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# DOLE-OUT SATISFACTION MODEL AMONG RECIPIENTS OF GOVERNMENT FINANCIAL ASSISTANCE

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**ABSTRACT**
This study determines the dole-out satisfaction model among recipients of government financial assistance. An Exploratory Factor Analysis (EFA) was conducted from the survey among 150 dole-out government financial assistance recipients. The Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's test of Sphericity were used in factor analysis to assess the suitability of the data for factor analysis, and a Scree Plot was used to graphically identify the optimal number of factors that can be extracted from the survey. Based on the findings, five factors were determined that influence the satisfaction of the recipients towards the dole-out government financial assistance when using EFA. Particularly, financial impact of the assistance, fairness and transparency, accessibility and public perception, timeliness and convenience, and the quality of government service delivery are significantly the areas where recipients are satisfied. Together, these factors shape the satisfaction of the recipients to the assistance offered by the government based on their personal experience. Further, Confirmatory Factor Analysis (CFA) was conducted with another 150 dole-out government assistance recipients. Among the five factors only two factors remained which are financial impact of the assistance and; fairness and transparency.

**Keywords:**
Dole-out recipients, Government assistance, Exploratory Factor Analysis, Confirmatory Factor Analysis

## INTRODUCTION

The Philippines has long grappled with recurring socio-economic crises that undermine the economic security and well-being of its citizens. The people who experienced poverty are those who are often excluded and marginalized from joining the decision-making process and other activities that make them feel included, as it is restricted from having access to their fundamental rights, such as having the right to access good quality services and basic commodities. The resources are seriously in short supply compared to the average family or individual, which in turn, leaves them almost left behind from the day-to-day patterns of living (Lister, 2021; Wijekoon et al., 2021). In response, the national government has increasingly prioritized poverty alleviation and the reduction of inequality through various forms of financial assistance.

As explained by De Jesus and Villanueva (2023), the Pantawid Pamilyang Pilipino Program (4Ps) targets low-income households and delivers benefits that extend beyond immediate financial assistance. The program targets human development through expanded education and healthcare services to help families escape poverty cycles. Another government initiative is the Tulong Panghanapbuhay sa Ating Disadvantaged Workers (TUPAD) program which serves as a short-term cash-for-work initiative that supports people who are displaced, underemployed or unemployed (Maalihan & Conchada, 2022).

In addition, the government established the Ayuda sa Kapos ang Kita Program (AKAP) as part of its social welfare initiatives. According to the Department of Social Welfare and Development (2025), AKAP delivers

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financial support to people who earn minimum wage or less and face inflation risks. Similarly, AICS stands for Assistance to Individuals in Crisis Situations which provides emergency support to people facing unexpected challenges like disasters and severe illnesses and personal crises.

These programs known as "dole-outs" function as more than basic cash assistance systems. The programs function as social protection tools which improve people's quality of life through food access and healthcare services and educational opportunities. Given the widespread implementation, this study seeks to develop a Dole-Out Satisfaction Model that identifies and explains the key factors that influence beneficiaries' satisfaction with government financial assistance.

## OBJECTIVES

The main objective of this study is to identify the key elements that affect how satisfied recipients are with government financial aid or dole-outs. In addition, the research aims to develop a model that confirms these influencing factors by drawing on existing literature and previous studies. This model is intended to offer a structured framework for analyzing the drivers of beneficiary satisfaction, with the goal of enhancing the design and execution of more effective support programs.

## METHODOLOGY

This research followed a quantitative method, gathering data through a structured survey. Participants were asked to rate various statements using a five-point Likert scale, where 1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, and 5=Strongly Agree. These statements were designed to collectively uncover specific underlying factors, with each item contributing to a broader theme or dimension (Singh, 2006). To identify these key factors that influence how satisfied recipients are with government financial assistance, the study utilized Exploratory Factor Analysis (EFA), a technique for revealing patterns among hidden variables (Fabrigar et al., 1999).

To ensure that the data was suitable for this kind of analysis, the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's Test of Sphericity were applied. The KMO test helped evaluate whether the dataset was fit for factor analysis by comparing partial correlations with total correlations (Kaiser & Rice, 1974). Meanwhile, Bartlett's Test, as described by Tobias and Carlson (1969), verified the adequacy of the correlation matrix structure. A scree plot was also employed to visually represent and help determine which factors should be retained for the EFA.

Following EFA, Confirmatory Factor Analysis (CFA) was conducted to validate the factor structure identified. Brown (2015) emphasized that CFA is a critical tool for assessing the reliability of measurement instruments, especially when traditional approaches fall short. The analyses were performed using SPSS and AMOS software.

## RESULTS AND DISCUSSION

Presented in this chapter are the results of the Exploratory Factor Analysis, as well as the interpretation and analysis of the respective results. Tables were used to illustrate the findings of the study, and the discussion and interpretation of tabular and graphical data were made for easy understanding.

**Sampling Adequacy Requirement.** The collected data was analyzed using EFA, with the KMO Measure of Sampling Adequacy and Bartlett's Test of Sphericity used to assess its suitability. The KMO test evaluates whether the data is appropriate for factor analysis, with values ranging from 0 to 1 (Kaiser, 1974). Standard interpretation categorizes KMO values with the following criteria: above 0.90 as 'Marvelous', 0.80–0.89 as 'Meritorious', 0.70–0.79 as 'Middling', 0.60–0.69 as 'Mediocre', 0.50–0.59 as 'Miserable', and below 0.50 as 'Unacceptable'. As shown in Table 1, the KMO value of 0.920 indicates 'Marvelous' sampling adequacy, suggesting the data is highly suitable for factor analysis.

| | | |
|---|---|---|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy | | 0.920 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 2440.397 |
| | df | 435 |
| | Sig. | 0.000 |

***Table 1. KMO and Bartlett's Test***

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Bartlett's Test of Sphericity determines whether the correlation matrix is an identity matrix, where variables are uncorrelated, and a p-value below 0.050 indicates significant correlations, validating the use of factor analysis (Bartlett, 1951). In this study, Bartlett's Test yielded a chi-square value of 2440.397, degrees of freedom (df) value of 435, and a p-value of 0.000. Since the p-value is less than 0.050, this confirms that the correlation matrix is not an identity matrix and that factor analysis is appropriate.

**Total Variance Explained.** The EFA measured the total variance explained, which shows how much of the data is represented by the extracted factors. Table 2 presents the initial eigenvalues, extraction sums of squared loadings, and rotation sums of squared loadings. Using the criterion factors, five components were obtained.

| Component | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
|---|---|---|---|---|---|---|---|---|---|
| | Total | % of Variance | Cumu-lative % | Total | % of Variance | Cumula-tive % | Total | % of Variance | Cumula-tive % |
| 1 | 12.328 | 41.092 | 41.092 | 12.328 | 41.092 | 41.092 | 4.437 | 14.790 | 14.790 |
| 2 | 1.696 | 5.654 | 46.747 | 1.696 | 5.654 | 46.747 | 4.128 | 13.761 | 28.551 |
| 3 | 1.457 | 4.858 | 51.605 | 1.457 | 4.858 | 51.605 | 3.166 | 10.552 | 39.103 |
| 4 | 1.271 | 4.235 | 55.840 | 1.271 | 4.235 | 55.840 | 3.090 | 10.299 | 49.402 |
| 5 | 1.133 | 3.776 | 59.617 | 1.133 | 3.776 | 59.617 | 3.064 | 10.215 | 59.617 |

Extraction Method: Principal Component Analysis.

***Table 2. Total Variance Explained***

As shown in the table above, the first component shows a percentage of 14.790% of the total variance, indicating that it accounts for a significant portion of the variability in the dataset. The second component shows a percentage of 13.761%, then 10.552% for the third component, 10.299% for the fourth component, and 10.215% for the fifth component. Therefore, the first factor contributes the most to explaining the variance, while the fifth factor has the smallest impact.

When considering the five identified components or factors collectively, they account for a total variance of 59.617%, which means that these five factors capture the majority of the underlying variation in the dataset, providing a meaningful representation of the data's structure. To support the results of the previous table, Figure 1 presents the scree plot, which shows the number of components versus their corresponding Eigenvalues. The scree plot graphically determines that the first five factors account for most of the total variability in the data given by the Eigenvalues. The Eigenvalues for the first five factors, as presented, are all greater than 1.

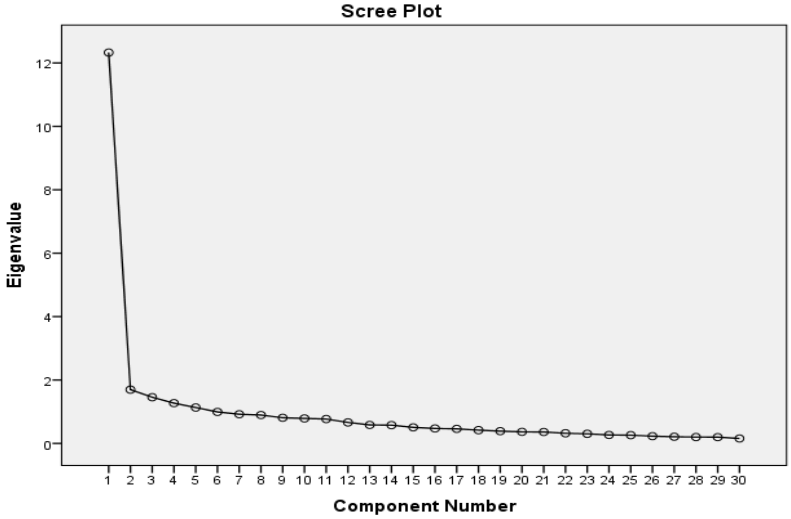


***Figure 1 Graphical Explanation of Total Variance***

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**Rotated Component Matrix.** This study aims to develop a framework based on the key factors influencing dole out satisfaction of the recipients of government financial assistance. In line with this, the first objective is to identify the underlying components or factors of satisfaction. Using EFA, five distinct factors were extracted from data gathered through a 30-item survey questionnaire distributed to the study's respondents.
The first factor shows the financial impact of the assistance, comprising six (6) items. The second factor pertains to fairness and transparency, with five (5) items grouped under it. The third factor represents accessibility and public perception, consisting of four (4) items. The fourth factor relates to timeliness and convenience, with four (4) items. Finally, the fifth factor captures the quality of government service delivery, encompassing four (4) items. Altogether, 24 items from the original 30-item questionnaire were retained, while six (6) items were excluded from the factor structure. These excluded items showed low commonalities and potential validity issues, making them unsuitable for inclusion in the final model. This approach is supported by Hair et. al. (2014), who state that items lacking clarity or relevance to the identified components may be excluded from the analysis to improve the model's validity.

**Rotated Component Matrix with Grouped Attributes**

**Financial Impact of the Assistance.** Table 3 presents the rotated matrix with group attributes under the theme, Financial Impact of the Assistance, comprising six (6) items. Item 28 recorded the maximum factor score of 0.690, while item 17 for the minimum factor score of 0.542. These values suggest a relatively strong intercorrelation among the items, indicating that they collectively represent a common underlying theme, which is the perceived financial benefits of the government assistance.
The following items are associated with these factors: '*Receiving assistance has reduced my financial stress*' (0.690); '*The assistance helped improve my daily living conditions*' (0.658); '*The assistance has enabled me to invest in income-generating activities*' (0.657); '*The assistance has contributed to my family's long-term financial stability*' (0.627); '*I have been able to save a portion of the assistance for future needs*' (0.601); '*The assistance has helped me reduce outstanding debts*' (0.558); and '*The support provided had a positive impact on my financial situation*' (0.542).
The recipients reported that the assistance they received helped ease their financial stress, improved their daily living conditions, and gave them the opportunity to invest in income-generating activities. It also contributed to their family's long-term financial stability. Additionally, the support allowed them to save money for future needs and pay down existing debts. Overall, the government's financial assistance has had a positive impact on their financial well-being.

| Dimension | Item | Attributes | Factor Score |
|---|---|---|---|
| Financial Impact of the Assistance | 28 | Receiving assistance has reduced my financial stress. | 0.690 |
| | 18 | The assistance helped improve my daily living conditions. | 0.658 |
| | 26 | The assistance has enabled me to invest in income-generating activities. | 0.657 |
| | 29 | The assistance has contributed to my family's long-term financial stability. | 0.627 |
| | 20 | I have been able to save a portion of the assistance for future needs. | 0.601 |
| | 30 | The assistance has helped me reduce outstanding debts. | 0.558 |
| | 17 | The support provided had a positive impact on my financial situation. | 0.542 |

***Table 3. Rotated Matrix with Group Attributes under Financial Impact of the Assistance***

The findings indicate that government assistance programs have a significant and positive influence on the financial well-being of beneficiaries. This aligns with findings from prior research that receiving assistance and having government programs both play a vital role in reducing the poor financial behavior of recipients. Lee, Hales, & Kelley (2023) suggest that financial assistance led to improved living for individuals as it alleviates stress and acts as a safety net for low-income families. Moreover, social grants have a positive impact on

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household welfare as this reduces poverty and inequality especially in rural areas (Zwane, Biyase, & Rooderick, 2025).

**Fairness and Transparency.** Table 4 presents the rotated matrix with group attributes under the theme, Fairness and Transparency, comprising five (5) items. Item 25 recorded the maximum factor score of 0.774, while item 07 for the minimum factor score of 0.531. These values suggest a relatively strong intercorrelation among the items, indicating that they collectively represent a common underlying theme, which is the fairness and transparency on the distribution of government assistance.

The following items are associated with these factors: '*There were available channels (e.g., hotline, offices) for concerns and complaints*' (0.774); '*I believe the assistance program is fairly implemented for those who truly need it*' (0.674); '*I felt that all applicants were given equal opportunities to receive assistance*' (0.639); '*The government provided updates regarding the assistance distribution*' (0.560); and '*The distribution process was organized and efficient*' (0.531).

The recipients stated that the assistance program was implemented fairly and that everyone had equal opportunities to benefit from it. They also noted that there were clear channels for raising concerns and complaints, along with regular updates about the distribution process. Additionally, they found the distribution to be well-organized and efficient.

| Dimension | Item No. | Attributes | Factor Score |
|---|---|---|---|
| Fairness and Transparency | 25 | There were available channels (e.g., hotline, offices) for concerns and complaints. | 0.774 |
| | 11 | I believe the assistance program is fairly implemented for those who truly need it. | 0.674 |
| | 14 | I felt that all applicants were given equal opportunities to receive assistance. | 0.639 |
| | 24 | The government provided updates regarding the assistance distribution. | 0.560 |
| | 07 | The distribution process was organized and efficient. | 0.531 |

***Table 4. Rotated Matrix with Group Attributes under Fairness and Transparency***

The findings indicate that government financial assistance programs should be distributed according to criteria of fairness and transparency. Having enough social protection is as important as ensuring effective, transparent, and fair distribution of the assistance. However, in reality, there is uncertainty in targeting fairness and transparency since it is often difficult for the beneficiaries to understand the allocation procedures. Thus, Dietrich, Malerba, and Gassmann (2024) propose Proxy Means Testing (PMT), a popular tool in determining which households are eligible for government assistance.

**Accessibility and Public Perception.** Table 5 presents the rotated matrix with group attributes under the theme, Accessibility and Public Perception, comprising four (4) items. Item 02 recorded the maximum factor score of 0.729, while item 27 for the minimum factor score of 0.529. These values suggest a relatively strong intercorrelation among the items, indicating that they collectively represent a common underlying theme, which is the accessibility and public perception of government assistance.

The following items are associated with these factors: '*The eligibility requirements were clear and understandable*' (0.729); '*The application process for the assistance was simple and easy to follow*' (0.714); '*The government should consider increasing the amount of assistance provided*' (0.610); and '*I feel grateful for the support provided by the government*' (0.529).

The recipients stated that the eligibility requirements and application process for the government assistance were clear, easy to understand, and straightforward. They recommended that the government consider increasing the amount of financial support provided. Nonetheless, they expressed gratitude for the assistance they have received.

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| Dimension | Item No. | Attributes | Factor Score |
|---|---|---|---|
| Accessibility and Public Perception | 02 | The eligibility requirements were clear and understandable. | 0.729 |
| | 01 | The application process for the assistance was simple and easy to follow. | 0.714 |
| | 19 | The government should consider increasing the amount of assistance provided. | 0.610 |
| | 27 | I feel grateful for the support provided by the government. | 0.529 |

***Table 5. Rotated Matrix with Group Attributes under Accessibility and Public Perception***

The findings highlight that both accessibility and public perception of government financial assistance play a crucial role in shaping recipients' experiences and satisfaction. Lack of access to services is one of the key administrative challenges that recipients often experience. Thus, Osei, Henman, & Andoh (2024) recommend providing appropriate information dissemination campaigns and establishing feedback and monitoring mechanisms, as this enhances the service delivery of government assistance. Moreover, Xue et. al. (2025) stated that access to medical services is a crucial determinant in societal resilience. Their findings underscore the need for policy measures in addressing inequities in accessing assistance, fostering a more inclusive service infrastructure that can withstand public health challenges.

**Timeliness and Convenience.** Table 6 presents the rotated matrix with group attributes under the theme, Timeliness and Convenience, comprising four (4) items. Item 08 recorded the maximum factor score of 0.786, while item 06 for the minimum factor score of 0.632. These values suggest a relatively strong intercorrelation among the items, indicating that they collectively represent a common underlying theme, which is the timeliness and convenience of government assistance.

The following items are associated with these factors: '*The waiting time for receiving the assistance was acceptable*' (0.786); '*There were no unnecessary delays in the processing of my assistance*' (0.685); '*The location/method of claiming the assistance was convenient for me*' (0.650); and '*The assistance was provided within a reasonable time*' (0.632).

The recipients claimed that there were no delays in the processing or receipt of the government assistance, and that it was provided within a reasonable timeframe. They also found the location and method of claiming the assistance to be convenient.

| Dimension | Item No. | Attributes | Factor Score |
|---|---|---|---|
| Timeliness and Convenience | 08 | The waiting time for receiving the assistance was acceptable. | 0.786 |
| | 09 | There were no unnecessary delays in the processing of my assistance. | 0.685 |
| | 05 | The location/method of claiming the assistance was convenient for me. | 0.650 |
| | 06 | The assistance was provided within a reasonable time. | 0.632 |

***Table 6. Rotated Matrix with Group Attributes under Timeliness and Convenience***

The findings suggest that the timeliness and convenience of service delivery significantly influence the satisfaction levels of government financial assistance recipients. Osei, Henman, & Andoh (2024) highlighted one of the administrative burdens observed in the access to livelihood assistance, which is the timeliness. Long queues, travelling costs, and delayed service delivery negatively impact the recipient's accessibility to the service programs. As a result, beneficiaries tend to miss the opportunity of attaining the services, while others abandon them due to a loss of interest. These administrative challenges often create consequences that override the effects on the recipients' well-being.

**Quality of Government Service Delivery.** Table 7 presents the rotated matrix with group attributes under the theme, Quality of Government Service Delivery, comprising four (4) items. Item 03 recorded the maximum factor score of 0.666, while Item 04 for the minimum factor score of 0.513. These values suggest a relatively

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strong intercorrelation among the items, indicating that they collectively represent a common underlying theme, which is the quality of government service delivery.

The following items are associated with these factors: '*Government staff provided adequate guidance and support during the application process*' (0.666); '*Government representatives were respectful and professional*' (0.571); '*Government staff handled my concerns and inquiries promptly*' (0.538); and '*I did not experience any difficulties in accessing the assistance*' (0.513).

The recipients shared that the government staff offered sufficient guidance and support throughout the application process for the assistance program, treating them with professionalism and respect. They also noted that their concerns and questions were addressed effectively. As a result, they encountered no difficulties in accessing the assistance.

| Dimension | Item No. | Attributes | Factor Score |
|---|---|---|---|
| Quality of Government Service Delivery | 03 | Government staff provided adequate guidance and support during the application process. | 0.666 |
| | 21 | Government representatives were respectful and professional. | 0.571 |
| | 10 | Government staff handled my concerns and inquiries promptly. | 0.538 |
| | 04 | I did not experience any difficulties in accessing the assistance. | 0.513 |

***Table 7. Rotated Matrix with Group Attributes under Quality of Government Service Delivery***

The findings indicate that the quality of service delivery significantly impacts the satisfaction of government assistance beneficiaries. The Development Academy of the Philippines (2022) asserts that client satisfaction should be given prime value when providing services to the people, as this measures the quality of service delivered. A survey conducted in 2020 revealed a decline of 70.14% in the citizen satisfaction score of government services from 86.93% in 2018. These results recommend many areas for improving frontline government services by satisfying the public and gaining their trust.

In summary, the relatively high factor loadings across all items support the internal consistency and construct validity of this dimension. According to Hair et al. (2014), factor loadings above 0.50 are considered significant, indicating that these items are strong indicators of the variable they are intended to measure. The results suggest that the five factors, financial impact of assistance, fairness and transparency, accessibility and public perception, timeliness and convenience, and quality of government service delivery, are distinct and meaningful components of overall government financial assistance recipient satisfaction.

**Framework Developed Based on Findings**

The findings of the Exploratory Factor Analysis (EFA) suggest a framework that illustrates how key factors influence the dole out satisfaction of the recipients of government financial assistance. Figure 2 shows the five factors or dimensions that emerged from the responses of the students, which are Financial Impact of the Assistance, Fairness and Transparency, Accessibility and Public Perception, Timeliness and Convenience, and Quality of Government Service Delivery.

**Financial Impact of the Assistance.** This factor is focused on promoting financial stability among vulnerable individuals. Rather than fostering long-term dependency, well-structured and targeted government aid serves as a temporary yet vital safety net that allows individuals and families to navigate periods of economic hardship**.** Simangunsong and Sihotang (2023) indicate that social assistance programs exhibit a statistically significant reduction in poverty rates, with cash transfer programs demonstrating immediate impact compared to in-kind assistance programs.

**Fairness and Transparency.** This factor is focused on ensuring that the help reaches those who truly need the assistance and building trust between the community and the government. Ma, Ma, Yu, Ma and Dong (2024) study revealed that governance quality exerted a significant positive fully indirect impact on the subjective well-being through perceived social fairness, trust in government and their serial mediation effects. Transparency is how decisions are made and resources are allocated, removing suspicion and making people more confident that the system is working for them and not just for a few.

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**Accessibility and Public Perception.** Accessibility and good public perception play a pivotal role in providing government assistance because they directly influence whether people feel safe, welcome, and encouraged to seek help when they need it the most. Being able to receive assistance in the nearest location makes it easier for the recipients. In fact, Bittencourt and Giannotti (2023) highlighted that people prioritize travel time when accessing basic public services, and would choose the nearest opportunity as long as there's enough capacity.

**Timeliness and Convenience.** Timeliness and convenience are not just a matter of efficiency but a matter of dignity and compassion. By delivering services quickly and in ways that are accessible and user-friendly, the government not only meets urgent needs but also shows empathy and respect. Timeliness has an enormous effect on patron pride (Daengs & Istanti, 2022). Further, it builds trust and reinforces the social contract that no one is left behind in times of difficulty.

**Quality of Government Service Delivery.** Many individuals seeking help are overwhelmed or confused, and the way they are treated can make a significant difference. However, Lawal (2024) highlighted that behavioral problems by social workers have created a new layer of barriers. Due to this, well-intended policies such as the 6-month renewal requirement meant to prevent abuse of the public benefits. Quality of service delivery is about treating every individual with dignity and fairness, ensuring that government aid truly reaches and uplifts the people it is meant to serve.

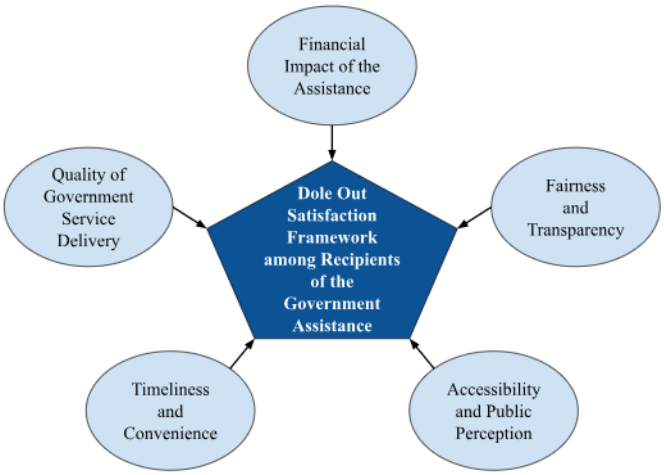


***Figure 2. Dole Out Satisfaction Framework among Recipients of the Government Financial Assistance revealing the Five Factors or Dimensions***

**Dole Out Satisfaction Model of Recipients of Government Financial Assistance**

The Best Fit Model illustrates the relationship between the key dimensions of the dole out satisfaction of government financial assistance to the recipients. Among the five initially extracted factors, only two remained in the final model, which are *Financial Impact of the Assistance* and *Fairness and Transparency*. This refinement was based on the results generated through AMOS software during the model-fitting process.

The AMOS software identified that the remaining three factors, *Accessibility and Public Perception, Timeliness and Convenience, and Quality of Government Service Delivery*, did not meet the required model fit criteria, such as acceptable levels for goodness-of-fit indices, CFI, TLI, and RMSEA. These factors demonstrated weak loading estimates or high error variances, indicating poor contribution to the overall model structure. As a result, they were excluded to improve the model's parsimony and statistical validity. Figure 3 presents the final Best Fit Model, which includes only the two most statistically and conceptually meaningful factors, supported by a model fit as determined by AMOS.

The first factor (F1), *Financial Impact of the Assistance*, retained four (4) items out of the original six (6). These include Item 28 '*Receiving assistance has reduced my financial stress*', item 18 '*The assistance helped improve my daily living conditions*', item 26 '*The assistance has enabled me to invest in income-generating activities*', and item 20 '*I have been able to save a portion of the assistance for future needs*'. These items show strong

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internal consistency and did not exhibit significant cross-loadings with the second factor. The second factor (F2), *Fairness and Transparency*, also retained four (4) items from the initial five (5). These are item 25 '*There were available channels (e.g., hotline, offices) for concerns and complaints*', item 14 '*I felt that all applicants were given equal opportunities to receive assistance*', item 24 '*The government provided updates regarding the assistance distribution*', and item 07 '*The distribution process was organized and efficient*'. Notably, these items demonstrated no overlapping correlation with the financial impact indicators, confirming the distinctiveness of the two remaining factors in the final model.

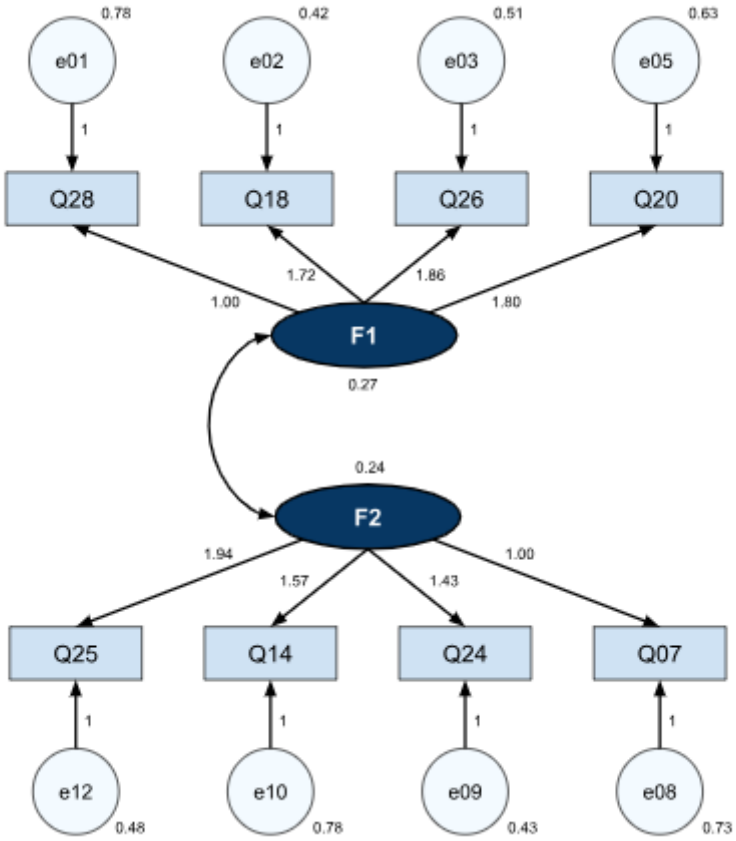


***Figure 3. Best Fit Model***

According to Brown (2015), the maximum probability was used in estimating the model parameters, and the goodness-of-fit statistics of models were examined by combining multiple fit indices with their respective criteria. Sathyanarayana & Mohanasundaram (2024) state that absolute fit indices serve as indicators of how the hypothesized model suits the observed data. The Chi-Square Test (x2) determines the discrepancy between the model-implied covariance matrix and the observed data. Using AMOS software, this index is known as the Chi-Square Minimum (CMIN), which is associated with the degrees of freedom (df) and the p-value. A CMIN/DF ratio of less than 2, along with a non-significant chi-square of p-value less than 0.05, indicates a good fit in the model.

| **Indices of Fit** | | **Criterion** | **Model** |
|---|---|---|---|
| CMIN/DF | Minimum Discrepancy / Degrees of Freedom | 0 < value < 2 | **1.407** |
| p-value | Probability Value | > 0.05 | **0.111** |
| NFI | Normed Fit Index | > 0.95 | **0.974** |
| TLI | Tucker Lewis Index | > 0.95 | **0.988** |
| CFI | Comparative Fit Index | > 0.95 | **0.992** |
| GFI | Goodness of Fit Index | > 0.95 | **0.978** |

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| | | | |
|---|---|---|---|
| RMSEA | Root Mean Square Error for Approximation | < 0.08 | **0.037** |
| Pclose | Test of Close Fit | > 0.05 | **0.731** |

***Table 8. Summary of Results***

The relative fit indices indicated in Table 8 show that the model demonstrates a strong overall fit. The CMIN/DF value is 1.407, which falls within the acceptable range of 0 to 2, suggesting a good fit. The p-value of 0.111 exceeds the criterion of 0.05, indicating that the model is not significantly different from the observed data. Additionally, the other fit indices, such as NFI (0.974), TLI (0.988), CFI (0.992), and GFI (0.978), all exceed the recommended value of 0.95, further supporting the model's adequacy. The Pclose value of 0.731 is also greater than 0.05, implying that the RMSEA is not significantly different from a close fit. The RMSEA value of 0.037 falls well below the 0.08 threshold and, according to Yuan et al. (2016), this range (0.01–0.05) represents a "close to excellent" fit. Furthermore, these indices confirm that the model satisfies the established criteria for a good model fit.

To answer the research questions, exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) were conducted. There were 24 items retained out of 30 items, which were then reduced to five (5) factors using the Kaiser criteria and Scree plot. These factors were labeled as Financial Impact of Assistance, Fairness and Transparency, Accessibility and Public Perception, Timeliness and Convenience, and Quality of Government Service Delivery.

The factor on *Financial Impact of the Assistance* was composed of six (6) items, which are reduced financial stress, improved daily living conditions, investment in income-generating activities, contribution to long-term family financial stability, savings for future needs, and reduction of outstanding debts. The factor on *Fairness and Transparency* was composed of five (5) items, which are the availability of complaint and feedback channels, fair implementation of the assistance program, equal opportunity for applicants, government updates on distribution, and an organized and efficient distribution process. The factor on *Accessibility and Public Perception* was composed of four (4) items, which are clarity of eligibility requirements, simplicity of the application process, need for increased assistance amount, and gratitude for government support. The factor on *Timeliness and Convenience* was composed of four (4) items, which are acceptable waiting time, absence of unnecessary delays, convenience of claiming the assistance, and timely provision of assistance. The factor on *Quality of Government Service Delivery* consisted of four (4) key items:, which are adequate guidance and support from government staff, respectful and professional conduct of representatives, prompt handling of concerns and inquiries, and ease of access to the assistance provided.

The results identified the dole out satisfaction model of the government financial assistance recipients by conducting exploratory factor analysis (EFA) and confirmatory factor analysis (CFA), which identified two (2) remaining factors and the best fit model for the 300 respondents. The findings corroborate with previous studies emphasizing the multidimensional nature of beneficiary satisfaction in government financial assistance programs. Jamila & De Castro (2023) identify the extent of satisfaction of government assistance beneficiaries in five dimensions of service quality, such as *tangibility*, *reliability*, *responsiveness*, *assurance*, and *empathy*. The first indicator, *tangibility*, aligns with the factor "Financial Impact of the Assistance", reflecting the perception of the beneficiaries in terms of financial improvement and economic relief. The indicators on *reliability* and *assurance* align with the factors "Fairness and Transparency" and "Timeliness and Convenience", as both capture the impartial implementation and timely delivery of the service. The *empathy* and *responsiveness* indicators are reflected in the "Accessibility and Public Perception" and "Quality of Government Service Delivery" factors, as these emphasize the government's attentiveness to the needs of beneficiaries and the ease with which services can be accessed and delivered. Collectively, these parallels reinforce the theoretical foundation of the proposed dole out satisfaction model, validating its structure as a comprehensive framework for assessing the effectiveness and responsiveness of government assistance programs from the perspective of the recipients.

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## CONCLUSION

Five factors initially emerged from the Exploratory Factor Analysis, namely: financial impact of the assistance, fairness and transparency, accessibility and public perception, timeliness and convenience, and the quality of government service delivery. However, only two factors remained after conducting Confirmatory Factor Analysis as follows: financial impact of the assistance, and fairness and transparency. This finding implies that recipients' overall satisfaction is most closely related to the concrete changes brought about by the assistance in their everyday lives, as well as the perceived fairness and openness with which it is distributed. These two aspects highlight recipients' main concerns, underlining that the effectiveness of social assistance programs is determined not just by their material effects, but also by the integrity and clarity with which they are implemented.

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