

## **ROLE OF QUALITY AND COST OF SERVICES TOWARDS BUILDING PUBLIC TRUST**

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**September 2025**

### **ABSTRACT**

Quality and cost of services offered by public sector entities, including Ghana's district assemblies, continue to dominate scholarly and practitioner discourses. The problem analysis highlights governance dilemmas in which efforts to keep fees low weaken service reliability, while fee increases without visible gains deepen distrust. This paper explored the role of service quality and service cost in building public trust in the district assemblies. The study conducted fourteen interviews in the Ga West Municipal Assembly and the Accra Metropolitan Assembly to gather qualitative data. The data were analysed using deductive thematic summary analysis, reinforced with direct quotations from the study participants. Poor service quality was widely linked to the erosion of public trust. While official service fees were expected and acceptable, the added burden of time delays, paperwork, and opaque facilitation charges undermined public trust. There was a preference for private sector providers despite the lower charges by the district assemblies. The study concludes that trust turns on a value-for-money judgement and recommends clear fee schedules, electronic payments, service charters and routine maintenance to align fair costs with reliable delivery.

## **1. INTRODUCTION**

Public trust is widely recognised as a cornerstone of effective governance, because it underpins citizens' willingness to obey laws, pay taxes and follow emergency directives, thereby reducing the need for costly coercive enforcement (Dann, 2022). When confidence in public institutions is high, governments can mobilise collective action quickly and efficiently, strengthening social cohesion and stability. Conversely, when trust collapses, every routine interaction with the state becomes a negotiation, raising transaction costs and slowing crisis response (Organisation for Economic Co-operation and Development [OECD], 2023). Building and sustaining public trust is therefore indispensable for both fiscal sustainability and social solidarity.

While national institutions often dominate policy debates, most people judge the state through everyday dealings with local authorities. Securing a trading permit, visiting a clinic or arranging waste collection provides concrete evidence of governmental competence and integrity. Service quality is a visible yardstick in these encounters, signalling how reliably, promptly and respectfully local bodies meet public needs. Recognising this, the World Bank's Worldwide Governance Indicators rank Government Effectiveness, measured largely by perceived service quality, as a core dimension of governance performance (World Bank, 2024).

Citizens usually combine a quality signal with a second cue, the service costs. Quality conveys reliability, responsiveness and courtesy, criteria that recent reviews identify as central to modern service-delivery standards (Bagul & Mahajan, 2023). Cost, in turn, speaks to fairness and stewardship; new international surveys on public trust in tax report that people extend confidence when they see a balanced exchange between what they pay and what they receive (OECD, International Federation of Accountants & Association of Chartered Certified Accountants, 2024). Trust strengthens when these two cues align: competent delivery matched by transparent, reasonable charges, and it falters when the balance tilts in either direction. Clarifying how citizens merge quality and cost into a single value-for-money judgement provides a necessary foundation for assessing local government legitimacy.

In Ghana's district assemblies, this value calculation is already shaping public attitudes. Studies show that transparent fee schedules and open accounts foster trust, whereas hidden charges or perceptions of rent-seeking behaviour erode it (Krah & Mertens, 2023). Afrobarometer polling echoes this pattern: many Ghanaians state they are willing to accept higher taxes when they can trace revenues into visible improvements (Afrobarometer, 2021). It was against this background that the present study explored how perceived service quality and perceived service cost interact to shape public trust in Ghana's district assemblies.

## **2. PROBLEM ANALYSIS**

Local governance faces dilemmas and paradoxes in which cost and quality shape how citizens' interactions with services influence trust, creating complex trade-offs which need continuous study. This is evident in the Ghanaian District Assemblies. First dilemma facing Ghana's district assemblies is the affordability-adequacy paradox. To protect low-income households, assemblies keep fees for licences, permits and basic utilities at levels that generate only modest revenue. Constrained budgets limit routine maintenance, staff training and spare-part procurement, so service reliability and responsiveness decline. Residents encounter queues, broken equipment and irregular schedules, concluding that what they receive is not worth even the low price they pay (Bagul & Mahajan, 2023; Krah & Mertens, 2023). For public administration practitioners and

scholars, this dilemma raises fundamental questions about how to finance local services without undermining their very credibility.

A second dilemma is the pay-more doubt-more paradox. To close funding gaps, many assemblies lobby for higher local taxes and user charges, promising that additional revenue will finance upgrades. This has created a situation where assemblies raise costs at the very moment citizens judge existing services to be sub-standard. When visible improvement lags behind the new price point, residents interpret the mismatch as rent seeking rather than investment, which further erodes confidence in local authorities (Organisation for Economic Co-operation and Development, International Federation of Accountants, & Association of Chartered Certified Accountants, 2024; Owusu, Nanfuka, & Mwenda, 2020). Understanding how to break this cycle is central for practitioners seeking sustainable financing models and for scholars interested in the fiscal foundations of public trust.

### **3. THEORETICAL FRAMEWORK**

The study was based on the fiscal exchange and expectancy disconfirmation theories. The fiscal exchange theory, formulated by Levi (1988), presents the link between citizens and government as an implicit contract in which taxpayers consider the money they pay and the benefits they receive. When fees are transparent, predictable, and proportionate, citizens see local officials as responsible stewards, and public trust rises (Benk, Budak, & Yüzbaşı, 2019). Surveys on tax morale also show that openness about local revenue use is closely tied to citizens' confidence in government (Organisation for Economic Co-operation and Development, International Federation of Accountants, & Association of Chartered Certified Accountants, 2024). In Ghana's district assemblies, fiscal exchange theory therefore suggests that cost fairness will strongly shape residents' trust.

The expectancy disconfirmation model, first outlined by Oliver (1980), explains citizen satisfaction as the gap between what people expect and what they actually experience in terms of the quality of services. If the quality of services meets or surpasses expectations, positive disconfirmation follows, and trust in the service provider grows (Van de Walle & Van Ryzin, 2019). Research in Korean municipal offices finds that quality features, including quick processing times, build trust even among initially sceptical users (Ho & Cho, 2022). This theory is deemed suitable to be applied to Ghana's district assemblies as it suggests that timely and respectful service will foster trust, while delays or indifference will erode it.

Together, fiscal exchange theory highlights the cost side of value judgments, while the expectancy disconfirmation model highlights the quality side, and both point to public trust as the outcome. Citizens are most likely to trust when costs are reasonable and clear, and quality meets their expectations. Trust declines when costs and quality do not align. This combined framework guides the study by clarifying how perceptions of cost fairness and service quality, separately and together, influence citizens' trust in Ghana's district assemblies.

### **4. LITERATURE REVIEW**

The available literature on the role of quality and cost of service delivery in building public trust has taken different conceptual, theoretical, and methodological perspectives. Kampen, Maddens, and Vermunt (2003) studied the link between quality of services and trust and argued that public services consist of two major components, which include processes and output. Members of the public use the output as their ultimate goal when evaluating specific administrations for specific

services, and the process denotes the means by which they achieve this goal. The study concluded that the public's satisfaction with the processes and the output of public services determines their level of trust.

Lanin and Hermanto (2018) surveyed to establish the impact of service quality on public trust in the local government of Indonesia. The findings indicated that public trust in basic services, such as education and healthcare, is based on improved delivery, timeliness of service, availability of information, staff professionalism, staff attitude, and the manager's external and internal roles. The study concluded that high-quality public services led to high satisfaction and, consequently, higher levels of trust.

Taufiqurokhman, Prasodjo, and Aisyah (2024) investigated how e-service quality shapes public trust in Jakarta's municipal government. Surveying 262 users of the city's digital one-stop platform, the study assessed system reliability, information clarity, responsiveness, and staff courtesy. Structural-equation modelling showed that all four dimensions positively affected trust, with system reliability and responsiveness exerting the strongest influence. The authors concluded that dependable digital systems and prompt responses build confidence in local authorities, reinforcing the view that citizens' trust hinges not only on the tangible outputs of public services but also on the quality of the processes that deliver them.

With regard to the link between the cost of services and public trust, Fjeldstad (2004) examined compliance with municipal service charges in twenty-one South African local authorities and linked payment behaviour to public trust. Using household survey data and municipal finance records, the study showed that non-payment for utilities and refuse removal was least severe where residents trusted officials to use revenues transparently, enforce fair procedures, and ensure that other citizens also paid their share. Conversely, widespread non-payment occurred in municipalities viewed as unaccountable, prompting higher tariffs for compliant households and further eroding trust. The author concluded that perceived cost fairness and procedural integrity are decisive for sustaining both revenue flows and public confidence in local government.

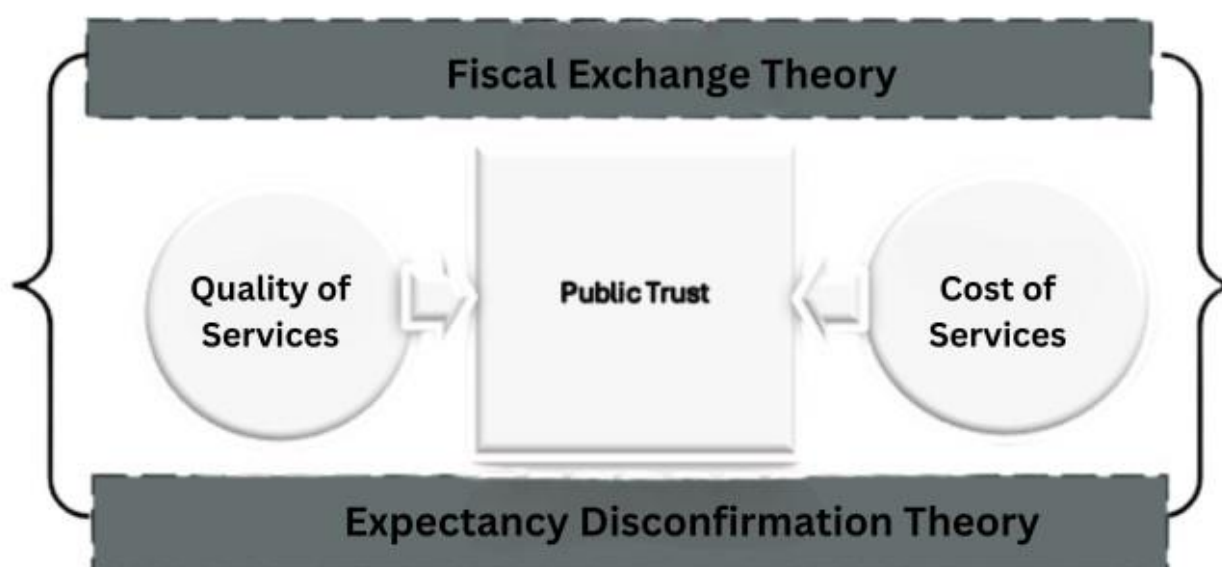
Beeri, Zaidan and Zeedan (2023) analysed the cost side of the trust equation in 175 Israeli municipalities. Using panel data and multilevel models, they linked local tax-collection rates to residents' perceptions of price fairness, fiscal transparency, and service quality. The study found that higher collection rates and, by extension, greater trust, occurred where fees were clearly explained, spending reports were publicly posted, and basic services met community standards. The authors labelled this the "value-for-money effect," arguing that citizens calibrate trust according to how well perceived costs align with tangible benefits.

Krah and Mertons (2023) conducted a study that investigated the influence of service costs on public trust in four Ghanaian metropolitan and municipal assemblies. The study applied stewardship and public choice theories to explain the existing relationship between financial transparency and public trust. According to the study's findings, costs and financial transparency have an impact on public trust. The study also found that cost effectiveness and financial transparency lead to high levels of public trust.

The body of past research offers a clear conceptual basis for examining how citizens form trust judgments about local government. Findings consistently point to two service-delivery signals that matter most: the quality of services that people receive and the cost of those services as they experience them. Guided by this evidence, the study's conceptual framework (Figure 1) proposes

that perceived service quality and perceived service cost each exert a direct influence on public trust in Ghana's district assemblies and may also interact in a value-for-money assessment.

The framework is anchored in two complementary lenses. Expectancy Disconfirmation Theory (Oliver, 1980) explains the quality pathway: citizens enter a service encounter with expectations about reliability, responsiveness and courtesy, compare those expectations with actual performance, and adjust their trust upward or downward according to the gap. Fiscal Exchange Theory (Levi, 1988) explains the cost pathway: citizens view fees and local taxes as part of an implicit contract and judge government trustworthiness by whether the price they pay appears fair and transparently linked to the benefits they receive. Together, the theories clarify why trust is highest when competent, timely services are matched by charges that seem reasonable and openly accounted for, and why it erodes when high costs coincide with poor delivery or when low fees fund visibly inadequate services.



**Figure 1: Conceptual Framework for the Role of Service Quality and Cost in Public Trust**  
**Source: Scott, (2025).**

While earlier studies provided a strong theoretical and conceptual base, they rarely examined how cost and quality operate together to shape public trust. Evidence from African contexts, and Ghana in particular, was limited, leaving a gap in understanding how citizens' value-for-money judgments influence confidence in local government institutions. This study addressed this gap by integrating Fiscal Exchange Theory and the Expectancy Disconfirmation Model into a framework that links service cost and service quality to public trust in district assemblies.

## 5. RESEARCH METHODOLOGY

The study employed a deductive qualitative design, guided by the approaches outlined by Fife and Gossner (2024). This study centred on the dimensions of service quality and service cost, and how these two variables influence public trust in district assemblies. An interview guide was developed



to capture citizens' perceptions of cost fairness, financial transparency, service reliability, responsiveness, and courtesy, alongside their trust in local authorities.

Face-to-face interviews were conducted with fourteen key informants selected from two contrasting contexts: the Accra Metropolitan Assembly, representing a dense urban core, and the Ga West Municipal Assembly, representing a peri-urban district. The participants, coded KII1 to KII14, included students, workers in both formal and informal sectors, and small business owners (see Table 1). Their diversity allowed the study to capture a wide range of citizen perspectives on how cost and quality of local services shape confidence in district assemblies.

Data were transcribed and analysed using Atlas.ti, applying a deductive thematic analysis. This structured approach drew on prior theoretical insights from Fiscal Exchange Theory and the Expectancy Disconfirmation Model, which guided coding around the themes of service quality, service cost, and public trust. This focus differentiates the study from earlier service quality and cost research by highlighting the value-for-money lens through which citizens evaluate district assemblies.

## **6. FINDINGS OF THE STUDY**

The study explored the role quality and cost of services play towards building public trust in Ghana's District Assemblies. The study first explored the nature of public trust in the district assemblies as perceived by the key informants. It emerged that baseline confidence in the district assemblies was generally low or qualified. Several informants used "little trust" to describe their stance, often linking it to slow, bureaucratic experiences and perceived rent-seeking. A student in Ga West (KII4) stated plainly, "I have little trust," tying it to delays in basic documents such as birth certificates. A blogger in Accra (KII9) likewise reported "little trust," adding that while "some things...they get it right," his overall confidence remained low. A real-estate agent in Accra (KII1) emphasised the absence of meaningful accountability, noting that there are "no channels to report" and that complaints would not be acted upon, which further depressed his trust. Several respondents said trust had not improved in recent years; one described it as having "gotten worse," citing "deplorable" conditions and declining confidence.

Another emerging issue was that trust was conditional and varied by department or by whether essential inputs were available. A tertiary college student (KII4) singled out waste management as comparatively reliable because collections were regular, which lifted her confidence in that function even if her overall trust remained low. A trader in Accra (KII7) and another respondent (KII14) pointed to specific frontline units that "come when needed," such as fire service or the births and deaths registry, suggesting that visible delivery at the point of need can modestly bolster trust in those units. Still, some described trust as contingent on resources: "They will do what they are supposed to do if everything is available," one informant said, underscoring that confidence rises or falls with the presence of equipment and staff.

A third subtheme concerned comparative and systemic accountability. Some informants expressed greater trust in national institutions or the church than in the assemblies, arguing that national actors are more visible and thus more readily held accountable. At the same time, local leaders appear insulated from consequences. Others were sceptical across the board, but still judged the assembly "better" than the national government in relative terms, reflecting frustration with political institutions more broadly. The through-line across these views was clear: where citizens

perceive opaque decision-making and weak redress mechanisms, trust erodes; where they encounter timely, tangible service and clear responsibility, trust is more likely to stabilise or improve.

### **Service Quality and Public Trust in the District Assemblies**

The study also sought insights into the role of quality of services towards building public trust in the district assemblies. The key informants intimated that the quality of public services such as fire services, health care, bus stops, waste management, and schools in the DAs was quite low. The informants indicated that the quality of services is based on aspects that include accessibility, the time taken to receive the services, and the cost of the services. KII1 and KII6 were in concurrence in their insights into the perceived low quality of service in district assemblies (DAs), highlighting various aspects:

The waste management is zero. Waste management is bad, right? And it also depends on the area, right? There are some areas where the citizens are more. So, some areas are cleaner and smell nicer than others, right? So, for education, they try a little bit. Education is better than sanitation. Now that the schools are accessible, the students can go to school, they are able to learn, and it is okay. The health as well, it is also okay, not too bad for the sanitation, that is where the problem is (*KII1*).

Waste management, I will give them a negative rating, but hospital, I think we still need more, so I will rate them like 60% out of 100 when it comes to market and schools, I will give them 80% (*KII6*).

Seeking fire service provides a negative experience as they take too long to respond, and hence their services are rendered useless. KII1 noted an incident that poses a negative experience from the fire services department in Accra.

Such incidents really make the DA look irresponsible, as their response time is long and poses a real threat to the locals in case of fire incidents. An effective and quality public service must be timely and easily accessible to the locals. Therefore, the poor quality of services leads to unsatisfactory DA services, hence low trust levels.

The informants revealed a strong preference for services offered by private providers over those provided by DAs, primarily due to the perceived quality of services. The main reason for the high preference rate for the private sector is the time taken to receive services and the quality of services. It emerged that the private sector players have all the resources required to undertake their duties, hence they offer high-quality services through attending to a high number of clients within the shortest time possible. This is contrary to the services offered by the DA, as they are not in competition with anyone, and the resources allocated to various departments are meagre and can hardly sustain quality services.

### **Cost of Services and Public Trust in the District Assemblies**

The study then sought to explore the role of the cost of services in the DAs in building public trust. It emerged that there are varied costs associated with accessing DA services, which are tangible and intangible. The informants noted that the costs of services are, at times, inflated and thus higher than the actual recommended charges. The costs associated negatively impact accessibility of services as they remain unaffordable to individuals and businesses, as indicated by KII1:

The cost is quite high. In fact, not only getting... Not only paying for, what is it called, or getting documentation for developing, even by way of mounting a sign board. Mounting a signboard is as expensive as buying a couch for your home. Sometimes, imagine you have 1000 cedis that you want to start a business with, and the documentation required from the district would take 50% out of that one thousand. Then you now have 500 cedis left, just for a small business, somewhere in the city. It is outrageous. It is so expensive. What kind of

business are you going to start with 500 cedis? Another time we wanted to have an outdoor advert in a city, and the cost was really high. So, I have never done it again because of the prohibitive cost (KII1).

KII10 noted an incident whereby the costs of acquisition of services were unreasonably inflated, showing the abuse of the powers of the district assembly officials.

We were going to publish in the official Gazette, and they were telling me that it would cost 1,500 Cedis, and upon negotiation, they reduced it to 200 Cedis (KII10).

The costs of services required regularly are based on the kind of service an individual needs, such as licensing, healthcare, and other DA services. However, the most expensive service ever sought was doing an advert in the city, and this was an inflated cost. However, an individual feels like never seeking such a service again, but since the DA is the only entity that can offer the service, individuals are forced to go for the services again if the need arises in future. KII1 noted that:

We wanted to have some advertising in a city, which was an outdoor advertisement. However, the cost was really higher than what we anticipated based on what is normally charged. Based on the experience, I couldn't do it again because of that (KII1).

Corruption is rampant for any individual willing to bribe in order to access the services quickly. The number of bribes paid depends on the services an individual is seeking and how fast they need the service. However, if the bribes required are high, an individual can opt for an alternative option or even wait for the longest time it will take. KII1 notes about seeking an expensive document from DA and claims that;

Yeah, I have had an experience getting a certain DA document. So, what happened was that the price quoted was high, but I didn't pay, and so I ended up getting the service in another way. I didn't pay, but people do pay (KII1).

The informants also revealed that corruption cases, as well as the bureaucratic processes followed in the provision of DA services, are deterrents and a reason why people prefer private sector services. The issues raised by KII1 illustrated this:

I have little trust because of my previous dealings with the DAs in the sense that the bureaucratic situation in these offices is just hectic. A process that would ordinarily take a week can take you over three weeks just because you haven't bribed (KII1).

The sentiments of such an incident make individuals have little trust in the DA. This makes individuals seek services such as health care and school in the private sector, as they are fast and of high quality. However, there are no mechanisms in place to report and follow up on such corruption incidents.

The study participants indicated that, though the private sector offers their services for higher charges, they are profit-making entities. In contrast, the DA services are free or they charge a small fee; the majority of people prefer services offered by the private sector. KII4 noted that:

I will go in for the private because they are time-conscious, they have adequate resources, and they do it for a profit motive. On the other hand, the DA services are meant for the members of the public and hence they are not time-conscious (KII4).

## **7. SYNTHESIS OF FINDINGS**

The findings confirm a generally low and often fragile level of public trust in Ghana's district assemblies, echoing the earlier accessibility study's portrayal of cautious confidence and inherited scepticism toward local authorities (Scott, 2025). Participants described routine interactions as slow, transactional and opaque, reinforcing the sense that offices and officials do not consistently



inspire confidence in meeting service expectations, a pattern consistent with arguments that weak performance histories depress institutional trust (Van de Walle & Bouckaert, 2003). At the same time, trust varied across departments. Several key informants gave higher ratings where procedures were clearer and easier to follow. Courtesy from staff was also noted as a factor that improved perceptions. Social media has amplified public complaints, yet respondents considered these platforms weak channels for seeking redress on cost and quality of service issues. This limited effectiveness contributes to a sense of apathy. Over time, it discourages active engagement with institutions.

This study's findings on the nature of public trust in the Ghanaian District Assemblies align with Scott's (2025) diagnosis of a trust deficit, while underscoring that citizens calibrate trust office by office and encounter by encounter. The analysis also extends the published account by foregrounding how citizens read trust through a value-for-money lens once access is secured. Respondents tied confidence to two concurrent signals: the quality of services delivered and the perceived fairness of what they must pay in terms of money, time, or effort. A misalignment between these cues eroded trust, even when facilities were physically accessible.

The findings indicate that the quality of essential public services, such as fire services, healthcare, bus stops, waste management, and schools, is perceived to be low, leading to a lack of trust in the DAs. For example, fire services were reported to have a delayed response time, with instances of fire trucks arriving hours after an incident, rendering their services ineffective and endangering citizens' lives and property. Citizens often feel neglected and dissatisfied with their local government because these services are perceived as inefficient and unreliable. The delays and inadequate response from public services foster a sense of irresponsibility and incompetence among DAs, further eroding public trust. This pattern is consistent with evidence that reliability, timeliness, and responsiveness are decisive for trust in local government services (Lanin & Hermanto, 2018; Thokoa, Naidoo, & Herbst, 2022).

With regard to the link between the cost of services and public trust, it is evident that services are prone to inflated costs, which, combined with widespread corruption and bureaucratic delays, create a sense of inefficiency and exploitation within the DAs. Inflated service costs, corruption, and bureaucratic inefficiencies create a barrier to accessing essential services, leading to a lack of trust in DA services. For example, the cost of acquiring a Gazette was significantly higher than expected, and charges for outdoor advertisements were also inflated. These inflated costs negatively impact the accessibility of services, as many individuals cannot afford the high fees. This is particularly problematic for essential services such as licensing and healthcare. These perceptions echo findings that price fairness and transparent fee practices are central to citizens' trust and willingness to comply with local payments (Krah & Mertens, 2023; Fjeldstad, 2004).

Corruption within the DAs is a costly affair, with individuals often required to pay bribes to expedite services. This practice not only increases the cost of services but also delays service delivery for those unwilling or unable to pay bribes. The combination of inflated costs, corruption, and bureaucratic inefficiencies can explain the low level of public trust in the DAs. Citizens are discouraged from seeking DA services and often resort to private alternatives. Additionally, the findings reinforce Krah and Merton's (2023) findings, who found that financial transparency and cost effectiveness contribute to higher public trust.

In line with the expectancy–disconfirmation model and fiscal exchange theory, the findings show that service quality and service cost are central lenses through which citizens evaluate district

assemblies. Quality, reflected in timeliness, reliability, and responsiveness, shapes trust when expectations are met or violated. Cost, reflected not only in official fees but also in paperwork, time, and informal charges, shapes trust through perceptions of fairness and value for money. Together, these indicators explain why citizens extend or withdraw confidence in local government. The results also confirm the persistence of governance paradoxes: efforts to contain costs risk undermining quality, while rising fees without visible improvements deepen distrust. Citizens' ambivalence reflects this tension, as they acknowledge pockets of good performance but express scepticism about consistency and fairness. Thus, cost and quality emerge as intertwined dimensions of service delivery that strongly condition public trust in Ghana's district assemblies. Strengthening transparency, aligning charges with dependable services, and closing process inefficiencies are therefore critical for rebuilding confidence in local governance. Looking ahead, comparative research across different districts and countries could provide deeper insights into how balancing cost and quality within the local service delivery context shapes trust in diverse governance settings.

## **8. RECOMMENDATIONS**

The findings highlight the need for systemic governance reforms to address the affordability and quality of district-level services that are currently eroding public trust. District assemblies should scale digital platforms for applications, renewals, and e-payments to cut queue time, create audit trails, and close space for informal charges, while publishing a single, plain-language fee schedule across counters and websites. Mobile service units for licensing, civil registration, and basic health outreach can reduce travel costs for peri-urban and remote communities, complemented by transparent waivers or instalment plans for low-income users. Quality assurance should be tied to service charters that outline required documents and turnaround times, backed by ring-fenced maintenance budgets and straightforward uptime targets for assets such as refuse trucks and street lighting. A single complaints channel with unique reference codes and monthly clearance reports, plus routine "fees in, services out" updates, will show how payments translate into delivery. Together, these measures align cost fairness with reliable service, strengthening the value-for-money signal on which public trust depends.

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