Customer Satisfaction amongst Users of Estate Surveying and Valuation Professional Services: Does Firm Size Matter?

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Abstract

Customer satisfaction and service quality are crucial factors in real estate professional service delivery. Firm size, amongst other factors, influences firms' service quality and hence its customers' satisfaction levels. This study investigated the influence of firm size on customer satisfaction levels of users of professional services provided by Estate Surveying and Valuation firms in the areas of property valuation and property management. Forty study participants comprising 20 respondents in each professional service area were drawn from users of property valuation and management services in Enugu urban. An adaptation of the SERVQUAL questionnaire was used to assess respondents' satisfaction levels in both service areas and ANOVA adopted to establish the influence of firm size on customer satisfaction. Findings revealed that mean satisfaction scores were higher for valuation services than for property management. Although firm size had no influence on respondents' satisfaction with valuation services, it had a significant influence on customer satisfaction with property management services evidenced by higher customer satisfaction levels from customers of smaller firms. Consequently, the creation of customer feedback systems within firms, especially the larger ones, and timely response to issues raised through such systems is recommended as an imperative for improved customer-oriented property management service delivery.

Keywords: customer, firm size, satisfaction

Introduction

Estate Surveying and Valuation (ES&V) as a service-oriented profession is not immune from the expectations of high service quality and customer satisfaction. With well over 700 professional firms currently scattered across the country and approximately half of that number operational in Lagos, the four decade old profession has continued to render professional services in both established and emerging real estate investment hubs. One of such emerging hubs in southeast Nigeria is Enugu capital city, often referred to as Enugu urban. The city, which spreads over approximately 118.270sqkm, is cosmopolitan and its main economic activities include commerce, transportation, light and medium scale manufacturing and agriculture. Enugu is also a highly rated hub for intellectualism as it plays host to eight tertiary institutions. These economic activities sustain the demand for real estate which currently outstrips its supply. Although a significant portion of new real estate investments in the city are residential, the development of purpose-built commercial complexes is also on the increase as demand for such has significantly increased. The vibrant real estate market, evidenced by increased demand for valuation and property management services and the appreciable rise in number of firms - both head offices and branches, within Enugu urban is indicative of both the volume of business the real estate market currently generates and competition amongst Estate Surveying and Valuation firms. Competition naturally stimulates high service quality; however this has not yet been established amongst these professional firms from the users' perspective. Although some research has been done on customer satisfaction with professional services offered by ES&Vs in Lagos, there appears to be a dearth of information in this regard in south-eastern Nigeria as well as the influence firm size may exert on customer satisfaction levels. Hence this study sought to determine the influence of firm size on customer satisfaction amongst users of professional services offered by Estate Surveying and Valuation firms in Enugu capital city. The objectives were to the assess customer satisfaction amongst users of professional services offered by Estate Surveying and Valuation firms; and to establish the influence of firm size on customer satisfaction. The two core areas of Estate Surveying and Valuation profession - property valuation and property management were considered in this study. These two practice areas besides being the core practice areas also generate the highest volume of business for Estate Surveying and Valuation firms. This underscores the need to investigate satisfaction from the user's perspective for these practice areas.

It is envisaged that the findings of this study will provide necessary insight into the current satisfaction levels of users of professional services offered by ES&V in these areas, where inefficiencies exist and areas that need to be improved upon in the service delivery processes. These, the researchers hope will significantly contribute to the realization of improved professional service delivery and customer satisfaction as well as further advance the centrality of the

profession in driving innovation that are customer oriented in the real estate industry. The paper is structured into five sections. Section 1 presents the introduction and aim of the paper. Literature on ES&V practice areas, customer satisfaction (CS) assessment matrices and relationships between CS and firm sizes are reviewed in Section 2. Research methods and findings/discussions are presented in Sections 3 and 4 respectively while the last section contains the conclusion and recommendations.

Review of Related Literature

A critical challenge in today's business environment is the provision and maintenance of a good level of customer satisfaction. The level of customer satisfaction ultimately affects the image of a firm and determines its survival in the business environment. According to Su (2004), service quality and consumer satisfaction have increasingly been identified as key factors in the battle for competitive differentiation and customer retention. Literature on service management suggests that customer satisfaction is the result of a customer's perception of the value received in a transaction or relationship - where value equals perceived service quality relative to price and customer acquisition costs (Blanchard & Galloway, 1994; Heskett, Sasser & Hart, 1990); or even relative to the value expected from transactions or relationships with competing service providers (Zeithaml, Parasuraman & Berry, 1990). Although service quality has been

proven to have significant influence on the level of customer satisfaction (Preko, Agbanu & Feglo, 2014), it is however affected by other variables. Thus service quality may be affected by the age of professional firm, educational exposure of staff, professional experience, socio-economic class of clientele, level of competition amongst professional service providers, attitude of regulatory agencies and professional firm size. However, the influence of firm size on customer satisfaction is investigated. The current inflow of Estate Surveying and Valuation firms with regional and national spread to Enugu urban and the fact that firm size is an intervening variable in the relationship between customer satisfaction and the other listed factors influenced the need to investigate this phenomenon. Extensive literature on product and service industries shows that firm size positively influences the quality of service and hence customer satisfaction (Chen, Hsu, Huang & Yang, 2013; Sawan & Alsaqqa, 2012; Redondo & Feirro, 2007; Morgan & Rego, 2006; Hendricks & Singhal, 1997). The presence of quality control departments, Research and Development (R&D) departments, access to pool resources and a wider scope for advertising in larger firms have been considered explanatory variables for this relationship. Conversely Mazzeo, Oyer and Schaefer (2014) observed that smaller firms and business were better positioned to offer better personalized services and as such were capable of offering higher levels of customer satisfaction than large corporate organization.

The very challenging demand for

adoption of global best practices and standards in valuation and allied services, current incursions by other professions and the activities of quacks within the forte of the Estate Surveying and Valuation profession underscore the need for the ES&V to evolve proactive measures capable of delivering better customer satisfaction levels for users of the professional services.

Property valuation and management: the ES&Vs forte

Although the practice areas of ES&V firms are as diverse as the many variants real estate transactions may assume, two key areas covered in this study are property valuation and property management. Valuation is the process of estimating the monetary value of an interest in landed property for a specific purpose at a particular time in a particular place taking into account all other factors that affect the value of a property. This is the core area in the practice of Estate Surveying and Valuation profession and an exclusive reserve of Estate Surveyors and Valuers registered under Edict 24 of 1975, CAP III LFN 1990 now E 13 LFN, 2007 by the Estate Surveyors and Valuers Registration Board of Nigeria. This professional service is primarily required for virtually all transactions in real estate. Issues on mortgage lending, commercial loans, insurance, compulsory acquisition and compensation, taxation, asset management, mergers and acquisitions – to mention a few, all require valuation services. To this end, managing the risk of exposure in the financial service sector for example is inextricably dependent on the quality of valuations carried

out by ES&Vs. Hence customer satisfaction in this regard can be assessed based on the ability of valuations to reflect market realities, precision of valuation report, timely delivery of report, and ease of access to ES&V for correspondences. Available literature suggests that disparities exist between valuation users' expectations and reports presented by ES&Vs/ Appraisers (Newell, 2005; Crosby, Hughes & Murdoch, 2004; Armitage & Skitmore, 2003). In the same vein, Aluko (2007) found that mortgage valuation reports presented by ES&Vs were at odds with the demands of lending institutions in Lagos. These bring to the fore the need to examine customer satisfaction with respect to property valuation carried out by ES&Vs. The need to incorporate property market details, valuation calculations, the analytical aspects of valuation, property investment trends and current supply/demand situations have also been observed as omissions in valuation reports submitted to financial lending institutions in Nigeria and the UK (Oluwunmi, 2008, Newell, 2004, Crosby, Newell, Matysiak, French & Rodney, 1997). These suggest there is a gap between expectation and experience of professional services by users of valuation reports hence the need to continually examine user perceptions on service quality.

Property management, another practice area for the ES&V is the direction, the nursing and sometimes the overall control of policy of an interest in landed property with a view of obtaining optimum returns (Thorncroft, 1965). Essentially, it is an act of intermediation between owners and occupiers on issues affecting the parties arising from

ownership and occupation of buildings (Oladokun & Ojo, 2012). It also seeks to control property interest having regard to the long and short term objectives of the estate owner and particularly to the purpose for which the interest is held. Hence the property manager's skill is critical for the management of the risks and returns associated with real estate ownership. To achieve and maintain the balance required, the property manager is saddled with the responsibility of ensuring the real estate is continuously in a tenantable condition to attract and retain the right tenants as well as security of income for the owner(s). Thus the property manager's competence to provide professional service is assessed based on his/her ability to manage a tripartite relationship viz: the owner, the tenant, and the real estate. Balancing these requires proactive strategies to provide needed leadership in managing these relationships with the multiplicity of challenges they present. One of the challenges faced by property managers is that of ensuring optimal user satisfaction in the properties they manage (Danquah & Afram, 2014; Abolade, Omirin & Dugeri, 2013). Given that the overall goal of usability from a users' perspective is to obtain acceptable satisfaction (Bevan, 2008), property managers need to improve on their ability to achieve these without jeopardizing the other interests.

Measures of customer satisfaction

Customer satisfaction influences customer loyalty, which in turn affects profitability (Khan & Fasih, 2014). Hence the need for regular evaluation of customer satisfaction is crucial for safeguarding

customer loyalty. The art and science of measuring customer satisfaction will continue to evolve along with technology, consumers' priorities and market trends (Zairi, 2000). Consumer satisfaction has been categorized into five dimensions of overall satisfaction, customer favourite, customer loyalty, customer recommendation and priority option (Anderson & Salisbury, 2003). The higher the quality of service rendered the higher the level of satisfaction, thus quality of service is an important indicator of customer or consumer satisfaction (Amin, Zaini & Rodrigue, 2010). According to Szymanski and Henard (2001), there are four main factors that influence customers' satisfaction for a product or service and they include: perceptions of service and product quality, perceived performance of products and services, customer complaints behaviour and perceived or real interaction between customers and service providers. In the same vein, various service industries have evolved specific indices for measuring customer satisfaction. With particular reference to property management services, Oladapo (2006) advocated a systems approach to the concept of user satisfaction. This concept involves four interacting subsystems which include the tenant subsystem, the dwelling subsystem, the environment subsystem and the management subsystem. The Customer Satisfaction Index (CSI) and the SERVQUAL model (Parasuraman, Zeithaml & Berry, 1985) are also examples of customer satisfaction assessment tools which have been successfully applied in the assessment of service industries. The SERVQUAL

instrument which assesses service quality/customer satisfaction with five variables (tangibility, reliability, assurance, responsiveness and empathy) was modified and adopted for this study. This instrument was used because of its wide range of applicability in service professions and industry where perception of customers is sought in order to assess service quality of service providers.

Research Methods

The survey design was adopted for the research. Forty study participants were drawn from two sample frames. The first sample frame comprised of twenty Bank Officers (BOs) in the Marketing/Advances Department from 10 commercial banks operating within Enugu urban, while the second comprised of tenants occupying purpose-built commercial (office/shopping) complexes in Enugu urban. Although valuations are required for many purposes by various institutions, valuations originating from banks are the most frequent briefs received by firms in Enugu hence the choice of BOs. Two questionnaires were designed to elicit responses from study participants within the respective samples on customer satisfaction with property valuation and property management professional services offered by ES&Vs. The questionnaire comprised of two sections. Section "A" elicited data on respondents' general knowledge of the firm while Section "B" was an adaptation of the Customer Service Index suited for assessing respondents' level of satisfaction with the examined services

offered by ES&V firms in Enugu. Five customer satisfaction variables (tangibles, reliability, responsiveness, assurance and empathy) were measured on a 7-point scale with scores ranging from 1 to 7, with 7=highest satisfaction level and 1=least satisfaction level. The mean score for satisfaction level was set at .50. ANOVA was also used to establish if there was significant difference in customer satisfaction levels of respondents as a result of firm size at $p < .05$ level of significance. Questionnaire administration and field surveys were carried out between January and March, 2016. Multi-stage random sampling was used to select study participants from purpose-built commercial complexes across different neighbourhoods in Enugu urban while BOs were selected across all commercial banks operating in Enugu. Issues bordering on customer satisfaction are quite topical and hence the willingness of the study participants ensured a 100% return rate.

Findings and Discussion

The frequency distribution of ES&V firms based on their size and geographical spread is presented in Table 1 below. The table shows that firms across all classifications were actively involved in both property management and valuation services. Firms with three or less branches (local firms) had the highest frequency in both service areas (PMS: 50%; PVS: 45%) while firms with more than eight branches (national firms) had the least frequency counts. The distribution also shows that 35% of the firms were regional

firms and they were involved in providing property management and valuation services with branches ranging from four to seven. Implicit in this distribution is the fact that Enugu real estate market has significantly expanded and currently provides business opportunities capable of attracting professional firms which previously had no branches in Enugu.

Table 1: Distribution of ES&V firms based on size (geographical spread)

Firm Classification (geographical spread)	Property Management Services (PMS)		Property Valuation Services (PVS)	
	Frequency	Percentage	Frequency	Percentage
3 office branches (Local)	10	50	9	45
4 – 7 office branches (Regional)	7	35	7	35
8 office branches (National)	3	15	4	20
Total	**20**	**100**	**20**	**100**

Respondents' satisfaction levels as measured by the Customer Satisfaction Index (CSI) are presented in tables 2 and 3. Table 2 shows respondents' satisfaction levels with property management services while Table 3 presents satisfaction levels with valuation services.

Respondents' CSI for property management services

Customer satisfaction was measured across five variables -tangibles, reliability, responsiveness, assurance and empathy. Each of these variables had attributes that set boundaries for examining customer satisfaction in specific areas. Table 2 below reveals that respondents' CSI for the service variables were generally poor as all CSI scores except for "Assurance" and "Empathy" were below the benchmark satisfaction score of .50.

The least mean score across the examined variables was in the area of ES&V firms' responsiveness (Mean: .41). Respondents were least satisfied with manner ES&V firms responded to problems that required urgent attention. Lack of willingness to solve problems, staff inadequacy and late response to complaints, non-adherence to maintenance schedules and the need for inducements at an extra cost to tenants to meet landlords' responsibilities were some areas that respondents expressed grave dissatisfaction. The large property management portfolio of most firms relative to their small staff strength as well as landlords' unwillingness to approve and effect repairs on properties were the as reasons contributory to this poor satisfaction level. The need to improve on responsiveness is obvious. Granted that final management decisions rest with landlords/property owners,

most firms appear not to have clear management strategies/proposals for properties within their portfolio. Again, most respondents' were generally of the perception that ES&V firms appear to be more interested in rent collection than bringing their professional training to bear on thorny management issues. The study also revealed very poor satisfaction with ES&V firms' consistency in service quality with CSI =.38 and the absence of functional tenant feedback platforms in virtually all ES&V firms examined. In an era where customer needs drive innovations in most sectors, ES&V firms appear to lag behind in this regard.

Conversely, "Empathy" and "Assurance" had mean CSI scores of .50 and .57. Although these scores were marginally above the required mean score for the CSI (i.e. .50), it shows that ES&V firms displayed a fair level of assurance and empathy based on respondents' perception. These did not in most cases translate to required action in addressing respondents' problems, hence the fair satisfaction levels. The highest mean score for attributes under the examined variables was .71. Respondents were most satisfied with the rare/nonexistence of ambiguous fees by ES&V firms for property management services. Even though management fees are typically borne by landlords/property owners, service charges for the maintenance of ancillary facilities and services are borne by tenants. Consequently service charges, where applicable, were commensurate with services provided in the respondents' perspective.

Table 2: Tenants' Satisfaction Index with Property Management Services

S/N	SERVICE VARIABLES	1	2	3	4	5	6
	TANGIBLES						
1	The maintenance outlook of the property	4	7	2	4	3	0
2	The timely attendance to Landlord's responsibilities	0	9	6	2	1	2
3	Accessibility to the firm's employees'	0	0	8	10	2	0
4	The firm's office layout	0	0	4	11	2	3
5	Scheduling of routine property inspection	0	7	8	2	3	0
6	Timely issuance of receipts for payments made	0	0	7	11	2	0
	RELIABILITY						
7	Efforts at addressing your complaints as promised	5	3	8	1	2	0
8	Efforts at correcting lapses in firm's service	4	1	5	4	6	0
9	Consistency of service quality	7	2	5	4	1	1
10	No incidence of ambiguous/bogus fees charged for services provided	0	0	0	5	11	4
11	Level of confidentiality in handling personal information	0	5	7	8	0	0
	RESPONSIVENESS						
12	Firm's adherence to timelines for maintenance, inspections, meetings	8	2	7	2	1	0
13	The firm's staff adequacy and timely response in very challenging times	4	5	6	4	1	0
14	Employees' prompt response to very serious issues	4	4	5	5	1	1
15	Employees' willingness to help solve problems	2	4	5	3	6	0
16	Employees' need for inducements to solve problems	1	4	5	9	1	0
	ASSURANCE						
17	Employees' right responses/solutions to enquiries/problems	0	2	4	9	1	3
18	Employees' assuring disposition when dealing with them	0	0	2	5	11	1
19	Employees' knowledge pertaining to tenant needs/concerns	0	0	2	14	2	1
20	Employees' customer service outlook	1	1	6	11	1	0
21	The firm's provision of enabling environment for employees	2	5	4	5	2	2
22	Employees' politeness	1	1	3	10	3	2
	EMPATHY						
23	The firm's attitude to understanding your specific needs as a tenant	1	2	4	8	4	1

*Mean CSI: Tangibles:.49; Reliability:.47; Responsiveness:.41; Assurance:.57; Empathy:.50.

Table 3: Bankers' Satisfaction Index with Property Valuation Services

S/N	SERVICE VARIABLES	1	2	3	4	5	6	7	CSI
	TANGIBLES								
1	The Valuation report's information on market trend	4	5	6	5	0	0	0	0.37
2	The Valuation report's information on investment risks	3	2	5	7	2	1	0	0.47
3	The Valuation report's information on valuation methodology	0	3	5	5	7	0	0	0.54
4	The Valuation report's information on market future performance	4	5	7	2	2	0	0	0.38
5	The Valuation report's information on market dynamics	2	3	5	7	3	0	0	0.47
6	The Valuation report's information on comparable transaction data	5	4	8	3	0	0	0	0.35
7	The layout of the firm's office	0	0	0	8	10	2	0	0.67
8	The Valuation report's packaging in hard and soft copies	0	0	1	9	7	2	1	0.66
	RELIABILITY								
9	The firm's opinion of value and market estimates	0	1	1	14	4	0	0	0.37
10	Efforts at correcting lapses in firm's valuation report	0	2	2	11	2	1	0	0.47
11	Consistency of service quality	0	0	2	12	5	0	0	0.54
12	No incidence of ambiguities in fees charged for services	0	0	0	12	8	0	0	0.38
13	Level of confidentiality in handling valuation instructions	1	0	1	12	5	0	0	0.47
14	Precision in property inspection details	0	0	1	17	2	0	0	0.35
	RESPONSIVENESS								
15	The firm's use of precise timelines for delivery of valuation reports	0	1	0	14	4	0	0	0.37
16	The firm's staff adequacy and response in very challenging times	0	1	2	15	1	1	0	0.47
17	Employees' provision of services in accordance with given timelines	0	1	1	17	1	0	0	0.54
18	Employees' prompt response to very serious issues concerning reports	1	1	1	10	7	0	0	0.38
19	Employees' willingness to help resolve transactional issues	0	0	1	18	1	0	0	0.47
20	Employees' need for inducements to solve problems	0	0	0	18	1	0	0	0.35
	ASSURANCE								
21	Employees' right responses / solutions to enquiries / problems	0	2	1	14	1	0	0	0.37
22	The employees' confidence in handling valuation instructions	0	0	1	16	2	1	0	0.47
23	The employees' knowledge of property valuation	0	0	1	16	1	0	0	0.54
24	Employees' customer service outlook	0	0	2	11	7	0	0	0.38
25	The firm's provision of enabling environment for employees	1	1	1	14	3	0	0	0.47
26	Employees' politeness	0	0	2	15	1	0	0	0.35
	ASSURANCE								
27	Firm's understanding of your specific needs in the valuation instruction	0	3	3	11	3	0	0	0.37
28	The firm's platforms for customer feedback	2	4	2	10	2	1	0	0.47
29	Employee's approach to addressing your needs	0	0	1	17	1	0	0	0.54
30	The firm's work scheduling to support your need for their services	0	0	0	15	5	0	0	0.38
31	Firm's fees and charges	0	0	0	19	1	0	0	0.47

*Mean CSI: Tangibles:.44; Reliability:.57; Responsiveness:.56; Assurance:.57; Empathy:.54.

Respondents' CSI for property valuation services

Table 3 reveals that respondents' CSI for valuation services were basically average except in the area of "tangibles". Unlike the respondents for property management services, the respondents for valuation services were a homogenous set comprising bank staff in marketing/advances departments. The least mean score across the examined variables was in the area of "Tangibles" (CSI=.44) ES&V firms offered as perceived by this class of customers. The omission of information on comparable transaction data, local real estate market dynamics and its future outlook in valuation reports were responsible for the low satisfaction levels reported in this study. Since no property with market value exists in isolation, the respondents' need for the inclusion of local real estate market information appears germane. The CSI scores for the other four variables were above the benchmark satisfaction score. This suggests that the valuation services provided by ES&V firms in the study area were above average. The "reliability" and "assurance" variables had the highest CSI scores (.57) followed closely by "responsiveness" (.56) and "empathy" (.54). Given the centrality of valuation to the ES&V profession, this finding underscores the need to improve on valuation service outcomes. The highest mean score (.63) for attributes under the examined variables was the rare/nonexistence of ambiguous fees by ES&V firms charged for property valuation services. The fixed fees paid by banks for valuation services provided by firms under their retainership may be responsible for this finding.

Relationship between firms' geographical spread and respondents' CSI

The relationship between firms' size and respondents' satisfaction level, which is the focus of this research, is presented in this section. Although available literature have established that firm size influences the outcomes of customer satisfaction level, the size of the firms had no significant influence on the level of customer satisfaction with valuation services at $p<0.05$ level of significance in this study. Respondents' mean CSI scores for valuation services were unaffected by size of ES&V firms. Table 4 shows that respondents' mean CS score across the different groups of firms though slightly varied were not significant to establish a causal relationship between firm size and customer satisfaction. This suggests that the examined firms virtually had similar service quality which was unaffected by firm size.

Table 4: Influence of firm size on customer satisfaction level with property valuation services

ANOVA	3 Branch Offices (n=9)	4 – 7 Branch Offices (n=9)	8 Branch Offices (n=9)	F-Value	P-Value
Customer Service Index Score	45.11	49.54	48.41	2.121	.114

Table 5: Influence of firm size on customer satisfaction level with property management services

ANOVA	3 Branch Offices (n=9)	4 – 7 Branch Offices (n=9)	8 Branch Offices (n=9)	F-Value	P-Value
Customer Service Index Score	55.68	49.45	46.31	.253	.014

Conversely, customer satisfaction levels with property management services were significantly influenced by firm size (p=0.014) as shown in table 5. Respondents' mean CSI scores for smaller firms were higher for property management services than those of larger firms. This suggests that firms with three or fewer branches (local firms) adequately exploited their "home" advantage in providing personalized property management services. Since virtually all the principals of such firms are domiciled in Enugu, such firms were better positioned to offer personalised services and execute same in a timely manner. The assertion of Mazzeo, Oyer and Schaefer (2014) on potential and the advantage of local firms and business within corporate America corroborate this finding.

Conclusion and Recommendation

The study investigated the customer satisfaction levels of users of professional services provided by Estate Surveying & Valuation firms in Enugu as well as established the influence of firm size on customer satisfaction. Two professional service areas – property valuation and property management were examined. The study revealed that customer satisfaction levels amongst the study participants were generally average. Customer satisfaction levels were higher amongst users of valuation services than those of property management services. Although firm size had no significant influence on customer satisfaction with valuation services, it exerted a significant influence on satisfaction with property management services as smaller firms had higher Customer Satisfaction scores. Implicit in these findings is the urgent need for improved professional service delivery by Estate Surveyors and Valuers in the practice areas examined, more especially in property management or risk the loss of relevance in this practice area. Consequently, the inclusion of a customer service desk – which was virtually lacking in most firms, creation of customer feedback systems (online or otherwise) within Estate Surveying and Valuation firms, the reorganization of less productive office processes to suit current customer demands as well as timely responses to issues raised through such systems are recommended as imperatives for improved service delivery.

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