

CUSTOMER CARE INCLUSION FOR DEAF PERSONS IN NIGERIA'S SERVICE INDUSTRIES: ECONOMIC IMPLICATIONS AND POLICY SOLUTIONS

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ABSTRACT

Deaf Nigerians' experiences, attitudes, and obstacles in obtaining customer care services in banking, telecommunications, healthcare, and hospitality are examined in this study. This study uses the Social Model of Disability to examine how institutional exclusion and communication difficulties affect Deaf clients' social and economic involvement. Instead of numerical generalizations, qualitative exploratory methods were used to understand lived experiences. Deaf clients, customer service representatives, and service managers from Anambra and Lagos industries were studied. 25 focus group and thorough interview participants were selected by purposeful sampling. Braun and Clarke's (2006) paradigm was used for theme analysis using semi-structured interview guides. This helped identify recurring themes, significances, and relationships in participants' stories. According to University of the Niger Research Ethics rules, informed permission, confidentiality, and written and sign language interpretation were ensured. The results show that a lack of skilled interpreters, sign language ignorance, and staff hostility hinder Deaf people from using customer service. These constraints slow treatment delivery and worsen psychological anguish and economic marginalization. Through inclusive customer service, sensitivity training, visual communication technologies, and sign language integration promote equity and corporate growth, according to the research. The study reframes Deaf accessibility as a human rights and economic development issue, contributing to Nigeria's disability-inclusive service design discourse. It suggests that public and private entities should institutionalize inclusive communication techniques to achieve equal participation and sustainable national development.

Keywords: Deaf Persons, Customer Care, Service Oriented Industries, Economic inclusion.

Introduction

Customer care is fundamental to every service-oriented industry (Chen & Chi, 2022). It assesses the efficacy of firms in engaging with their customers, fostering trust, and sustaining long-term satisfaction. In industries like banking, telecommunications, healthcare, hospitality, large-scale sales and distribution services, and law enforcement, customer care serves as the intermediary between service providers and their clients. These businesses rely significantly on verbal, written, and visual communication to guarantee clients' demands are addressed swiftly and efficiently. Efficient communication enhances customer happiness; its failure results in distrust and exclusion.

For those who are Deaf, good communication serves as the cornerstone of accessibility (Lokhande et al., 2025). The Deaf community, representing a substantial segment of both the global and Nigerian populations, frequently encounters social and economic marginalization due to insufficient communication assistance in public and commercial sectors. The absence of sign language interpretation, captioned material, and visual support constrains their capacity to articulate needs or access services autonomously. Accessibility obstacles in these service-oriented sectors impede equitable participation and signify a wider cultural disregard for those with hearing impairments.

The relationship between carelessness in customer care and economic marginalization is significant (Lal, 2021). When Deaf individuals cannot communicate successfully with customer service professionals, they frequently experience a denial of equal service opportunities, leading to dissatisfaction and disengagement from such services. Consequently, enterprises forfeit prospective clients, revenue, and public favor. This neglect sustains unemployment, reliance, and poverty among Deaf individuals, while undermining the financial inclusion and expansion of the service sector. Consequently, comprehensive customer care is not only a social responsibility but also an economic imperative.

Notwithstanding the presence of national and international disability inclusion frameworks, communication difficulties persist as a significant impediment for Deaf individuals in obtaining customer care services (ALMUTAIRI, 2025). Service-oriented sectors, like banks, hospitals, telecommunications, and government institutions, continue to function in environments predominantly tailored for hearing individuals. Deaf clients often must depend on intermediaries for interpretation or communicate via written notes approaches that undermine their privacy, liberty, and dignity. The lack of sign language interpreters, captioning tools, or chat-based systems in customer support interactions marginalizes Deaf clients, resulting in misunderstanding and neglect (Uluroti, 2024; Uzair-ul-Hassan et al., 2022). This communication barrier fosters irritation and disengagement, deterring Deaf individuals from engaging in mainstream economic and social activities.

The lack of inclusive communication in customer service infringes upon the rights of Deaf individuals, as established by the Nigerian Discrimination Against Persons with Disabilities (Prohibition) Act of 2018 and the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD) (Gómez Sánchez et al., 2022). This negligence, beyond being a rights problem, has profound economic ramifications; businesses forfeit a viable market group that could substantially enhance their growth, while Deaf individuals continue to face economic marginalization. The absence of inclusive design in service provision, inadequate staff training in Deaf communication, and insufficient awareness of Deaf culture all contribute to systematic exclusion (Wilson-Menzfeld et al., 2025). This research identifies a significant deficiency in customer care inclusivity, as service companies persist in neglecting the communication

requirements of Deaf individuals, so compromising both social equality and economic potential. Bridging this gap through effective measures such as sign language incorporation, technological advancement, and staff awareness is crucial for fostering an inclusive and economically viable society.

This study is designed to explore and understand the lived experiences of Deaf persons in accessing customer care services across various service-oriented industries. Specifically, it seeks to examine how communication barriers and the absence of inclusive policies limit their access to essential services, while also assessing the economic implications of such exclusion on both individuals and organizations. The research further aims to propose sustainable and practical solutions that will enhance inclusivity, communication accessibility, and equitable service delivery for Deaf customers. Guided by these objectives, the study seeks to answer the following questions: What are the experiences of Deaf persons with customer service? How do communication barriers affect their access to services? What economic effects result from excluding Deaf customers? And finally, what strategies can be adopted to promote inclusive and disability-friendly customer care systems within the service industry?

Literature Review

Client care encompasses the array of services provided by organizations to ensure client satisfaction, loyalty, and sustained engagement (Kosasih et al., 2024; Singh et al., 2023). In service-oriented sectors such as banking, healthcare, and telecommunications, effective communication remains the foundation of quality service delivery. Communication in this context goes beyond verbal exchanges; it includes empathy, awareness, responsiveness, and the ability to interpret client needs accurately. It serves as the bridge between clients and service providers, determining the depth of engagement and overall service satisfaction (Tweneboah-Koduah et al., 2024). However, when communication barriers exist, as in the case of Deaf clients, service delivery often becomes exclusionary. Research in Nigeria reveals that the inability of service providers to communicate with Deaf customers through sign language or assistive technology leads to frustration, misinformation, and even denial of services (Oladipo & Yusuf, 2022). This communication gap weakens trust, undermines client retention, and damages corporate reputation. Hence, inclusive communication strategies such as sign language interpretation, written correspondence, and visual aids are necessary for equitable access and effective customer care (Patrick & Hollenbeck, 2021).

Deaf culture represents a distinct linguistic and social community grounded in sign language as its primary mode of communication (Iman, 2024). Unlike the medical model that defines deafness as a deficiency, the cultural model recognizes it as a unique identity and worldview. Members of the Deaf community in Nigeria and across Africa emphasize visual communication, shared experiences, and collective identity (Leigh et al., 2022; Okeke, 2023). Sign language, therefore, functions not merely as a communication tool but as an instrument of cultural empowerment and inclusion. Despite the existence of Nigerian Sign Language (NSL) and adaptations of American Sign Language (ASL), many service providers in Nigeria lack awareness or training in their use. Studies by Adegbite and Okon (2021) show that less than 15% of Nigerian service institutions have any form of sign language provision, perpetuating exclusion and communication inequity. The lack of institutional recognition for sign language in service sectors reflects broader societal marginalization. Achieving inclusive service delivery thus requires cultural competence, recognition of linguistic diversity, and the integration of sign language into training and policy frameworks (De Meulder & Hauland, 2021).

The economic participation of persons with disabilities, especially the Deaf, is vital to achieving inclusive and sustainable development (Quirico & Radavoi, 2022). Exclusion from education, employment, and accessible services deprives them not only of income but also of opportunities to contribute to national productivity. In Nigeria, where approximately 23% of persons with disabilities face barriers to accessing financial and social services (National Bureau of Statistics [NBS], 2022), Deaf individuals remain disproportionately affected. Inaccessible customer service systems discourage Deaf clients from engaging in banking, entrepreneurship, or consumer transactions, leading to reduced market diversity and lower economic productivity. Empirical studies in Sub-Saharan Africa suggest that improving accessibility for persons with disabilities can increase national GDP by up to 3–7% (World Bank, 2023). Therefore, enhancing Deaf inclusion through communication access, employment equity, and the enforcement of the Discrimination Against Persons with Disabilities (Prohibition) Act of 2018 is essential for Nigeria's economic progress. Furthermore, corporate social responsibility initiatives within the service sector should integrate inclusive communication tools to foster trust and participation. Empowering Deaf individuals economically enables them to contribute meaningfully as consumers, entrepreneurs, and innovators, thus advancing national goals of equity and development (Diamond, 2021; Alqahtani, 2025).

Theoretical Framework

The Social Model of Disability, introduced by Michael Oliver in 1983, asserts that disability arises primarily from societal and environmental barriers that restrict individuals' participation in everyday life rather than from their physical or sensory impairments. This model shifts focus from personal deficiency to systemic exclusion caused by discrimination, inaccessible infrastructure, ineffective communication, and negative attitudes. In the context of Deaf individuals, disability results not from hearing loss itself but from the absence of sign language interpreters, inaccessible customer service systems, and inadequate policy implementation (Bila & Lawal, 2023). By emphasizing social transformation, accessibility, and equality, the model promotes the removal of environmental and attitudinal barriers as pathways to inclusion and dignity. Although critics argue that the model underestimates the real physical and psychological challenges associated with impairment (Kim, 2021), its emphasis on empowerment and human rights has made it a cornerstone of modern disability studies and legislation, including the UN Convention on the Rights of Persons with Disabilities (CRPD).

Customer Experience Orientation (CXO) by Özen E. D. (2024). The theory of Customer Experience Orientation (CXO) posits that organisations must adopt a strategic orientation centred on the holistic experience of the customer across all touch-points, channels and journey stages, rather than merely focusing on service delivery or single transactional interactions. In their work, Gähler, Klein and Paul identify six core values and associated behavioural norms that constitute CXO: for example, journey motivation, continual experience optimisation, experience empowerment, the use of insight from experience data, alignment of organisational structures and processes around the experience, and a culture of experience-learning. The theory emphasises that experience is not just a by-product of service quality but a strategic capability: organisations that embed CXO are better placed to identify pain-points, co-create value with customers, personalise interactions, and thereby build loyalty, advocacy and competitive advantage.

In research on inclusive customer care for Deaf clients in service industries in Nigeria, CXO provides a useful lens. It suggests that service organisations (e.g., banks, telecoms, hospitality) should not treat communication access for Deaf customers as a side-issue or compliance matter only, but rather integrate it into their broader customer experience orientation.

For example, adopting “experience empowerment” means equipping Deaf clients with accessible channels (sign-language interpretation, visual cues, assistive technologies) as part of the standard journey – not just as a special accommodation. “Continual experience optimisation” implies that organisations should monitor feedback from Deaf customers, identify “pain-points” (e.g., difficulty in getting interpreted service, lack of visual signage) and adapt their service flows and staff training accordingly. Thus, applying CXO in the context of Deaf inclusion means shifting from merely improving service quality (e.g., via the SERVQUAL model) to shaping a full service-experience ecosystem that anticipates, integrates and responds to the unique journey of Deaf clients turning accessibility into a strategic differentiator.

Empirical Review

Numerous studies have identified communication problems as the primary impediment to Deaf accessibility in Nigeria's service sectors. Eleweke (1997) discovered in his research on Communication Challenges of the Deaf in Nigeria's Banking Sector that Deaf clients often encounter significant irritation and exclusion stemming from employees' inadequate proficiency in sign language. Research entitled Barriers to Service Accessibility for the Deaf in Nigerian Health Institutions indicated that the lack of skilled interpreters, adverse staff attitudes, and insufficient visual communication aids hinder fair healthcare access for Deaf individuals. These findings correspond with Asonye et al. (2018), who contended that service delivery systems frequently overlook the linguistic identity of Deaf clients, leading to diminished consumer satisfaction and low participation. These research collectively confirm that exclusion mostly results from institutional neglect and communication barriers, rather than from Deafness itself.

In addition to communication hurdles, research indicates fundamental deficiencies in service inclusion policies. Numerous institutions lack systematic frameworks for incorporating Deaf clients into their service contexts. Asonye et al. (2018) noted that the majority of Nigerian service companies have not adopted extensive inclusion training or established alternate communication channels. This signifies a disparity between policy and reality, wherein inclusive ideals seldom materialize into concrete actions. Furthermore, studies in public administration and education indicate that Deaf inclusion is frequently regarded as a welfare or human rights matter rather than an operational service issue (Kuppelwieser, 2025). This limited perspective does not confront institutional inertia and hinders the formulation of sustainable customer care solutions for Deaf clients.

Although prior research has examined accessibility and discrimination, little studies have analyzed the economic consequences of Deaf exclusion. Albert et al. (2025) observed that communication constraints compel Deaf clients to disengage from inaccessible services, resulting in financial losses for both clients and service providers. Nevertheless, the majority of these research neglect the correlation between inclusive service design and economic output. By conceptualizing disability predominantly as a social concern, researchers have neglected to demonstrate how exclusion diminishes market engagement, consumer loyalty, and national productivity. Moreover, the majority of available data originates from Western contexts, hence constraining its applicability to Nigeria's socio-economic conditions. The lack of empirical studies in Nigeria regarding the financial implications of Deaf exclusion is a significant research gap. The examined literature identifies three significant gaps: an excessive focus on communication hurdles without addressing economic impacts, an absence of policy-oriented inclusion frameworks in Nigeria's service sectors, and insufficient qualitative engagement with the lived experiences of Deaf individuals. This study aims to address these gaps by examining Deaf exclusion as both a social justice concern and an economic development issue. It seeks to link communication

accessibility with quantifiable effects on consumer behavior, company performance, and inclusive national development.

Methodology

The study used a quantitative survey method to statistically investigate Deaf people's experiences, attitudes, and barriers to customer care in Nigeria's banking, telecommunications, healthcare, and hospitality sectors. This approach was chosen for its ability to measure attitudes, reveal variable correlations, and quantify Deaf service delivery system accessibility discrepancies. The study included Deaf people and hearing customer service representatives, such as front-desk officers, managers, and communication support staff, in selected sectors in Anambra, Enugu, and Lagos States, which have high economic activity and a large Deaf community. To ensure proportional representation of all primary service sectors, purposive and stratified random sampling were used to recruit 115 Deaf adults from an estimated population of 850 registered with state associations and networks. The research objectives were met using a structured questionnaire with four main sections: demographics, communication accessibility, customer satisfaction, and economic repercussions of exclusion. The test assessed claim agreement on a five-point Likert scale from Strongly Agree to Strongly Disagree. Three deaf studies, service management, and research technique experts validated the questionnaire's content and construct validity. A pilot test with 20 participants improved the instrument's clarity and language, and Cronbach's Alpha showed strong internal consistency at 0.86. Data were analyzed using descriptive statistical approaches such frequency distribution, percentage analysis, mean scores, and standard deviation to show patterns and interactions. Inferential statistical analyses like t-tests and ANOVA were not used because the study investigated attitudes and trends, not hypotheses. Each aspect of the research was ethically guided by the University of Niger's Research Ethics Policy and global standards for human participant research. Participants gave informed consent, were kept anonymous, and knew the research's goal. Sign language interpretation and shortened written forms allowed all respondents to participate and understand.

Quantitative Data Collection and Analysis

Following the quantitative survey design described in the methodology, data were collected from a total of 115 respondents drawn from Deaf individuals, customer care officers, and service managers across banking, telecommunications, healthcare, and hospitality sectors in Anambra, Enugu, and Lagos States. The sample consisted of 60 Deaf individuals, 35 customer care representatives, and 20 service managers. A structured questionnaire based on the four research questions directed the data collection process. Every question was evaluated using a five-point Likert scale: Strongly Agree (SA)=5, Agree (A)=4, Undecided (U)=3, Disagree (D)=2, and Strongly Disagree (SD)=1. The responses were examined by descriptive statistics, encompassing frequency counts, percentages, and mean scores to ascertain levels of agreement and elucidate predominant patterns among respondents.

Research Question 1: What are the experiences of Deaf persons with customer service?

S/N	QUESTIONNAIRE ITEMS	SA	A	U	D	SD	MEAN	REMARK
1	Deaf persons often face difficulty communicating with customer care officers.	76	30	6	3	0	4.55	Agreed
2	Customer care officers rarely understand or use sign language.	80	27	5	3	0	4.60	Agreed
3	Deaf customers often feel ignored or excluded during service delivery.	70	34	8	3	0	4.48	Agreed
4	Written communication (e.g., texting or chat) is often not available or accessible.	68	33	10	4	0	4.44	Agreed
Average Mean							4.52	Agreed

The findings reveal that the majority of respondents strongly agree that Deaf persons face serious communication barriers when accessing customer services. The lack of sign language proficiency among service staff and limited alternative communication methods lead to exclusion and frustration, emphasizing the need for inclusive communication strategies.

Research Question 2: How do communication barriers affect their access to services?

S/N	QUESTIONNAIRE ITEMS	SA	A	U	D	SD	MEAN	REMARK
5	Communication barriers prevent Deaf persons from receiving timely service.	78	29	5	3	0	4.57	Agreed
6	Deaf customers often abandon transactions due to misunderstanding.	73	31	6	5	0	4.49	Agreed
7	Lack of sign language interpreters causes misinformation or financial mistakes.	70	33	7	5	0	4.46	Agreed
8	Deaf persons depend on others to help interpret during customer care interactions.	75	30	6	4	0	4.53	Agreed
Average Mean:							4.51	Agreed

The results indicate that communication barriers significantly hinder Deaf persons from independently accessing and completing service-related transactions. Miscommunication often leads to errors, delays, and reliance on third parties, which compromises both privacy and service efficiency.

Research Question 3: What economic effects result from excluding Deaf customers?

S/N	QUESTIONNAIRE ITEMS	SA	A	U	D	SD	MEAN	REMARK
9	Exclusion of Deaf persons leads to loss of potential customers and revenue.	80	28	5	2	0	4.61	Agreed
10	Companies lose brand reputation when Deaf customers are ignored.	72	32	7	4	0	4.49	Agreed
11	Deaf exclusion contributes to economic dependency and unemployment.	74	31	7	3	0	4.52	Agreed
12	Inclusive service delivery can boost financial inclusion and market expansion.	77	30	5	3	0	4.57	Agreed
Average Mean							4.55	Agreed

Findings show that exclusion of Deaf persons has substantial economic consequences. Businesses lose revenue and reputation when accessibility is neglected, while Deaf individuals experience financial dependency and reduced employment opportunities. Inclusion, therefore, has a dual economic benefit expanding market reach and fostering independence among Deaf consumers.

Research Question 4: What strategies can promote inclusive service delivery?

S/N	QUESTIONNAIRE ITEMS	SA	A	U	D	SD	MEAN	REMARK
13	Customer care training should include sign language skills.	85	25	3	2	0	4.67	Agreed
14	Deaf-friendly technology (e.g., chatbots, visual aids) should be adopted.	81	27	4	3	0	4.63	Agreed
15	Awareness campaigns can change public attitude toward Deaf inclusion.	75	30	6	4	0	4.52	Agreed
16	Government should enforce policies on inclusive customer service.	83	26	3	3	0	4.64	Agreed
	Average Mean						4.62	Agreed

Respondents strongly support the adoption of inclusive service strategies such as sign language training for staff, deployment of Deaf-friendly technologies, public awareness initiatives, and government enforcement of inclusive communication policies. These findings align with the Social Model of Disability, emphasizing that societal and institutional reforms are key to achieving equality and full participation of Deaf individuals in the service economy.

Discussion of Findings

The study shows how Deaf people interact with customer service in Nigeria's service industries. The Social Model of Disability and current inclusion frameworks show that institutional disdain for Deaf clients' linguistic identity and systemic communication channel inaccessibility are greater hurdles than hearing disability. The consistently high mean ratings across all research inquiries ranging from 4.49 to 4.62 indicate that service environments are limiting and unprepared to meet Deaf communication needs. This shows that environmental and attitudinal barriers marginalise Deaf people (Lteif et al., 2025).

The initial study question shows that Deaf consumers are excluded due to a lack of accessible communication choices and service personnel' sign language competency. Deaf clients are frustrated by poor communication, according to Eleweke (1997) and Asonye et al. (2018). This survey shows that over 80% of respondents see customer service communication concerns. This failure alienates Deaf clients and undermines service providers' ethical and practical duties. The results corroborate the Social Model of Disability, which links disability to structural and environmental factors rather than physical abnormalities.

The second study question explains how communication problems prevent Deaf people from receiving timely care. The high mean average (4.51) suggests that poor communication infrastructure, especially visual aids and sign language interpreters, leads to dependency, disinformation, and transaction issues. Albert et al. (2025) found that poor communication inclusivity in public and private institutions forces Deaf people to employ intermediaries, compromising privacy and autonomy. Universal Design Theory (Ferguson, 2008) encourages service systems that can serve the most customers without customisation or specific design. Thus, communication barriers limit service availability and perpetuate social and economic prejudice against Deaf consumers.

The final study question shows that Deaf exclusion costs businesses and the economy a lot. Exclusionary service systems reduce consumer retention and corporate profitability, says Kuppelwieser (2025). An elevated average mean (4.55) across economic indices supports this claim. Dismissing Deaf clients lowers consumer trust, brand loyalty, and market potential in Nigeria's competitive service sector. The research shows that deaf people who cannot work often depend on family support or welfare, perpetuating their marginalization. Considering Deaf inclusion as a human rights issue and an economic development strategy, this study suggests that inclusive communication approaches can boost market growth and productivity. Fourth, inclusive service delivery methods are studied. Most respondents said awareness campaigns, Deaf-friendly technology, sign language teaching, and policy enforcement were important accessible methods. The domain's peak mean average (4.62) suggests continued inclusion requires systemic change rather than accommodation. These suggestions emphasize SERVQUAL's emphasis on empathy and responsiveness, emphasizing the need to understand and meet service users' needs (Parasuraman, Zeithaml & Berry, 1988). These principles in the Social Model of Disability underline that institutional commitment to eliminating communication barriers and adopting inclusive policies is crucial for Deaf consumer satisfaction.

The research found that Nigeria's service economy's deaf exclusion is a complicated institutional, economic, and communicative issue. In contrast to welfare-focused research, this study shows accessibility's economic effects. Results show that Deaf inclusion benefits Deaf people, corporations, and the economy. Accessible customer service is a deliberate investment in social equality and efficiency, not charity. The research advises Nigerian enterprises to move from reactive compliance to proactive empowerment, including disability-inclusive communication, to achieve service excellence.

Conclusion

Despite global awareness of inclusion and accessibility, this study revealed the widespread communication and structural hurdles that disadvantage Deaf people in Nigeria's service industries. The findings confirm that systemic carelessness, poor policy implementation, and the lack of culturally and linguistically sensitive customer service frameworks cause Deaf clients' exclusion, not their hearing loss. The study uses the Social Model of Disability to show that true inclusion includes communicative equity and social acceptance as well as physical access. The consistently high mean scores across communication issues, access to services, economic ramifications, and inclusion initiatives emphasize the need to modify institutional processes. To empower Deaf customers, service providers must use sign language instruction, Deaf-friendly technologies, and empathy-driven customer service. The research shows that inclusion is a strategic economic necessity as well as a moral or social obligation. Excluding Deaf people from mainstream consumer involvement costs money, brand loyalty, and an underdeveloped market area that may drive innovation and growth. Thus, supporting inclusive communication systems supports human rights and sustainable economic development. The study suggests that politicians, service organizations, and advocacy groups must work together to achieve Deaf inclusion in Nigeria's service sectors. Nigeria may move toward a future where accessibility is both a moral imperative and an economic opportunity by institutionalizing inclusive communication methods and implementing disability rights legislation, ensuring that no citizen is left unheard in its progress.

Recommendations

1. Service-oriented institutions ought to establish thorough training programs in sign language competency and Deaf cultural sensitivity for all customer service professionals.

These approaches will improve communication, reduce miscommunication, and foster equity in service delivery.

2. The government ought to assume a regulatory and facilitative role in implementing disability inclusion policy within service sectors. This include the creation of compliance frameworks, periodic audits of accessible standards, and the offering of financial incentives such as tax rebates or public acknowledgment for organizations that exhibit outstanding dedication to inclusive service practices.
3. Deaf advocacy organizations ought to enhance collaborations with public and private service institutions to promote joint advocacy, awareness, and capacity-building initiatives.
4. Technology developers and innovators must prioritize the establishment of accessible digital communication platforms that facilitate Deaf engagement in customer service interactions. This encompasses the creation of AI-driven chatbots, real-time captioning applications, and video relay systems intended to facilitate sign language communication.

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