above; (4) residents of the selected study area; and (5) those who were willing and able to provide informed consent

and participate in the study. These criteria were used to guide the purposive sampling process, ensuring that participants possessed relevant experiences necessary for addressing the research objectives.

### 3.3. Instrumentation

This study utilized semi-structured interviews, which balances structure and adaptability to support a systematic yet flexible inquiry process<sup>[37-39]</sup>. The development of the interview guide was based on the framework outlined by Kallio et al.<sup>[40]</sup>, which includes essential stages such as establishing prerequisites, integrating relevant literature, formulating preliminary questions, conducting pilot testing, and refining the instrument based on evaluative feedback. Probing questions were incorporated, enabling a more thorough exploration of participants' experiences, values, and perspectives<sup>[41]</sup>. Expert validation was undertaken to ensure the coherence of the instrument, its alignment with the research objectives, and its methodological soundness, which improved the reliability and credibility of the findings<sup>[42]</sup>. Furthermore, pilot testing evaluated the clarity, relevance, and effectiveness of the interview questions in generating substantive data<sup>[43]</sup>. The semi-structured format allowed for the emergence of unanticipated themes and provided opportunities for clarification and follow-up, facilitating a comprehensive and in-depth understanding of the phenomena under investigation<sup>[44,45]</sup>. **Table 1** presents the final interview questions developed for this study.

**Table 1.** Final interview guide with open-ended questions.

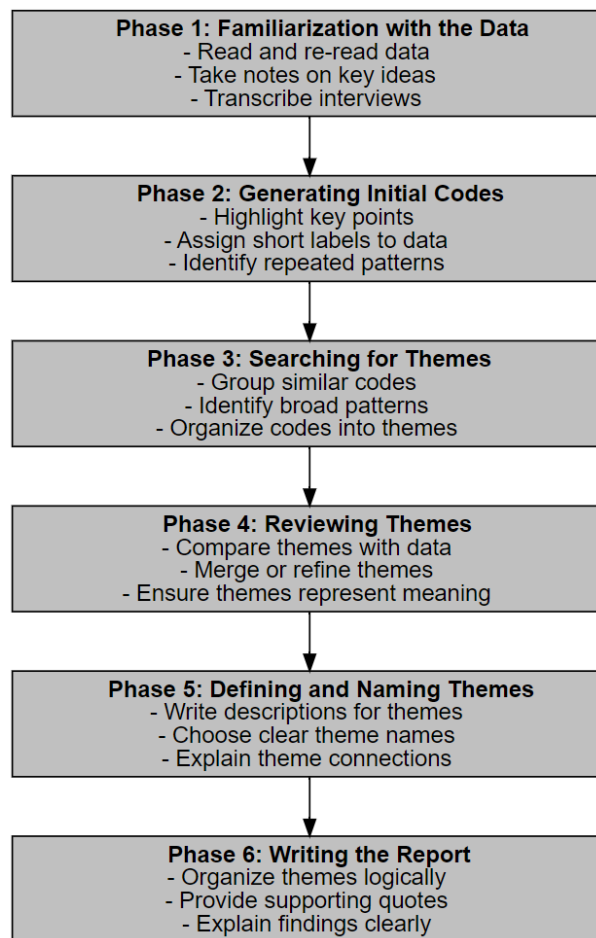
| Objectives   | Interview question  |
|--|---|
| To explore the perceptions and experiences of low-income clients regarding the quality of customer service provided by government offices. | 1. Can you share your recent experiences with the customer service provided by government offices?                                |
|  | 2. What aspects of customer service from government offices do you find most satisfactory or unsatisfactory?                      |
|  | 3. How do you feel you are treated as a low-income client when seeking assistance or services from government offices?            |
| To analyze how the customer service practices of government offices influence the trust and satisfaction of low-income clients.            | 4. How does the quality of customer service you receive affect your trust in the government office providing it?                  |
|  | 5. In what ways has your level of satisfaction been impacted by the customer service practices of government offices?             |
|  | 6. Do you think improvements in customer service would change your trust or satisfaction with government offices? Why or why not? |

### 3.4. Data gathering procedure

The interviews aimed to collect participants' lived experiences by applying a structured yet adaptable framework to explore their behaviors, perspectives, and narratives<sup>[46]</sup>. This was particularly important because the stories of the participants were co-created through the interaction between the researcher and the participants<sup>[47]</sup>. Given the exploratory nature of the study, semi-structured interviews were utilized to maintain methodological rigor while accommodating organic discussions that yielded deeper insights<sup>[48]</sup>. The process began with the clarification of research objectives, the development of thematic questions, and the conduct of background research to establish a strong foundation for inquiry<sup>[49,50]</sup>. During the interview, a confidential and supportive environment was created to ensure participants could share their experiences openly, including in their preferred language, thereby reducing potential linguistic barriers. The interviews were guided by a structured protocol using informed consent, ethical consideration, confidentiality assurances, and systematic questioning<sup>[51]</sup>. Probing techniques were applied to elicit implicit meanings and enrich participants' narratives<sup>[49,31]</sup>. With participants' consent, interviews were audio-recorded using secure mobile devices, while key themes and initial observations were recorded in a Microsoft Excel spreadsheet for systematic analysis.

### 3.5. Data analysis

This study utilized reflexive thematic analysis to methodically explore narrative data derived from individual interviews, aiming to uncover recurring patterns and central themes reflective of participants' lived experiences. Thematic analysis, in general, entails the systematic organization, classification, and interpretation of qualitative data, offering a structured yet adaptable framework for extracting insights grounded in participants' own accounts<sup>[52]</sup>. Its flexibility rendered it particularly appropriate for exploratory studies, as it enabled the emergence of themes directly from the data rather than relying on predetermined theoretical frameworks<sup>[53]</sup>. As illustrated in **Figure 1**, the analysis was guided by the six-phase model proposed by Braun and Clarke<sup>[54]</sup>, which encompassed familiarization with the data, initial coding, theme development, theme review, theme definition, and final reporting—ensuring a thorough and methodologically sound engagement with the dataset. An inductive strategy was employed to reduce researcher bias and remain closely aligned with participants' viewpoints strengthening the credibility and trustworthiness of the results<sup>[55]</sup>. Reflexivity was integral to the process, as researchers maintained an active, critical stance toward their own interpretations, treating subjectivity not as a limitation but as a means to enhance analytical depth<sup>[56]</sup>. This approach facilitated rich, nuanced interpretations of the data, focusing on the underlying meanings and conceptual significance rather than simply classifying responses. With this, the study ensured that themes developed naturally from the participants' narratives, preserving the integrity of their experiences and producing contextually meaningful conclusions<sup>[13]</sup>.



**Figure 1.** Workflow of reflexive thematic analysis.

## 4. Results

Objective 1: To explore the perceptions and experiences of low-income clients regarding the quality of customer service provided by government offices.

### Theme 1: Exhausting

Participants consistently described their interactions with government service offices as physically and emotionally exhausting. Their narratives revealed a recurring sense of frustration and fatigue, stemming from prolonged wait times, inefficient service procedures, and insufficient digital infrastructure. The clients often had to endure long queues, slow-paced transactions, and multiple return visits—conditions that were particularly burdensome given their socioeconomic constraints and competing responsibilities such as work, caregiving, and transportation limitations.

“Honestly, it’s exhausting to deal with these offices, but one worker really helped me when I thought I’d lose my insurance. She called me after hours to let me know my paperwork was approved.”

For instance, a participant emphasized the emotional toll of the experience, stating that it felt like no one cared about their situation, which was already emotionally taxing. This response illustrated how the perceived lack of urgency and concern from government personnel compounded their stress.

“The long lines and slow service make the process exhausting, especially when I have other responsibilities.”

“Waiting hours just to ask a question is frustrating and makes me feel like my time doesn’t matter to them.”

“When the system is slow or confusing, it feels like they don’t care how much stress it causes us.”

Participants cited technical difficulties—such as unreliable online systems and loss of application progress—as sources of additional frustration, further intensifying the perception that service delivery lacked consideration for their resource limitations (e.g., limited mobile data or internet access).

“I ran out of data trying to upload the files, and the system didn’t even save my progress. It feels like they don’t understand what it’s like to not have unlimited resources.”

“It felt like no one cared about my situation. I was already at my breaking point, and every delay made it worse.”

### Theme 2: Unsystematic

Participants’ experiences with a service delivery process that was perceived as disorganized, unclear, and inconsistently implemented. Some frequently mentioned being redirected between different departments, encountering ambiguous instructions, and receiving delayed or incomplete guidance regarding application procedures.

“I was sent back and forth between different departments because no one seemed to know the exact process for applying for housing assistance. It felt like they didn’t care about how urgent my situation was.”

One participant detailed their inability to understand official forms, which led to the rejection of their application—a clear reflection of a lack of accessible communication and user-friendly design. Similarly,

many described the online portals as confusing and unreliable, with reports of websites crashing and navigation errors making the digital process nearly impossible without additional assistance.

“I couldn’t understand the instructions on the form, and there was no one to explain it to me. I thought I was doing it right, but they rejected my application because I missed one tiny detail.”

“The website was so cluttered with links and buttons; I couldn’t even figure out where to start. I just kept clicking, hoping to get to the right page.”

“I tried to apply for assistance online, but the website kept crashing, and I couldn’t get any help with it. I had to go to the office, but I don’t have transportation.”

Lastly, the lack of proactive communication from government agencies—such as notifying clients of missing documentation only after significant delays—created a sense of inefficiency and neglect. The inability to access real-time help, whether online or in-person, was particularly problematic for low-income individuals who had limited transportation, time constraints, and urgent financial needs. These issues collectively revealed a system that was not adequately structured to serve vulnerable populations in a timely or equitable manner.

“I spent hours filling out forms, but no one told me I was missing important documents until weeks later.”

### Theme 3: Lack of Empathy

Low-income clients mentioned about impersonal, dismissive, and transactional interactions with government personnel. Many described feeling like a burden or nuisance when requesting information or assistance. The staff’s perceived disinterest and mechanical approach to service delivery suggested that emotional support and client engagement were often absent.

“They made me feel like I was begging for help. Every time I asked about something, it felt like they were annoyed with me for needing assistance.”

Participants shared experiences of having to repeat themselves, only to feel unheard or disregarded. There was a consistent sentiment that the staff appeared bored, annoyed, or indifferent, which diminished the clients’ sense of dignity and respect. This perceived emotional disconnect contributed to feelings of alienation, particularly when clients were already experiencing hardship.

“I had to repeat myself several times, but it felt like they weren’t really listening, just going through the motions. It made me feel like I was wasting their time.”

“I felt like I was bothering them every time I asked a question. They acted like I shouldn’t be asking for help in the first place.”

Several clients expressed that the service they received focused solely on the completion of administrative procedures, with little to no recognition of the human circumstances surrounding their applications. As a result, participants felt devalued and stigmatized, as though they were being judged for seeking assistance rather than supported in overcoming their socio-economic challenges.

“It felt like they were just processing paperwork and not listening to my real concerns. I didn’t feel like they cared about my situation beyond filling out forms.”



Objective 2: To analyze how the customer service practices of government offices influence the trust and satisfaction of low-income clients.

#### Theme 1: Effective Communication

Effective communication was identified as a critical factor influencing the trust and satisfaction of low-income clients in their interactions with government services. Participants noted that when workers took the time to listen attentively to their concerns and provided clear, step-by-step explanations of processes, their trust in the system increased significantly.

“The worker listened to my whole situation and worked with me to figure out a solution.”

“The worker explained everything to me step by step, which made me feel like someone actually cared about helping me through the process.”

“If they explain things clearly and treat me with respect, I’m more likely to believe the system is fair and accessible.”

Clients expressed feeling that their needs were genuinely understood and that the service provided was personalized, which contributed to a sense of respect and care. This theme highlighted the importance of clarity, transparency, and responsiveness in communication.

“It felt like we were working together, not just me asking for help.”

“Instead of rushing through the paperwork, the worker paused to explain the steps and made sure I wasn’t overwhelmed.”

When workers explained procedures in simple, understandable terms and ensured that clients understand the necessary steps, the anxiety often associated with navigating complex bureaucratic systems was alleviated. This process made clients feel more in control of their situation, reducing feelings of frustration and confusion.

“The worker took the time to really understand my situation. She asked questions to make sure she had all the details and then walked me through my options.”

“Having everything explained in simple terms helped me understand what I needed to do and reduced my anxiety.”

The participants also emphasized the importance of interactive communication—when workers actively engaged with them, asking clarifying questions and confirming details, it made the experience feel more collaborative rather than transactional. The result was an enhanced sense of trust and confidence in the service provided.

“If they communicated things better and made sure I understood what I needed to do, I wouldn’t feel so lost and stressed out. I’d trust that I’m getting the right help.”

#### Theme 2: Good Treatment

Good treatment emerged as another key theme influencing the clients’ trust and satisfaction. Participants reported that even in the face of long waits or complicated procedures, the attitude and demeanor of the staff played could help in shaping their perceptions of the system. When workers demonstrated kindness, patience, and understanding, clients felt valued and reassured, which in turn increased their satisfaction. It was clear

that when staff members exhibited empathy and emotional intelligence, clients were more likely to view their experience positively, regardless of delays or administrative challenges.

“When the staff is kind, patient, and genuinely tries to help, I feel like they care about people like me.”

“If the staff were kinder, more organized, and explained things clearly, I’d feel more confident in the system and trust that it can actually help people like me.”

“When staff treat me with respect, I feel like my situation matters to them, and it makes me leave with a sense of dignity.”

Good treatment was particularly important when clients felt vulnerable, such as when they were anxious or unsure about the process. Workers who acknowledged these emotional states and responded with supportive, calm interactions helped mitigate stress and contributed to a sense of dignity and humanity throughout the interaction. Participants who received such treatment expressed greater trust in the system, believing that it was capable of providing equitable support to people in their circumstances.

“The worker noticed how anxious I was and reassured me that we would get through it together. It made me feel like I wasn’t just another case.”

“Even if the process is long, being treated kindly makes it bearable and makes me trust the system more.”

### Theme 3: Organization

Clients expressed a preference for offices that provided step-by-step guidance, clear checklists, and consistent communication, which helped them feel in control of the process. Participants noted that when offices were well-organized, with clear instructions, follow-ups, and a structured process, they felt more confident in the ability of the system to provide assistance. Organized systems facilitated smoother system for complex bureaucratic processes, reducing client frustration and confusion. In contrast, disorganization and lack of clarity were sources of stress and dissatisfaction.

“If the office is organized and processes things quickly, it makes me trust that they know what they’re doing.”

“Clearer instructions and follow-ups would make me feel like I’m in control of the situation, and I’d feel better about relying on them.”

“When they had a checklist and walked me through it step-by-step, I actually felt like they wanted me to succeed.”

In addition, timeliness in processing requests and following up with updates was recognized as a sign of a competent and reliable system. The presence of a systematized process led clients to believe that the office knew what it was doing and could effectively manage their cases. When everything was communicated clearly and processed quickly, clients felt more comfortable relying on the system, enhancing their trust in its ability to meet their needs.

“The one time it worked smoothly, I got updates through text and email—it was the only time I didn’t feel lost.”

## 5. Discussion

This study observed essential components of customer service for government services. The study found that low-income clients frequently perceived government service offices as exhausting and unsystematic, citing long wait times, unclear instructions, and technical difficulties as significant barriers to accessing services. Positive interactions, including effective communication, good treatment, and organizational efficiency, were identified as key factors in increasing trust and satisfaction with government services.

One of the major challenges that the low-income clients experienced was their limited digital knowledge when accessing government services. The digital divide continues to hinder the ability of many low-income individuals due to lack of internet access or insufficient digital literacy<sup>[6]</sup>. Verdeflor<sup>[18]</sup> emphasizes that this technological barrier highlights the essential role of accessibility in shaping a positive and efficient customer experience. Participants in the present study similarly stressed the need for government services to focus on both digital and non-digital alternatives to ensure accessibility for all clients.

The findings of this study align with previous research that has highlighted the challenges faced by low-income individuals when accessing government services. Specifically, Chavez and Vicente<sup>[13]</sup> noted that participants often reported feeling disrespected or mistreated by accommodation employees. This sense of disrespect is particularly impactful in low-income communities, where individuals are already navigating numerous socio-economic barriers. Such negative experiences can create a sense of alienation from governmental institutions, leading to a breakdown in trust between the public and those tasked with serving them. The emotional toll of mistreatment can exacerbate existing challenges, such as lack of access to resources, inadequate support systems, and low levels of civic engagement.

Participants expressed frustration over unclear instructions, complex forms, and the lack of guidance from government agencies. These findings emphasize the importance of simplifying eligibility criteria and streamlining processes to alleviate burdens on clients, as well as addressing the technological challenges faced by low-income individuals<sup>[19]</sup>.

Consequently, the study also highlighted instances of positive service delivery, particularly where government employees exhibited empathy and compassion. These acts of kindness helped to build trust and goodwill. For McCabe<sup>[22]</sup>, enhancing service delivery through compassion and employee training can significantly improve client experiences.

Furthermore, the study reinforced earlier research on the relationship between customer service and trust. Aragon et al.<sup>[4]</sup> suggested that respectful treatment and clear communication are critical to building client trust in government systems. In line with this, participants who were treated with respect and engaged in positive interactions were more likely to trust the system and perceive it as fair and accessible. Conversely, negative experiences such as long waiting times, impolite staff, and unfulfilled promises led to a breakdown in trust<sup>[15]</sup>, and such issues frequently prompted citizens to seek alternative service channels.

The study highlighted the importance of organizational competence in shaping trust. Clients who viewed government offices as well-organized and efficient were more likely to trust in the competence of staff and the effectiveness of their services. These findings support the notion that investing in employee training, technological improvements, and process optimization can significantly enhance client satisfaction and trust. Clear communication, empathy, and respect were identified as key elements for improving client trust and satisfaction<sup>[23]</sup>, and there is a need for greater access to digital resources while ensuring inclusivity for all demographic groups.

This paper study contributes to a growing body of literature on customer service in government settings, particularly for low-income clients, by identifying the critical factors influencing trust and satisfaction. With strategies to address digital divide, reducing administrative burdens, promoting compassionate service, and ensuring that all clients feel valued and supported, government agencies can improve their service delivery. There is the necessity of creating a more equitable and effective government service model that is responsive to the needs of low-income citizens <sup>[25,24]</sup>

## 6. Conclusion

The study revealed that low-income clients often found their interactions with government service offices to be physically and emotionally exhausting, due to long wait times, inefficient service procedures, and technical issues like unreliable online systems. Many participants described the service delivery process as unsystematic, citing disorganization, unclear instructions, and lack of proactive communication, which exacerbated their frustration. Despite these challenges, clients emphasized that effective communication, kindness from staff, and well-organized offices were key to improving their trust and satisfaction. Positive experiences were characterized by clear guidance, empathetic treatment, and timely follow-ups, which build a sense of dignity, respect, and confidence in the system.

There were several limitations that needed considerations. One limitation of this study was its reliance on self-reported experiences, which may be influenced by participants' perceptions or recall bias. In addition, the sample was limited to low-income clients, and findings may not be generalizable to other demographics. Future research could expand the participant pool to include individuals from diverse socioeconomic backgrounds for a more comprehensive understanding of government service delivery. Lastly, exploring the impact of specific interventions, such as integrated online platforms, client-centered system, staff training, on customer satisfaction could offer valuable findings about potential solutions for ineffective customer services.

## Conflict of interest

The authors declare no conflict of interest.

## References

1. Siliunas, A., Small, M. L., & Wallerstein, J. (2018). We can help, but there's a catch. *Journal of Organizational Ethnography*, 8(1), 109–128. <https://doi.org/10.1108/joe-04-2018-001>
2. Deakin, E. S., JD, Halpern, J., & Parker, M. (2020). Examining the Potential for Uber and Lyft to be Included in Subsidized Mobility Programs Targeted to Seniors, Low Income Adults, and People with Disabilities. *Escholarship*. <https://doi.org/10.7922/g2nk3c9s>
3. Acey, C., Kisiangani, J., Ronoh, P., Delaire, C., Makena, E., Norman, G., Levine, D., Khush, R., & Peletz, R. (2018). Cross-subsidies for improved sanitation in low income settlements: Assessing the willingness to pay of water utility customers in Kenyan cities. *World Development*, 115, 160–177. <https://doi.org/10.1016/j.worlddev.2018.11.006>
4. Aragon, M. C., Shultz, J. A., Bush-Kaufman, A., & Barale, K. (2018). Low-income respondents' perceptions about food retail and food pantry shopping environments. *Journal of Hunger & Environmental Nutrition*, 14(1–2), 110–127. <https://doi.org/10.1080/19320248.2018.1434097>
5. Bucoy, R. M., Enumerabellon, K. M., Amilhamja, A. J., Sisorio, C. B., Manalo, R., Chavez, J. V., Sabbaha, N. A., & Albani, S. E. (2024). Knowledge deficits and analysis on comprehension of teachers on their common legal rights as teachers. *Environment and Social Psychology*, 9(9). <https://doi.org/10.59429/esp.v9i9.2559>
6. Chavez, J. V., Adalia, H. G., & Alberto, J. P. (2023). Parental support strategies and motivation in aiding their children learn the English language. *Forum for Linguistic Studies*, 5(2), 1541-1541.
7. Chavez, J. V., Garil, B. A., Padrique, C. B., Askali, S. T., & Indama, A. C. (2024). Assessing innovative and responsive young leaders in public service: Lens from community clientele. *Environment and Social Psychology*, 9(9). <https://doi.org/10.59429/esp.v9i9.2876>

8. Carpio, L. B., Caburnay, A. L. S., Nollo, S. M., Ongchua, C. A., & Orquia, J. A. (2024). Technology-based teaching among nursing instructors: Confidence and apprehension in using simulation equipment for training. *Environment and Social Psychology*, 9(8). <https://doi.org/10.59429/esp.v9i8.2591>
9. Raissi, S., & Reames, T. G. (2020). "If we had a little more flexibility." perceptions of programmatic challenges and opportunities implementing government-funded low-income energy efficiency programs. *Energy Policy*, 147, 111880. <https://doi.org/10.1016/j.enpol.2020.111880>
10. Moresky, R. T., Razzak, J., Reynolds, T., Wallis, L. A., Wachira, B. W., Nyirenda, M., Carlo, W. A., Lin, J., Patel, S., Bhoi, S., Risko, N., Wendle, L. A., & Hynes, E. J. C. (2019). Advancing research on emergency care systems in low-income and middle-income countries: ensuring high-quality care delivery systems. *BMJ Global Health*, 4(Suppl 6), e001265. <https://doi.org/10.1136/bmjgh-2018-001265>
11. Divinagracia, L. T. (2023). Macro and micromanagement practices of reading comprehension programs in selected grade schools in the post-pandemic. *Forum for Linguistic Studies*, 5(2). <https://doi.org/10.59400/fls.v5i2.1664>
12. Alih, M. E. A. (2017). Assessing quality of life of people living in local city through life-oriented approach: A case study in Lamitan City, Basilan Province, Philippines (Doctoral dissertation, Master's Thesis). Hiroshima University).
13. Chavez, J. V., & Vicente, M. B. (2024). Halal compliance behaviors of food and accommodation businesses in the Zamboanga Peninsula, Philippines. *Multidisciplinary Science Journal*, 7(5), 2025259. <https://doi.org/10.31893/multiscience.2025259>
14. Marler, W. (2018). Accumulating phones: Aid and adaptation in phone access for the urban poor. *Mobile Media & Communication*, 7(2), 155–174. <https://doi.org/10.1177/2050157918800350>
15. Knack, S., Parks, B. C., Harutyunyan, A., & DiLorenzo, M. (2025). How does the World Bank influence the development policy priorities of Low-Income and Lower-Middle income countries? *Political Studies Review*. <https://doi.org/10.1177/14789299241311761>
16. Prado, A. M., Robinson, J. A., & Shapira, Z. (2022). Serving rural low-income markets through a social entrepreneurship approach: Venture creation and growth. *Strategic Entrepreneurship Journal*, 16(4), 826–852. <https://doi.org/10.1002/sej.1442>
17. Correa, J. C., Dakduk, S., Van Der Woude, D., Sandoval-Escobar, M., & Lopez-Llamas, R. (2022). Low-income consumers' disposition to use automated banking services. *Cogent Business & Management*, 9(1). <https://doi.org/10.1080/23311975.2022.2071099>
18. Verdeflor, R. N. (2024). Choosing science and mathematics programs in college: practical and psychological arbiters in career-pathing. *Environment and Social Psychology*, 9(9). <https://doi.org/10.59429/esp.v9i9.2777>
19. Wint, K., Elias, T. I., Mendez, G., Mendez, D. D., & Gary-Webb, T. L. (2019). Experiences of Community Doulas Working with Low-Income, African American Mothers. *Health Equity*, 3(1), 109–116. <https://doi.org/10.1089/heq.2018.0045>
20. Mendoza, N. D. V. (2023). Analysis of the Filipino brand of customer service in the accommodation sector. *Journal of Namibian Studies History Politics Culture*, 33, 4685–4704. <https://doi.org/10.59670/jns.v33i.2830>
21. Brown, M., Soni, A., Lapsa, M., & Southworth, K. (2020). Low-Income Energy Affordability: Conclusions From A Literature Review. *osti.gov*. <https://doi.org/10.2172/1607178>
22. McCabe, B. J. (2022). Ready to Rent: Administrative decisions and poverty governance in the Housing Choice Voucher Program. *American Sociological Review*, 88(1), 86–113. <https://doi.org/10.1177/00031224221131798>
23. Evans, W. N., Kearney, M. S., Perry, B., & Sullivan, J. X. (2020). Increasing Community College Completion Rates Among Low-Income Students: Evidence from a Randomized Controlled Trial Evaluation of a Case-Management Intervention. *Journal of Policy Analysis and Management*, 39(4), 930–965. <https://doi.org/10.1002/pam.22256>
24. Tiffin, N., George, A., & LeFevre, A. E. (2019). How to use relevant data for maximal benefit with minimal risk: digital health data governance to protect vulnerable populations in low-income and middle-income countries. *BMJ Global Health*, 4(2), e001395. <https://doi.org/10.1136/bmjgh-2019-001395>
25. Kotwal, A. A., Fuller, S. M., Myers, J. J., Hill, D., Tha, S. H., Smith, A. K., & Perissinotto, C. M. (2021). A peer intervention reduces loneliness and improves social well-being in low-income older adults: A mixed-methods study. *Journal of the American Geriatrics Society*, 69(12), 3365–3376. <https://doi.org/10.1111/jgs.17450>
26. Turner, D., Ting, H., Wong, M. W., Lim, T. Y., & Tan, K. L. (2021). Applying qualitative approach in business research. *Asian Journal of Business Research*, 11(3), 1-13.
27. Hunter, D., McCallum, J., & Howes, D. (2019). Defining exploratory-descriptive qualitative (EDQ) research and considering its application to healthcare. *Journal of Nursing and Health Care*, 4(1).
28. Chavez, J. V. (2022). Narratives of bilingual parents on the real-life use of English language: Materials for English language teaching curriculum. *Arab World English Journals*, 13(3).
29. Gupta, A. S., & Mukherjee, J. (2022). Long-term changes in consumers' shopping behavior post-pandemic: an exploratory study. *International Journal of Retail & Distribution Management*, 50(12), 1518-1534.

30. Olawale, S. R., Chinagozi, O. G., & Joe, O. N. (2023). Exploratory research design in management science: A review of literature on conduct and application. *International Journal of Research and Innovation in Social Science*, 7(4), 1384-1395.
31. Inoferio, H. V., Espartero, M., Asiri, M., Damin, M., & Chavez, J. V. (2024). Coping with math anxiety and lack of confidence through AI-assisted Learning. *Environment and Social Psychology*, 9(5).
32. Chavez, J. V., & Cuilan, J. T. (2023). Gender mainstreaming campaign as a casualty of the online gender-based humor: A discourse analysis. *Environment and Social Psychology*, 9(2).
33. Chavez JV and Prado RTD (2023) Discourse analysis on online gender-based humor: Markers of normalization, tolerance, and lens of inequality. *Forum for Linguistic Studies* 5(1):55–71. DOI: 10.18063/fls.v5i1.1530
34. Comerros, N. A., Cuilan, J. T., & Chavez, J. V. (2024). Parental Discretionary Influence on Their Children's Manner of Learning English Language. *Forum for Linguistic Studies*, 6(4), 284-299.
35. Campbell, S., Greenwood, M., Prior, S., Shearer, T., Walkem, K., Young, S., ... & Walker, K. (2020). Purposive sampling: complex or simple? Research case examples. *Journal of research in Nursing*, 25(8), 652-661.
36. Barratt, M. J., Ferris, J. A., & Lenton, S. (2015). Hidden populations, online purposive sampling, and external validity: Taking off the blindfold. *Field methods*, 27(1), 3-21.
37. George, T. (2022). Types of Interviews in Research | Guide & Examples. Scribbr [Online]. <https://www.scribbr.com/methodology/interviews-research/> (accessed on 21 July 2023)
38. Knott, E., Rao, A. H., Summers, K., & Teeger, C. (2022). Interviews in the social sciences. *Nature Reviews Methods Primers*, 2(1), 73.
39. Sikov, J. (2020). Asking the Right Question: Qualitative Research Design and Analysis. Boston University [PowerPoint]. <https://www.bumc.bu.edu/crrro/files/2020/02/RPNQualitative Presentation-2.11.20.pdf> (accessed on 25 January 2025)
40. Kallio, H., Pietilä, A. M., Johnson, M., & Kangasniemi, M. (2016). Systematic methodological review: developing a framework for a qualitative semi-structured interview guide. *Journal of advanced nursing*, 72(12), 2954-2965.
41. Gani, A., Imtiaz, N., Rathakrishnan, M., & Krishnasamy, H. N. (2020). A pilot test for establishing validity and reliability of qualitative interview in the blended learning English proficiency course. *Journal of critical reviews*, 7(05), 140-143.
42. Monday, T. U. (2020). Impacts of interview as research instrument of data collection in social sciences. *Journal of Digital Art & Humanities*, 1(1), 15-24.
43. Pope, C., & Mays, N. (Eds.). (2020). *Qualitative research in health care* (pp. 111-133). Oxford, UK: Wiley-Blackwell.
44. Galletta, A. (2013). *Mastering the semi-structured interview and beyond: From research design to analysis and publication*. New York University Press.
45. Rubin, H. J., & Rubin, I. S. (2011). *Qualitative interviewing: The art of hearing data*. Sage.
46. Quinney, L., Dwyer, T., & Chapman, Y. (2016). Who, where, and how of interviewing peers: Implications for a phenomenological study. *Sage Open*, 6(3), 2158244016659688.
47. Muylaert, C. J., Sarubbi Jr, V., Gallo, P. R., Neto, M. L. R., & Reis, A. O. A. (2014). Narrative interviews: an important resource in qualitative research. *Revista da Escola de Enfermagem da USP*, 48, 184-189.
48. Elhami, A., & Khoshnevisan, B. (2022). Conducting an Interview in Qualitative Research: The Modus Operandi. *Mextesol Journal*, 46(1), 1-7.
49. Benlahcene, A., & Ramdani, A. (2020). The process of qualitative interview: Practical insights for novice researchers. *European Proceedings of Social and Behavioural Sciences*.
50. Taherdoost, H. (2022). How to conduct an effective interview; a guide to interview design in research study. *International Journal of Academic Research in Management*, 11(1), 39-51.
51. Chavez, J. V., & Ceneciro, C. C. (2023). Discourse analysis on same-sex relationship through the lens of religious and social belief systems. *Environment and Social Psychology*, 9(1).
52. Braun, V., & Clarke, V. (2023). Toward good practice in thematic analysis: Avoiding common problems and be(com)ing a knowing researcher. *International journal of transgender health*, 24(1), 1-6.
53. Chavez, J. V. (2020). The effects of English as a second language on bilingual parents' English language dispositions. *International Journal of Novel Research in Education and Learning*, 7(1), 12-25.
54. Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative research in psychology*, 3(2), 77-101.
55. Braun, V., & Clarke, V. (2012). *Thematic analysis*. American Psychological Association.
56. Terry, G., & Hayfield, N. (2020). Reflexive thematic analysis. In *Handbook of qualitative research in education* (pp. 430-441). Edward Elgar Publishing.