

Citizens as Consumers of the State: A Qualitative Exploration of Trust, Satisfaction, and Choice in Public Services

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ABSTRACT

Purpose

This research examines how individuals perceive public service interactions through the framework of consumer psychology. Although consumer research has thoroughly analyzed trust, satisfaction, and choice within market contexts, their relevance to public services is still insufficiently explored. The research examines how individuals in the Philippines perceive their interactions with frontline government offices and how these experiences influence both satisfaction and trust in governmental institutions. **Design/Methodology/Approach** The study used a qualitative case study approach. Data were gathered from two local government units (LGUs) at three service locations: civil registry offices, business permit and licensing offices, and barangay health centers. The research did forty semi-structured interviews and three focus group discussions, and watched people in waiting areas and transaction counters. Thematic analysis was employed to discern recurring patterns in citizen narratives, utilizing triangulation across data sources to ensure validity. **Findings** The study has five main findings. First, timeliness and efficiency set the standard for baseline satisfaction, and transparency helped ease frustration over delays. Second, evaluations were heavily influenced by how people treated each other with respect, dignity, and fairness, often more so than by procedural flaws. Third, trust was characterized as relational and contingent, developed gradually yet susceptible to erosion. Fourth, citizens talked about forced consumption, pointing out that there were no options to leave and that their expectations had to be lowered. Finally, service encounters had symbolic meaning, either confirming or questioning belonging and legitimacy. **Implications** The research broadens consumer psychology by implementing satisfaction and trust theories in non-market settings defined by obligatory consumption. It stresses that for public administration, service design must combine efficiency with fairness and dignity, since frontline interactions are key places where legitimacy is either upheld or undermined. **Originality/Value** This research creates a citizen-consumer framework that connects consumer psychology and public administration. It shows that service encounters are both consumer experiences and democratic moments that affect trust and legitimacy.

Keywords: citizen-consumer nexus; public service delivery; trust; satisfaction; consumer psychology; qualitative case study.

INTRODUCTION:

Today's governments are being judged less by their policies and more by the quality of the services they provide. In reality, for citizens, their most tangible interactions with government are often those with frontline offices - renewing a license, requesting a birth certificate, or receiving a healthcare form. These interactions influence understandings of state capacity, equity, and legitimacy. They also call for comparisons with the private sector, where quality of service has long been theorized and measured in terms of the expectations, satisfaction, and trust of customers. Citizens have come to expect government services to be at least as effective, transparent, and respectful as those provided by private organizations.

In the field of consumer psychology, trust, satisfaction, and choice are considered the fundamental determinants of behavior (Alruwaie et al., 2012; Bozic, 2017; Lamsal

& Gupta, 2022; Tuebou, 2024). Consumers judge whether or not they got what they expected, if they were treated fairly, and if they would recommend the same provider to others. These decisions impact loyalty, word-of-mouth, and long-term market relationships. Yet, this richness of scholarship has rarely been brought to bear on the public sector, where the dynamics are different, but no less consequential.

The citizen-consumer nexus offers a useful lens for rethinking public service delivery. While citizens are not customers in the traditional sense—state services are often compulsory, monopolistic, and bound by legal mandate—they nevertheless rely on consumer-like frames to interpret their experiences (Lucio, 2009; Matei & Matei, 2010; Warde, 2015). They ask: Was I treated fairly? Was the process efficient? Was I respected? These evaluations influence not only their satisfaction

with a specific service but also their broader trust in government institutions.

This study attempts to answer the question: How do citizens experience government services with reference to the constructs of trust, satisfaction, and choice from consumer psychology? In response to this, this article includes a qualitative case study of frontline LGUs in the Philippines. The Philippines is an excellent setting for this research: reforms, including the Anti-Red Tape Act and the institutionalization of Citizens' Charters, have aimed to increase the transparency and efficiency of public service delivery. At the same time, the level of citizen satisfaction with government is still uneven, and trust in institutions is often fragile.

The contribution of this article is twofold. First, it connects consumer psychology with public administration by illustrating how the concepts of trust, satisfaction, and choice are used in the particular context

of public service encounters. Second, it empirically demonstrates the ways in which citizens of an emerging democracy make meaning of encounters, not only as consumer experiences, but also as expressions of legitimacy and recognition.

The article proceeds as follows. The next part presents a review of the literature on consumer psychology, public service provision, and trust in government. This is followed by a methodology section where a qualitative case study design is explained. The findings are given through five general themes that were elicited from the data: expectations regarding timeliness and efficiency, respect and fairness, relational trust, compulsory consumption, and symbolic aspects of service. The results are situated in the discussion of the fields of consumer psychology and public administration, and the conclusion includes implications for theory, practice, and future research.

By reframing public service delivery as a citizen-consumer relationship, this study demonstrates the value of psychological motivations of satisfaction and trust to the research and practice of public administration. It argues that experiences of frontline services, which are often treated as banal and bureaucratic, are instead significant arenas for the legitimacy of governance to be won or lost.

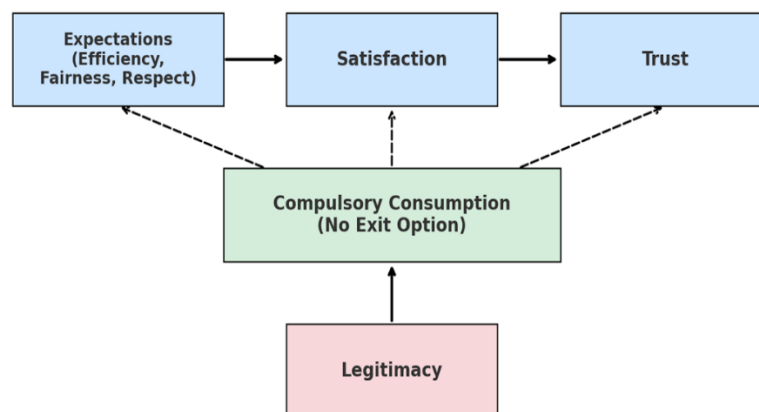


Figure 1. Conceptual Framework: The Citizen-Consumer Nexus

LITERATURE REVIEW

2.1 Consumer Psychology Foundations

Consumer psychology has long investigated how individuals form expectations and evaluate service quality. The expectancy-disconfirmation model suggests that satisfaction results from the comparison between expected and perceived performance. (Brown et al., 2007; Jia-sheng et al., 2021; Nguyen, 2021; Qazi et al., 2017; Schiebler et al., 2025). When performance exceeds expectations, satisfaction increases; when it falls short, dissatisfaction results. This model has been used to inform decades of research in marketing and management.

The SERVQUAL model (Parasuraman et al., 1988) outlines five dimensions of service quality, including tangibles, reliability, responsiveness, assurance, and empathy. These dimensions affect consumers' assessments of whether service encounters performed better or worse than expectations. More recently, however, research has focused on the role of interactional justice, specifically focusing on the fairness of interpersonal treatment in satisfaction development (Chang and Chang, 2010; Lanza et al., 2008; Liao et al., 2022; Wirtz and Mattila, 2004).

Trust is another pillar of consumer research. Defined as the desire to stick with a provider under conditions of risk, trust obviates uncertainty and leads to loyalty (Antoine-LaVigne et al., 2023; Bozic, 2017; Daly et al., 2009; Hidayat et al.,

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2021; Mustafa et al., 2022; Palvia, 2009). Relationship marketing research has found that trust is built incrementally through repeated positive interaction and is easily destroyed through repeated negative experiences.

2.2 Citizens as Consumers in Public Administration

The concept of the citizen-consumer emerged during the period of New Public Management (NPM), when the idea was to bring market logics into government. Around the world, a rhetoric of "customer service," mechanisms for feedback, and comparisons of services to the private sector started to emerge (Aberbach and Christensen, 2005; Kelly, 2015; Lucio, 2009; Perry and Hondeghem, 2008; Pollex, 2017; Ryan, 2001; Weigl et al., 2024). In the Philippines, the Citizens' Charter institutionalized service standards similar to those found in consumer-facing guarantees. However, this depiction has been challenged. Critics have argued that equating citizenship with consumerism tends to trivialize democratic rights to transactional interactions (Aberbach and Christensen, 2005; Brillantes, 2011; Gabriel, 2017; Huffman, 2017; Reese, 2015; Saguin, 2013). Duties and rights of citizenship cannot be reduced to the choice of the consumer. Moreover, unlike market consumers, citizens often have no exit options; they cannot choose an alternative provider for a birth certificate or a driver's license. Yet citizens themselves are quite likely to make consumer-like interpretations of their experiences (Baubock, 2018; Haekio, 2010). They believe in efficiency, fairness, and dignity, and express dissatisfaction when these conditions are not met. This points to consumer psychology's potential to make a valuable contribution, if adjusted to the unique circumstances of public service provision (Chatterjee & Suy, 2019; Lamsal & Gupta, 2022; Tuebou, 2024).

2.3 Trust and Legitimacy in Governance

Trust in government has been the subject of much research in political science and public administration. It is not only influenced by the results of policies but also by procedural justice and the daily contact with the state (Citrin & Muste, 1999; Dianda et al., 2020; Miao et al., 2023; Sun et al., 2013; Vu, 2021). For many citizens, frontline interactions are the most concrete foundation for assessing the performance of government.

Unlike in consumer markets, however, trust in government has consequences for legitimacy. When citizens feel that they are treated fairly, transparently, and respectfully, they are more likely to trust institutions and follow regulations. On the other hand, bad encounters can make people unhappy and make them feel like the state is not legitimate.

Public value scholars assert that public value should be generated not solely through efficient delivery, but also by fostering trust, inclusivity, and democratic legitimacy (Affairs & Perry, 2021; Golubeva et al., 2019; Lozano et al., 2020; Saiani et al., 2021; Soenderskov & Ronning, 2021). This view is in accord with the importance of trust and satisfaction in consumer psychology, but extends this framework by acknowledging the symbolic and political nature of service interactions.

2.4 Synthesis

Taken together, the literature indicates that consumer psychology offers strong models for understanding trust, satisfaction, and service evaluation. However, these models must be adjusted to consider the specificities of public services (compulsory consumption, lack of exit possibilities, symbolic association with legitimacy). The discrepancy is the impetus behind the current study, which aims to empirically investigate the extent to which citizens themselves are interpreting their service experiences in consumeristic terms. This qualitative research fills this gap by examining the lived experiences of citizens as they encounter public services, providing insights into the factors that shape their trust, satisfaction, and choice perceptions (Tuebou 2024).

METHODOLOGY

3.1 Research Design

This research used a qualitative case study research design to document the lived experiences of citizens' interactions with government services. A qualitative methodology was considered fit for purpose because the research question was concerned with meanings, perceptions, and narratives rather than with quantifiable results. By placing citizen voices at the center of the study, it aimed to uncover how ideas from consumer psychology - trust, satisfaction, choice - are translated in the specific context of public service delivery.

3.2 Research Sites

The research was conducted in two local government units (LGUs) in the Philippines, both located in urban centers but differing in administrative capacity. Three frontline offices were chosen as focal points:

1. Civil Registry Office, where citizens request birth, marriage, and death certificates;
2. Business Permit and Licensing Office (BPLO), where entrepreneurs and small business owners secure renewals; and

3. Barangay Health Centers, which provide primary healthcare services.

These sites were selected because they represent high-frequency, high-stakes interactions with the state. They also vary in service type (administrative, regulatory, and welfare), allowing for a broader understanding of citizen experiences.

3.3 Participants

Participants were selected using purposive sampling to capture a diversity of service users. A total of 40 individuals participated in semi-structured interviews. At the same time, three focus group discussions (with 6–8 participants each) were conducted to facilitate collective reflection. Participants varied in terms of gender, age, education, and socioeconomic background. This heterogeneity ensured that the data reflected a range of perspectives, from middle-class professionals seeking permits to low-income citizens accessing healthcare.

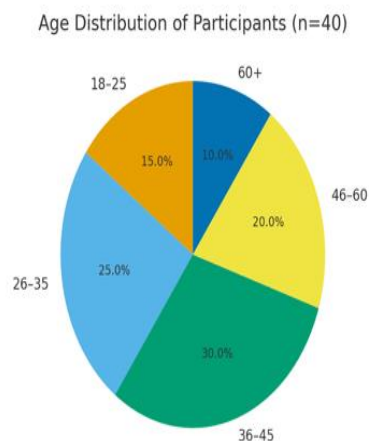


Figure 2. Age Distribution of Participants

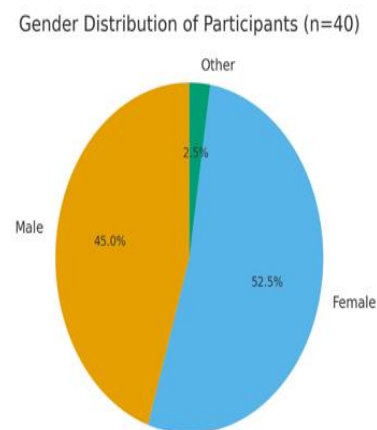


Figure 3. Gender Distribution of Participants

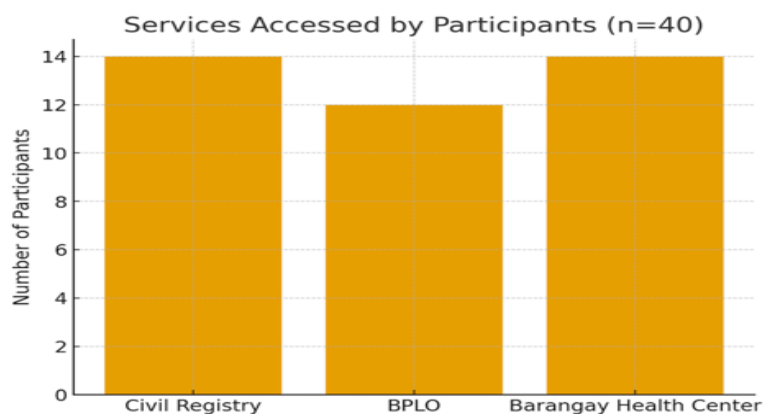


Figure 4. Services Accessed by Participants

3.4 Data Collection

Data collection occurred over a three-month period. Semi-structured interviews lasted 30–60 minutes and were guided by questions such as:

- What were your expectations before coming to this office?
- How satisfied were you with the service?
- What made you feel respected or disrespected during the encounter?
- How does this experience affect your trust in the office or the government in general?

Focus group discussions allowed participants to compare experiences, reveal shared frustrations, and validate recurring themes. In addition, field observations were conducted in waiting areas and transaction counters, noting behaviors such as visible frustration, relief, or gratitude. These observations provided contextual data that enriched interview accounts.

3.5 Data Analysis

The data were analyzed using thematic analysis. Transcripts were coded inductively, with initial codes grouped into broader categories aligned with consumer psychology constructs. For example, “long waiting times” and “unclear instructions” were grouped under efficiency, while “respectful treatment” and “favoritism” were grouped under fairness. Iterative cycles of coding refined the themes into five major findings: timeliness and efficiency, respect and fairness, relational trust, compulsory consumption, and symbolic dimensions of service. Triangulation across interviews, focus groups, and observations enhanced the validity of the results.

3.5 Ethical Considerations

The study followed ethical guidelines in line with the Declaration of Helsinki. Approval was secured from the university’s institutional review board prior to fieldwork. Participants were informed of the study’s purpose, assured of anonymity, and provided written consent. Pseudonyms were used in transcripts and reporting. Participation was voluntary, and respondents were free to withdraw at any stage without penalty.

RESULTS

The analysis of interviews, focus groups, and field observations revealed five themes that capture how citizens interpret government service encounters through consumer-like frames: (1) expectations of timeliness and efficiency, (2) respect, dignity, and fairness, (3) trust as relational and contingent, (4) compulsory consumption and lack of exit options, and (5) symbolic dimensions of service encounters.

Table 1. Thematic Coding Framework

Initial Codes	Subcategories	Final Themes
“Long queues,” “Confusing steps,” “Multiple visits required”	Efficiency issues	Theme 1: Timeliness and Efficiency
“Polite greetings,” “Rude tone,” “Explains patiently,” “VIPs cutting in line”	Respect and fairness issues	Theme 2: Respect, Dignity, and Fairness
“Consistent good service,” “One bad encounter ruined trust,” “Helpful staff”	Relational evaluations	Theme 3: Trust as Relational and Contingent
“No choice but to transact,” “Resignation,” “Adjusted expectations”	Lack of exit options	Theme 4: Compulsory Consumption
“Feeling invisible,” “Aid shows government cares,” “Respect affirms belonging”	Symbolic meanings	Theme 5: Symbolic Dimensions of Service

Table 2. Representative Citizen Quotes by Theme

Final Theme	Representative Quotes
Theme 1: Timeliness and Efficiency	“I don’t mind waiting if they just tell me honestly how long it will take. What makes me angry is standing for hours not knowing if my paper is even moving.”
	“If you can get it done in one day, you will trust the office. If it takes three visits, you start asking why it is so hard.”
Theme 2: Respect, Dignity, and Fairness	“It’s not just the paper I need, it’s how they make me feel as a person. If they treat me with respect, I will not complain even if the line is long.”
	“Sometimes, they talk to you as if you are stupid for not knowing the process. That hurts more than the delay.”
	“You see someone cut the line because they know someone inside, and you feel like ordinary people don’t matter.”
Theme 3: Trust as Relational and Contingent	“If they treat me well once, I’ll expect it again; but one bad day and I’ll think nothing has changed.”
	“If the store treats you well, you go back. If they cheat you once, you stop buying. In government, you can’t stop, but you stop trusting.”
Theme 4: Compulsory Consumption	“I have no choice. I need my child’s birth certificate, so even if the process is slow or the staff are rude, I still have to come.”
	“If it only takes two trips instead of four, I already feel satisfied.”
Theme 5: Symbolic Dimensions of Service	“When they listen to you and explain, you feel like you belong. But when they dismiss you, you feel invisible.”
	“Relief goods are not just food; they show if government remembers us.”

Theme 1: Expectations of Timeliness and Efficiency

Timeliness and efficiency consistently emerged as baseline measures of satisfaction. Respondents expected services to be completed promptly and with minimal uncertainty. Long queues and delays were described as frustrating, but participants stressed that delays became tolerable if processes were transparent. As one respondent explained: “I don’t mind waiting if they just tell me how long it will take. What makes me angry is standing for hours, not knowing if my paper is even moving.”

Observations confirmed that visible signage about expected waiting times reduced frustration. In contrast, ambiguous or missing information often triggered visible restlessness, with citizens moving across lines or voicing complaints. Participants also praised “one-stop shops” that allowed multiple transactions in a single visit. A focus group participant said, “If you can get it done in one day, you will trust the office. If it takes three visits, you start asking why it is so hard.”

Thus, citizens judged frontline government services against the same efficiency standards they apply to private services, aligning with consumer psychology models that place reliability and responsiveness at the core of satisfaction.

Theme 2: Respect, Dignity, and Fairness

Efficiency alone did not guarantee satisfaction. Citizens repeatedly emphasized the importance of interpersonal treatment. Respectful greetings, patient explanations, and polite tones were cited as crucial to positive experiences, often outweighing delays. One participant observed: “It’s not just the paper I need, it’s how they make me feel as a person. If they treat me with respect, I will not complain even if the line is long.”

Conversely, experiences of disrespect, such as curt responses or visible irritation from staff, were described as humiliating. Some participants expressed that being spoken to “as if you are stupid” was more damaging than the inconvenience of long waits. Fairness also mattered greatly. Respondents noticed when acquaintances or “VIPs” were served ahead of others, interpreting this as favoritism. One respondent remarked: “You see someone cut the line because they know someone inside, and you feel like ordinary people don’t matter.”

These accounts illustrate that, in government services, dignity and fairness are psychological currencies of satisfaction. While consumer psychology highlights the role of interactional justice, in the public sector, such experiences carry the added weight of reflecting the moral standing of the state.

Theme 3: Trust as Relational and Contingent

Trust was not described as a static trait but as relational and contingent on repeated encounters. Participants framed trust as something earned incrementally and easily eroded by negative experiences. One interviewee explained: “If they treat me well once, I’ll expect it again; but one bad day and I’ll think nothing has changed.” Another participant compared public offices to private stores: “If the store treats you well, you go back. If they cheat you once, you stop buying. In government, you can’t stop, but you stop trusting.”

This analogy underscores both the similarities and differences between consumer and citizen trust. Like customers, citizens use past experiences to forecast future treatment. But unlike customers, their continued engagement is unavoidable.

Frontline staff played a particularly significant role. Participants often generalized their impressions of individual clerks to the office as a whole. A polite and helpful staff member was taken as a sign that “the office has improved,” while rudeness was read as evidence of systemic dysfunction. This dynamic confirms consumer psychology’s emphasis on relational trust but highlights its fragility in public administration, where broken trust cannot result in exit but instead fosters disillusionment.

Theme 4: Compulsory Consumption and Lack of Exit Options

A defining feature of citizen experience was the recognition that state services are unavoidable. Respondents often expressed resignation that, no matter how poor the quality, they had no choice but to transact. One respondent said bluntly: “I have no choice. I need my child’s birth certificate, so even if the process is slow or the staff are rude, I still have to come.”

This lack of alternatives produced two outcomes. First, it created frustration and resentment, as citizens felt trapped. Second, it lowered expectations, with some participants framing even modest improvements as satisfying. One noted, “If it only takes two trips instead of four, I already feel satisfied.”

In consumer psychology, dissatisfaction often leads to exit. Here, dissatisfaction generated coping strategies, such as resignation, adjusted expectations, or symbolic judgments about government care. This compulsory consumption highlights a key divergence from market dynamics and illustrates why consumer theories must be adapted for public contexts.

Theme 5: Symbolic Dimensions of Service Encounters

Finally, participants emphasized the symbolic meanings attached to service encounters. Government transactions were interpreted not just as functional exchanges but as messages about belonging, recognition, and legitimacy.

One focus group participant put it: “When they listen to you and explain, you feel like you belong. But when they dismiss you, you feel invisible.”

Symbolic dimensions were particularly salient in social welfare and health contexts. Aid distribution during disasters was seen as a test of whether the state valued its citizens. “Relief goods are not just food,” one respondent explained, “they show if the government remembers us.”

These accounts reveal that service encounters are not merely transactional. They are political, identity-laden experiences that affirm or undermine citizens’ sense of inclusion in the polity. While consumer psychology recognizes symbolic consumption in branding, here symbolism is tied to legitimacy, whether the state itself is perceived as caring and fair.

Summary of Results

Across the five themes, the study demonstrates that citizens use consumer-like criteria such as efficiency, fairness, and respect to evaluate their experiences with government services. Trust is relational but fragile, forced consumption alters the meaning of satisfaction, and symbolic interpretations link everyday transactions to legitimacy writ large. These results point out that while consumer psychology offers valuable insights to understand citizen assessments, the specific context of public services calls for an extended framework that considers compulsion and symbolic meaning.

DISCUSSION

This research shows how citizens construct their public service experiences based on frames that are largely shared with consumer psychology, as well as emphasizing frames that are unique to the state’s mandatory and symbolic character of service. This section discusses these findings in relation to existing literature and develops the notion of a citizen–consumer framework that integrates insights from both consumer research and public administration.

5.1 Parallels with Consumer Psychology

The first parallel lies in the centrality of timeliness and efficiency. As consumer psychology predicts, citizens use reliability and responsiveness as baseline indicators of satisfaction. The SERVQUAL model (Parasuraman, Zeithaml, & Berry, 1988) highlights these dimensions as fundamental to service quality, and the interview data confirm that government services are judged by the same standards. This frustration about queues and delays is a testament to the power of expectancy-disconfirmation processes, which assert that when expectations are not met, dissatisfaction sets in (James, 2007; Jia-sheng et al., 2021).

Respect, dignity, and fairness refer to the literature on interactional justice. Consumer psychology is aware that satisfaction is not only related to outcomes, but also to the interpersonal treatment received during encounters (Liao, Wang & Su, 2022; Lii, Chen & Wang, 2018; Yi & Gong, 2008). Interactional justice extends to the public sector, as citizens’ insistence that they be “treated as a person” suggests that respectful treatment can serve to compensate for inefficiencies of procedure.

Trust, moreover, behaves in a way that is similar to relationship marketing’s tendencies. Much like consumers, citizens construct trust gradually via repeated positive experiences, and it is vulnerable to negative ones (BoziC, 2017; Cardoso et al., 2022; Mustafa et al., 2022; Six & Sorge, 2008). The findings point to the way in which generalized memories of frontline staff interactions are translated into institutional judgments, a phenomenon which is not unlike brand attachment in the consumer behavior literature.

5.2 Divergences in the Citizen–Consumer Nexus

Despite these parallels, the study also identifies crucial divergences. The most significant is the condition of compulsory consumption. Unlike market consumers, citizens cannot exit poor service relationships. A birth certificate, business permit, or health service can only be obtained from the state, regardless of dissatisfaction. In this way, citizens shift expectations and engage in symbolic interpretations rather than choice.

This difference contradicts the assumption in consumer psychology that dissatisfaction leads automatically to exit. Instead, dissatisfaction with public services produces coping strategies of resigned acceptance, compliance, or symbolic moralization of the state’s nonchalance. The notion of compulsory consumption extends consumer research into nonmarket contexts and poses new theoretical questions about satisfaction where exit is structurally implausible.

A second difference is in the symbolic aspects of public services. In consumer markets, symbolism is often related to brand identity or lifestyle signaling. In the public sector, however, symbolic meaning is political: encounters of respect validate belongings and legitimacy, whereas those of disrespect undermine confidence in government. Everyday transactions, thus, have ramifications for governance well beyond the immediate service product.

5.3 Implications for Consumer Research

These results indicate that consumer psychology theory should be expanded to include contexts in which choice is limited and symbolism is adaptive to legitimacy concerns. Models of satisfaction and trust must consider environments in which consumers are unable to change

providers and in which interpersonal treatment signals political acknowledgement. The combination of theories of symbolic consumption and research on legitimacy and procedural justice is a promising direction for interdisciplinary development.

5.4 Implications for Public Administration

In public administration, the findings emphasize the importance of understanding frontline service encounters as part of the core of governance outcomes. Citizens use consumer frames - efficiency, fairness, respect - even in settings where administrators reject the "customer" metaphor. Public managers, therefore, cannot ignore consumer psychology but must modify it to democratic principles of equity and accountability. Policy reforms, such as citizen charters, service standards, and anti-red tape measures, should broaden their scope from efficiency to respect and dignity as direct criteria. Training frontline staff in interactional justice and communication may be as critical as reducing waiting times. Moreover, recognizing the symbolic dimension of service delivery highlights the role of frontline bureaucrats as "street-level ambassadors" of legitimacy.

5.5 Toward a Citizen–Consumer Framework

Taken together, the findings point to the need for a citizen–consumer framework that integrates consumer psychology constructs with public administration's concerns for legitimacy and compulsory service. This framework positions satisfaction as relational, trust as contingent, and legitimacy as the ultimate outcome of service encounters. By acknowledging that citizens evaluate services much like consumers yet under unique political conditions, the framework bridges disciplinary boundaries and enriches both fields.

CONCLUSION

This study has examined how citizens experience public service delivery when interpreted through the constructs of consumer psychology. Using qualitative evidence from frontline local government services in the Philippines, it demonstrated that citizens evaluate their interactions in ways that parallel consumer encounters, emphasizing timeliness, efficiency, fairness, and respect, while also highlighting the distinctive dynamics of compulsory consumption and symbolic meaning.

Five themes captured these dynamics. Citizens consistently identified timeliness and efficiency as the baseline for satisfaction. They emphasized interpersonal treatment, where respect and fairness are key and where dignity is often more important than process speed. Trust was seen as relational and contingent, progressively built up but fragile in relation to negative encounters. The involuntary consumption condition had a unique impact on experiences, since there was no exit strategy available for citizens, and their expectations were often

downwardly adjusted. Finally, service encounters had symbolic elements that confirmed or challenged citizens' sense of belonging and the legitimacy of the state.

These findings advance the consumer research literature by extending theories of satisfaction and trust to settings where exit is organizationally non-existent and symbolism relates to governance. They point to the importance of refining models of consumer psychology to include involuntary consumption and political identification. For public administration, the findings also confirm that the provision of services is not technical but highly relational and symbolic. Frontline encounters are important arenas where legitimacy is either confirmed or challenged, and so service design must attend not just to efficiency but also to dignity, equity, and inclusion.

Future research might expand this analysis across cultures, compare digital and face-to-face services, or combine qualitative data with behavioral experiments. By promoting a citizen-consumer framework, this paper highlights the extent to which daily service experiences are simultaneously consumer experiences and democratic experiences, and that these experiences have significant implications for trust and legitimacy.

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