ACHIEVING CUSTOMER SATISFACTION IN A PRIVATE HOUSING ORGANISATION IN NIGERIA

Thesis submitted in accordance with the requirements of the University of Liverpool for the degree of Doctor of Business Administration.

By

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DEDICATION

To the loving memory of my late parent Mr Gbadamosi Akanbi Raimi and Mrs Muneerat Adunni Raimi for their absolute love in all ramifications while alive.

ACKNOWLEDGEMENT

PREFACE

I submitted this Thesis in accordance with the requirements of the University of Liverpool for the degree of Doctor of Business Administration. I undertake the study because I could not find one that specifically addressed my organisation practice problem of housing customer satisfaction. I have been in the practice of home delivery and construction for over two decades. My private housing organisation designs and builds houses that it sells to different classes of homebuyers comprising the low-income, middle-income and high-income. But over the past years, there have been several complaints from the homebuyers about the quality of the houses and services delivered to them. The homebuyers may have been dissatisfied with the house quality and service offered by the organisation. While customers' complaints are on the increase, I realise this situation has perilous implications for the organisation reputation, growth, continued patronage and profit-making particularly giving the recent decade of competitions and alternatives in the supply market.

The above concerns made me irritated and confused about the problem and what the actual problem is and the way forward. Thus, the study was undertaken to understand and resolve the practice problem affecting my organisation. As an action researcher in my organisation, the need to apply academic research method to resolve the identified organisation problem with others becomes desirable. Hence, I apply this research to generate local knowledge that is fed back into the setting (Herr and Anderson, 2005). The study also contributes to the growth of the academic world in the research field of private housing satisfaction.

The current work is a significant contribution to the on-going debate among housing researchers in the field of housing satisfaction but with specific emphasis on the private sector housing in the developing countries as Nigeria. This practice problem has been studied through exploring the practice experiences of both the organisation managers and the past homebuyers connected to the organisation. The study significantly identified the homebuyers' satisfaction dimensions required from the organisation house product and service quality as well as actions required to achieve homebuyers satisfactions in the organisation.

Most of the existing works on housing satisfaction around the world has been on the public sector. In Nigeria, researches are scant on the private housing sector with regards to homebuyers' satisfaction. While the developed countries homebuilding industries have made

reasonable progress to meet homebuyers/households satisfaction (Barlow and Ozaki, 2003; Torbica & Stroh, 2001; Housing Forum, 2002 etc.) same levels of progress are not reported on the developing countries like Nigeria (Ikejiofor, 2005, Aribigbola, 2008, Jiboye, 2011, and Taiwo & Adeboye, 2013). But many of these literatures failed to address the specific issues of homebuyers' satisfaction problem affecting my private housing organisation in the Nigeria. Also, an account of practitioners' experiences in the Nigerian housing industry that can provide relevant knowledge in this field is scarce. The current study has filled this shortfall in the literature.

ABSTRACT

Achieving customer satisfaction in a private housing organisation in Nigeria by Taofiq Raimi

"Housing is one of the necessities of life after food" (Taiwo and Adeboye, 2013, p.79) and is ranked second (only) to food in the hierarchy of human needs (Afolayan et al., 2010). However, housing acquisition takes a substantial portion of an individual income or household savings. This perhaps explains the importance people attach to their investment in housing as well as the frustration and dissatisfaction if their expectations are not met by their home-developers. This study examines the problem of housing customer satisfaction in a private home-developer organisation in Nigeria. The problem concerns the inability of my organisation to deliver overall satisfaction to its homebuyers about its house product and service quality delivery. The aim of the study is, therefore, to gain better understanding of the problem for resolution and knowledge creation. The study is an action research (AR) conducted by the researcher, I, a practitioner in own organisation. Such a research is "context-bound and involves action which is designed to change local situations" (Koshy et al., 2010, p.13). A constructivist paradigm (Easterby-Smith et al., 2008) is applied which allows the researcher to elicit and develop the perspectives of the participants (Carr, 2006, p.424) on the problem. Purposive sampling (Creswell, 2007) were used to recruit participants while primary data were obtained through face-to-face in-depth interviews on twenty-one research participants connected to the organisation (problem) comprising fifteen past homebuyers and six organisation managers. Interviews transcripts were analysed using qualitative content analysis approach in an inductive way (Elo &Kyngas, 2007; Hsieh & Shannon, 2005; Burnard, 1991; Bengtsson, 2016 etc.). Six generic categories were developed namely: i) Homebuyer characteristics ii) Housing Expectations iii) Housing communicated iv) Actual Housing v) Implications of housing satisfaction vi) Housing satisfaction solutions, thus, provided sufficient description and understanding about the practice problem for improve practice. The research findings, among others, showed aspects of the housing deliveries whereby the organisation has excelled and other areas where 'unsatisfactory' performances were recorded. A house product and service quality dimensions (HPSQD) as well as Technical Requirements (Solutions) for overall housing customer satisfaction practice were developed and helped the organisation to refine its housing delivery practice. Through a process of action and reflection and consensus building

between the researcher and the organisation managers the research results have been successfully implemented in the organisation.

The research has contributed significantly to the researcher own practice, organisation policies and theory development in the research field of housing satisfaction in the private sector. The current work is a significant contribution to the on-going debate among housing researchers aimed at attaining satisfied customers particularly in the private housing sector in the developing countries like Nigeria. There are few if any studies on such issues relating to the developing countries, that is why, even with the literature that is available, I have to do my own study. Future research could be conducted to see if there are any other issues with regards to public sector or taking samples from many private sector homebuilders to achieve outcomes generalisation.

Keywords: Housing, Housing satisfaction, Service quality, Action Research, Qualitative content analysis

1. CHAPTER ONE: INTRODUCTION

1.1 Introduction

The aim of this study is to explore better understanding of customer satisfaction in my private house-building organization based in Nigeria. My private housebuilder organization has been perceived unable to satisfy its home buyers both in terms of house building (product) and service quality. This is taking into cognizance that for satisfaction to occur, outcome must either meet or exceeds customer expectation. According to Brown & Swartz (1989), "dissatisfaction occurs when a negative discrepancy is present between client's anticipated outcome and actual outcome (p.93).

This study is an action research conducted in and on my private housing developer organization named WIN Development Limited *(hereinafter referred to as WDL for brevity)* based in Abuja Nigeria. An overview of the organisation context highlighted below presents its core business areas, growth, strategic business delivery approach, its people –management and workforce, and its critical homebuyers' satisfaction practice problem.

Established in 1999, WDL has been in the business of home delivery in Nigeria for nearly eighteen years. WDL business is in the 'building and selling' of houses to the low, medium and high class customers. WDL practice approach is similar to speculative builders who purchase and develop land, design and build homes for the mass owner-occupation market without reference to specific customers. Its business growth entails an increasing net projects value delivered over the past years, growing workforce, product mix, clientele mix, and partnership attraction. WDL has delivered different housing projects and other property portfolios in the region of $50million. This level of projects net worth performance could be described a modest progress for a small private housing organisation in Nigeria. It is more so when considered within the context of the Nigerian housing market where most of the private housing organisations fall into small size business category and mortgage facility for any individual home acquisition applicant is $30,000- $100,000 as set by the Federal Mortgage Bank of Nigeria (FMBN). Furthermore, the company has delivered over three hundred residential housing units to different income homebuyers and about another two hundred housing units under construction. By providing different housing types options, WDL has enlisted interests from prospective home-buyers' across different income levels because mostly

in the business environment, developers either build for the low or the high. The organisation's business portfolio aside the core housing delivery also includes commercial properties development (e.g., office accommodation, shopping mall, Ultra Market development) and partnership projects. WDL has partnered with government agencies, corporate organisations and individual private land owners for housing projects and construction works under mutually beneficial arrangements.

With just four direct employees in 1999 when it commenced business operation, the organisation currently has over fifty direct and over one hundred and fifty indirect employees in her workforce. This is aside the workforce from its contractors, suppliers, and consultants which complements its business delivery. WDL management is composed of six department managers headed by the Managing Director/CEO who is the company owner. As the business owner/CEO and a practitioner in own organisation, I am the researcher in this study and the author of this thesis. The six departments are sales and marketing, finance and account, procurement and purchasing, construction and project, Estate and marketing, cost and estimation. Each department contributes professional and functional inputs to its overall housing business and particularly the overall house product and service delivery processes of the organisation. The departmental managers are professionals with industry experiences that coordinate each department activities.

Strategically, the company leverages on land resource acquisition, bank financial support, and customers' deposit payment at pre and during construction stages for its projects delivery. It acquires land through a mix source – open market, government land allocation, and partnering with land owners. WDL finances her housing projects through a mix of equity, bank loan, and depositors' fund. It pre-sells its products 'off-plan' prior to construction start to obtain homebuyers' deposits. WDL considers depositors fund a vital source of its revenue as it reduces exposure to bank loan and higher profit making while also relies on homebuyers' interest in the projects. The company operates a tripod housing options approach targeting delivery for the low-income, middle-income and high-income. It operationalized its business on a construction method premised on direct materials purchase and Labour-only contract award to her contractors among other strategies. WDL has enormous business prospects based on her practice experiences and in a country with huge housing deficit estimated at over 17million.

However, despite its progress in the housing business, it has been faced with a major problem of delivering overall satisfaction to its housing customers through its overall house product and service quality. This has become evident from increasing complaints by its homebuyers over the past years, and its negative implication on the organisation. The several complaints over the organisation housing have become unabated and worsen over the last seven years. I could not be definite about the roots of the problem, I noticed the organization has been having a range of issues from customers with regards to the house design, price tagged on the house (purchase price), poor workmanship, and area footage (that is customer complaining that the floor areas of the housing unit sold is too small or relatively small compared with the price they paid). There were also issues of delay in completion and handing over of the house unit to buyers, some do complain about inadequate estate infrastructure provided (external works or facilities) and so on. I also noticed complaints on services relating to short terms of payment (of not more than 2years from construction start to finish in most cases), irregular reminders for payment, and communication issues during sale period and so on. We have been confronted with situations whereby we do not enjoy repeat patronage and referrals from past home buyers. Many of our dissatisfied customers have engaged in negative word-of-mouth to the detriment of our business reputation.

With the above issues in mind, thus, the current work shall be achieved by examining to what extent my organization understands these issues relating to its customer satisfaction. I consider the need to carry out the research that engages the views of managers and customers toward gaining better understanding for problem solving and benefits. A research of this nature is geared to find out what the problems are, raise practitioners' consciousness and cause change within it for attainment of satisfied customers. The outcomes could enable my organisation position itself to deliver overall customer satisfaction, and therefrom enjoy benefits such as customer retention, repeat patronage, attract new buyers through referrals, build business reputation and competitiveness and reduce or eliminate negative consequences associated with homebuyers' dissatisfaction.

1.2 Research setting

This research has been conducted in and on my private housing developer organization based in Abuja, Nigeria. Nigeria, located in West Africa region, has 180million population. There have been debates that the country has over 17million housing deficit indicating huge prospects for the private homebuilding. My organisation is located in Abuja, the Federal Capital City of

Nigeria. Abuja was originally planned to house about 600,000 people but because of huge influx of people into the city center for business and Federal government patronage, it now houses over 4million people with implications of stress on the existing infrastructure including housing. Abuja private housing market has witnessed incremental growth particularly over the last one and half decades due to increasing housing demand from its growing population. Resultantly, competition has surged in the private housing sector with developers innovating to capture market share. Consequently, the issue of customer satisfaction can no longer be underrated if my organisation intends to grow and woo increasing customers. But achieving customer satisfaction has been an obvious challenge in my organization for many years. My organization has limitation perhaps due to poor understanding of the dynamic customer requirements in the modern day business. Housing customers are becoming more aware of what they should expect from home developers. The organisational structure has not been positioned to understand customer needs to appropriately strategize towards achieving them. It is common to assume that customer satisfaction is a preserve responsibility of a particular department or unit or a duty for the marketing and sales department thereby neglecting the roles other organizational structure can render. These are the issues surrounding the problem the organization is confronted.

1.3 Purpose of research

The objective of the research is to describe, understand and resolve the problems of homebuyers' satisfaction faced in my private housebuilder organisation resulting in her inability to satisfy her customers with the product and service quality delivered to them. Research into customer satisfaction of this nature into private housing sector in Nigeria is rare. The implication of this dearth of knowledge is the inability of many private housebuilders like mine to strategize appropriately towards achieving satisfied home buyers. The importance of the problem understanding and resolution cannot be overemphasised given evidences of growing homebuyers' complaints on the housing deliveries by my organisation over the years with severe implications on its business objectives and future successes.

Delivering satisfaction to homebuyers, owners, households and users have advanced in many of the developed countries. For instance, many UK housebuilders and other developed countries have recorded substantial progress to meeting housing satisfaction in both aspects of house product and service quality. Wirtz (2005, p.8) argued that the housing industry (in developed countries) has made progress in increasing customer satisfaction. This level of

progress attained by the UK homebuilders and other advanced countries might not have been noticed, for instance, in the Nigerian housebuilding market. Pitcher (2002) assertion that "The pursuit of excellence in customer satisfaction is still a relatively new phenomenon…" (p.11) could well describe the situation perceived in my organisation and thus has caused for the research.

This study is undertaken to create understanding that can assist my organization especially its management in its strategic focus towards achieving customer satisfaction. Among others, it should examine the interaction between customers and managers views on the key issues of customer satisfaction as experienced by them in the organisation. Thus, the research is geared towards resolving a homebuyers' satisfaction practice problem in the organisation while it envisages contributing to the existing knowledge in the research field of housing satisfaction. A research of this nature makes attempt to serve two primary purposes often associated with an action research (Zuber-Skerritt & Perry, 2002, p.175):

i)   One goal is to solve a practice problem within an organisation, and

ii) The second is to generate new knowledge and understanding.

1.4 Research Questions

The research work aspires to address some specific issues in relation to customer satisfaction in my private house building organization in Nigeria.

- To what extent do managers understand customer satisfaction in private housing delivery? Do managers fully understand what house buyer expectation of product and service quality is? How prepared and positioned are managers in achieving customer satisfaction in private house building organization?

- What are home buyers in housing consider key features of product and service quality that make them satisfied? Where lay the differences between housing managers' perception and house buyers' expectation in relation to product and service quality necessary for customer satisfaction? Any hope for a bridge of the gap?

The above research questions have been influenced by my personal experiences and those of the organisation members particularly the managers working in my organisation. According to

Easterby-Smith et al., (2008) "Experience of the researcher can influence the kind of questions that are seen as worthy of research" (p.115). The growing customers' complaints and its negative implications on the organisation are worrisome and the need to assure sustained satisfactory housing practice altogether requires this research.

1.5 **Research Motivation**

The rationale for conducting this action research is because I could not find any existing studies in this field that address the specific needs of my private housing organisation practice problem. In Nigeria most researches on housing satisfaction are on the public housing sector with majority on tenants housing satisfaction rather than homebuyer or owner-occupier satisfaction, whereas, my organisation is into design-sell-build housing practice whereby we often engage in pre-selling of our housing prior to its actual delivery. Moreover, this kind of research has never taken place before in my organisation prior to this current study. As the business owner and chief executive, I am deeply concerned that my private organization is not achieving satisfied customers because this has implications on attaining the organisation's business objectives. Without the problem resolution it is considered impossible to sustain existing clients, attract new ones, and build long lasting reputation in the Nigeria private housing market especially in Abuja where the company is based. I, therefore, aspire to be an agent of positive change in my own organisation while working with the managers to achieve improved customers satisfaction from our housing delivery. Also, the managers are desirous of knowledge; skills and motivation that enable them contribute individually and collectively towards delivering satisfaction to our home buyers. It is noted that customer satisfaction may not be achieved by an organization if their staffs are not trained and highly motivated. According to Arregle et al., (2007) and Miller et al., (2008), motivated, well-trained and loyal staff can create strong connections with customers, occasion more enduring relationships, increase mutual understanding and boost loyalty. Ayyanar (2012, p.51) suggested that employees should be given the training to improve their attitude if an organization must achieve customer satisfaction. Consequently, my study will be one of its kinds in Nigeria in this research field in the private house-building practice. Its outcomes would be of great help to housing practitioners alike in Nigeria and in other places where such problem exist.

1.6 **Conceptual development**

The research falls within the research field of housing satisfaction. The study examines available literature in this research area focusing on the private housing sector to find out what

knowledge exists in the research area and to see if available studies have provided answers to the issues raised in this study. Unfortunately, the concept of housing satisfaction is argued generally low in Nigeria as admitted by previous authors like Lawanson and Onifade, (2013); Ojo and Oloruntoba, (2012); Aduwo, Ibem and Opoko, (2013). However, regardless of the industry, satisfying customers is compelling given its importance to businesses as acknowledged by many authors (e.g., Raithel et al., 2012, p.512; Luo 2009; Luo et al. 2010; Heffes and Sinnette, 2006, p.40). Scharitzer and Korunka (2000) citing other authors (Fornell, 1992; Rust, et al, 1993) asserted "that customer satisfaction is an adequate indicator of and an early warning system for positive or negative customer attitudes towards a company and also a pointer to what can be expected as customer behaviour and its potential impact on the success of the company." (p.S946) In addition, Harness and Harness (2004) argued that in order to create long-term customer purchasing relationship, products must be aligned continually to customer's needs. This will bring about fulfilment of customers' expectations and can lead to building and sustaining trust, and facilitating satisfaction. Parasuraman, et al., (1988) argued that gap represents areas of differences between consumer expectation and perceptions of the eventual products and services rendered to them. Authors also argued that customers assess tangible service performance at the pre-purchase stage through their experience of the willingness to provide information, attentiveness and degree to which staffs are perceived to understand their needs (Cronin & Taylor, 1992; Hartline & Jones, 1996; Woodside et al., 1989). How then has the situation being with customer satisfaction in my private home-developer organisation?

1.7 **Methodology**

As stated earlier this research is an action research study. According to Zuber-Skerritt & Perry (2002) an action research is one way of conducting research within a learning organisation that can benefit both the organisation and the body of knowledge about which a thesis is written. A constructivist paradigm is however taken to enable the insider researcher rely more on the data from the participants so that personal bias on the setting and on the problem can be reasonably managed to allow change to occur for self and others.

A number of participants are envisaged among the customers and the organisation managers both connected to the organisation and the identified problem. Primary data are envisioned through a face to face interview (Jones, 1985) using a semi-structured questionnaire. It is

planned that in-depth interviews would be conducted with the housing customers who are resident in our various housing estates in Abuja. The anticipated customers are considered because of the experience they could offer to research having previously purchased houses built by the organization within the past seven years. They are to be spread among those who bought into the city center and the suburbs. A purposive sampling method would be used to identify customers who have bought a house for shelter, and for the managers, the six departmental managers are planned to be interviewed. Sampling the views of managers is imperative for better understanding of the concept and internalizing it into the strategic and operational framework of the house-building organization. By examining the managers and customers' practical knowing and experiences on the issue of housing customer satisfaction, better problem understanding and resolution might be achieved.

The participants shall be made aware of ethical provisions guiding the conduct of the research thereby assuring them of voluntary participation, anonymity, confidentiality and right to withdraw from the research at any point in the study among others. This study is guided by ethics (Bell and Bryman, 2007) and standards that protect the rights of its participants. Research participants shall be made aware of my overt role. As an insider action researcher (Evered and Louis, 1981; Zuber-Skerritti et al., 2002; Coghlan and Brannick, 2010), I am not an independent observer, and my presence has implication for the research as the business owner and CEO, who is conducting the research. The managers shall be assured of no intimidation or force or any form of threat to their employment in their participation in the research. I might also sign a Guarantee Form for any willing worker participant essentially to further assure them that their participation is voluntary and no negative consequences shall be incurred for their non-participation or information given during the research. This may further provide each manager participant comfort to provide informed consent and honest data without any fear of intimidation. The participants shall be encouraged to realise that their participation would help the organization to resolve the research problem and build individual and organisation capacities to improve practice. I will also adapt skills and habit of self-reflexivity to address bias I might hold about the research utilising habit of self-reflexivity and reflection.

Qualitative data are anticipated from the participants' interviews. Interviews data shall be analysed using qualitative content analysis approach. In qualitative content analysis large amount of textual words are condensed for the purpose of analysis and interpretation. Each of the two sources of participants' data shall be individually analysed and later compared and contrasted to show similarities and disparities among data ideas. The findings shall be discussed with the organisation managers and outcomes fed back into the organisation to implement change for problem resolution.

1.8 Study implications

The conduct of this research project has significant implications for both practice and academic knowledge (Shrivastava, 1987; Bennis & O'Toole, 2005). The study might generate practically useful findings and outcomes that assist the organisation to improve its housing delivery practice towards delivering overall satisfaction to her homebuyers. Doing so might boost the organisation reputation and gain loyalty from its customers. The research might also improve conversations among the organisation stakeholders so as to deliberately focus on fulfilling homebuyers' satisfaction. Herr and Anderson (2005, p.62, citing Stake, 1986) believes "that action or change in practice usually occur as a result of …conviction on the part of practitioners that an action is necessary". For me as the business owner/CEO, the search for knowledge through research to empower self and the organisation members to improve practice is crucial. I also believe the research could improve my individual capacity building to function more efficiently on my everyday job function as well as lead change agenda for solving organisation problem. The submission of the anticipated thesis from this study also helps me in my pursuit of an award of the DBA degree from my University thereby fulfilling my personal academic career ambition. The expected research participation of the organisation managers should also enable them to actually construct their own meaning of the practice. Managers are also expected to gain improve learning and knowledge that can make them contribute more efficiently towards a collective pursuit of customer satisfaction in the organisation that brings benefits to them as employees and to others. The research participating customers would be availed great opportunity to express their viewpoints on what constitutes their satisfaction in home delivery from the organisation. And if the research outcomes lead the organisation to improve its housing deliveries, then homebuyers' desire for overall satisfaction would have been met. Equally, the study shall contribute knowledge to the research field of housing satisfaction particularly in the private housing sector in the developing countries as Nigeria.

The implications of this study also result from realisation of the enormous benefits to organisation focusing on customer satisfaction. "Now and always clients come first because they are the company's most important asset, a constant commitment to guarantee that all activities are focused and that business relations are founded on them…" (Vecchia et al., 2009, p.77). Research has reviewed a close link in housebuilding between customer satisfaction and levels of personal recommendation and other benefits (Reichheld & Sasser, 1990; J. D. Power & Associates, 2000; Cronin & Taylor, 1992; Jones & Sasser, 1995; Hartline & Jones, 1996). Failure to satisfy customers have widespread implications as dissatisfied customers spread the bad message through word-of- mouth (TARP, 1982), and negative-word-of-mouth could prevent attracting new customers. A proper understanding of the organisation's housing customer satisfaction problem and resolution could enable the organisation redesign its housing business practice for delivering homebuyers' satisfaction to benefit positive satisfaction outcomes and prevent negative consequences.

1.9 **Feasibility**

The conduct of this research is feasible. As a business owner, I have created a good working relationship with the managers in my organisation that could encourage them to research participation. Also I have had personal contact with many clients and customers who had patronized our housing products and services, hence, should get customers to give consent to participate in the research. Nonetheless, ethical issues concerning access to data and participants protection have been identified and shall be protected throughout the research conduct.

2. CHAPTER TWO: LITERATURE REVIEW

2.1 Overview

The literature review for this study delves on customer satisfaction in housing practice. The current research is within the purview of housing satisfaction by homebuyers in the private housing sector. In housing research, satisfaction studies have been differently described (Ibem and Amole, 2013, p. 566) with terms often used include housing satisfaction (Jiboye, 2010), occupants' satisfaction (Fatoye and Odusami, 2009), residents' satisfaction (Ukoha and Beamish, 1997), or residential satisfaction (Galster 1987; Salleh 2008; Mohit et al., 2010). However, the focus of most previous researches in Nigeria has been on residential satisfaction or occupants' satisfaction centring primarily on households experiences during the home occupancy. Little has been reported on homebuyers' satisfaction experienced before, during and post-housing acquisition and its occupancy. In other words, the homebuyers' expectations before home acquisition and prior to residential occupancy are not captured in previous researches. This research area is important especially considering the experience of homebuyers in the homebuilding industry where private housing developers engage in Design-Sell-Build (DSB) practice and the developers often do not wait for the housing to be completed before they are sold. Here homebuyers enter homebuying at pre-construction or during construction stage and prior to actual housing delivery. In such circumstances, housing customer satisfaction experiences are not limited to post-housing handover. An overall homebuyers' satisfaction approach is therefore desirable to assist housing practitioners understand and deliver satisfaction throughout the stages of home acquisition and its occupancy.

Barlow & Ozaki, (2003) argued that issues about satisfaction, a concern of home buyers, were mostly neglected but now being more exposed than at any other time in the developed countries where several progresses have been made to meet customer satisfaction. Lawanson and Onifade (2013) underline that research on housing satisfaction in Nigeria has majorly been targeted at public housing (Ojo and Oloruntoba, 2012; Aduwo, Ibem and Opoko, 2013). Waziri et al., (2013, p.4) pointed out that "None of the housing satisfaction studies in Nigeria has attempted to investigate the level of household satisfaction with private housing estate even with the increasing attention on the sector particularly in the federal capital territory Abuja." The low housing satisfaction research on the private sector may be due to several assumptions: that the public housing is faced with greater quality and quantity challenges requiring more

attention; that private housing sector delivers better quality and satisfaction than their public housing; and that researches on public sector housing may impact higher housing stock than the private sector. These assumptions may be overrated particularly as the problem of homebuyers' dissatisfaction with housing quality and supply shortages affects both sectors. Afolayan et al., (2010) in their study on the private housing sector in fact admitted that the modalities for achieving housing satisfaction and the specific details are not yet researched (p.111).

In the meantime, the review here covers an overview of the housing and housing sector, the Nigeria housing industry, housing satisfaction concept, customer satisfaction and service quality as general concepts among others.

2.2 Housing and Housing Market

The importance of housing to human life cannot be overemphasised. Hence, discussion around housing matters is age-long. Housing is one of the necessities of life after food (Taiwo and Adeboye, 2013, p.73) and ranked second (only) to food in the hierarchy of human needs (Afolayan et al., 2010). Housing Corporation (2003) argued that the health of a country and well-being of its people depends on the quality, condition, and level of success in the housing sector. Mustafa and Ghazali (2012) acknowledge that housing industry has progressed from its early inception from a basic shelter towards providing a portrayal of personal success and aspiration, which include the aspect of safety, love, peace, and freedom. Furthermore, housing is considered a major asset and represents the largest and often only life-long investment and store of wealth by many households (Malpezzi, 1999; Bardhan and Edelstein, 2008; Muhammad, Rostam & Yusoff, 2010). Housing acquisition is indeed a significant life achievement and life satisfaction. Some people want to conceive their house as a place of retreat from the stresses and encountered problems of daily living (Clement & Kayode, 2012, p.105). The appreciating nature of property value greatly motivates homeowners to purchase homes (Tan, 2016, p.86). Therefore, the deep emotions that homebuyers often attached to a house investment are justified just as their expectations to enjoy a bundle of benefits from their home acquisition. Dissatisfaction often set in when homebuyers' expectations are not met by their housing providers.

2.3 The Nigerian Housing Market

Nigeria is the most populous African country with over 170million people. However, housing researchers are unanimous that the housing situation in Nigeria is characterized by both qualitative and quantitative inadequacies (Lawanson and Onifade, 2013, Jiboye, 2010; Oladapo, 2006 etc.). The quantitative challenge is primarily in terms of the huge *housing deficit* variously estimated by different authors. Ifemelunma (2015) estimated 17-22million; and 14-17million by Adeboye et al., (2012). Many past authors have detailed issues with regards to the housing shortages faced in the country and has affecting both urban and rural areas (Yoade et al., 2015; Jelili et al., 2006; Ojo et al, 2012, p.17; Taiwo & Adeboye, 2013; Olayiwola et al., 2006). There is also mortgage financing problem (Ifemelunma, 2015) and *high inflation rate and liquidity* (Ezirim et al., 2010) and it is 18.55% in 2016 (National Bureau of Statistics Report, 2017, p.4). Government intervention in housing in Nigeria has also performed dismally (Clement & Kayode, 2012, p.104; Ogunshakin & Olayiwola, 1992) due to several reasons (Aribigbola, 2008). However, housing production occurs mainly through the self-built, government and private sector. Self-built and informal housing has the least quality and quantity and are undertaken by individuals who buy land or acquire through family holding, hire labourers and supervise the work directly to finish. The irregularity of funding often delays completion in self-built homes, and are mostly in rural areas, towns and cities (Ikejiofor, 2005, p.108). Government housing is formal, planned and produced by housing corporations and agencies (e.g.by the Federal Housing Authority –FHA). FHA was established in 1973 to make affordable housing accessible to all Nigerians. Government housing is highly capital intensive but intervention provided relatively higher funding than the self-built informal housing. Nonetheless, government estates are criticized for poor quality, delay delivery, and inferior or lack of infrastructure etc. The total of houses built under the several government housing Programmes are also not compatible with its own workers housing demand (its primary focus) let alone for the general public.

The third housing source is by the private sector dominated by formal and informal private housing developers. Yosuf et al. (2012) described housing private developer as those who innovate into Build-Then-Sell (BTS) system of housing delivery. While private home-builders have delivered relatively higher flexibility and the potential for housing production, they also have displayed higher quality houses than the earlier two sources. The housing stock from the Nigeria private sector has continued to grow over the recent years than were in the 1970s and

1990s. This is more so with the new National Housing Programme making the private sector the vehicle to address the severe housing shortages in the country (Abdullahi and Aziz, 2011). Private sector is often associated with higher tendency for resources management and lower bureaucracy than the public sector, hence, better performances. However, the private sector developers in Nigeria are equally faced with many problems limiting their potentials to grow including land acquisition (quantity, cost, title), finance issues (access, cost, and tenure), and weak economic power of homebuyers, and homebuyers dissatisfaction. The focus of this research is on the housing produced by a private home developer in Nigeria faced with the problem of satisfied customers.

2.4 CUSTOMER SATISFACTION WITH HOUSING

It is important to look at satisfaction within the context of housing. When housing customers purchase housing they have expectations for doing so. Housing satisfaction may mean that an individual or family feel some sense of satisfaction with their housing condition. Housing satisfaction has become useful indicators to evaluate housing performance (Lawanson & Onifade, 2013; Ojo and Oloruntoba, 2012; Clement and Kayode, 2012; Potter et al., 2001; Kelleke & Berkoz, 2005). Inah et al., (2014) assert "housing satisfaction is the measure of degree to which housing (quality) performance is meeting the occupants expectation in terms of benefit and needs. Customer satisfaction is not just a matter related to hand-out of a new completed building, but is a life-cycle issue which has to be taken into account already in the preconstruction phase" (p.2). The concept of housing satisfaction relates to how a consumer of housing product react to the overall components of such a product predicated by their taste as a ratio to his expectations (Waziri et al., 2013). However, ownership or tenancy status often affects satisfaction. Ukoha & Beamish (1997) argued, "Ownership of home affects housing satisfaction", and gives homeowners greater sense of control over their housing units (Kaitilla, 1993). Tan (2016) argued "homeowners are generally, on average, older, better educated and richer than renters, and stay longer than renters in their residential areas" (p.91). As such Afolayan et al., (2010) citing other works described satisfaction could be viewed as a complex, multi-dimensional, global appraisal combining cognitive, affective and conative (or behavioural) facts or viewed as an "aspiration-gap" - a measure of the gap between the household's housing expectation and the achieved housing (Hanif & Riaz 2010).

Housing customers' unlike every day commodity consumers are distinct because different income level (low, middle, high) homebuyers have different taste, characteristics and

expectations. Chohan et al., (2015) described affordable housing to represent the housing type for low to medium income groups in which such housing is at a price that does not impose an unreasonable burden on household incomes. For high-income homebuyers, satisfaction is seen largely as top-notch house and service quality to depict their status. Chen et al (2011) also listed other the real estate sector features to include the importance of house purchase, irreversibility of house purchase consequences (Tsiros & Mittal, 2000; Lu, 1999; Moore, 1986), and difficulty in home purchase (Burke et al., 1979). It is imperative, therefore, for housing developers/marketers to be aware of the different homebuyers' expectations across the entire delivery processes in order to deliver overall buyers' satisfaction.

2.5 HOUSING SATISFACTION CONCEPT

Housing customers often expect to enjoy a bundle of attributes from their housing product and service invested in. However, there is no unison among housing researchers on a finite list of what constitutes satisfaction dimensions to meet homebuyers' expectations. Researchers like Barlow and Ozaki (2003, p.91) have argued that housing is a multi-purpose, complex product comprising "infinite possible range of variations in size and shape, space, layout, amenities and finishes". Many have admitted that it is oftentimes difficult to accurately determine housing customer's needs and requirements due to the complex nature of the construction process (Oclay and Esin, 2010). Kamdampully (1998) contends, however, that for an organization to achieve economic survival, it must provide offerings that fulfil customer needs that are understood by analysing customer quality evaluation and their decision-making criteria. It is also argued that the quality of housing stock has much influence in its satisfaction (Ojo and Oloruntoba, 2012). However, different authors have identified factors determining housing satisfaction (Lawanson and Onifade, 2013). Examples are given of Mohit et al., (2010)'s dwelling size; integrity of building structure and neighbourhood cleanliness by Lui, (1999) while satisfaction with housing physical condition and management services by Varady and Corozza, (2000). In addition, Lawanson and Onifade (2013) citing Oladapo (2006) and Onibokun (1974) indicate that occupants' satisfaction could be measured by housing attributes such as function and physical adequacy of the dwelling, quality and adequacy of social and community facilities…the condition and maintenance of home environment, maintenance of the dwelling facilities among others.

Meanwhile, Afolayan et el., (2010) classified researchers in housing satisfaction into two broad groups: one dealing with the implication or application of holistic housing satisfaction and the other exploring the relative impact (s) of some components in housing satisfaction (p.107). Holistic housing satisfaction perspective was found in Amerigo and Aragones, (1997) likewise Lu, (1999) three characteristics comprising housing characteristics, neighbourhood characteristics and household characteristics; Jiboye (2009) "three components model" entailing environment, dwelling and management. Similarly are Afolayan, Nubi and Omirin (2010) three components involving environmental facilities, dwelling unit features and neighbourhood factors; "six sub-systems" namely physical, environmental, functional, behavioural, economic and timing subsystems by (Onibokun, 1982; Olatubara and Fatoye, 2006 cited in Inah et al, 2014). Also, Waziri et al., (2013) study of private residential estate development in Abuja identified four major components namely Structural Components satisfaction; Dwelling Features satisfaction; Neighbourhood Facilities and Environment satisfaction; and Management Services satisfaction. Leigh (1987) held that satisfaction is multidimensional (p. 342) and argued there were three-housing-satisfaction dimensions namely spaciousness, tangible housing attributes and intangible housing attributes. His investigation established the dimensionality of customer satisfaction with housing using data collected from homeowners. "Total offering" concept argued by Ozaki (2003, p.559) is composed of two broad dimensions comprising of "service provisions" and "housing products". Ozaki added that "clearly service provisions, as well as housing products, are crucial in making the customer satisfied". Similarly, Torbica (1997) and Torbica & Stroh, (2001, p.83) referred to "Total offering" as a house (product) and service quality. Anderson et al. (1994); Garbarino and Johnson (1999); Mittal et al., (1999) all described satisfaction in terms of a consumer's total cumulative experiences with a firm, product or service. The motive behind a holistic housing satisfaction model would be to explore all aspects of housing offering that can deliver homeowners' satisfaction.

Alternatively, researchers with specific component of housing satisfaction perspective are Hegedus and Mark (1994) "housing management"; Olayiwola (1997) "environmental quality"; and Berkoz, Turk and Kellekci (2009) "environmental quality"; Inah et al., (2014) "sustainable environmental quality" etc. However, safe for Waziri et al., (2013) study on the private housing sector, most of the above housing satisfaction models have been on public housing.

2.6 Why focus on customer satisfaction?

Regardless of the industry, businesses are focusing on fulfilling customer satisfaction (CS). Recognisably, customers are among the most important stakeholders a corporate must take into account (Hilman and Keim, 2001; Solomon, 2001; Collins et al., 2007). Buyers either choose or refuse to buy a particular product from a particular company and thus wield a powerful influence upon companies. In modern business, Olcay & Esin (2010) underline that CS is the key factor of quality and customers are the ones who determine and rate the quality, adding that companies must accurately determine the customer's needs and requirements to achieve perfect and permanent customer satisfaction. Meanwhile, Parasuraman et al., (1988) described "perception" as customer's beliefs concerning the received or experienced service.

In the time past buyers were confronted with limited choices of product and service and efforts by producers and marketers towards meeting customer needs were limited. Nowadays customers are becoming increasingly conscious of their rights and are demanding higher quality services (Hui & Zheng, 2010; Albrecht & Zemke, 1985). Modern day customers will compare their initial expectations with the actual performance of the product or service to arrive at their satisfaction judgement (Swan & Comb, 1976). Comparison will result in an emotion-based reaction for customers to arrive at satisfaction or dissatisfaction (Woodruff et al., 1983, Solomon et al., 2002). Customers' reactions to a product or service could either be:

- **Dissatisfaction**: This occurs if the level of product or service performance experienced by a customer falls below expectation. Poor quality places a firm at a competitive disadvantage (Christopher et al., 2005) as such unsatisfied customer may patronize another company (Wu et al., 2014, 173).

- **Satisfied Customer**: This occurs if the performance equals the expectation from the product or service. Wu et al. (2014, p.181) noted that when consumers purchased merchandise, they have certain expectations. If the result is similar to their expectation, consumers will be satisfied.

- **Highly satisfied customer**: This occurs if the performance is above customer expectation. Fournier & Mick (1999), Ofir & Simonson (2007), and Parasuraman, et al., (1985) believed customers will react favourably when their expectations are met or exceeded.

Though the concept of CS and its application may vary from one industry to another several authors have emphasised on the positive outcomes to business organisations for satisfying customers, and the negative consequences of its neglect or inability (Wu et al., 2014, p.172; Ozaki, 2003; Fornel, 1992; Halstead, 1992; Leigh, 1987 p.339 etc.):

- **Positive outcomes:** Achieving customer satisfaction leads an organisation to business success, customer loyalty for profit growth and performance (Heskett et al., 1997; Taylor et al., 1993; Raithel et al., 2012, p.512; Anderson & Sullivan, 1993); increase market share thus improving their profit, positive recommendation, lowering marketing costs, impacting positively business image and survival (Kumar & Chandransekar, 2011). It also generates customer retention, cross-buying activity, price tolerance, word-of-mouth etc., (Luo, 2009), that, in turn, enhance the size and growth of future net cash flows; and creation of long-term customer purchasing relationship (Harness and Harness, 2004). Parasuraman et al., (1994) argued customer satisfaction is profitable strategy because it results in more new customers, more business with existing customers, fewer lost customers, more insulation from price competition and fewer mistakes requiring the performance of services.

- **Negative outcomes:** Luo and Homburg (2008) and Luo et al., (2010) remarked that negative customer outcomes (e.g., defection, negative word of mouth) and resulting negative cash-flows are less likely with high levels of customer satisfaction. Dissatisfied customers can take legal action against the developer as a way to express their frustration and dissatisfaction (Mustafa et al. 2012).

Limitation to customer satisfaction benefits in housing practice: Barlow & Ozaki (2003, p.95) contend that securing brand loyalty in housebuilding is inherently difficult and that there is no evidence many customers make multiple purchases from single housebuilders. Tam (2014) argues that the assumption that satisfied customers will make repeated purchases…may no longer hold in highly competitive markets. A repeat purchase from one homebuilder may become infeasible as most homebuilders are locally based and operate in a given locality, region or country. Moreover the huge financial requirements required for home acquisition makes it difficult for many to repeat housing purchase. Nonetheless, benefits from satisfied homebuyers generously outweigh its drawbacks.

2.7 Management roles in delivering customer satisfaction

Many authors have discussed the critical roles for organisation's management and employees in the attainment of satisfied customers. Kumar & Chandransekar (2011, p.66) charged organization's managers to become more involved, alert, vigilant and investigative in the provision of information relating to the quality of product and services. As business is dynamic, managers must be willing and able to respond to changes in the business environment adequately to enhance organisation survival and prosperity. Walker and Baker (2000) urged agents need to understand customers' expectations of their services. Understanding customer expectations requires an organization builds and sustains a strong relationship with their customers by identifying buyers' expectations and how to meet them.

It would be wishful thinking for an organisation to achieve customer satisfaction if its management and employees are unwilling or unable to collectively support efforts in that direction. To enhance workers' willingness to support CS drive in an organisation demands attention to motivation and their well-being. Ability would depend on managers'/workers' personal skills, job and professional experiences and enhancement through training and retraining to keep them abreast of the dynamism in their professional duties. An organization is a chain of individual units that are linked together to satisfy external customers (Jun & Cai, 2010). Frendendall et al., (2005) remarked that an organization's ability to meet or exceed its external customers' needs and expectations will largely be dependent on collaboration between work units. Effective collaboration among organization's different departments may bring about more efficient internal exchanges, lower cost and wastes, and improved external customer service quality (Wisner & Stanley, 1999). External customer service quality is linked to employee loyalty determined by employee satisfaction (Heskett et al., 1997; Lovemen, 1998). It becomes imperative that employees are best motivated to enhance their contributions to external customer satisfaction. It is also important to build a culture of respect and confidence among workers at different organizational levels, good internal communication systems and a high level of employee satisfaction (Heskett et al., 1997; Hoffman & Ingram, 1992) - such strategies will impact positively towards achieving customer satisfaction.

Meanwhile, there is an earlier view that there are differences between the perceptions held by managers in an organization and the expectation of customers (Parasuraman et al., 1985, p.44). These divergent views, therefore, explain how customer satisfaction influences performances in an organization. Similarly, Nathmens & Ikuma (2009) acknowledge there is still a gap

between builders' and home-buyers' perception of quality and Mustafa et al., (2012) contend that there are few studies done in identifying the discrepancy between house buyers' expectations and the private developers' perception. Sampling the views of organisation managers and homebuyers on customer satisfaction experiences about the organisation product and service should result in better understanding and suggest appropriate actions to deliver overall satisfaction to homebuyers.

2.8 Housing Customer satisfaction in developed and developing countries homebuilders industries

Several progresses have been recorded by homebuilders in the developed countries like the UK and US towards delivery of homebuyers or households satisfaction. The growing level of homeowners/homebuyers/households/users satisfaction are reported in NHBC- NF74 (2016); NHBC- NF26 (2011); NHBC- NF25, (2011); NHBC- NF6, (2007); Barlow & Ozaki, (2003); Ozaki, (2003); Mulholland Research Associates, (1999); Housing Forum (2015; 2002, 2001); Barlow, (1999) NHBC, (1997) etc. For instance, the National House Building Council (NHBC) Foundation, NF74 (2016) report concluded that residents overall satisfaction with their homes remains very high in the UK housebuilders industry. Earlier, the NHBC- NF26 (2011) surveys based on the homebuilders and their customers found there is high homeowner's satisfaction at completion and handover safe for concerns on after-sales service which fails to deal promptly with defects in the home when it is handed over and those that occur after occupation. Similarly, the NHBC Foundation, NF6 (2007, p.18) report shows that the UK housebuilders have made steady and considerable progress in satisfying their customers. The NF6 (2007) confirmed that Modern Housing in the UK has performed better than older Housing indicating that progressively 93% of households living in the "Modern Housing" are satisfied while 90% of the households living in older housing are satisfied (Section 3 p.25). Customer satisfaction by the developed countries housing providers has taken progressive trend. For example, the UK housebuilders have aimed to achieve 'zero defects' over the first two years of occupancy on a new house (Barlow and Gann, 1999) and many homebuilders had laid emphasis on the quality of their finished products to reduce the cost of defect rectification (Craig and Roy, 1999). Earlier on Housing Forum, (2001, 2002 cited in Barlow and Ozaki, 2003, p.93) noted that 87 percent of purchasers were satisfied overall with the quality of the home while 70 percent were satisfied with the service provided by the UK housebuilding industries. Additionally, the speed of responses to homebuyers' complaints now has been within 48hours, situation customers are increasingly happy with. Yet developed countries homebuilders are not resting on their oars.

The UK homebuilding industries have continued to grow but are willing to build more and better homes (Housing Forum, 2015).

Contrarily, in developing countries e.g., Nigeria, the level of housing satisfaction is generally low with variations between public or privately built housing. Many have observed that households in developing countries are not satisfied by the overall situations with the housing units (Aribigbola, 2008; Daramola, 2006; Jiboye, 2004). In fact, Inah et al., (2014) study of housing satisfaction found that out of a total of 34 quality satisfaction attributes (Table 3 p.4) only 3 attributes are satisfactory and 31 attributes are 'not satisfied' to the dwellers in their researched geographical location. The problem affecting the Nigeria housing sector to-date is both qualitative and quantitative (Lawanson and Onifade, 2014, Jiboye, 2010; Oladapo, 2006 etc.) and the former is evident from supply shortages while the latter is evident from customers' complaints about quality and other homebuyers' expectations that are unmet.

2.9 Service quality- Describing Homebuyers' Total Experience

Most previous authors have agreed that the overall essence of providing service quality is to achieve customer satisfaction. Service quality is seen in terms of customer satisfaction representing the extent to which customers' expectation meet perception of service. Also, there appears to be a consensus in the literature that perceived service quality represents the gap between customers' expectation and their perception of the actual outcomes of the product or service (Gronroos, 1984; Parasuraman et al., 1988). Forsythe (2016) stated that the application of service quality to construction industry setting is broad such (e.g., maintenance, engineering, building surveying, housing refurbishment and real estate) including the works by Samson and Parker (1994), Nelson and Nelson (1995), Hoxley (2000), Lai and Pang (2010) and Holm (2000b). Such broad application to construction industry emphasises its importance as an influence on housing construction customers. Meanwhile, SERVQUAL Model developed by Parasuraman et al.., (1985, 1988) helps to understand what makes customers satisfied, in which service quality, and therefore customer satisfaction, is determined by "the discrepancy between customer expectations and perceptions." SERVQUAL is ideal for capturing shifting customer expectations in order to allow managers to adjust the service offering to meeting the dynamism thus paving way for bridging the gap between their expectations and perceptions. In essence, the Gap Model application helps to examine perceived satisfaction of the customer's total cumulative experiences with a firm, product or service (Anderson et al, 1994; Garbarino & Johnson, 1999; Mittal et al, 1999) occurring before and after house purchase transaction.

Meanwhile, to boost service quality delivery in housing, Yusof, et al., (2012, p.1250042-4) reiterated that enhancements in house designs or levels of service quality are considered product innovation. Meantime, homebuilding industry has been slow to adopt new innovative approaches very common in other industries like automobile and telecommunications. In Nigeria, for instance, many customers may be forced to patronize few available housing stocks due to increasing housing deficit. Such a situation creates some loyalty but in fact "false loyalty" (Jones & Sasser, 1995) resulting from a lack of ample choices for prospective buyers. In this way, customers cannot switch easily to another provider because of lack of better alternatives.

As earlier pointed out, the homebuilding industries in developed countries have progressed impressively to achieve satisfied customers both on the product and service aspects. Care attitude equally abounds among homebuilders in countries like Japan, UK and the US. For instance, Ozaki (2003) reported that Japanese housebuilders spend a lot of time with customers before and after sales, offering information and advice on mortgages and taxes, and paying a few visits after completion to see if things are fine. In the US, housebuilders offer attentive help through good communication systems such as 24-hour call centres. In fact, the NHBC – NF6 (2007) reports on the UK homebuilding performance concluded that "it is important to consider that the majority of households are currently satisfied with many of these aspects of their housing, and that the findings may not change drastically in a short time since a longer period (10 years of more) will be needed to measure accurately any changes in the stock profile and households' views about their homes" (p.2). Conversely, there are no substantial evidences of similar level of progress made in delivering housing satisfaction in developing countries like Nigeria. Afolayan et al., (2010) indicate that evidences of dissatisfaction are found from the researches done in Nigeria (e.g., Ogu, 2002; Ukoha & Beamish, 1997). Waziri et al., (2013) observed that in developing countries most of the public and private housing project failed largely due to the non-consideration of the occupants' requirements or what satisfies their residential requirements (Jiboye, 2012). Waziri et al., (2013 Table 1 p. 9) in their private housing estates in Abuja reported that homeowners/residents are neither satisfied nor dissatisfied on Overall Housing Satisfaction. Mustafa et al., (2012) argued that most of the prior researches blamed dissatisfaction among the house buyers commonly resulted from housing abandonment, product quality and service quality, and exceeding specified time. Consequently, the tasks for those concerned with housing are to be able to identify the factors

which determine adequate and satisfactory housing, and use them as inputs to housing design and development (Jiboye, 2010).

Following therefore, a comparison of satisfaction about house product and service quality between developed and developing countries is provided in Table 1 below. While this schedule is not finite it provides some useful thoughts on the general customers' feedback about housing satisfaction delivered by homebuilding organizations broadly between the developed and developing countries.

Table 1: Product and Service Quality Dimension in housing practice in Developed and Developing countries.

S/N	Product and Service Quality dimension	Developed countries (e.g., UK, USA)	Developing countries (e.g., Nigeria)
1	Product design and specification (form, space, aesthetic)	Satisfied and confortable	Dissatisfied
2	Product construction quality	Satisfying	Dissatisfied
3	Construction site environment	Safe and customer friendly	Generally unorganized
4	Site operatives	Skilled and well trained	Semi-skilled and advent of quacks and unprofessional
5	State of infrastructure	Adequately satisfactory	Far cry from expectation where available
6	Customer input to design	Allowably collaborative	Nascent
7	House delivery time	Satisfactory	Completion delay and time overrun
8	Product price	Comparatively satisfactory	Expensive especially for the low and middle income earners
9	Value for money	Satisfactory	Dissatisfied
10	Payment terms (mortgage arrangement)	Satisfactory	Negligibly available and costly

11	Readiness to provide information	Satisfactory. Different countries seeking more ways to improve same.	Dissatisfied
12	Speed of response to customer complaint	Satisfactory with a range of between 24-48hours	Suffer delay response.
13	Quality of response to customer complain	Satisfactory	Personnel lack understanding
14	Sales office environment	Comfortable, well-trained sales executives	Requires further improvement
15	After sale services e.g facility management, and solving problems	Improving	Nascent where available

The above Table 1 showed disparities in housing satisfaction performance between the developed and developing countries homebuilding industries based on inferences drawn from the reviewed literature and surveys discussed in the preceding sections (for developed countries homebuilding industries are: NHBC- NF74 2016; Housing Forum 2015; NHBC- NF26 2011; NHBC- NF25, 2011; NHBC- NF6, 2007; Barlow & Ozaki, 2003; Ozaki, 2003; Mulholland Research Associates, 1999; Housing Forum 2015; 2001, 2002; NHBC, 1997 etc.; and generally low housing satisfaction in developing countries e.g., Waziri et al., 2013; Jiboye, 2012, 2010; Afolayan et al., 2010; Clement and Kayode, 2012; Mustafa et al. 2012; Ogu, 2002; Ukoha & Beamish, 1997; and other related matters; and others on related matters e.g., Ikejiofor, 2005, 1999a; Adegun and Taiwo, 2011; Mabogunje, 1990, 2004b; Aribigbola, 2008; Daramola, 2006).

Even with the above review particularly on the Nigeria housing sector, unfortunately, (and as earlier argued), it is found that research on housing satisfaction is generally low and most of the available researches have been on the public sector housing. There are very negligible studies about housing satisfaction on the private housing sector in Nigeria especially on the Abuja private housing market where the organisation (and housing) in this study is located. Moreover, studies done by researchers with practice implications or experiences on the real housing customer satisfaction issues affecting the private housing organisation in this study were not found. The lack of relevant and appropriate knowledge from the existing researches

has constrained the private developer organisation from delivering housing that actually meets or exceeds the housing expectations of its customers. The current research, with methodology, data analysis, findings and other parts presented in the next chapters, therefore, examines issues of housing customer satisfaction in a private housing developer organisation in Abuja Nigeria. This may offer precise understanding on the housing satisfaction issues confronted in the organisation with a view to improving its housing deliveries for overall homebuyers' satisfaction.

3. CHAPTER THREE: METHODOLOGY

3.1 Background

This chapter presents the methodological procedures used in undertaking an action research study in and on my private housing developer organisation- WIN Development Limited *(hereinafter referred to as WDL)*. This follows the contextual background information earlier provided in chapter one about the organisation vis-à-vis the research problem, purpose of study, rationale and other salient issues that were discussed therein in details. The methodological issues discussed here, therefore, include the research paradigm, ontological and epistemological perspectives, action research methodology and research method applied for data collection, sample and interview strategy, data analysis, and the action research cycle covered among other details.

3.2 Action research study

This study is action research *(hereinafter referred to as AR)* applied to understand and resolve the homebuyers' satisfaction problem faced in WDL. The AR started with the problem identification within the context of WDL and formulation of the research questions as earlier discussed in chapter 1. The AR approach applied facilitates information gathering that have practical relevance to deliver solutions to the specific problem confronting my organisation. Such AR, according to Tekin and Kotamin (2013), involves small-scale and long-term inquiries and are best conducted by practitioners because their knowledge is a significant knowledge base (p.86). AR is "context-bound and involves action which is designed to change local situations" (Koshy et al., 2010, p.13). AR approach is suitable for a working professional like me, thus, taking up the role of both a researcher and practitioner at the same time, hence, practitioners can also work as researchers. This current AR is one in which, I, the researcher, is an insider in the organisation with the burden of the studied problem. In other words, I have studied own self/*practice*" (Herr and Anderson, 2005, p.32) such that the mode of inquiry is "Inquiry from the Inside" (Evered and Louis, 1981). In selecting this approach the researcher considers the nature of the research problem, the kind of knowledge appropriate for the purpose of the research problem, the state of knowledge, and the kind of researcher's skills, style and purpose, and the evaluation of research products (Evered and Louis, 1981). Creswell (2003) also argues that the nature of the research problem, prior experiences of the researcher and the audience to whom the researcher will report are key criteria for consideration.

The study is guided by the researcher's own paradigms and philosophical assumptions. Creswell (2007) describes paradigms as set of beliefs that guide actions. Philosophical assumptions according to Evered and Louis (1981) are "inherent basic values, assumptions, and beliefs about the nature of reality and what constitutes valid knowledge". Similarly, Creswell (2007 p.16 citing Creswell, 2003) noted that philosophical assumptions consist of a researcher position towards the nature of reality (ontology), how the researchers know what they know (epistemology), and the method used in the process (methodology) of the study. This research is guided by a nominalism ontological philosophy, a constructivist epistemology, an action research methodology and interviews as the research method. The position of nominalism held includes the view that it is the label and names we attach to experiences and events that are crucial and that truth depends on who establishes it and facts are all human creations (Easterby-Smith et al., 2008, p.62). Within the ontological stance, reality is subjective and multiple. Evidence of the multiple realities is shown in the data analysis of this study based on each research participant perspectives on the problem. The use of multiple quotes is explored based on the actual words used by the research participants to illustrate how ideas are generated in the research (Creswell, 2007, p. 18).

Epistemologically, I belief the nature of knowledge is subjective, diverse and within and not exterior. I hold a constructivist epistemology that seeks to elicit and develop the "perspectives of participants" (Carr, 2006, p.424). Constructivist perspective is taken given my belief that in order to understand and resolve the identified practice problem requires methodological consideration to the organisation connected individuals with practical experiences on the research problem. Reason and Bradury (2006) argued participants in action research discover at a deep level that they are capable of constructing and using their own knowledge. I belief, as Easterby-Smith et al., (2008) argued, that the best way of learning about the organisation is through attempting to change it, and that the people most likely to be affected by, or involved in implementing these changes should be as far as possible become involved in the research process itself. The researcher starting from a viewpoint that does not assume any pre-existing reality aims to understand how people invent structure to help them make sense of what is going on around them (Easterby-Smith et al., 2008, p.43).

This AR methodology enables "a professional to conduct a research in their own organisation" (Coghlan, 2010; 2001). As a business executive undertaking this action research project in and on my own organisation meant I would like to remain a permanent member within my desired career path when the research is completed. Eikeland (2007) pointed that AR leads to agreeing on changes to be made and implementing the changes in the organisation collaboratively through learning, knowledge sharing and letting people develop knowledge together, from below, in and on own terms. The implication is that rather than I, a housing practitioner to be implementing hand-outs developed by others, I have engaged in the research to produce housing satisfaction solutions to apply to the setting thereby empowering self and other practitioners in the organisation. Thus, this AR study is distinguished by several characteristics as argued by Bridges (2003, p.187):

Participatory: As a researcher I am not detached from the setting as "the more detached the researcher had been in conducting organizational studies, the less pertinent the research findings were" (Evered & Louis, 1981). Bjork & Ottossom, (2007, p.199) argued that to be able to develop a good product/business development method it is necessary to study reality from an insider position, although the classical objectivity gets lost by being part of the process. My insider position also enabled me, using the words of Tekin and Kotaman (2013), to "better establish connections needed to conduct a study; insiders have insights from the lived experiences". But I did not take my preunderstanding (access to data) for granted as is both an advantage and disadvantage. Rather I had built upon the organisational intimacy while also distancing self from it in order to see things critically and enable change to occur. Hence, instead of making judgement based only on my knowledge of the organisation and the problem for over two decades of professional practice in housing, construction and infrastructure, I rather involved the organisation managers and the past homebuyers as research participants because their experiences are important for problem understanding, useful to create alternative perspectives, applied to address insider researcher's biases and provide support for "lasting social change process" (Greenwood, 2007, p. 133-134).

Emancipatory: The study builds individual and organisation capacity to improve practice and increase benefits to the organisation and connected stakeholders. The alternative perspectives from the research participants helped to deepen the researcher understanding about the problem and provided learning to improve personal professional practice. The managers' are able to construct their own meanings of the problem especially through the data gathering while outcomes also improved their

professional competence. Importantly, the research helps to improve the organisation housing practice to deliver satisfaction to its homebuyers for positive implications.

Collaborative: The research has been conducted with the participation of all the organisation managers and some past organisation's homebuyers. Usefully action research studies the resolution of important organisational issues together with those who experience these issues directly (Susman and Evered, 1978; Eden & Huxham, 1996, p.77; Peters and Robinson, 1984, p. 118), and such involvements provide "richness of insights which could not be gained in other ways" (Rowan and Reason, 1981). By involving the connected organisation stakeholders in WDL ensures "a democratic outcome and provide alternative source of explanation" (Herr and Anderson, 2005, p.4). With such collaboration, data gathered can reflect different sides of the problem, providing a more holistic grasp of the issue, thus, enabling the researcher to develop interventions that would include a wider range of solutions (Tekin and Kotamin, 2013).

Ethical procedures: This study is guided by approved ethical procedures granted by my University of Liverpool in June 2014 (see Appendix 1) prior to commencement. Ethical issues are considered very germane, among other reasons, to protect the research participants against any form of harm and risk. I realised that every research participant has his/her own feelings and minds to decide whether to participate, to what extent, why he/she should do, and if such participation is beneficial to him/her. I recognized that as a topmost business executive conducting the research which involved my organisation managers meant I must deal with the unequal power relation that might distort or unknowingly place participants at risk. So, I provided each research participant with detailed description of the reasons for their participation, and how and why data need to be collected as contained in the Information Sheet and the Informed Consent Form signed with each of them prior to the research commencement. So, the research was guided throughout by the ethical provisions that included right to voluntary participation, free entry and exit, confidentiality and anonymity, and the no-risk or harm condition for non-participation or for giving any information during the participation and so on.

While acknowledging that the AR involves a spiral of cycle of activities, I hereunder describe the steps followed which are similar to those presented by Tekin and Kotamin (2013, p.86):

1. *Problem formulation.* As earlier stated in chapter 1, the problem concerns the inability of my private housing organisation to deliver overall satisfaction for its homebuyers over a considerable number of years of its practice. This practice problem is not understood and has been causing negative impact on the organisation business growth. The problem, rationale and research questions raised among others have been discussed in Chapter 1.

2. *Review related literature:* Time of a researcher could be saved by reviewing relevant literature pertaining to a problem or an issue especially if the existing solutions have addressed the concern of the researcher. Relevant literature review about housing satisfaction was done and presented in chapter two with the aim to a) see similar situations and solutions if any is suitable for the problem at hand; b) to deepen theoretical understanding of the problem, making it easier for the investigator to formulate a operational definition. Having gone through relevant literature review none was found that directly impact on the identified practice problem faced in my organisation. The existing solutions from the literature would not work effectively for the current study given that the problem is context-bound thereby requiring that data be generated directly from within the setting to make for impactful solutions on the problem. Moreover, in doing the literature review it was found that housing satisfaction researches in Nigeria generally are low and mostly on the public sector whereas my study is on the private housing organisation.

3. *Data collection*: The research method applied is interviews that helped to collect qualitative data from two sources: past customers and organization managers. Knowledge in this research, therefore, has been created through examining the account of practical experiences of its participants because doing so provides alternative perspectives to my own practice knowledge and of the setting. This research method is appropriate for a constructivist paradigm since the goal of data collection is to gain participants perspectives of the problem and then utilise same to discover practical solutions to the problem and improve knowledge.

4. *Data analysis:* Tekin and Kotamin (2013) state that data analysis aims to figure out the core of the problem in which the researcher carefully examine data to derive common themes (problems) shared by most of the parties. A qualitative content analysis method is utilised that enables the researcher to cross check all the interviews data (in transcripts) to identify common categories in the data that could provide understanding

and solutions to the problem. Details of data analysis process are presented in the next chapter.

5. *Reporting and sharing results and action planning:* The categories derived through data analysis lead to the development of interventions. The result of data analysis for this study are shared with the organisation managers so that they further contribute to the change that have been informed by the data and also support its implementing in the organisation. A thesis is also written about the AR so that it can contribute to further debate by researchers and practitioners use. "Thus, knowledge derived from practice and practice is informed by knowledge in an on-going process" (West, 2011, p.91, cited in Tekin and Kotamin, 2013).

In summary, the methodological implications of the action research adopted set as follows:

3.3 Aim: *Actionable knowledge.*

The aim of this study is to gain better understanding and in-depth knowledge about the housing customer satisfaction problem faced my organisation. This understanding helps to identify solutions to improve practice while contributing knowledge to the research field. In other words, the research aims to generate actionable knowledge, a type of knowledge useful for both the academic and the practice organisation (Adler and Shani, 2001). Evered and Louis (1981, p.390) stated that such insider research focuses on yielding knowledge that is keyed to the organisational member's definition of the situation…provide guide for action in the immediate situation and inputs in developing hypotheses to guide inquiry from the outside. The purposes for researchers studying their own practice according to, Herr and Anderson, (2005, p.31) include contribution to knowledge base, improved/critique practice, self/professional transformation and organisational transformation. However, the research outcomes are not generalizable to all situations and contexts since the study is context-based on the knowledge from the specific organisation. Nonetheless, research outcomes could be transferable to other settings with similar problem.

3.4 **Starting points**: *Meanings.*

The research is created out of meanings that I have made in practice about my organisation's housing satisfaction problem over a considerable length of time. I was in a state of confusion and irritation why the homebuyers are not satisfied with the product and service quality delivered to them and became worried about the negative implications. This concern was

equally shared by other organisation members. So I kept an open-minded view of what I wanted to find out, and I engaged in an extensive conversation through interviews with the research participants.

3.5 **Designs**: *Reflexivity.*

I recognise that as the researcher, I am not separated from the sense-making process. After all, according to Pedler (2008), "I am part of the problem, and the problem is part of me" (Revans 1982). Not only is my preunderstanding about the organisation and the research problem must be reflected on, my presence in this research that involved my organization managers as research participants might have implications which were addressed by the ethical provisions applied throughout in the study. Bengtsson (2016) argued that to have preconceived knowledge of the subject and to be familiar with the context can be an advantage as long as it does not affect the informants or the interpretation of the results.

3.6 **Techniques**: *Conversation.*

A total of twenty-one participants connected to my organisation comprising six managers and fifteen customers were interviewed to gather primary data. Research findings were discussed and agreed with the organisation managers and change programme and policies jointly implemented on the organisation.

3.7 Data collection

Because this study examined the homebuyers' satisfaction problem affecting my private housing organisation, I believe data need to be collected from those directly connected to the organisation and the problem. Thus, I identified and obtained research participation from two sources- the organisation managers and past homebuyers. Data collected from both sources made data more dependable and trusted as the information came directly from the real people involved on the problem and affected by it. Second, data from both sources enable the researcher to minimize own bias and assumptions about the problem as the 'voices' of the respondents echoed in the data analysis. Thus, involving these two critical stakeholders in the research assures of a "democratic validity" (Anderson and Herr, 1999) in which the "research is done in collaboration with all parties who have a stake in the problem under investigation" (p.16). Moreover, collecting data from two sources helped to compensate for errors that may be inherent from one source to the other, and it is a form of "triangulation" (Anderson and Herr, 1999). In addition, the contrasting views from data from both sources enabled for matching of

the opinions on the problem, and thus showed diversity of perspectives and experiences. The dual data sources also boost the "outcome validity" (Anderson and Herr, 1999) of the result from data analysis given that I was able to report on the harmonies among the sample of interest and also the differences in perspectives. There are also different viewpoints expressed within each group of data and across the two groups, thereby generating multiple voices on the problem, thus, enabling "process validity" (Anderson and Herr, 1999). Aside that the research outcomes helped the organisation to focus on fulfilling overall homebuyers' satisfaction through contributions to policies, research participation also resulted in empowering the researcher and the organisation managers through learning from the process and resultant improved welfare and motivation forming part of the change introduced. Benefits from the research which impact on its stakeholders and deliver social justice is what Cunningham (1983) calls "local" validity; Anderson and Herr (1999) describe it as "democratic" validity.

- **Sampling:** The sampling for this study is purposeful. Creswell (2007) contend that purposeful sampling is sample that will intentionally sample a group of people that can best inform the researcher about the research problem under examination. The two sources of sample included in this study are the past homebuyers and the organisation managers. Both samples are connected to the organisation and have experiences on the organisation problem and are believed would provide alternative perspectives to mitigate the researcher's own bias. Furthermore, a "criterion" sampling strategy is applied whereby "all cases that meet some criterion" (Creswell, 2007, p.127) are included in the research as well as to ensure quality assurance. The criteria used in recruiting homebuyers for the study is i) willingness to participate in the research ii) must have previously purchased a piece of housing directly from the organisation iii) the purchased house must be for residential purposes iv) while also residing in the bought home for the interview location. In this circumstance participants are able to provide housing satisfaction experiences throughout the homebuying and occupancy period. No tenant or third party homeowner is included in the sample. For organisation manager, the criteria for research participation inclusion are i) willingness to participate ii) must be a head of department in the organisation. By this, they are believed would provide practice experiences about the problem and offer needed support to implement change in the organisation. The more the managers were involved in the research, the more practically useful the outcomes and the smoother the implementation of the research outcomes in the organisation.

- **Past homebuyers research participants:** Fifteen customers participated in the research by contributing data through face-to-face in-depth interviews conducted on them. They were among the customers who had previously bought housing units within the housing estates delivered in the Abuja city center and the suburbs by the organization. The homebuyers' considered are within the age bracket of 30- 50 years giving that such age limit are in active self or full-time employment that enabled them to raise finances for home acquisition. The face-to-face interview sessions took place in each respondent's home bought from the company. The choice of the interviews venue guaranteed interviewee's convenience and comfort and afforded the opportunity to show the researcher any physical issues about their house or its surrounding. The interview topics guided by the use of semi-structured interview questionnaires included enquiry on the homebuyer's initial housing status, housing expectations, aspects of product and service quality satisfied or dissatisfied with, and its implications, and suggestions to improve practice. The interviewed homebuyers composed of five customers in each category of low, middle and high-end income homebuyers thereby reflecting the viewpoints' of the three income levels which the organisation targeted in her housing delivery. Meanwhile, the size of customers' research participation is justified as I attained data saturation from them. Data saturation was attained at the point I found that as I proceeded from the third interviewee and moved to the fourth and then fifth interviewee for each income level, the responses I was getting were similar to those I had already received from the earlier interviewees. I also found that the responses I had received have addressed the issues I have raised in the research questions for the study. It was clear to me that the participants understood the subject of inquiry while their responses were without any ambiguity to me for use at the data analysis stage. So data saturation was attained when the participants provided no new information to me.

- **Organisation managers research participants:** I had face-to-face interviews with each of the six organisation managers at their individual office in the company's head office. The six organisation managers' composed of heads of the sales and marketing, finance and account, procurement and purchasing, construction and projects, Estate and corporate affairs, and cost and estimation.

Each manager described his/her age of practice in the organisation, the departmental professional functions performed as routinize inputs into the delivery of the organisation's house product and service quality; encounters and interactions with different organisation's homebuyers and their satisfaction issues, and individual and departmental motivation to perform their roles towards homebuyers' satisfaction. The managers and the researcher held joint meetings after data analysis to agree and jointly implement the research findings as organisation policies and strategies. All the six organisation managers participated in the research.

- **Face-to-face semi-structured interviews.**

As mentioned earlier, face-to-face in-depth interview was conducted on each research participant to elicit their perspectives on the problem and why they hold such perspectives. Creswell (2007, p.133) highlights that for one-on-one interviewing, the researcher needs individuals who are not hesitant to speak or share ideas, and needs to determine a setting in which this is possible. The interviews were helpful to collect information which captures the meaning and interpretation of phenomena in relation to the interviewee's worldview (Easterby-Smith et al., 2008 p.144). I applied semi-structured interviews questionnaires (herewith attached as Appendix 2 and 3) to guide the interviews based on the main research questions set for gathering data from the customers and the managers respectively. Both appendices were approved for use in the field by my thesis supervisor. They provided reasonable uniformity for the questioning of the research participants. It also enabled the interviewer to deal with interview biases because the research respondents had opportunity to go further into other aspects they wish to inform. Flexibility is also built in the research interviews thereby encouraging interesting issues to be examined should they arise. Each interview lasted between 40 to 95 minutes. All interviews were audio-recorded using the recording facility attached to a telephone handset dedicated to the research conduct and adequately pass-worded to restrict access only to the researcher. This enabled the researcher to ensure rigour during interviews process and also throughout the entire research process. Credibility is also built in the study by storing the interviews securely and confidentially.

3.8 **Analysis/Interpretation**: *Sense-making*.

The aim of data analysis for this study is to make sense of the interviews data collected. The interviews data are natural language, hence, qualitative data (words) obtained from the research participants. I applied qualitative content analysis (Elo & Kyngas, 2007; Hiesh & Shannom,

2005; Cole, 1988; Bengtsson, 2016; Burnard, 1991) to make sense of the interviews data. As an action research underpinned by a constructivist perspective, no prior hypothesis is set about the problem because doing so "can limit the researcher's options and narrow his/her perceptions of the phenomenon" (Tekin and Kotamin, 2013). So within the qualitative content analysis approach I chose a manifest and inductive analysis (Elo & Kyngas, 2008) whereby the researcher examines data for categories and codes from the interviews data. Then the data transcripts within each of the two sources groups are first sorted into the categories for findings. The commonalities found among the data helped to build consensus among the research participants perspectives provided in data. This is done in order to provide voices from data in the final results of the findings. Findings from the categories are compared between the two sources and major findings developed into table of findings. The findings are subsequently discussed with the organisation managers as a feedback on the research, and to explore more views that can further enrich the results and also to elicit further support for implementing changes in the organisation based on the data-informed-decisions. The findings were deployed into the organisation setting as policies, strategies and programme and the progress reviewed for more action. Details of the data analysis and findings are provided in the next chapter 4.

Three sample transcripts in each case of the customers and the organisation managers interviews are attached as Appendix 4a-c and Appendix 5a-c respectively.

3.9 **Outcomes**: *Understanding*.

Based on data analysis it was possible to understand the housing customer satisfaction problem faced by the organisation. The researcher was then able to match the customers and managers perspectives to highlight overall customers' satisfaction dimensions, aspects the organisation has excelled (satisfactory) and aspects where unsatisfactory quality were recorded. Being action research, it was possible "for people to reach consensus on some key issues for a relatively long time. Consensus and common values and applications enables an orderly social life" (Tekin and Kotamin, 2013, p.89). It is through identifying this consensus from the data that the researcher is able to derive the solutions to the problem and its application as change in the organisation. This is the thinking process through which the researcher moved from the evidence from data to the solutions arrived at in the study. The research has helped to develop and apply various policies to adequately address the problem and improve practice.

The study also has implications to improve the research field of housing satisfaction as a thesis is written to provide information about the research process, results and conclusion that can be useful to people who are not involved in the research.

3.10   Action research cycles covered in this study

As stated earlier, action research entails cycle of activities and each cycle increases the researchers' knowledge of the original questions, puzzles, or problem and, it is hoped, leads to its resolution (Herr and Anderson, 2005, p.5). Originally, Lewin (1946) presented a spiral model of AR cycle comprising of Planning-Acting-Observing-Reflecting while other examples are from Eikeland (2007, p.345) action-reflection-planning-implementation-action-evaluation-reflection-revision; and Coghlan and Brannick (2010) repetitive cycle that starts with construction, planning, action, taking action and evaluating action.

This study composed of four AR cycle and processes of diagnosing, planning action, taking action and evaluating action (Coghlan and Brannick, 2001) as described below.

i.   **Diagnosing:** The process of problem identification started with my own irritation about the problem. It gave no hope. One imagines being a business owner and head of management receiving seemingly insurmountable complex problem and the organisation couldn't unravel for over six years! Customers are the last any business organisation would want to displease. Homebuyers' endless complaints about the organisation house product and service quality were worrisome. Similarly, the organisation managers became equally irritated as they were confronted with several customers' complaints during their daily activities. Though occurred at varying degrees, complaints were received from all our housing estates but worsen on three estates developed between the years 2009-2013. Some unsatisfied homebuyers had threatened legal action to seek redress. Others requested for total refund of their deposits. Some clients sought for monetary refunds incurred in making direct repair of defective works. Some others demanded compensation for delayed home-handing over etc. As a result of customers' dissatisfaction, the organisation was experiencing critical negative impacts including incessant bad mouthing, residents' agitations, defection, and increased marketing cost to attract new sales, fewer repeated purchase, extra unbudgeted maintenance cost and negative impact on profit making etc. This situation dampened morale of the organisation members. It became clear to me that a research

of this nature is crucially needed for problem understanding and resolution. This necessitated the identification of the housing customer satisfaction problem as action research project by the researcher, thereby signalling the commencement of the cycle of the action research. Dickens and Watkins (1999) highlighted that "action research team begins the cycle by identifying a problem in their particular context". Having identified the problem, I also identified the organisation's critical stakeholders who may inform on the problem. Following I approached all the managers who agreed to the imperative for the research conduct and wilfully consented to the research (problem) topic and participation. We all agreed that change is necessary to address the practice problem and that our experiences are important source of knowledge to understand and improve the practice. Stake (1986) stipulates "that action or change in practice usually occur as a result of "…conviction on the part of practitioners that an action is necessary", adding Herr and Anderson, (2005, p.62) also emphasised how coercion is successfully resisted by practitioners, and how most lasting change takes place through internal conviction or ownership. I equally had personal contact with the past homebuyers and obtained their participation to share experiences on the problem.

ii. **Planning action:** It is impossible to improve the situation with the organisation problem without data gathering from those experienced on it. To do so, I designed interviews guide, approached each of the research participants formally for participation with written Information Sheet and Consent Form. The Information Sheet and the Consent Form were persuasive in nature and the research participation was guided by its own ethics. I also had pre-interview interaction with each prospective participant clarifying any questions they might have prior to participation. I designed the interviews schedule and had interviews sessions each with each of the twenty-one research participants. I chose individual interviews so I don't get 'chorus' answers from the participants which may not reach the roots of the problem. After all the degree of resentment about the organisation housing delivery may be felt or perceived differently by different people.

iii. **Taking action:** Normally every step taken from problem identification is an action in the AR process. I analysed data and arrived at the research findings indicating solutions to the problem based on the different meanings brought into the problem by the participants. I took back the research findings to the organisation and discussed jointly

with the managers who contributed and agreed to them. I found the managers generally enthusiastic about the whole process and the findings because they could locate their own meanings earlier contributed through the interviews. A number of organisation policies were developed and are being implemented as deliberate actions focused on improving our housing practice to deliver overall customer satisfaction. These are covered in details in chapter 4 and 5.

iv.   **Evaluating action:** As a researcher, I was alert to the happenings throughout the course of the research and was reviewing activities on the actions taking place. I noted the dynamics taking place in the interviews schedule during the data collection stage. Aside the joint meetings held to agree to data analysis findings; the managers and the researcher established a 'Quality Improvement Circle' (WDLQIC) as an action research progress evaluation platform to regularly review progress and challenges on the changes being implemented in the organisation. This has continuously improved our individual and collective focus to improve our housing satisfaction practice in the organisation and change implemented has yielded huge positive progress.

Overall, I performed an explicit action research role in addition to the normal functional roles in my organisation, an illustration of insider action research role described by Holian and Coghlan (2012). The conduct of the research has contributed immensely to self, organisation policy and practice, and impacted on theory development in the research field as discussed in chapter 5. Lastly, I wrote the thesis as a significant outcome of the study.

Meanwhile, below are some of the annotations used in this thesis report,
   i)   As the author of the thesis, I have referred to myself as 'I' or the researcher or the Insider action researcher.
   ii)   The six department organisation manager and the fifteen past homebuyers are referred to as the 'Research Participants' and each allocated a reference number in the data analysis.
   iii)   The author and the organisation managers are together referred to as 'We'.
   iv)   The audience and other interested persons are respectively referred to as "You"

4. CHAPTER FOUR: DATA ANALYSIS AND FINDINGS

4.1 Background

This chapter is devoted to data analysis and presentation of findings for the study. The process of data analysis is embarked to interpret and make sense of the interviews data gathered from the twenty one research participants. The purpose of data analysis is usually to organise and elicit meaning from the data collected and draw realistic conclusions (Polit & Beck, 2006, cited in Bengtsson, 2016, p.10).

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4.2 Primary Data

As earlier highlighted in chapter 3, interviews data were gathered from fifteen (15) housing customers and the six (6) organisation managers on the research problem. Table 2 below provides the profile of the fifteen housing customers classified by the house type they bought from the organisation and the category to which such home belongs. Table 3 summarises the managers' research participants' profile classified by the department under their supervision and the primary departmental functions. The viewpoints of the customers and the managers on the problem formed the source through which knowledge is created for the research.

Table 2: 15no Homebuyer (Customer) Respondent Profiles

SN	Customer Respondent Interview Number	Interview Length (Minutes)	House Location within Abuja Phase Development	House Type Purchased	Developer House Classification
1	RPC001	45	Phase 2	3Bedroom Flat on three floors	Low-Income
2	RPC002	55	Phase 2	4Bedroom Semi-Detached Duplex House	Middle-Income
3	RPC003	52	Phase 2	3Bedroom Flat on three floors	Low-Income
4	RPC004	40	Phase 2	3Bedroom Flat on three floors	Low-Income
5	RPC005	60	Phase 2	4Bedroom Semi-Detached Duplex (Special)	High-Income

6	RPC006	93	Phase 2	4Bedroom Semi-Detached Duplex (Special)	High-Income
7	RPC007	40	Phase 2	4Bedroom Semi-Detached Duplex (Special)	High-Income
8	RPC008	65	Phase 2	4Bedroom Semi-Detached Duplex	Middle-Income
9	RPC009	95	Phase 2	4Bedroom Semi-Detached Duplex (Special)	High-Income
10	RPC010	79	Phase 2	3Bedroom Terrace House	Middle-Income
11	RPC011	95	Phase 2	4Bedroom Fully Detached	High-Income
12	RPC012	75	Phase 2	3Bedroom Flat on two floors	Middle-Income
13	RPC013	48	Phase 2	3Bedroom Flat on two Floors	Middle-Income
14	RPC014	72	Phase 2	1Bedroom Flat in a 20nos Block of Flat	Low-Income
15	RPC015	75	Phase 2	3Bedroom Flat in a 32nos Block	Low-Income

Table 3: 6no Private Housing Organisation Managers Profiles

SN	Manager Interview Number	Interview Length (Minutes)	Department/Designation	Manager/department function in product and service delivery
1	RPM001	60	Manager, Cost and Estimation	Prepare and determine cost estimates for every housing project. Monitor budget estimates throughout the construction phase to final product delivery.
2	RPM002	60	Manager, Procurement and Purchasing	Prepare, procure, order and deliver construction materials. Link suppliers. Negotiate sub contract with labour contractors

3	RPM003	90	Manager, Construction and Projects	Plan, organise, construct and deliver the physical house product with in-house supervisors and contractors. Translate home design, drawings and specifications to reality
4	RPM004	67	Manager, Estate and Corporate Affairs	Interface with the customer at enquiry stage; receive customer request and complain; channel them to and among the management.
5	RPM005	71	Manager, Finance and Account	Prepare cash flow, releases fund to the project; receive customer payment for houses and reconcile accounts. Provide regular financial performance report e. g revenue/expenditure reconciliation and profit analysis; handles tax matters; Staff salaries and welfare and administration.
6	RPM006	73	Manager, Sales and Marketing	Present, canvas and secure sales for the house product; gather field information from customers on requirements. Transmit field information to relevant department for processing.

4.3 Data analysis

In preparing for the data analysis, each of the twenty-one auto-taped interviews was transcribed into transcript in Microsoft Word file. I re-listened to the audio recorded interviews repeatedly in order to ensure I have fully transcribed the conversations. The transcripts are coded from RPC001 to RPC015 for the past homebuyers' interviews and RPM001 to RPM006 for the organisation managers' interviews. The veiling of the interview transcripts was done to maintain confidentiality and mask the personal name of the research participants in the data analysis and report. The combined total words for all the fifteen homebuyers' transcripts is sixteen thousand and one hundred and seventy-one (16,171) word count while the six managers interviews produced a total of thirteen thousand and three hundred and seventy-nine (13, 379) word count. In other words, my transcription of the entire twenty-one interviews with the research participants generated a total of twenty-nine thousand and five hundred and fifty words contained in one hundred and three pages.

I applied qualitative content analysis to analyse the texts contained in the interviews data transcripts. I chose qualitative content analysis because it enabled me to present my interviews data in words and themes and make meaningful interpretation. Qualitative content analysis is described as a research method for the subjective interpretation of the content of text data through the systemic classification process of coding and identifying themes and patterns (Hsieh & Shannon, 2005 p.1278). In qualitative content analysis, as Bengtsson (2016) underlined, "data are presented in words and themes which make it possible to draw some interpretation of the results" (p.10). In this way many words of the text are classified into smaller content categories that represent similar meanings (Burnard, 1996) and the goal of content analysis is to "provide knowledge and understanding of the phenomenon under study" (Downe-Wambolt, 1992, p.314).

My qualitative content analysis approach, however, reflect a manifest content and an inductive categories development. The manifest content analysis is a surface structure that enabled the researcher to report on "what has been said" by the respondents rather than "what intended to been said" (Bengtsson, 2016). Following this path I did not explore the hidden meaning of the interviewees' data so as not to unduly influence the data analysis process with my own pre-understanding of the setting and bias which I might have on the problem as an insider.

Thus, I stayed close as much as possible to the data presented in the transcripts while developing the coding and categories in the data analysis. The manifest approach also works well with the study which aims at understanding the practice problem by utilising data from those directly connected to it. In the same vein, the analysis procedure followed is inductive because the researcher is able to describe in the coding system where the categories have emerged from the interviews transcripts. Creswell (2007, p.38) describe inductive data analysis as a situation whereby qualitative researchers build their patterns, categories, and themes from the "bottom-up", by organizing the data into increasingly more abstract units of information. Taking this approach I analysed interviews transcripts texts with an open mind in order to identify meaningful subjects answering the research question (Bengtsson, 2016). Elo & Kynagas (2007) recommended an inductive approach if there is not enough knowledge about the phenomenon being studied or if this knowledge is fragmented. The inductive analysis is also preferred to allow categories to emerge directly from the interviews data instead of super-imposing preconceived categories on my data. Moreover, I chose the inductive analysis approach given that the aim of this study is not for theory testing but to generate categories that could be used to describe, understand and solve the specific organisation practice problem and can therefrom lead to developing concept.

Once the interviews data transcriptions were done and issues of manifest content and inductive analysis approach decided, I also decided on the unit of analysis to use for the study. I chose to use the whole interview comprised of the twenty-one interviews transcripts as the unit of analysis. This enables me to develop enough coding list- codes and ensure my generic categories are rooted in texts sufficiently quoted from the transcripts. Elo & Kyngas, (2007, p.109) cited Graneheim and Lundman (1991) that the most suitable unit of analysis is whole interviews that are large enough to be considered as a whole and small enough to be kept in mind as a context for meaning unit during the analysis process). I proceeded to familiarising self adequately with the data. Here, I read and re-read each transcript several times to "become immersed in the data" (Burnard, 1991; Polit & Beck, 2004) and to learn "what is going on" (Morse & Field, 1995). Agar (1980) cited in Creswell (2007, p.103) suggests that researchers "…read the transcripts in their entirety several times… trying to get a sense of the interview as a whole before breaking into parts". In the next subsequent stages, I organise the data for analysis using the three-stage approach suggested by Elo and Kyngas (2007, p.110) which

composed of open coding, creating categories, and abstraction in an inductive analysis approach. These three-stage steps undertaken are described as follows:

1. ***Open Coding:*** According to Elo & Kyngas (2007, p.109), open coding means that notes and headings are written in the text while reading it. As I read each interview transcript word by word, line by line, section by section, and page by page and the entire transcript as a whole, I wrote down headings and notes in the margin. The headings and notes convey meanings and provided answers to the different questions agitating my mind as I read the transcripts. Such questions are: what is this part communicating? What example does this represent? How related is this to the study' problem, question and aim? I assigned a word or phrase to name each heading, thus, a code that could be used to classify the heading for further analysis. I repeated this process of re-reading the original transcripts severally to identify as many headings as possible to describe all aspects of the content (Burnard, 1991, 1996; Hsieh & Shannon, 2005 Elo & Kyngas, 2007, p.109) of each interview transcript.

I thereafter collected the headings and notes from the margins on to the coding sheets for each of the twenty-one interview transcripts. I compared the headings and notes among the various transcripts analysed separated into two groups of data sources: one group for the fifteen homebuyers' interviews transcripts; and the other group for the six organisation managers. After comparison of the various headings and notes among the fifteen transcripts for the homebuyers' interviews and several refining, I developed from the data a total of twenty-one headings- otherwise codes on to the coding sheet presented in Box 1 below which fully summarised the information contained in each transcript. The definition of each of the codes on the coding sheet is given in the Box 1 and meanings are derived from the data. This coding sheet is then used to analyse each of the fifteen interviews transcripts. The further analysis here does not mean counting of words from the data under each code because doing so may suggest a quantitative analysis or may reject some factors or views as unimportant if they have low frequency or low weighting rate. This cannot be done in this research because what is less important to homebuyer X may turn out to be a preference to homebuyer Y. In the further analysis composed of sorting out the codes into grouping under categories for similarities or dissimilarities. However, even when numbers is referred to in this analysis, for instance, of the number respondents expressing similar views about a code under a given category, it was done for emphasis, yet other views were described. Following the same analytical coding process, similarly, I collected the headings and notes from the six organisation managers' interview

transcripts and compared with one and other. I then developed a total of seventeen headings, otherwise codes which fully described the content of each of the data transcript from the managers' research participants' interviews. The coding sheet containing the seventeen codes for analysing the six organisation managers' interview transcripts is hereunder presented in Box 2 together with their definition.

Box 1: Coding Sheets for Homebuyers Interview Transcripts

- **Code #1:** *First time homebuyer:* This describes the homebuyers' homeownership status in the organisation. From the data, there are buyers making home-purchase from the organisation for the first time. Evidence from the data showed fourteen out of the fifteen interviewed homebuyers purchased housing for the first time from the organisation. Of the fourteen first-time homebuyers, eleven made home-purchase for the first time in their life.

- **Code #2:** *Repeat home-purchaser***:** This code describes the homebuyers' homeownership status in the organisation for those that have made repeat home-purchase. Only one homebuyer was found from the data to have made a repeat housing purchase from the organisation. This code also provides insight into how scares repeat housing purchase might have been for the organisation and reasons accounting for the situation.

- **Code #3:** *Previous home-ownership***:** This code is a label for information from data about the customers' with previous housing acquisition experienced from other organisations than from the WDL. There were only three among the sampled customers. Previous home-buying experiences from other organisations could provide the homebuyer basis for comparing their experiences from my organisation.

- **Code #4:** *Link to organisation***:** this describes how the homebuyer got to know about the organisation prior to home-purchase. Different sources were identified from data classified into three sources: the-friends/colleagues/associates-informed; those with personal contact with the organisation, and those who made personal search about the company –the walk-in customers. This is significant to aid the organisation in its marketing strategy redesign for future projects.

- **Code #5:** *Pre-purchase information***:** this describes communication between the developer organisation and the housing customers through several assorted marketing information provided to the homebuyer that aided them in making home-purchase decision. List from the data identified broadly oral explanation (e.g.

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meetings with the staff) and documentary information (e.g., Building Plan. Site layout plan, Pricelist, Handbills, Point of sale banners, 3D imaging, Fliers etc.).

- **Code #6:** *Stage of housing acquisition***:** this describes the stage of entry by the homebuyers into home-purchase from the organisation and what their experiences at the point were. Data showed most purchasers bought at off-plan (that is before the housing construction work began), few during the construction stage and at completion of the housing project and all had relied on the marketing information and pictures shown to them to make decision.

- **Code #7:** *Pre-purchase meeting***:** this is used to describe the earlier meetings between the developer and the homebuyers over the latter housing request. It is here they stated whether or not the organisation understood their housing needs or requirements from the outset.

- **Code #8:** *Housing expectations***:** Data here described how each homebuyer described their housing wants and expectations prior to the home-delivery. In other words the heading describes the various housing needs or requirements that the homebuyers expected from their housing before they experienced them. These are the customer needs for housing and may be similar to or different from the basic needs that the organisation had planned to deliver to them. Some homebuyers stated these housing wants clearly to the developer, others had relied on the marketing tools or materials given to them as the basis of their expectations, others did not specify what they wanted from the outset. It is unlikely to deliver satisfactory housing product without knowing customer needs in very clear terms.

- **Code #9:** *Actual house received:* This heading captures data that relate to the description by the homebuyers of the actual house product quality delivered to them by the home-developer. It is their description of real experience they received during the period of their home-buying and occupancy of the house with features described like the house design, internal and outside amenities, house construction quality, compound works and so on.

- **Code #10:** *Actual service received:* the code summarises the perception of the homebuyers on the quality of service received with mention echoed in data about time of delivery, flexibility or otherwise of the payment mode, issues relating to attention, attitude and care and response to complaints and quality of response.

- **Code #11:** *Housing Expectation versus Actual housing***:** In data, homebuyers compared their original expectations with the actual experiences from the organisation. This is a major part of the data because it led the homebuyers to describe what aspects of their housing experiences are satisfactory and others that are not satisfactory- an information desirable to review organisation performance and strengthen practice.

- **Code #12:** *Satisfied house features*: this took cognisance of the aspects of the house product features that the homebuyers found satisfactory to them. Acknowledged that opinions differ among participants, nonetheless extracts were made for the organisation reflection and to take action for further improvement.

- **Code #13:** *Unsatisfied house features:* the headings categorised here are the different aspects of the house product features received by the homebuyers that they held did not meet their expectations. Variant perspectives among the homebuyers are acknowledged while useful highlights were made on the house product features that generally did not meet their housing customer needs: poor construction quality, plumbing and internal amenities issues etc.

- **Code #14:** *Satisfied service features*: This code is where I noted the dimensions of the service quality that the homebuyers described are satisfactory to them. as found in data e.g., offering of different hosing types thereby creating choices.

- **Code #15:** *Unsatisfied service features:* this describes the aspects of the service the homebuyers are displeased with about the organisation service delivery. Items such as delay in completion and hand-over, response time and quality of response to complaints etc.

- **Code #16:** *Overall assessment of service quality:* This code describes how the organisation has been perceived in terms of four classifications of service delivery: a) core service dimension b) relational service dimension c) tangible service dimension d) customer satisfaction dimension. This helps to offer a total picture of the organisation performances on its service quality delivery.

- **Code #17:** *Homebuyers' reactions:* Data in this sub-category records the homebuyers' reactions and feelings and emotions about their housing experienced from the developer. Those who are happy and why they were happy and for what aspects about the organisation housing stated so. Those with complaints and about what aspects and why all stated their positions e.g., about reoccurring repairs, use

of sub-standard building materials, omission from promised amenities etc., the agitations by residents and setting up of the estate residents associations to pressure the developer to keep her promise

- **Code #18:** *Word-of-mouth***:** In reacting to their experiences, the homebuyers have engaged in word-of-mouth within and outside their residential estates sharing their experiences. This is noted in this code as one implication for satisfaction.

- **Code #19:** *Repeat-purchase***:** Another implication noted in data is the homebuyers' willingness or unwillingness to make repeat housing from the organisation. Different circumstances under which this could happen and not happen are classified.

- **Code #20***: Referral***:** An implication for satisfaction is this code on referral by the homebuyers of others to the organisation to buy and different circumstances under which referral will happen or not happen for the homebuyers were found and discussed later in a generic category.

- **Code #21:** *Improving housing satisfaction practice***:** the homebuyers made useful suggestions in the data as way-forward for the organisation. This is particularly noted since part of the goal of this research is finding practical solutions to the organisation housing satisfaction problem based on the experiences of its direct customers and those affected by the problem.

Box 2: Coding sheet for Managers Interview Transcripts

- **Code #1:** *Age of practice***:** Noting the age of practice particularly at higher management position is important since that enabled the managers to share their practice experience prior to and at their management positions. They have responsibilities as noted in data for their different department contributions to the organisation's housing delivery, hence, satisfaction for the customers.

- **Code #2:** *Department functional roles***:** The managers descriptions of their departmental roles into the organisation housing delivery and issues related thereto are noted in data and how they affect the deliveries to the homebuyers. For instance, I noted the responsibilities RPM003 described for her department to include responsibility of constructing the houses, translating design to actual final house

product, entertaining customers on the construction site and providing them with information, and inspection of on-going house construction works.

- **Code #3:** *Encounters with the homebuyers***:** The different accounts of encounters and meetings by the managers with the homebuyers across different stages in the home-buying and occupancy are noted. It is through these encounters that managers relished what they understood as the homebuyers housing requirements and needs, types of information given to customers, what they as managers feel the customers were satisfied or unsatisfied about the housing delivered by the organisation etc.

- **Code #4:** *Information to the homebuyers:* I took note of the information provided to the homebuyers at different stages particularly during the enquiry stage. The managers emphasised on the marketing materials – house plan, specifications, 3D imaging, pricelist, fliers, brochure, application form and others as information given to the customers upon enquiry.

- **Code #5:** *Homebuyer's House Expectations:* The managers described what they believed the homebuyers wanted from their house product. For instance, RPM001 highlighted these needs as: big-space (house size), good house design (beauty), functionality (everything should work).

- **Code #6:** *Homebuyer's Service Expectations*: Data composed here informed about manager belief about the list of services that the housing customers want from the organisation.

- **Code #7:** *Actual housing delivered*: Data noted from the manager had informed about the quality of the actual housing delivered by the organisation to the homebuyers. How they think it met or did not meet the customers' expectations.

- **Code #8:** *Satisfied house features*: Data from the manager described the aspects of the house product that they found homebuyers were satisfied with. For example, Manager participant RPM001 described these satisfactory house product dimensions to include House design (seldom complain about toilet size), ample car parking lot, adequate space around the house- compound, external facilities provided like borehole for alternative water supply. Extracted from the RPM003 are a) House Design b) Aesthetic c) Affordable Price d) Functionality and Flexible Mode of Payment – piecemeal are pleasing.

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- **Code #9:** *Unsatisfied house features:* I highlighted from the managers' data what constitutes dissatisfaction about the house product that are satisfying to the homebuyers. Examples from RPM001 are: plumbing work problem, not keeping to all promises made during enquires, omission from advertised features cited examples, poor quality workmanship. quality of doors, wardrobe, kitchen, Finishes e.g., Tiles/delay in project completion and hand-over

- **Code #10:** *Satisfied service quality:* Some services delivered to the customers are noted in data as satisfactory. For instance, RPM001 perceived the homebuyers were satisfied with the Facility management services after house completion and hand-over.

- **Code #11:** *Unsatisfied service quality:* Services that are not pleasing to the housing customers are noted from the managers' data.

- **Code #12:** *Causes of non-performance*: The factors responsible for the organisation inability to deliver appropriately satisfactory housing as informed in the data are noted in this code. For instance, RPM003 describe this as a) supply and delivery of low-quality construction materials b) lack of adequate skilled workers and artisan in the industry c) quality of supervision is low due to lack of adequately experienced, skilled qualified supervisors, thereby causing delay to project completion timeline etc.

- **Code #13:** *Organisation satisfaction performance*: The managers offered in data general feelings on the organisation performance on fulfilling its customer satisfaction goal. For instance, RPM001 argued "the company has not fully met customers' satisfaction and expectation…satisfaction "is about the mind-set of customers". RPM003 summarised "maybe our best has not been good enough considering the growing complaints from our homebuyers about our houses particularly in recent years"

- **Code #14:** *Implications of (dis)satisfaction*: Within the data, the implications for delivering or not delivering satisfaction were provided by the managers. This code consist data that shed light on the various consequences to the manager, organisation members and the organisation for meeting or not fulfilling housing customer satisfaction. Taking examples again from the RPM001 transcript, the manager believed the company inability to satisfy her customers is (a) affecting the sales of the houses b) causing company to spend extra money to make changes to a

newly completed house, this reduces the anticipated profit since selling price remained the same to the buyer. For RPM003 said "If a client is satisfied he will bring his friends, uncles and associates who may also buy…for customers who are less satisfied they never re-invest or refer others to buy from our organisation again."

- **Code #15:** *Motivation (Training) issues:* This code classifies data from the managers about their personal and departmental motivation issues which has been affecting performance on the company customer satisfaction goal. Noted from the RPM001 data are a) lack of regular training opportunities b) selective staff motivation c) contributions not adequately appreciated and rewarded

- **Code #16: Motivation (Welfare) issues:** Here, the managers described the issues of welfare affecting them and their subordinates and workers under them. Salary increase, staff housing and other welfare issues were noted.

- **Code #17:** *Improving satisfaction practice:* The managers suggested way-forward are noted. For example, Manager RPM001 suggested the use of the right building materials for home/construction; change method of contracting works to contractors; prevent delay to completion of houses/handing-over; staff motivation, more training for staff; .RPM003 advised the organisation should spend more money to recruit enough supervisors; ensure it employs only experienced supervisors and retain only good hands on the job; training and retraining of staff across the entire organisation; invest more in the quality and development of worker; procure good quality construction materials…"

2. *Categorisation:* Elo & Kyngas (2007) indicate that it is at categorisation stage that categories are created. To create categories I sorted the codes on the coding sheets in Box 1 and 2 into categories based on how the different codes are related and linked (Hsieh & Shannon, 2005). According to McCain, (1988); and Burnard, (1991) both cited in Elo & Kyngas (2007) this is grouping codes under "higher order categories" (that helps to reduce the number of categories by collapsing those that are similar or dissimilar into broader higher order categories (Burnard, 1991; Downe-Wamboldt, 1992; Dey, 1993). The researcher often makes decision, through interpretation, on what things to put in the same category (Dey, 1993). The purpose of creating categories is to

provide a means of describing the phenomenon, to increase understanding and to generate knowledge (Cavanagh, 1997).

To create generic categories from my coding list in Box 1 and 2, I experimented with several grouping options noting in particular the distinct meanings and data embedded in each code and how similar or dissimilar the codes are. I then grouped all the codes in each of the Box 1 and Box 2 into six generic categories. Moreover, I realised that the six generic categories provide sufficient necessary information, answers and understanding for the research problem, research question and the study aim. Each category is rooted in the text from the interview transcripts. Each category consists of word, phrase, sentence or paragraph that is exclusive to it, thus, no such unit of analysis has been used in more than one category. I set below a brief description of each of the six generic categories that emerged and developed for this study analysis are:

- **Category 1: Homebuyer/Manager Characteristics:** This generic category describes who provided data and the status with and in the organisation. In the case of the homebuyers coding categories in Box 1, the codes composed in this Category 1 are codes #1, 2, 3, 4. This consists of whether or not the individual participant was a first-time homebuyer (code 1) or a repeat home purchaser (code 2), had previous home-buying experiences in other organisation (code 3), and the means that the homebuyer got informed about the organisation prior to enquiry (code 4). These data are considered related since they provided useful initial background about the research participants. Similarly, the managers' age of practice and departmental functions performed and related issues are covered in code #1 and 2 in Box 2. It is important often in content analysis generally to know, as Lasswell et al., (1965, cited in Prasad, 2007) pointed out, "WHO says WHAT to WHO with WHAT EFFECT?" (p.3). This category compliments the earlier research participants' profile earlier provided in Table 1 and 2 as they are the informants (who) provided data to I, the researcher to describe, understand and resolve the organisation problem and create knowledge from the process.

- **Category 2: Housing Expectations:** *-describes what housing customer wants are.* This generic category describes the expectations of the homebuyers particularly prior to the home-purchase. Data organised in this category are related to features

of the house and services that the homebuyers anticipated from the company Code #8 in Box 1 and code #5, 6 in Box 2 describes housing expectations from the perspectives of the housing customers and managers respectively. The sub-categories included are Expectations from House Product quality and Expectations from Service quality.

- **Category 3: Housing Communicated:** This generic category describes the information the homebuyers' received from the organisation particularly during the enquiry stage that helped them in their home-buying decision making. In this grouping are code #5, 6, 7 in Box 1 for the homebuyers and code 3, 4 in Box 2 for the managers' data. The importance of this category 3 are many as argued in the data: it shows the various types of information – marketing tools and materials released by the organisation to the homebuyers; that the different information received at the outset guide the customers in their home-purchase decision making; and homebuyers also used them to compare pre-informed promises with actual delivery by the organisation. Data noted from both perspectives here include oral explanation, project brochure, Fliers, Handbills, Pricelist, Site-Layout Plan, and House Design/Building Plan.

- **Category 4: Actual Housing:** - This generic category describes data in relation to the actual features of the house product quality and service quality received by the homebuyers and delivered by the company. Data in this category relates to what the homebuyers' experience was with the actual final house product and the service quality. The homebuyers compare the "Housing Expectations" with the "Actual Housing" to arrive at their judgement on either being satisfied or dissatisfied and why they hold such belief. The codes linked together for this category from Box 1 are codes #9, 10, 11, 12, 13, 14, 15, 16 and from the Box 2 are codes #7, 8, 9, 10, 11, 12, 13 as described. This generic category is of critical importance because it led the researcher to understand aspects of the house product and service quality the homebuyers were satisfied with and other aspects of the housing they are dissatisfied with. This shows the gaps that must be bridged between current organisation performance and generating overall satisfaction for its housing

customers. This can be achieved by sustaining performance of satisfactory aspect and re-design strategies for the unsatisfactory aspects.

- **Category 5: Housing Satisfaction Implications***:* This generic category describes the implications of satisfied or unsatisfied homebuyers' experiences on their relationship with the organisation. The codes categorised here are codes #17, 18, 19, 20 are for the customers' perspectives while code #14 is from Box 2 for the managers' point of views. These are varied reactions by the homebuyers indicating sharing word-of-mouth (negative or positive) with others; willingness or not to repeat home purchase (repeat purchase); and willingness or unwillingness to refer others to buy from the organisation (referral).

- **Category 6: Housing Satisfaction Solutions:** This generic category consists of data from each group proffering actions for the company towards an improved housing satisfaction practice. Also included are data pertaining to the managers' impetus or lacks towards making meaningful contributions to the organisation's housing satisfaction delivery strategies or objectives. From Box 1, code 21 and code 15, 16, 17 are grouped from Box 2 to reflect practical solutions proffered by the customers and managers research participants.

Box 3 below shows the six generic categories applied separately under each group of the homebuyers and managers interviews transcripts as presented in the next sections.

Box 3: Categories developed in the study of housing customer satisfaction

- Category 1: Homebuyer/Manager characteristics
- Category 2: Housing Expectations
- Category 3: Housing Communicated
- Category 4: Actual Housing
- Category 5: Housing Satisfaction Implications
- Category 6: Housing Satisfaction Solutions

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3. ***Abstraction:*** This means formulating a general description of the research topic through generating categories (Burnard, 1996; Polit & Beck, 2004 all cited in Elo & Kyngas, 2007). As I earlier described above, I named each category using word or phrase that can be linked to the texts in the interview transcripts thereby able to stay close to the original meanings from the text (Burnard, 1991). Each of my headings and notes extracted on to the coding sheet and noted as codes serve as sub-categories and were grouped together as categories and categories are grouped as main categories (Dey, 1993; Robson, 1993). I repeated this process over and over again until I could describe the homebuyers' satisfaction practice in the organisation. This inductive data analysis has helped the researcher "to gain direct information from study participants without imposing preconceived categories or theoretical perspectives" (Hsieh & Shannon, 2005, p.1280). Figure 1 below has been used to illustrate the abstraction developed to understand the issues about the organisation housing satisfaction problem and how to improve practice. Though the coding list and grouping into generic categories from the customers' participants transcripts has been utilised, there are similar codes where under the issues raised in the customers' data have largely been agreed upon. This, I have shown and discussed earlier in presenting an overview of the six generic categories leading to Box 3.

Achieving customer satisfaction in a private housing organisation in Nigeria

Sub-category	Generic category	Main category

Code 1
First time homebuyer

Code 2
Repeat purchase homebuyer

Code 3
Previous home ownership

Code 4
Link to organisation

Code 5
Pre-purchase information

Code 6
Stage of Housing Acquisition

Code 7
Pre- Purchase Meeting

Code 8
Housing Expectations

Code 9
Actual House Received

Code 10
Actual Service Received

Code 11
Housing Expectation v Actual Housing

Code 12
Satisfied House Feature

Code 13
Unsatisfied House features

Code 14
Satisfied Service features

Code 15
Unsatisfied Service features

Code 16
Overall assessment of service quality

Code 17
Homebuyer Reactions

Code 18
Word-of-Mouth

Code 19
Repeat Purchase

Code 20
Referral

Code 21
Improving Satisfaction Practice

Category 1
Homebuyer Characteristics

Category 2
Housing Expectation

Category 3
Housing Communicated

Category 4
Actual Housing

Category 5
Housing Satisfaction Implications

Category 6
Housing Satisfaction Solutions

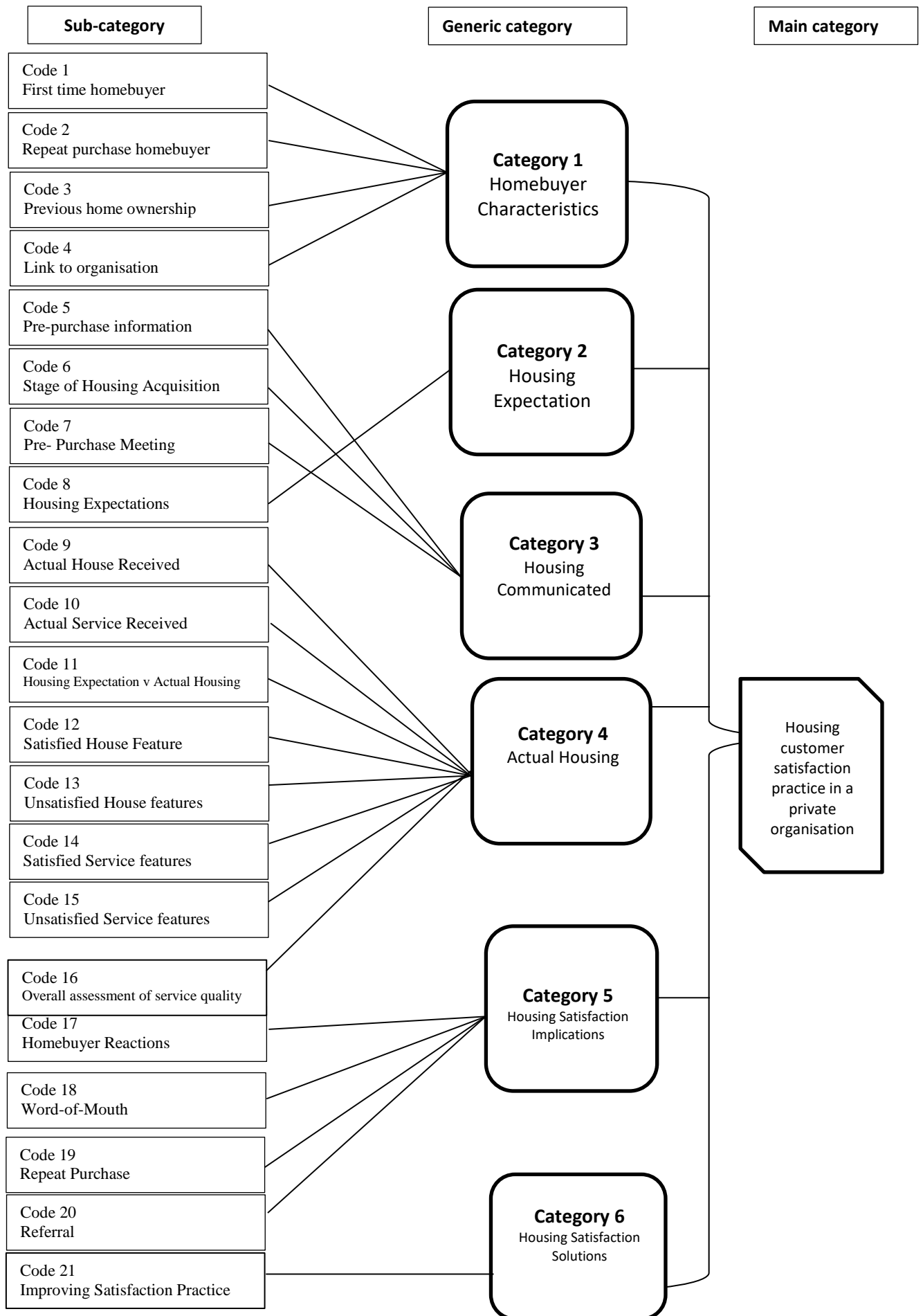Housing customer satisfaction practice in a private organisation

Figure 1: Housing customer satisfaction practice in a private organisation

4.4 FINDINGS FROM THE HOUSING CUSTOMERS' PERSPECTIVES

This section presents details of the data grouped under each of the generic categories earlier developed in section 4.3 as applied to the data obtained from the fifteen past homebuyers in response to the central question:

➢ What are home buyers in housing considered as key features of product and service quality that make them satisfied? Where lay the differences between housing managers' perception and house buyers' expectation in relation to product and service quality necessary for customer satisfaction? Any hope or a bridge of the gap?

4.4.1   Category 1: Homebuyers characteristics

At the outset of the interviews each of the fifteen interviewed homebuyers acknowledged purchasing a piece (s) of housing from the organisation in the past between 2009- 2013 for the purpose of personal shelter accommodation. In addition, the interviewed homebuyers were residing in their houses where the interviews sessions took place. There were four main media highlighted among the respondents through which they became aware of the organisation and bought into its housing projects. These comprised through *"a friend or colleague or brother"* (RPC001, RPC03, RPC008, RPC009, RPC012, RPC013, RPC014, RPC015); *"closeness to the organisation or personal friend to the organisation"* (RPC002, RPC006); *"self-walk-in and personal search"* (RPC007, RPC010), and *"third party or agent"* (RPC004, RPC005 and RPC011). RPC008 says *"my colleague in the office advised us to key into buying from the estate. He said that if we buy as a group we will enjoy some form of higher discount for volume purchase as opposed to when we go as individual or through a third party. We did get a 7% discount on the original price from the developer."* For those who were previously close to the organisation, RPC002 says *"I got to know about the housing project through my closeness with the organisation."* For RPC007, *"I am a self-walk-in buyer. I was just passing-by the construction site location and then I looked for information in the site".* To RPC011, *"An agent found the company and the housing project for me."* This information is useful to the practice in designing sales and marketing strategies for future project.

Also, from their accounts, it is found all the fifteen homebuyers' participants were first time homebuyers' from the organisation except one (RPC002). The organisation, therefore, has not fully benefitted from repeat purchase from its sampled homebuyers. Of these fourteen first-

time homebuyers from the organisation all but three (RPC005, RPC006 and RPC011) purchased the piece of housing for the first in their lifetime. In essence, in a homebuilding organisation where most of its sampled buyers were first-time may suggest there is high demand for housing which might indicate high business prospect for the homebuilder. The homebuyers' home-ownership status is described accordingly: *"This is the first home am buying from the organisation. It is also the first investment I am making in housing" (RPC001). "This is my first time of buying a home from the organization. It is also the first time I am investing in home acquisition" (RPC003). "I am buying this property being the first of its kind from the organization. I have not also in the past acquired a home from any organisation" (RPC004). "It is the first property I am buying from the organisation just as it is the first house I ever bought from any organization" (RPC007). "This is the first property I have purchased from the private organisation. I do not have any purchased property before then from any other developer" (RPC008). "This is the first time I have purchased a property from the organisation. It is also my first time of acquiring a property to own in my life" (RPC009). "This is the first house I am buying from the organisation. It is also the first time I own a property by purchase from any organisation" (RPC010). "Yes this is the first house purchased from the sampled organisation. It is also the first house I have bought from any organisation" (RPC012). "It is the first house I have ever bought both from the organization and in my lifetime" (RPC013). "This is my first house bought from the private organisation. It is also the first house I have bought from any organisation" (RPC014). "It is the first house I have ever bought both from the organization and in my lifetime" (RPC015).*

Meanwhile three participants RPC005, RPC006 and RPC011 had previously purchased housing from other private homebuilders prior to patronising the organisation. *"This is not the first home am buying from the organisation. (Am) a veteran in housing purchasing which I have always done as a store of value" (RPC002). "I am a first time home buyer from the organization but this is not my first housing unit bought in my life" (RPC005). "Yes it is the first house I am buying from the organization. However, I have other properties from other developers in the past" (RPC006). "This is my first home purchased from the private housing organisation. Though, I have bought other properties before this one in Lagos and Benin" (RPC011).* Thus, RPC002 on one hand, and RPC005, RPC006 and RPC011 had previous housing purchase experiences in the organisation and elsewhere respectively.

4.4.2 Category 2: Housing Expectations

This category describes what the housing customers want from their housing. This provides understanding about what the customers wanted from their housing purchased from the organisation particularly prior to its delivery. Housing is the total experience by the homebuyers comprising the physical house product and service quality prior to, during and after purchased. Each one of them described how they perceived the organisation understanding of their expectations from the house product and service particularly at the enquiry stage. Does what the housing customers wanted match what the provider perceives the customers want? The viewpoint of each of the house buyers was sampled to know what they expect from the house they purchased. This is because satisfaction is attributed as a measure of initial expectation to final experience as perceived by the housing customers. This issue was clarified as the customers highlighted their expectations from their housing purchased from the organisation. Each interviewed customers informed they had initial expectations before purchase, and they were looking up for the expectations to be delivered in the end by the home provider.

Here are the customers' thoughts about the specifics of their house buying expectations:

RPC013 stated *"The expectation I have at the outset of my house purchase was that everything with the house was going to be good. I did not expect the poor quality of doors fixed…"*

RPC007 recounted *"My expectation from a new house is good workmanship"* while

RPC001 noted *"Truly I have expectation at the beginning of my housing purchase. I started off buying the house when the developer was still constructing the housing project so I could not physically see the house I was buying. My expectation which I had expected the developer to meet was in terms of delivery of quality of workmanship and fittings in the house."* which agreed with

RPC002 *"my initial expectation was to see a higher quality of finishing, tiling, sanitary wares, doors and staircase. I did not buy a finished product at the beginning as I bought into the project at the off-plan stage of the development."* In the same light,

RPC003 expressed the need for good house design with top grade finishes. The buyer argued *"I had expected that the floor tiles to be high grade…that the house design incorporate small store attached to the kitchen."*

RPC004 customer expectation is *"…that the product will give value for money. That also the product will be top shape…What I look for is water, electricity before I can consider other interior attributes in the house."*

RPC012 argued that *"I expected a functional house that would not give me a problem during usage."* RPC006 expectation prioritises functionality over and above beauty

"My expectation is that the house should look good and functional rather than being beautiful. The questions that agitate my mind include – does the water run well in the house? Does light (electricity) in perfect working condition? Location of the house also matters to me... Moreover, I expect a high aesthetic house to conform to the price I paid" (RP006). Agreeably to the above,

RPC015 maintained *"I was not expecting anything short of excellent quality of housing. A house that is functional was my expectation."*

There is an indication that home buyers expectation is not only about the housing unit itself but the environment and the overall estate infrastructure.

RPC014 opined that the house design will incorporate specific requirements *"the only thing is that I was expecting to see a back door in the flat... and that the final product…upon completion incorporates road infrastructure and generating set provisions."*

Emphasising,

RPC008 elucidated *"My expectations are that the product will be that all the amenities promised will be provided. I expect I was buying a house and an environment."* And

RPC009 shared similar sentiment maintaining that *"The omnibus of my expectation at the initial time included that I was to have a house and not to start going to do any repair immediately I take possession of the house. That I will have all the accessories I need. I also expect to have other auxiliary services like swimming pool."* This point was extended by

RPC010 noting that *"the anthology expectation of the house is to be complimented with provision of the security service, the facility management services including cleaning and others and that the quality of the home to be delivered by the developer to me should beat other similar competition locally."* If a house has to be purchased it must be in a good location as this remains the quest identified by

RPC011 *"I wanted a house close to the sea because of the heat in the environment."*

Following the explicit descriptions of their expectations from their purchased housing, the fifteen home buyers obviously have their individual demands. Generally speaking all the customers are unanimous in many regards with regards to their various housing needs and requirements.

Therefore, based on the coding sheets for each respondent's' transcript, the key features of the homebuyer expectations prior to delivery of the housing are highlighted. Using the words of the homebuyers directly with direct examples are from RPC003: Quality floor tiles (finishes), House Design to incorporate store; bigger room sizes; Quality doors; compound and external works; RPC005: value for money; top quality house product; beautiful house design; Quality construction workmanship; Quality Doors; Quality Finishes; Water and Electricity Services, and RPC008: Product delivery to all information in the leaflet, Amenities promised to be delivered, a house and an environment, Ample room spaces (design), Quality Finishes, Quality Doors, Windows, Services like water distribution; electrical, Conducive compound works and environment- all to meet high level taste.

Three things stood out from the above highlighted housing expectations: one is that each homebuyer has anticipation from their housing purchase, second is that there are similarities among the homebuyers described housing expectations, and third is that there are homebuyers' who based their expectations on the initial marketing tools presented to them at the enquiry stage. While acknowledging the different words or language used by the different homebuyers, many of housing expectations include functional house, a beautiful house design, quality workmanship, quality finishes, and availability of infrastructure facilities. Others are within-the-house amenities, appropriate pricing, value for money, and location and environment, timely delivery, and keeping to promises and other promises made by the organisation through its marketing. These are coded in Box 4 below.

Box 4: Category 2: Housing Expectations

Good House Design, Functional House, Quality Workmanship, Quality Finishes, Availability of Infrastructure Facilities, Within-the-house amenities, Appropriate Pricing, Value of Money, Location, Environment, Timely Delivery, Keeping Promises

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4.4.3 **Category 3: Housing Communicated**

From the above, the fifteen customers' research participants affirmed they have expectations from the purchase of their house right from the outset of the buying process. They argued that they looked forward to the developer to translate their expectations into an acceptable housing product that will satisfy their housing needs. Between the enquiry and actual delivery of the

expected housing is the translation of the expectations into project design and specifications by the homebuilder. However, thirteen customers asserted that some of their expectations were actually translated into adequate house product and service quality design. The housing expectations were said to have been represented through the project various marketing materials advertised and provided by the organisation. The marketing materials include the project fliers, handbills, brochure, application form, typical sale agreement, imaging drawings (3D) and Architectural drawings presented to them by the developer organisation. The customers held that housing satisfaction quality specifications were viewed in the light of the information provided to them at the point of purchase of the house units. The fifteen customers observed that the organisation commenced advertising and marketing for the sale of the proposed housing development to them at pre-construction stage in what is popularly called 'off plan sale'. So, the interviewed homebuyers commented on if or not their customer expectations were translated into the housing quality specifications by the developer? Was the information provided to them by the organisation represents their expectation of product and service quality?

There was an affirmation by thirteen customers out of the fifteen customers that the home provider provided detailed information to them prior to and at the point of purchase of the housing unit. They acknowledged receiving both oral and documentary marketing tools including project flyers, brochure, and pricelist and design drawings, construction drawings, animation and 3D designs and were found to be in conformity with their expectations. RPC001 pointed out *"the developer marketing staff explained to me all the different types of houses available for sale. The company also took me through the various mode of payment acceptable by the organisation."* RPC002 highlights *"At the outset… I also think I did not ask relevant question… I did not define a house I need..."* *"The developer took me on a tour of one of her estates then completed. I liked the completed estate in terms of quality of the houses built within. That was how I settled to buy from the new development to be built. They also gave me the new project brochure, fliers and pricelist"* says RPC003. RPC004 stated that *"the project brochure given out by the private housing organisation contains a serialised Application Form expected to be filled in by a willing buyer indicating his or her interest and type of a house to buy and other salient information such as agreed price and mode of payment."* RPC005 pointed that at the enquiry stage of buying process *"The developer provided I with relevant marketing materials that enabled me relate what the developer planned to deliver to my own expectation.*

The developer gave me the new project advert brochure, fliers and pricelist which altogether rendered some basic information to me about what to expect in the new development. The relationship with the sales agent of the developer at the outset was useful." In corroborating the similar sentiment expressed by the others, RPC007 noted that *"The developer had pictures of what the finished house would look like…as shown in the brochure. The brochure has a list of amenities that are intended to be included in the house when completed and as such one can appreciate what the house being deposited for will look like on completion."* The account of RPC006 was similar in that he confirms receiving *"necessary information which I needed to make my buying decision at the beginning. The developer provided both verbal explanation and documentary materials as information…fliers and brochure which contains different housing types, plans and layout"*

The information provided facilitated buyers applications for a mortgage loan. This is a fact alluded to by RPC008, who recounted that *"On one hand the developer gave me all the supporting documents before purchase… document that showed the plan, area mapping or site layout where my colleagues and I selected our houses in a cluster within the estate was given. I was able to appreciate how the rooms are arranged on the plans…also gave me a letter to the mortgage bank."* RPC011 echoed that he got all the information he required though through his agent who acted professionally as the interface. "*I got sufficient information as I required in making the buying decision. The company provided through my agent relevant marketing documents such as the brochure, fliers and contract agreements. I was very satisfied with all the information they gave out to me as it shows proper understanding by the developer of my customer expectation.*"

However, there are homebuyers who might not have received as much information as the earlier ones reviewed above. RPC012 maintained *"There was a minimal contact between me and the organisation staff at the beginning. The housing project and the estate were introduced to me by a friend who also had bought a unit of a house earlier from the estate. I got into the buying process with the organisation when the project was already completed. I cannot really say if or not they understood my house needs giving that the physical building was already completed…"* For RPC013, *"Having told them I needed a three bedroom flat, they showed me a handbill, flier and brochure of the estate. I was subsequently taken to the construction site of*

the project. I did not really bother much about seeking information from the developer at the beginning of the sale. I relied solely on what my friend (who works in the developer company) had told me so I cannot say I was afforded all the information I required at the outset." RPC015 also stated "*...The developer just gave me a bank account number into which payment should be done especially as I expressed interest in acquiring a unit of a house. I will say there was no interaction with anyone in the developer's organisation except the initial time when I applied to buy the house.*" And RPC010 pointed out that *"...However, I was told certain services will be delivered in addition to the house unit. I was told there would be CCTV."*

Therefore, data from the coding sheets from the respondents' transcripts showed for instance, RPC001 received: oral explanation about different types of houses and various mode of payment, specification of the house and the house drawing; and RPC015: brochure enclosing the application form, pricelist, flier, sighted the Architectural design and the image drawings. The effect of this category is that it offers sufficient information on both the documentary housing information and oral housing information given by the organisation to her homebuyers particularly at the enquiry stage as encapsulated in Box 5 below.

<u>Box 5: Category 3: Housing Communicated</u>

- ***Documentary Housing Information***

Project Brochure, Fliers, Handbills, Pricelist, House Design Plan, Site Layout Plan, Drawings, 3D imaging –Pictures, Letter for Mortgage financing

- ***Oral Housing Information***

Oral explanation/Construction Site Touring

4.4.4 Category 4: Actual Housing

Each homebuyer described features of the eventual housing received from the organisation particularly comparing them with their initial expectation before delivery. Customers RPC001, RPC002, RPC004, and RPC005 remarked that their expectations in relation to external features and facilities associated with the purchased housing are properly translated into the overall design of the housing estate and same aspects were subsequently delivered with satisfaction. RPC001 particularly noted *"I am satisfied with the external infrastructure. The parking lot, landscaping is very satisfactory. In fact I will say the external features outside the main house unit I bought surpassed my expectation"* and RPC002 affirmed *"In the overall I would say I am satisfied with the room sizes, availability of a boys quarter, overall planning and density of the estate, power and electricity supply with standby generator, good drainage system which has prevented flooding over the years. I am also satisfied with the price I paid for the house."* The two buyers however remarked that their customer expectations with respects to the main house design were neglected by the management. RPC004 contended that "*to be honest the aspect of the estate I am pleased with is things outside the housing unit itself. I am satisfied with the sharing cost of shared facilities e.g., security services, water distribution and cleaning services provided by the facility managers. The compound work and facilities are availably satisfactory."* In the same vein, RPC005 relayed that *"Design concept was good. I am also satisfied with the location of the estate being within a lake environment. External works are very safe, and there is children playground. The developer provided sufficient space for parking for each family (house). There is also good gardening and landscaping that beautify the whole estate.*" Another buyer RPC015 remarked on his satisfaction admitted that *"The room space and kitchen cabinet are okay. The overall estate planning is good. The plan made originally by the developer is good and attractive. The external layout is pretty good safe for the insufficient width of the driveway for the block of flats section of the estate. Everyone coming to visit the estate for the first time often say 'Wow'…savours the beauty of the estate environment. You can hardly see any housing estate with such an attractive beauty externally within the vicinity."*

RPC014 believed the private homebuilder interpreted his expectation properly in the house product and service quality delivered at the end of the day. He posited *"I made bold to expresses my happiness with the room space (it was the measurement given to me as per the design drawings at the beginning). I am also impressed with the house finishes just as the doors*

and windows. The external works and infrastructure are very lovely too. The final product (design) delivery was exactly as per what I was expecting from the developer. At the point of purchase, the developer showed me a picture of what my house and the estate, when completed, will look like and upon completion. Summarily, am satisfied with the road, environment, security services, and design as the estate is not congested." RPC011 revealed *"I am satisfied with everything provided by the developer. I like the environment because it resembles the UK environment where I grew up and where I am still living abroad (UK)…The environment is very okay.*"

Contending with satisfaction, RPC008 acknowledged that (he is) "*…satisfied with the design, environment, and room space which almost matched with what was promised…and price competition. The estate environment is okay. The green area specific to each house is good just as with the individual parking lot. I also like the idea of shared generator (power generating). The electrical work inside my house to me is perfect. The developer used the right electrical cable, isolator and fittings"* a similar position RPC009 equally perceived *"The house size and environment (compound) are good. As for the compound, a lot of other developers would not give ample space as the sampled organization. If the developer had wanted to enhance her profit, she could have built more houses in place of the ample external infrastructure put in place."* RPC003 expressed a feeling that his housing expectations were not only captured in the design but delivered by the developer on two main aspects of the house design quality and related infrastructure as he stated *"I like the house design concept whereby every room is ensuite. The house also has a guest toilet. I am pleased with compound and external work."*

In the like manner, RPC013 maintained that *"The room space is good given what is available housing standard in Nigeria. The building size is right comparable to the price I bought the house. I can also say the road and flower work. The ambience and the environment are very nice…"* RPC006 expressed satisfaction that the home builder had paid satisfactory attention to the various aspects of his customer expectation in the product and service. *"I am satisfied with the project and building design. There was an effective use of space, layout with rooms and toilets adequate. There is also adequate car park area. The sale price is appropriate, and the house location is good'. 'The house design, house and rooms sizes are acceptable (as presented by the developer). I also like the window quality"* said RPC007. Buyer RPC010

testified to a fusion of expectation and delivery *"Am satisfied with the general design of the house. The provision of facility management services such as security, landscaping, and cleaned environment are appealing. Though, the design did not allow for a courtyard in my house to enable for children outdoor play."*

Notwithstanding the above commendations given by the mentioned homebuyers, they highlighted some parts of the house design promised that failed to be in line with the final product. In such regards, the actual deliveries do not tie with customer expectations. Commenting, RPC012 retorted *"why this poor quality house? I am not satisfied with the product... the worst is plumbing works. There has been re-occurrence of water distribution problem in the house. Water leakage continues to permeate from the upper floor flat and thereby destroying my house. I have changed the doors, kitchen cabinet and sanitary wares. All the net fixed on the windows have turned bad. The majority of the product features are not satisfactory. Honestly, I experienced and still experiencing poor quality product. My needs are not captured at all."* RPC003 wanted a store in the kitchen and delivery of quality wall plastering that the developer neglected. He exacerbated *"wall plastering was substandard. Plumbing work is very poor. No wardrobe in the children room."* RPC007 complained *"I am displeased with the quality of the house finishes. The quality of construction with leakage in toilets and rooms are disappointing. The price paid is higher for the quality of the home delivered."* The recall of experience by RPC001 is not dissimilar arguing *"But, unfortunately, there are disparities in my expectation of the home finishes that were poorly done. I am not satisfied with the poor quality of door, floor and wall finishes. In the same token are the kitchen cabinet and the plumbing fittings. There is also roof leakage with water wreaking havoc to the house during raining season"*, a similar poor experience was shared by RPC008 who noted *"Am dissatisfied with the fittings such as doors, sanitary and kitchen. The biggest problem with my house is plumbing leakage... The finishes are also not satisfactory. The installed CCTV and common amenities such as the telephoning system and television network to each housing unit never worked."*

The disparity between customer expectation in terms of design and actual delivery is also buttressed as RPC002 queried *"Am not satisfied with the water system, quality of finishes is poor, the staircase was poorly done, and internal walls were not squared due to wrong building*

setting out…" RPC004 exasperated *"there is the leaking roof, poor plumbing... Room spaces are inadequate. The quality of tiles used is poor just as the fixing…"* and RPC011 also inferred *"I did not like the sitting room floor tile and had to re- tile at my own cost."* RPC005 felt his expectation was not adequately addressed by the developer in his overall customer expectation price-wise *"The product is pricey. Properties in Nigeria are crazily priced. Properties in Abuja are outrageously priced. The prices of these housing units cannot be scientifically justified as far as I know. Buyers are buying houses because we operate a capitalistic economy, and there is also a problem of inadequate supply as home demand increases. The house suffered from poor construction quality. Finishes of the house are poor."* RPC006 also believed the quality of the main house finishes and functionality has been jeopardized in the house supplied *"I am dissatisfied with the house finishes. There was a functionality problem of the house… Getting the right artisan to re-fix satisfactorily has also been problematic which underlying that secondary fixing of the problem can pose a more difficult problem than when the work is properly achieved from the construction period."* RPC013 furiously asserted *"The finishing, piping, doors are all not up to standard at all. It is not up to the expected standard... I have changed the tiles. I have to do so many things to enjoy the house. Even at the point of handing over and occupation of the unit, there was construction problems inherited."* For RPC014, *"the only thing is that I was expecting to see a back door that the developer did not make provision. Again, at the beginning, there was an agreement between me and the developer that the latter will complete the house within eighteen (18) months but was eventually completed more than twenty-four (24) months after. Am not so happy about that but I was sent an apology letter for the delay by the developer. There is also no parking space allocated to my unit."*

There were customers that recalled that the developer did not deliver product and service on time noting that delay in the house handover was prominent. *"The organisation promised efficient facility management services but her staffs do not respond to complaints promptly"* remarked RPC006. Same for RPC007, who noted *"There is usually delay in response to my complaints- This is what I am not happy about"* and RPC015 observed *"If there were a prompt response to complaints, many people would have been happy."* RPC007 expatiated on his frustration *"Towards the end of the construction works, the employees in charge even stopped picking my calls because they refused to rectify my complaints and I insisted it had to be done."* RPC013 maintained that *"When you call them they don't pick their phones. When one complained, they always say they have heard but did nothing to the problem. The organisation*

staffs are found not to take responsibility rather they keep passing you (customer) to one person or the other. The basic truth is that am not happy with the organisation staff attention given to me." "The attitude of the developer staff is appalling. It is like do whatever you like with the house" RPC010 concluded.

The fifteen customers unanimously commended the private developer for designing and developing different housing types to solve the housing needs of the low-income, middle-income and high-income dwellers. But customers were also unified on the need for timely home delivery and response to customers' care and service and swift response to customers' complaints. This has given indication that the service that is delivered is not completely in tune with promised services communicated to consumers in all ramifications. In responding to: *As a customer, my overall opinion about my private housing developer is precisely summarized by:*

-      After considering everything, I am extremely satisfied
-      Always meets my expectation and gives value service
-      The overall quality of product provided is excellent
-      The overall quality of services provided is excellent

Homebuyers' research participants opinions differ but summarily, five customers participants affirmed that they were satisfied (RPC001, RPC004, RPC011, RPC012, RPC014), six customers responded fairly satisfied (RPC002, RPC003, RPC005, RPC006, RPC008, RPC015) and the remaining four customers are not satisfied (RPC004, RPC007, RPC009, RPC013). The fairly satisfied customers have expectations though not entirely satisfied but will contend with the total offerings from the developer and may not complain. When asked why they will choose not to complain giving that they are not entirely satisfied, RPC005 said *"it may make no difference as previous complaints were not satisfactorily responded to."* RC008 insisted *"it helps me to remain at peace with myself by not complaining…and once I can repair or correct the problem, I just go ahead and do so."* One inference deducible from the above summarized three dimensional opinions (satisfied, fairly satisfied and not satisfied) expressed by the fifteen customers is that while five customers are satisfied with the total offerings (product and service quality), four customers are dissatisfied and six are the in-between customers. Should the six fairly satisfied viewed alongside the satisfied customers, a total of eleven out of the fifteen

customers can be said to be generally satisfied with the total offerings (product and service quality) delivered to them in the private home. In another sense, should be the fairly satisfied be viewed as titling to the left of the contour, there would be ten customers who strongly feel that the private home developer deliveries do not meet their expectations.

Examples are hereunder drawn from the coding sheets to highlights the actual housing received by the homebuyers with four sub-categories: satisfied with house product quality features; dissatisfied with house product quality features, satisfied with service quality features, and dissatisfied service quality features.:

RPC003: *Satisfied with house product dimension are*: House design concept, compound and external works, house types

      Dissatisfied with house product dimension are: No store attached to the kitchen, wall plastering sub-standard, construction workmanship, plumbing work

      Satisfied with service quality dimension are: prompt attention but low quality response (facility management services)

      Dissatisfied with service quality dimension are: okay with the service quality

RPC005: *Satisfied with house product dimension are*: Design concept, Location, External works, Car park, Gardening and Landscaping, children playground, house type options

      Dissatisfied with house product dimension are: Poor house construction quality and workmanship, Finishes, omission of promised amenities e.g., swimming pool

      Satisfied with service quality dimension are: attention, "good relation within the Nigeria context", persuasive if they are unable to respond to a problem"

      Dissatisfied with service quality dimension are: Not really

RPC008: *Satisfied with house product dimension are*: Project design, environment, room spaces, price, individual house green area (landscaping), individual parking lot, shared cost of amenities, inside-house-electrical work, overall estate planning, and site layout design, house types options

Dissatisfied with house product dimension are: House Fittings like Doors, Sanitary wares, Kitchen cabinet; Major problem is poor plumbing work with water leakage from poor plumbing installation, Poor construction workmanship, Finishes, Amenities installed but not working e.g., CCTV, Promised amenities never delivered e.g., Swimming pool.

Satisfied with service quality dimension are: Attention at the beginning of transaction and Willingness to provide information for mortgage facility from a third party

Dissatisfied with service quality features are: Delay response to complaints or request (after-sales services/facility management)

Following all the four descriptions of the features of the actual housing delivered, the organisation performance on housing satisfaction delivery is summarised in Box 6 accordingly.

Box 6: Category 4: Actual Housing

- *Satisfied with house quality dimension*

House types offer, house product design and specification, location, price, external and compound facilities (infrastructure)

- *Dissatisfied with house quality dimension*

Construction quality workmanship, value for money, mode of payment, mortgage facilities, and individual design (input)

- *Satisfied with service quality dimension*

Developer office environment, readiness to provide information at enquiry (pre-purchase)

- *Dissatisfied with service quality dimension*

Individual attention, construction site environment, timely response to complaints, quality of response to complaints, site operatives and workers, readiness to provide information (post-purchase), and after-sales services and facility management

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4.4.5 Category 5: Housing Satisfaction Implications

Satisfying customers have positive implications on a business practice. Dissatisfaction by customers also has negative consequences on the fortune of any business enterprise. This category provides data from the homebuyers in regards to their reactions about their home-buying and residential experiences from the organisation. From the analysis of the data, these implications are of three types: word-of-mouth (positive or negative); repeat purchase, and referral and each were found to have happened or would happen under different circumstances.

a) <u>Word-of-Mouth (Positive or Negative)</u>

There is an acknowledgement by every interviewed customer that they have shared their homebuying experiences with others both within and outside their residential housing estates. *"Yes I have shared my experience with many…"* and *"...with friends" (RPC001)*; *"… (have done so) both in the estate and outside" (RPC002, RPC012)*. *"...my...across many media…" (RPC004)*. Residents discussed the housing experiences among themselves. *"We have a resident association and everybody was always complaining about one thing or the other" (RPC013)*. *"...at the estate meeting, we used to lay our complaints...with some even claimed their own problem was worse" (RPC003)*. *"Some people have been asking me about the developer and the houses...you must be ready to spend a lot of money to renovate it…"* (RPC007). *"Many people that have come here (into the estate) are impressed. But what they see (which they don't know) is a product of self-improvement by each home owner… Most of the complaints are within each individual house whereas the external (compound) arena is beautiful. When we tell visitors our complaints, they say our experience here is far better than what obtains in many other estates in Abuja" (RPC008)*. *"...The building plan of the developer is always good and it is attractive. It is the internal house finishes that is the problem. And I have not tried any other developer to see what they can offer. ...everyone coming here always say 'Wow'! You can hardly see any estate like it which gives ample land space for compound amenities and services..." (RPC015)*. *"...On a first sight, the estate is beautiful. The landscaping is good…" (RPC010)*. *"...One of the reasons why I love the estate is that it reminds me of my living place in the UK…" (RPC011)* and RPC014 added *"...I have told some people about my impressive encounter with the company."*

   b) <u>**Repeat Purchase**</u>

The reactions of the homebuyers to repeat purchase of housing from the organisation is classified according to data from them:

   i.   ***Make-Repeat-Purchase-Without-Hesitation****:* These are largely the satisfied homebuyers and will buy new housing from the organisation once they are in need and financially able. RPC014 said *"If I have the opportunity I will buy again from the organisation because they have done a fantastic job". "Certainly, I will like to repeat purchase of housing from the organisation." (RPC002). "Of course yes. I will like to buy again from the developer"* and *"…even looking for one more units to buy again." (RPC011 and RPC010 respectively). "…Of course I will tell the developer my experience in this one and will have to trust them to do a better job this time around…Everything is on trust." (RPC015).*

   ii.   ***Make-Repeat-Purchase-Conditionally*****:** These represent homebuyers whose initial experience will serve them a caution should they have future need to purchase new housing from the organisation. *"…I will be involved in the process...leverage on my past experience…will make input into the choice of materials for the construction…" (RPC004). "…will not wish to buy off the plan again…rather will pay upon construction completion and handing over…" (RPC003). "If they improve on the quality of their plumbing work…" (RPC012). "…will like to see the quality of finishes and fittings first" (RPC001). "Yes…but will get an Engineer to go with me and other professionals…give me opinion before final decision to buy" (RPC005). "This is tough one….more of if one will find a better developer than this company. When you cannot find any, you then decide to repeat purchase…at least one has complained before" (RPC013).* Jones & Sasser, 1995) referred to "false loyalty" which often occurs when there are no better alternative choices in the marketplace. *"First of all I don't have the resources to make a repeat purchase of a house. But…will be a lot more guided...negotiate a number of things such as the developer to remove the cost of the doors and other things from the sale price so I can personally provide them" (RPC008).* RPC07 doubtfully said *"Repeat purchase? Probably not. But…if…will not pay complete for the house until the house unit is completed and handed over to me to check it if it meets my satisfaction.*

I will not take promises…then…facility management…the location…must also be good and the price must be cheap…" "I am sceptical about every house in Nigeria…but will…consider other options (e. g what other estate developers have to offer)…if the developer conditions are exceptionally attractive…" (RPC006).

iii. ***Never-Make-Repeat-Purchase:*** There are homebuyers who are so dissatisfied with their previous housing and would not contemplate any future patronage of the organisation. RCP009 was unmistaken *'No repeat purchase from the same developer. I have never seen or don't see them as professional enough and not a corporate entity rather as a family company'.* Such customers will defect to other home-developer for their new housing needs.

c) **Referral**

Referral of others by the homebuyers to patronise the organisation has taken place and will take place in the following manners:

i. ***Freely-Make-Referral:*** These are satisfied homebuyers that will not hesitate to refer others to the organisation for patronage. RPC001 stated *"I have informed many people to patronise the company. Two people already bought from them through me…"* RPC011 and RPC010 happily said respectively *"I have recommended two of my friends to patronise the developer. They live in the USA…I told them the company is hardworking and credible…"*; *"I directed few people...because I like the sight of it. Easily I will recommend other people without any restrain".* *"I have introduced people to the organisation before…to introduce more in the future."* (RPC002). *"I will like to introduce many people to them just as I was introduced to them by a friend and now am satisfied with the house I bought"* (RPC014). *"I have referred people to buy from the organisation largely because of the location"* (RPC013). *"I have introduced several people…they could not afford the price to buy or could not secure loan to buy outright"* (RPC012).

ii. ***Conditionally-Make-Referral:*** If these homebuyers will make referral it would be conditional or with caution to anyone they are referring to the organisation for housing purchase. RPC015 remarked *"I will refer others to patronise them but I will tell them my own experience…so that they are guided"*. *"Despite my bad experience from the organisation, I have referred people to buy from the company. In this country, there is shortage of housing supply. People go ahead to buy houses from developer even when they are not satisfied because demand is higher than supply of houses in Nigeria. House buyers then live with the problem or they make up. I will…but tell them my experience for them to judge"* (RPC004). Similarly RPC003 said *"…but I used to tell them the problems associated with the estate in other that they are prepared to face or resolve it in case they decide to buy…should inspect the house and identify the problems if they can cope with it or verify it before buying otherwise they can look elsewhere."* *"… refer but with a caveat"* (RPC005). *"People are asking…But I used to tell people... If you have limited resources…get involved with the developer during the development..."* (RPC008). *"Nigeria has a culture of not wanting to spoil other people! But I may like to tell anyone…that look the developer has good building in good location but you might want to consider doing some renovation after buying. I know people are different some may be frank while others may be courteous…"* (RPC006).

iii. ***Never-Make-Referral:*** These homebuyers were so unsatisfied and will never refer others to patronise the organisation. To RPC007 *"No. I will not refer anybody to buy houses from the organisation…"* RPC009 said *"It is obvious I cannot refer anybody to them. At the point of construction I referred a friend to buy the house but that was then before I moved in myself. Even now the company came to me to introduce their new projects but I refused to even look at the pamphlet."*

Box 7 below provides these different perspectives of homebuyers' behavioural disposition in regards to their experience with the organisation housing satisfaction delivery. This provides an important knowledge to the organisation about repercussions of the homebuyers' satisfaction or dissatisfaction with the organisation's housing delivery performance.

Box 7: Category 5: Housing Satisfaction Implications

Word-of-Mouth

Positive

Negative

Repeat Purchase

Make-Repeat-Purchase-Without-Hesitation

Make-Repeat-Purchase-Conditionally

Never-Make-Repeat-Purchase

 Referral

Freely-Make-Referral

Conditionally-Make-Referral

Never-make-referral

4.4.6   Category 6: Housing Satisfaction Solutions

The different suggestions made by the organisation customers for improved housing satisfaction practice are examined in this category. RPC001 said *"The developer should address the after-sale-service. There were issues arising from who is to be responsible for defects in the house sold after certain time after possession. There should be a 'Warranty Period" when the developer will take liability for product defects and not just six (6) months after the estate completion. Should it be six months after project completion or six months after customer's possession of the house unit? There should be better interaction between customer and the developer. Dialoguing with customers on issues bothering them will help."* As for RPC002 *"The organisation should be more receptive to would-be buyer in the improvement of either architectural or engineering suggestions....the developer should offer land for sale within her developing estates...so each buyer of land build to their own taste."* In addition, RPC003 points out that *"They should try and improve in the quality of materials and items they are using in the construction of the houses. When subcontracting the job they should be careful of the workmen they hire to prevent poor workmanship. They have to screen their*

contractors and make sure that jobs are only given to those with quality mind-set.” *Corroborating, RPC004 advised “the developer should step-up and improves in their services and quality of the houses…* deliver the house to time/quality/and commensurate price*”* RPC005 believed the developer *“should hire quality artisans of top quality. The organisation should also hire highly experienced staff and pay them well because if you pay peanut, you will get poor quality work. The developer should do a need appraisal of the various types of property or housing needs by different people in the country then categorise it and segment it.”* *“The organisation should get proper or certified contractor that has done the job over and over again so that once the houses are handed over to a customer he or she does not need to be renovating extensively.”* (RPC006). In similar vein, RPC008 said *“They need good supervision of their works on site. They need more of quality control specialist for fittings and other aspect of the house construction.”*

RPC009 wants the developer to *“realise it is better not to promise than promise and fail.”* The RPC010 *“the developer should factor customer needs into their design…”* Others have said *“the quality of the plumbing work should be improved upon”* (RPC012) *“They should organise training for their staff regularly”* (RPC013) among other several suggestions aimed at improving the homebuyers' housing satisfaction practice.

Box 8 below provides different suggestions for improved housing satisfaction practice by the private housing developer which are contextualised based on their experiences of the organisation's strengths and weakness.

Box 8: Category 6: Housing Satisfaction Solutions

Address after-sale services issues,

Allow input of homebuyers into house design,

 Improve and sustain product types segmentation

Improve construction workmanship quality

Use quality construction materials

Select and hire experienced contractors

Hire and retain experienced and skilled workers and staff

Ensure quality supervision

Keep to promises made

Ensure timely project completion and handing-over

Deliver prompt response to complaints

Ensure quality response to complaints

Set staff training and retraining as a priority

Improve workers' welfare,

4.5 **FINDINGS FROM THE MANAGERS PERSPECTIVE**

Generic category 1- 6 have been used to analyse the data transcripts from the managers interviews in details as hereunder presented. The research question for managers focused on understanding:

> ➢ To what extent do managers understand customer satisfaction in private housing delivery? Do managers fully understand what house buyer expectation of product and service quality is? How prepared and positioned are managers in achieving customer satisfaction in private house building organization?

4.5.1   **Category 1: Managers Characteristics**

The age of practice of the research participant managers is between 7- 11years as provided by each of them. The least of them have occupied the managerial position for at least three years

- *The cost and estimation manager* has spent 8-years in the organisation and has been Manager, Cost and Estimation department for the past five years. *"Our main function is to prepare cost estimates for all our housing projects and monitor the cost performance during project delivery period."* The amount specified determines the quantity and quality of materials to be used and how much to pay for workmanship (labour), and thus, affects the quality of the eventual house product. The manager noted that company had before used low quality materials in her projects which led to complaints by the homebuyers who demanded replacement or re-doing of the work. Manager has had many encounters or interactions with the company homebuyers' that commented on the company house and service quality products stating "the quality of the house does not match with the price they paid".

- *Purchasing and Procurement manager: has spent* 8-years in the company. "As the head of the purchasing and procurement department, my primary job function is to oversee the department which is charged with the responsibility to plan, order, and purchase and deliver building materials for the projects… also organises contracts and sub-contract works for the construction work on site… and also engaging quality sub-contractors." The department and the company often receive complaints and try to accommodate their complaints by improving on the quality.

- *Construction and Projects department manager:* has 10-years practice experience in the company. "It is the department that is saddled with the responsibility of building or constructing the houses which our company sell to her customers". The

department entertains customers on the construction site and provide them with information, inspection of on-going house construction works. Acknowledged as the center of the main business activity of the company, the department often receives the most complaints from the customers about quality of the final product resulting from a) Supply and delivery of low-quality construction materials b) problem of adequate skilled workers and artisan in the industry c) Quality of supervision is low due to lack of adequately experienced, skilled qualified supervisors d) building with "minimal cost". All these are resulting in poor or low quality workmanship on the housing delivery. The department staffs work as a team but *"maybe our best has not been good enough considering the growing complaints from our homebuyers about our houses particularly in the recent years"*.

- *Estate and Corporate Affairs Manager:* has 11-years practice experience in the company. "The main function of this department is to be the center point of customer relationship to the outside world, that is, the corporate aspect of the our department function, warehouse our own asset or other homebuyers asset acquired from us for re-investment- rent or resale in future… also in charge of land acquisition for the organisation through open market purchase, government direct allocation or partnership with other land owners." Recalling various encounters with the housing customers, "most customers say good things about the company because "we deliver quality", however, there is "delay in delivery" and "quality of building materials we sometimes use." "We hardly have a precise knowledge of the individuals we are building for at the design and pre-construction stage."

- *Finance and Account manager:* 7-years practice experience in the company and has been the department manager for the past 3-years. "As the finance and account department, we are in charge of the basic book keeping in the organisation. We keep the record of income and expenditure of the company…. the company financial performance shows surplus income over expenditure over time… it could be better though we are making profit and breaking even in business since inception of the business operations." "I noticed that customers do have complaints about the organisation… most of the customers seem satisfied with location, house design and compound infrastructure"

- *Sales and Marketing manager:* 10-years practice experience in the company and responsibility to oversee the following functions described by him or her a) provides customers with all marketing information to assist them in taking purchase decision from the organisation b) canvasses for sales of our housing products c) Produce all marketing materials and tools such as Brochure, Pricelist, Fliers, Handbills, Point of Sale Banner, Application Form, 3D imaging d) pursues sales using different media like newspapers/Radio/Magazines/Television Adverts, Housing Show, Exhibitions etc. e) organises new project commissioning to present new projects to the public. S/he admits that customers do complain about delay in house construction completion and handing-over of bought units; noting that generally "It has been a struggle over the years to satisfy our customers through giving them all the above mentioned housing requirements"

4.5.2 Category 2: Housing Expectations

Here, managers understanding of what the homebuyers want were examined. This helps to find managers' perceptions of consumer expectations and if or not such expectations match what consumers actually expect to receive. The starting point was to know if managers have had prior encounter (s) with the organisation homebuyers. This is important so as to know if they have a good grasp of what housing customers want from their home developer. Managers' respondents confirmed that they had several encounters with the organisation customers who have remarked to them about the organisation house product and service. Through these encounters, the managers revealed their knowledge of what the customer housing wants, requirements and expectations are. Such prior encounters, managers relished formed the cornerstone of the organisation project design and eventual implementation.

Summarizing what the housing customers' want, RPM006 argued that *"housing customer expectation is in the context of delivering a quality house". RPM006 also added "...that generally homebuyers are ideally looking for good housing location, appropriate price, flexible mode of payment, good house design..., and good quality workmanship. Other expectations made...are prompt and timely delivery date which unfortunately we have been challenged to meet most of the time. Customers also ask that we give them longer payment period than the short-term construction period often attached to our projects between twelve to twenty four months.... They also ask us to give them individual attention and often want all promises made on project fliers and documentations to given to them."* The above

interpretation is corroborated by RPM002 stating that *"every customer wants a quality home product… I notice that every customer wants a quality and good house product and service…* Adding, *how might we accommodate the low income level? We do this by building affordable homes since that is mostly their complaints…on price tag on the houses. For me, our housing customers expect more improvement in quality of delivery. Customers expect us to act by inculcating their requirements in our new housing design. This is to ensure that our customers become our first priority."* RPM004 pointed out that *"our customers want good quality housing product and use of the right building materials. As human, our customers are not usually happy about extension of time."* RPM001, however, noted that *"Customers' when paying for a house expect to move in their things and live in without problems. Customer expectation is to be provided a good and high quality of finishes, doors and kitchen. They expect a good finished house from the developer. Housing customers are looking forward to receiving a functional house rather than one that they will start repairing due to poor workmanship…"* Another manager RPM003 relates customer expectation to the price they paid for a house as he argued *"When customers pay so much money, they expect to see a whole world in their homes…Clientele taste differs. The world of housing customer taste is diverse ranging from the colour of wall, colour of the roof, the shield of tiles and so on."* Noting the importance of keeping to timely delivery of purchased homes as well as ensuring safety and stability of the dwelling unit, RMP005 emphasised that *"Aside meeting the timeline provided by the developer, customers expect to receive beautifully finished houses with sufficient infrastructure. Customers also expect that the building they are buying will meet safety standard due to the problem of building collapse rampant in Nigeria."*

The heads of the various departments argued that the organisation is expected to develop and deliver a quality housing that meets the expectation of its customers in terms of functionality, safety and comfort, house design, finishes and value for money paid among others. The accounts of experiences recounted by the managers are not generally at variance with those expectations highlighted by the customers during their participation in the research. Meanwhile, the housing expectations earlier identified in Box 4 are similar to the managers' descriptions of the homebuyers' housing expectations but with other features included in the managers coding sheets. They are request to choose housing from different house types, looking for Mortgage facilities especially by the low-income and middle-income homebuyers, flexible mode of payment, anticipation to make individual design input, use of appropriate site

workers, good working environment both at the developer office and construction site. The homebuyers are also found looking for individual attention and quality facility management services after house unit hand-over. Both Box 4 and these additional ones would ultimately constitute the overall house product and service quality expectations the organisation must strategize to deliver in the pursuit of overall customer satisfaction.

4.5.3   Category 3: Housing Communicated

Data from the managers showed that the organisation has translated customer expectations to specifications and house design required to ensuring that the eventual product and service quality meet customer satisfaction. RPM002, RPM003 and RPM006 were emphatic that customers' needs informed the housing project designed as advertised through the project flier, handbills, brochure, application form, typical sale agreement, imaging drawings (3D) and Architectural drawings. The RPM002 believed the organisation has translated customer expectations into quality specification. He stated *"People testify that the company product is good. If you sample a broad range of customers, they will tell you that the company product is 'superb'..."* Examining how the organisation has been able to achieve this feat, he added *"...Management do make amends once complaints are received either by changing the materials used or disengaging some of the sub-contractors that are not doing well....Customers' testify that we are a listening company. Measures are taken most times to ensure we try to improve. We try to be innovative and introduce modern methods of construction and materials to deliver quality product and service."*

RPM003 believed judging by the comments of the customers interacted with overtime that the organisation may have translated customer expectation effectively into proper and acceptable design. He hinted that *"some customers commend us about our good house design, aesthetic and functionality of the house. Our company is known for quality and affordable houses over the past years. To secure the commendation from customers...the organisation did not only understand the customers expectation but had designed its house and service quality to meet their satisfaction. But we are still in the process of strategizing on how to achieve satisfaction feat for all. This makes your research timely and interesting."*

All the managers agreed that organisation received and understood the customers housing requirements, needs and wants and have communicated its housing design to the customers'

via media of brochure, fliers, handbills, pricelist, Architectural floor plans and elevations, 3Ds', building plans, site layout and elevations and so on. However, considering the technicalities involved in construction and housing, many customers might be unable to read or understand Architectural building plan let alone relate drawings to the physical building until the buildings are delivered. Also, they reported on instances where the customers have drawn the organisation's attention to some complete omission or partial provision of earlier promised housing details or features.

RPM001, RPM004 and RPM005 however felt the organisation may have been unable to decode fully customers' expectations into practicable product design thereby resulting in poor product delivery and the attendant complaints. Overall, the organisation was said to provide the prospective homebuyers with necessary information to guide their housing purchase as described through different types of communication apparatus and media earlier mentioned.

4.5.4 Category 4: Actual Housing

The category provided data that describes the actual housing delivered by the organisation to her customers over the years based on the managers' experiences. In other words, it examines content from the data that shows or otherwise if the housing specifications that have been designed (i.e., customer expectations) were the housing actually delivered. There are instances whereby house design is said to be good but the developer could not translate the sound design into what the customers want. Ordinarily, homebuyers' expectation should inform housing design and service, while the designs should be implemented into actual product or service delivery. RPM003 agreed that *"poor workmanship and lack of adequate supervision occur during project delivery thereby causing the organisation not to keep to her initial design."* RPM003 further noted that "*If the quanta of complaints we have received about the quality of the houses are yardsticks is anything to go by, then, one will say the organisation has much more work to do on meeting customer satisfaction…the cost of the house units is not cheap, there are insufficient compound infrastructure and amenities with poor workmanship and supervision and low quality of finishes."* RPM006 also corroborated *"Some of our sub-contractors are cutting corners as they do not use quality materials… The use of sub-standard materials is making our customers complain about the quality of the houses we sold to them. I have noticed that the low-income home buyers complain more than the other categories of customers. They often expect to enjoy similar facilities and amenities as the other classes of customers which we are unable to provide within the house design. the organisation should*

place More attention in the areas of quality of finishes; water supply distribution problem and leakages and resolving complaints mostly made by the low-income home buyers; address poor contractors' selection and provide adequate supervision to ensure standard quality materials." RPM002 insist *"the organisation should get more quality and improved standard materials to the project' as a way out to adhere to design specification thereby deliver satisfactory final product and service that will be in tune with her customers' expectations."*

Using the yardstick of complaints that have continued to trail the product and service quality delivered to the customers, RPM005 stated that *"...we are usually made aware of customers' complaints or dissatisfaction during our management meetings where the affected departments table such matters for management discussions, ideas and action. Some of these complaints often presented from the customers are: the organisation is not keeping to timeline for project completion; the unsatisfactory manner their complaints are handled when they meet with the Estate and Corporate Affairs or other departments. Most customers want their complaints instantly dealt with as they come to Estate/Corporate Affairs or the Construction site whereas it is a process; for few customers who visit the site during construction they complain about materials mix- ratio, slow construction work, sizes of rooms, and quality of finishing materials. To me, I may say these problems emanate from the higher expectation of customers than the money (price) they paid for the house. But I believe we have not achieved customer satisfaction to a limit. The organisation is weak in the timely delivery of finished product; the purchase price because customers complain that our products are expensive and payment plans are not flexible. I have reasons to agree with their reservations."* RPM005 added *"... The need to fortify the organisation with adequate professional is critical..."*

RPM004 observed that the organisation has failed to transform customer expectation into quality house product and satisfying service. *"The main problem we often face is with the time of delivery. Most times delay is caused due to unforeseen circumstances or the contractors we use in the work. There are few cases when customers are displeased with the quality of materials we used. Good quality housing product is a function of the materials utilized in the construction so we try to use the best materials. We sometimes changed to suit the customers' needs. Most customers tend to ask for their taste. The organisation and our department have not been able to translate different buyers' tastes... As a developer, we really don't know the particular customers when the housing project is being planned. Customers come into the project at different stages of the project. So we are not constructing for a particular client or*

customer…One method I will suggest is a proper customer- developer relationship to carry individual home buyer along as the construction works progress so that they can precisely define their choice of finishes but within company's the cost budget. Once we identify the house buyers especially those that have subscribed for houses, they should be invited more regularly to the site for inspection instead of waiting until the end of construction for customers to make complaints. Organisation must adhere to advertised specifications in the actual product offering. We should provide more information within and among different departments and staff in the organisation."

RPM001 is concerned that the organisation over the years could not translate customer expectations into satisfactory tangible house product and service. *"The organisation has not met customer expectations. The organisation is still working towards it and this is in the area of quality of materials used in the housing project that are argued to be substandard.... moving forward, our design should provide for reasonable room space, toilet size, functionality and be implemented appropriately. The organisation should try to spend more money on the delivery of the houses to enhance quality finishes. Profit policy has to be reviewed. If we want to satisfy our clients...Over emphasis on high-level profit has to change. The organisation perception on profit making must be addressed so that customers are delivered quality product and service. Organisation should try and work together more with the buyers during construction stage so that they will not be pulling down structure we have built for them either due to quality or taste disparity."* RPM001 made further suggestions in order to mitigate the problem of not keeping to design in the final product delivery stating *"we should change or improve on the methods of construction to avert plumbing problems, water leakages and so on. For instance, instead of the old method of the company supplying materials to her contractors which sometimes result in delay, a method of awarding both labour and materials component of the building construction may be adopted so that such contractors can take full control of its operations and be totally responsible for timely delivery under our supervision...to keep her words to the customers."*

To ameliorate the problem causing homebuyers' dissatisfaction, the organisation requires re-strategizing. The re-strategizing must include but not limited to maintaining highly motivated workforce, training and retraining of workers to update their skills towards translating project design into actual realisation, and improve its modalities of engaging contractors such that only experienced workmen and artisans are utilised on the job. Others are the need for deployment

of adequate and experienced supervision, providing good quality building materials/finishes, and reviewing profit (maximisation) policy so that cost minimisation focus does not jeopardise delivery of satisfactory housing quality, and ensuring deliveries are in tandem with advertised promises (e.g., time, price, quality, service etc.).

Nonetheless, RPM001 believed the organisation did not deliver what customers actually expect arguing *"the organisation is still working towards it. The customers currently argue the quality of materials used in the housing project as substandard."* RPM002 contradicted the above opinion maintaining that *"I can confirm that the organisation has been able to attain customer satisfaction. Customers' testify that we are a listening company."* To RPM004, while not ruling out some complaints, he admitted *"To a reasonable extent we have done well. As we all know there is no way we can achieve 100% customer satisfaction. We are all trying to better our best. It may not have been jubilation time yet for the organisation in her quest to satisfy home customers."* RPM003 argue *"...there are complaints...which includes that the cost of the house units is not cheap; there are insufficient compound infrastructure and amenities...poor workmanship and supervision with low quality of finishes."* RPM005 pointed out a mix performance *"We have not achieved customer satisfaction to the limit of 100%. I can say the organisation has however done well up to 70% pass mark. The organisation is weak in the following aspects; Timely delivery of finished product. The purchase price is high because customers still complain that our products are expensive. Payment plans are said not too flexible."* In a similar manner RPM006 believed the organisation is performing but indicated areas for more improvement *"The organisation is trying her best to meet customer satisfaction. I know it will not be easy to please everybody but the organisation has done well but may need to work harder on the areas of improving quality of finishes, prevention of water supply distribution problem and leakages and meeting the needs of low-income earners home buyers who are having most complaints."*

Furthermore, RPM004 admonished *"If we promise the customers' a thing, we should keep to it and we are working towards that feat."* RPM001 suggested *"...as for the house design, we should provide reasonably room space, toilet size, ensure functionality, and improve external aesthetic design of the house... and the organisation should spend more money on the delivery of the houses to enhance quality finishes that are all we promised our customers at the outset."*

And RPM003 suggested *"Spending more money on procuring better quality materials will enable us to achieve customer satisfaction. There are also insufficient compound infrastructure and amenities than advertised."* RPM001 added *"Quality of materials used in the housing project may not meet customer's expected standard. In the current housing project, quality of materials being used is enhanced."* RPM006 crave our organisation to keep to its promises *"...As a developer, we should provide all promised facilities in the housing estate...CCTV, swimming pool, etc."* RPM002 believed *"where necessary management does make amends once complaints are received either by changing the materials used or disengaging some of the sub-contractors that are not doing well."*

From the above summarised different perspectives, it could be argued that the organisation has made some progress to offer satisfaction to the customers. Second, by the managers' acknowledgement of the several aspects of the delivered house product and service requiring improvements is evidence there is gap in the performance of the organisation in relation to meeting customers' expectations and actual delivery. This is more so when considering that the customers had described their expectations from their housing purchase to entail delivery of quality house design, quality finishes and good workmanship, timely delivery and handling over, good pricing and ease of payment terms, functionality of the house units to avert avoidable extra expenses on premature renovations, providing house and service of comfort and so on as argued by the home buyers themselves etc. All these expected dimensions of housing have not been fully met by the organisation. Meanwhile, all the managers' respondents safe for RPM002 and RPM004 totally agreed that the organisation requires a significant improvement in the above highlighted satisfaction dimensions. Thus, notwithstanding aspects of the housing delivery for which the organisation is commended by each manager, there exists a gap existed between what customers expect from their housing and what overall housing quality is delivered by us. While it is seen from the arguments by the managers that the organisation has excelled in some aspects of its housing delivery, it is also lacking behind and unable to satisfy customers in some other aspects.

4.5.5   Category 6: Housing Satisfaction Solutions AND MANAGERS Motivation

Part of the research questions for this study under the managers' interviews is 'how prepared and positioned are managers in achieving customer satisfaction in the organisation?

This was where the managers' commented on their motivation towards contributing to the organisation efforts towards attaining satisfaction for her homebuyers. RPM001 asserted *"The Company does not motivate me. Take for example, recently the company passed a form to the workers to indicate if they were motivated in doing their work. I stated that I am not motivated.'* Buttressing the point, the respondent lamented *'there are several pieces of training we should go for but not sponsored. Promotion of staff has not been done on merit. That way the company does not appreciate you. This is affecting my performance. I am just trying my best to be self-motivated. There is the software the company bought for the department but not being put to use because we are not trained in it. One of us was trained who could not train others. No training in short for my department staff by the organisation…"* RPM002 consented that *"We look forward to the company engaging staff in more training that will expose us to helping towards customer satisfaction. We at the management do go for training but there is the need to organise training for the general staff since they also interact with customers one way or the other. There has not been regular training that is why I am asking management to sponsor staff to undertake more training. The organisation should also assist employees to belong to their professional bodies that will make them gain updated knowledge and skills in their discipline. By that their performance on the job will improve."* RPM003 noted *"I am well trained. The company organises project management courses for us in the department. But I will still ask the organisation to do more especially in the area of improving the way we do our projects to meet buyers happiness. I want the management to spend more money in training us especially in the area of customer satisfaction. Other staff needs the training because they are the ones in the field. With training, the workers will be able to understand more about what customers want and contribute to providing them. We are not provided enough supervisors on site per project."* RPM004 acknowledged *"I am more than motivated. My department is also motivated. We do have training once in a year that is good enough. Though there could be room for improvement."* RPM005 submitted *"The Company motivates me but it can be better. I expect to see improvement in the training programme and should encompass all staff. Presently only management staff go for training once in a year. Some have not gone at all. At least four times per year training for management staff is ideal out of which at least one or two should be targeting subject on customer satisfaction. Customer satisfaction should be the ultimate goal of the organisation so we need to give all staff training on how we can each contribute and deliver our product and service to satisfy customers. Management and staff should be exposed to refresher course and interaction with other organisations in the industry who are doing better than us to learn best practices that can be replicated for customer*

satisfaction." RPM006 stated *"l am well motivated. I have enjoyed promotion from time to time. I have also attended several training on sales and marketing. There is room for improvement in organising training for more staff. The 'once in a while' training is not good. There should be regular training. There should be more interactions among different departments of the organisation. It is not just submission of report on customer complaints to the management but better relation among department heads and workers."*

While the managers expressed enthusiasm to contribute assiduously towards achieving satisfaction by the organisation homebuyers, they were unanimous in their demand for an all-inclusive training programme for management and staff. At the moment, training is scant and near exclusive preserve of the management staff and the training has been largely 'departmental job-function biases' with no specific training to expose staff on customer satisfaction or related matters except for those staff in the sales and marketing department. Managers RPM004 and RPM005, however, had engaged in self- help effort towards continuous professional competence but this need to be on the organisation priority agenda for its staff. Reportedly, the organisation workers except those at the management level do not enjoy refresher courses or any skills updating training for effective performance. Managers are hopeful for improved workers' welfare package, reasonable take-home package (salary and emoluments), reward of outstanding staff performance, regular promotion and provision of necessary tools to boost workers' self-satisfaction, promote better efficiency and ultimately enable the organisation realise her drive towards actualising customers satisfaction.

From the coding sheets for the managers' interviews transcripts, Box 9 below has been extracted presenting different solutions for improving housing satisfaction practice in the organisation. The suggested solutions are either to reinforce the existing organisation strategies or be created as new practices and programme. The suggestions by the managers also are very similar to those gathered from the homebuyers and could be applied to deliver satisfaction on the different house product and service quality dimensions accordingly.

Box 9: Category 6: Housing Satisfaction Solutions

Supply and fix top grade amenities

Certificate program

Individual courses

Quality assurance

Suppliers' contract

Workers motivation

Critical path method

Timely project funding

Hire experience consultancy services

In-house professional review

Career growth and professional development opportunities

Internship program

Customer care unit

Land procurement

Cost minimisation

Friendly layout

Keep office neat

Customer care

Marketer orientation

Proper site layout plan

First Aid Box

Organised equipment yard

Customer service committee

Improve welfare package

Individual training

Provide modern construction and training

Hire experienced facility manager

Optional payment method

Increase payment method

Synergy with primary mortgage institution

Secondary mortgage homes

Reflecting on the findings from the above analysis under the two sources of data, the next step I took was the:

- *Developing House Product and Service Quality Dimensions in Table 4:* data findings on Category 2- Housing Expectations from both sources of data alongside those of the "Actual Housing" has been used to develop the various house product and service quality dimensions necessary to deliver overall satisfaction to the homebuyers in the organisation. This is because both categories adequately provided responses to answer the research problem of the inability of the organisation to deliver overall housing satisfaction to its customers. The key features of the housing expectations have been shown in Category 2 from both the housing customers and the organisation managers' data analysis. These key features of the house product and service quality expectations are represented in Box 4 and extended with additional features highlighted under the same category 2 in the managers' data analysis section. These housing expectations desired to meet overall homebuyers' satisfaction from the house product and service quality deliveries are thereby presented together in Table 4 and named 'the House Product and Service Quality Dimensions' in this study. Meanwhile, Category 3 in both cases of the homebuyers and the managers' data analysis indicated actual housing delivered and how it has or has not met the initial homebuyers' expectations. This represents the considered performance of the organisation on the different house

product and service quality expectations. This organisation performance on the various dimensions of housing satisfaction has been reflected also in Table 4 as either satisfactory or unsatisfactory. Hence, as shown in Table 4 both aspects of the house product where the organisation has excelled in delivering satisfaction and other aspects of the product and service quality where it has not are indicated.

- *Developing Suggested Solutions into Table 5:* From the data analysis presented under Category 6 in both the homebuyers and managers perspectives, there were suggested solutions to improve the organisation housing satisfaction practice. These suggested solutions were considered based on the data as earlier shown in Box 8 and further extended in under the same Category 6 in Box 9 in the managers' data analysis section. These practical solutions as offered by the research participants from both data sources were found to be similar even if the same words were not used by different respondents. Most words or language used is similar and in some instances the same among the respondents from both data population sources. This makes it possible for the researcher to utilise the participants words or phrase as closely as possible in drawing-up the various solutions as well as the dimensions under which they apply.

Joint Research Discussion Meeting with Managers *(Feedback on Analysed Data etc.)*

I continued in the process of reflection and with the organisation managers in the action research study upon the results of the data analysis. We held joint discussion meetings where we reflected upon the actions taken so far in the research particularly at the point when I was ready to share the results of the data analysis with them. Hence, in order to improve the quality of the result of the research, I reverted back to the organisation managers and presented the results of my data analysis so they could check, reflect upon it and to enable us have joint agreement for further action. In other words, I performed what Bengtsson (2016) called "a respondent validation, "a member check" which according to Burnard (1991) and Catanzzo (1988) both cited in Bengtsson, (2016) is to achieve agreement. I chose to approach the organisation managers for the results presentation so that a) it offers them feedback on the data analysis result b) we continue the process of reflection on the actions taken on the research c) to fosters continuous negotiation and collaboration with the research participants d) we could build consensus on the results so as to improve practical implementation and foster collective implementing or further action in the organisation e) to improve individual professional

competence and organisation practice towards delivering overall homebuyers' satisfaction practice in the organisation for positive implications. In particular, I presented the summary of the categories developed, the house product and service quality dimensions (Table 4) and technical solutions in Table 5 for overall housing customer satisfaction in the organisation (as below) and the premises for the results to the joint discussion research meetings with the managers. In our sessions, the questions that we reflected upon in deliberating on the results of data analysis included i) does this analysis results represent the actual situation in our organisational practice?; ii) does this represent what we need to improve our practice? The joint research meetings affirmed the research findings enthusiastically. The managers were enthusiastic during the joint meetings noting that the findings reflected their individual inputs contributed through the interviews even if no personal name was attached. The managers also argued that the results adequately addressed ways of improving our organisation's housing practice delivery. The holistic nature of the technical requirements of findings summarised in Table 4 and 5 including strategic directions on ways of addressing the organisation members' motivation and welfare issues were also seen as critical requirements to improve overall homebuyers' satisfaction practice. Both Table 4 and 5 were agreed upon with the joint meetings introducing the 'Primary Action By' column on Table 5 in order to appropriately delineate responsibilities and functions to implement the required action/strategies and for easy resources deployment and progress monitoring collectively implemented the changes in the organisation. The joint research meetings were held every Monday morning for one hour between 11am-12am so as not to disrupt the daily routine activities of the managers. The meetings held for two months in 2015 after the data analysis. Meanwhile, during the joint meetings we also agreed among ourselves that progress is already being made in our individual daily work functions since the commencement of the interactions in the research. The managers agreed that with the problem initially discussed with them during diagnosis and particularly the individual interview earlier held with them, they have become more aware of their roles and contributions and the need to improve practice to satisfy the organisation customers. This represents an important reflection on action by everyone of us in the process of the action research. What this means is that we are able to apply our learning from the research process to our everyday practice even before the action research study is completed because it is an on-going learning process.

4.6 **Matching customers and managers' perspectives: Developing House Product and Service Quality Dimension (HPSQD)**

Table 4 shows the matching of the viewpoints between the homebuyers and the managers' on the organisation performance on each dimension indicated by an 'Overall Remark' drawn from the overall interpretations of the perspectives of the participants in each group of the data source. However, no matrix method was applied to these responses due the choice of a qualitative research method adopted for this study. Rather an interpretive 'Remark' is applied to categorise the overall customer/managers satisfaction viewpoints.

Table 4: Matching customers and managers' perspectives: Developing House Product and Service Quality Dimension (HPSQD)

SN	House customers consequences	Overall Customers view	Overall Managers view	Overall Remark
	Product (tangible house)			
1	House types offer (low-income, middle-income and high-income)	Adequate	Adequate	Satisfactory
2	House product design and specification	Adequate	Adequate	Satisfactory
3	Location	Appropriate	Appropriate	Satisfactory
4	Price	Range acceptable	Range offered	Satisfactory
5	External and compound facilities (infrastructure)	Adequate and beautiful	Generous layout	Satisfactory
6	Within-the-house amenities	Poor quality	Improvable	Unsatisfactory
7	Construction quality (workmanship)	Poor	Improvable	Unsatisfactory
8	Value for money	Low value	Improvable	Unsatisfactory
9	Construction delivery time	Delay	Delay	Unsatisfactory
10	Mode of payment	Limited options and short term	Cash backed and short term favoured	Unsatisfactory
11	Mortgage facilities	Scares, expensive and short term	No direct provision but from third party.	Unsatisfactory
12	Individualised design (input)	Unavailable	Emerging	Unsatisfactory
	Service quality			
13	Developer's office environment	Comfortable	Befitting	Satisfactory
14	Individualised attention	Not available	Not available	Unsatisfactory
15	Construction site environment	Unorganised	Improvable	Unsatisfactory
16	Timely response to complaints	Delay	Emerging	Unsatisfactory

17	Quality of response to complaints	Poor	Emerging	Unsatisfactory
18	Site operatives and workers	Inexperience and unmotivated	Unmotivated and untrained	Unsatisfactory
19	Readiness to provide information	Adequate at enquiry stage but declined at post purchased	Sufficient	Unsatisfactory
20	After sale services and Facility management	Inexperience workers and poor quality	Availably embryonic	Unsatisfactory

The above Table 4, thus, show both the identified various dimensions of the house product and service quality as well as the aspects where the organisation excelled and other aspects found unsatisfactory.

4.7 *Technical Requirements (Solutions) for* overall housing customer satisfaction

As shown in Table 4 above both the homebuyers and organisation managers agreed that the organisation has performed satisfactorily on some of the housing customers' consequences while there are pitfalls on some others. In order to consolidate on the satisfactory aspects and resolve unsatisfactory aspects of her housing delivery dimensions, the various practical solutions suggested by the research participants are applied accordingly as presented in Table 5 below.

Table 5: Technical Requirements (solutions) for overall housing customer satisfaction

SN	House customer consequence	Technical Requirement	Primary Action by
	Product (tangible house)		
1	House types offer (low-income, middle-income and high-income)	Housing customer needs assessment	Sales and Marketing/Cost and Estimating
2	House product design and specification	• Hire experience out-sourced consultancy services (architects/engineers/others) • Efficient in-house professional team review of procured consultancy services	Management

3	Location	Land procurement appropriateness	Management/Managing Director/CEO
4	Price	Cost minimisation strategies	Cost and estimating/Project and Construction/Finance and Account
5	External and compound facilities (infrastructure)	Friendly Site layout	Project and Construction/Cost and Estimating
6	Within-the-house amenities	Supply and fix top grade amenities	Purchasing and Procurement department/Project and Construction/Cost and Estimating
7	Construction quality (workmanship)	• Hire skilled workers • Training and re-training • Certificate program • Individual courses • Adequate supervision • Quality assurance • Suppliers contract • Materials quality control • Workers motivation • Adequate wage	Project and construction management/Procurement and Purchasing/Cost and Estimating/Marketing and Sales
8	Value for money	Customer involvement during construction	Management/Marketing and Sales/Project and Construction
9	Delivery time	• Critical Path Method • Timely fund deployment	Relevant departments/Managing director/CEO
10	Mode of payment	• Optional payment methods • Increase payment tenure	Finance and Account; Marketing and Sales/Managing Director/CEO
11	Mortgage facilities	• Synergize with Primary Mortgage Institution • Secondary Mortgage homes	Finance and Account; Marketing and Sales/Managing director/CEO/Management
12	Individualised design (input)	• Customer involvement during construction	Project and construction; Marketing and Sales
	Service quality		
13	Developer's office environment	Keep office neat	Admin/HR department
14	Individualised attention	• Customer Care Unit/Marketers orientation • Integrate personalised product and service	Sales and Marketing; Project and construction
15	Construction site environment	• Proper site layout plan • First Aid Box • Organised equipment yard	Project and construction

16	Timely response to complaints	• Customer Service Committee	Representative of each department
17	Quality of response to complaints	• Customer Service Committee	Representative of each department
18	Site operatives and workers	• Improve welfare package • Individual training • Provide modern construction equipment and training • Career growth and professional development opportunities • Internship program	Management/WDLQIC.
19	Readiness to provide information	Customer Care Unit both in sales office and construction site	Sales and Marketing; Estate and Corporate Affairs/Project and Construction
20	After sale services and Facility management	• Hire experienced facility manager • Improve customer care and prompt response	Management/WDLQIC/Facility

The above solutions informed contributions to our organisation policies and strategies (specific policies are provided in chapter 5) and have been implemented in our practice. In our continued reflection on our actions in the research, we have also established a platform named the 'Quality Improvement Circle' (WDLQIC) composed of the managing director/CEO (the researcher) and the six departmental managers. The WDLQIC agreed to hold quarterly meeting and that has happened since 2016 to-date. We adopt the WDLQIC as a learning platform to review progress on implementation of the policies based on the research results. Members present report update to the WDLQIC on actions taken and we reflect and take more actions to accomplish our clear goals. Thus, by implementing solutions highlighted in Table 5 coupled with collaborative progress monitoring by WDLQIC and during the regular management meeting, the organisation has become fortified to, in the words of Kumar & Chandransekar (2011, p.66) "become customer satisfaction alerted" at all times. The reports made at WDLQIC have revealed tremendous progress and have entrenched new organisation culture among its members that deliberately focus on delivering overall homebuyers' satisfaction through our house product and service quality deliveries for the benefits of our customers and ourselves as organisation members.

4.8 Data Analysis Process and Trustworthiness

I offer to discuss the process and the results in relation to concepts of trustworthiness so that it avails the readers the opportunity to look for alternative interpretations. Elo & Kyngas (2007) required that the analysis process and results should be described in detail so that the readers have a clear understanding how the analysis was carried out and its strength and limitations. Being an action research study involving gathering qualitative data (interviews text) analysed using a qualitative content analysis, I chose to use the concepts of credibility, dependability, transferability and confirmability (Lincoln and Guba, 1985) to judge the quality of the research. I have described how these concepts have applied to the research as follows:

i) *Credibility:* One technique I applied to achieve credibility goal is engaging in an iterative process in the analysis such that, for instance, in developing the categories, I refer back and forth to the original transcripts several times to extend the extracted headings forming categories. This ensures that I was able to cover the data sufficiently within the categories (Graneheim & Lundman 2004) thereby having sufficiently provided information to answer the research question and study aim. The analysis process across the whole stages was not performed once but rather done repeatedly to ensure saturation. In order to also increase the level of credibility of this study, I got agreement to the research result from the organisation managers who had earlier contributed data into those data that were analysed and reported to them.

ii) *Dependability:* To achieve dependability – same as reliability of the study- demonstrating a link between the results and the data (Polit & Beck, 2004), this I have done by describing the analysis process in details and provided examples of how the analysis process was achieved in the Box 1- 9 and Table 4 and 5 to show links between my data and the study results. I kept track of the coding decisions, and used memos to track changes that were made during the coding process since these captures the changes that were made in re-coding and re-labelling process (Bengtsson, 2016).

iii)   *Transferability:* This refers to the degree to which the results may be applicable to other settings or groups and to the number of respondents or study objects (Bengtsson, 2016). To increase transferability, the researcher should give a clear description of the context, selection and characteristics of participants, data collection and process of analysis (Graneheim & Lundman, 2004, cited in Elo & Kyngas, 2007). I ensured the above requirements having provided detailed background and contextual information about the organisation WDL in chapter 1 and sufficiently discussed the research methodology and method applied in chapter 3. I reiterate that this is an action research study focusing on my own organisation housing satisfaction problem, and that data collected for analysis were only from participants connected to the organisation (problem). Hence, it is not possible for the research results to be generalised to all situations and settings because the data for the study are contextually-bound. Therefore, I have made very limited claims for utilising the research results since the study focussed in depth on smaller samples within my organisation stakeholders. As a researcher I have been keen on in depth understanding of the identified specific practice problem and the need to show different perspectives on it rather than aiming at results generalisation. This is why a research of this nature- action research with qualitative data collected and analysed could be "difficult to replicate because the data arise from a specific organisation context (Morse & Richards, 2002). Nevertheless, I have provided useful information about the research problem, the research questions raised, participants, data collection and analysis method and the result attained in this study. This explanation can boost transferability of the research process used and the results attained to other similar organisation that may be confronted with similar practice problem or utilise the research process to examine their own peculiar practice issues so that they can generate their own results.

iv)   *Confirmability:* This refers to the presentation and neutrality of the data used. I consider this in terms of the data analysed as those purely from the research participants connected to the specific problem affecting my housing organisation. No other data have been imported to arrive at the results shown in this study. In fact, as earlier pointed out despite the researcher being an insider practitioner in the setting, I have maintained distance as much as possible from including my voice in the analysed data to ensure that results are not distorted.

5. CHAPTER FIVE: DISCUSSION AND CONTRIBUTION

5.1 Discussion

The findings from the data analysis for this study in the preceding chapter are further discussed in some great breath in this chapter particularly relating some of the results to previous works by other authors. Later on I have discussed also the contributions of the study to my own (researcher) practice, organisation policy and strategies, theory development and my development as a scholarly-practitioner.

5.2 <u>Housing customer satisfaction is multi-dimensional</u>

The Twenty House Product and Service Quality Dimensions (HPSQD) in Table 4 has shown that homebuyers expectations are multi-dimensions. Meanwhile, the HPSQD has sufficiently catered for the housing expectations of would-be homebuyers covering both the house product quality dimensions and the service quality dimensions. In other words, it is necessary for overall homebuyers' satisfaction attainment that the private home-developer delivers many features of house product and service quality. It is insufficient, for instance, for the organisation to meet just only one aspect of house product or service quality and claim or expect to have delivered homebuyers' satisfaction. While the homebuyer anticipation may have been met in such aspect, s/he or they will complain about many other neglected aspects of the expectations that were not satisfactorily delivered. For example, meeting the price expectation of a homebuyer may no longer occasion overall satisfied customer in modern day housing market. The use of one housing benefit or expectation like location to earn homebuyer satisfaction (as it was the case in the past) can no longer assure homebuyers satisfaction in today's reality. Therefore, a *single housing satisfaction approach* or what I would like to call '*limited-benefit housing satisfaction approach'* that utilises one critical benefit from housing as a selling point must be replaced with multi-dimensional or holistic approach in the practice of housing satisfaction by the organisation. Even at that, the multi-dimensional housing satisfaction must reflect what the homebuyers want to see in their housing rather than what the organisation think they want to see from their housing investment. Customer needs is the "voice of the customer" (Griffin and Hauser, 1993) and knowing customer needs is critical to both product development and marketing.

So, the implication of this current study's result is that the organisation must plan and develop its housing product and service quality to meet many homebuyers' expectations. It also shows that the modern day homebuyers would not accept housing delivery that does not reflect their own expectations or fall short of many dimensions in their aspirations. This corroborates many previous works that established housing satisfaction concept as multi-dimensional or holistic or total offering. Authors like Jiboye (2010) argued that housing is more than shelter: simply providing housing units does not measure the success of any housing projects (Ukoha and Beamish, 1997), and that the assumption that the physical and structural efficiency of a dwelling is a good measure of its adequacy and habitability is narrow and misleading (p.018). Onibokun (1973) and Oladapo (2006) argued a dwelling (housing unit e.g., 2-bedroom apartment or flat) that is adequate from the physical or design orientation may not necessarily be adequate or satisfactory to the user's point of view (Jiboye, 2010). Waziri et al., (2013) study of private housing estate in Abuja indicated that overall housing satisfaction entails four components comprising structural components satisfaction, dwelling features satisfaction, neighbourhood and environment satisfaction, and management services satisfaction. Holistic housing satisfaction also has been found in the works of (e.g. Ukoha and Beamish, 1997; Lawanson and Onifade, 2014). The quality of housing is also affected by how good the structure of the building and it forms aspects of tenants housing satisfaction. Leigh, (1987, p. 342) and Torbica & Stroh, (2001) among others have also described home satisfaction as a multidimensional construct.

i.   Satisfaction within the HPSQD

Still on the HPSQD and shown in Table 4, the organisation over time reportedly met five out of the twelve house product quality dimensions prior to intervention. The homebuyers were satisfied with the developer's delivery on dimensions listed as 1, 2, 3, 4 and 5. This was prior to the change interventions in the organisation as a result of the study. These satisfactory dimensions are *House Types offering, Design and Specifications, Location, Price, External and compound facilities*. In other words, the homebuyers were satisfied with the organisation for offering different houses types to choose from by the low-income, middle-income and high-income. The house types are differentiated by price, location, size, grades of finishes and amenities in progression. By offering range of products at different prices also creates value for the organisation homebuyers. Tam (2004) noted that perceived value is concerned with

offering highly competitive price as a tool to gain customer satisfaction rather than just providing quality. Voss et al., (1998) among others also argued that price is a key determinant of satisfaction. The location, external appearance of the house and the overall estate (neighbourhood) layout incorporating car park, paved internal road, hard and soft landscaping, children playground etc. also appealed to the WDL customers. The homebuyers were also satisfied with the locations of their housing estates which are within the two and three Development Phases of the Abuja Master Plan, thereby making them easily accessible to primary infrastructure – roads and other amenities.

In terms of service quality dimensions, the organisation performed satisfactorily only on one dimension (item 13 on Table 4- developer's office environment) considered to be neat, attractive and comfortable for visiting customers. Meanwhile, Bitner and Brown (2008) likewise Neely (2008) argued that the provision of services has become crucial to virtually all previously product-centric firms. And Pandya (2014) advised companies should not concentrate only on selling but also in developing long term relationship with customers to reduce the GAP. Purohit et al., (2000) argued that customer satisfaction could take place when there is no discrepancy between expectation and performance. This is essential in the present time when people see home as a particularly significant type of place for peoples' identities and psychological well-being among other considerations (Hazel Easthope, 2010).

ii. <u>Dissatisfaction within the HPSQD</u>

However, prior unsatisfactory performance by the organisation on its housing delivery are also revealed in the HPSQD in Table 4 comprising satisfaction dimensions such as the within-the-house-facilities, value for money, construction quality (workmanship), construction delivery time; mode of payment (especially for the low-income), mortgage facility (for low and middle-income), and individualised design input among other. Dissatisfaction resulted in the homebuyers' complaint behaviour. Bearden and Teel (1983) noted that unsatisfactory purchases, though varying by product or service category, appear to be prevalent. Both authors further highlighted that "Reaction to dissatisfaction in terms of complaining behaviour and redress seeking, however, varies considerably" (p.21). For instance, the unsatisfactory construction quality of the finished house caused the homebuyers to undertake maintenance repairs at hand-over resulting to avoidable extra cost, time, and inconveniences. The developer cost minimisation and profit maximisation quest could worsen the organisation ability to

deliver satisfactory construction quality and service. Waziri et al., (2013) believed there is need to keep the private developers on track by regular appraisal, as one of their primary targets is profit maximisation which might compromise standard and equally serves as a measure of private sector development successes. Afolayan et al., (2010) said "Even when housing delivery is stimulated by what they called "entrepreneurial motives", the need to make extra profit or exploit its scarcity may result in several forms of marginal adjustments. Most of the times, this had resulted in the sacrifice of essential utilities necessary for customer satisfaction" (Kaitilla, 1993). Another problem is the short-term payment especially for the low and middle income customers since the maximum payment period maintained by the developer is usually within the construction period (i.e., 24-36 months) - a situation worsened by rare mortgage facility.

The mixed performance in this study reverberates with earlier works on housing satisfaction around the world particularly on the Nigeria housing market. Jiboye (2010) reported that poor response rate and unfriendly attitude typical of most officers in charge of housing estate maintenance is a reason for tenants' dissatisfaction. Oladapo (2006) and Ukoha and Beamish (1997) works indicated that the management factor constitutes a major source of dissatisfaction to public housing tenants in Nigeria. Inah et al., (2014) found mixed satisfaction among the 211 dwellers in Calabar Nigeria, for instance, 59 dwellers are satisfied with Physical element and 152 dwellers are not satisfied and out of the 10 attributes included in physical element only number of rooms is satisfactory and similarly on other elements used. Also out of a total of 34-quality satisfaction attributes (Table 3 p.4 in Inah et al., 2014) only 3 attributes are satisfactory. Clement & Kayode (2012) study of three estates in Ondo State Nigeria found no single "very satisfied" by the respondents on all their listed facilities and services even in the Oba-Afunbiowo estate which was 100% private sector/individual built rather recorded were few "satisfied" items and many "neither satisfied nor dissatisfied"; and "dissatisfied". Even Ibem and Amole (2013) stated that residents have been satisfied or dissatisfied with various aspects of housing in different countries, suggesting that results of most satisfaction studies are highly contextual and mostly useful for practice and local housing development' (p. 568).

5.3 Technical Requirements (Solutions) for overall homebuyers' satisfaction

As indicated in Table 5 technical requirements are practical solutions applied to implement changes in the organisation in order to deliberately and strategically improve its housing satisfaction practice in the organisation. This means not only are the different housing

satisfaction dimensions identified, course of actions to deliver satisfaction on each expectation is equally proffered. This research outcome is in positive contrast to most previous housing satisfaction concepts whereby "modalities for achieving them and the specific details of each component were not covered" (Afolayan et al 2010, p.111).

5.4 <u>Implications of homebuyers satisfaction on the organisation</u>

Another important outcome of the study is presented in section 4.4.5 in the earlier chapter 4 that describes the different reactions to the organisation by the homebuyers' based on their housing satisfaction or dissatisfaction experiences from the organisation's delivered housing. Admittedly, satisfying customers have positive implications on any business practice. However, the conditions under which homebuilders would enjoy positive implications from satisfied homebuyers have been less reported. Box 7 Category 5 therefore offers useful information to the organisation by describing the different circumstances under which the organisation may again or suffer Word-of-Mouth; Repeat purchase and Referral by the homebuyers to the business practice. Even though many authors argued that satisfaction will result in repeat purchase (Fornel, 1992; Leigh, 1987, p.339; Mitchell and Agenmonmen, 1984, p.63; Parasuraman et al., 1994), repeated purchase is not automatic in the private housing practice experience. The homebuyers' feelings and emotions or reactions about their experiences are understandable given that "purchase of a house is, to many, the largest investment in their lifetime (Hamnett, 1991) and getting satisfaction from home purchase brings lifetime happiness. Erdem et al. (2014) argued that while housing is a basic need, a high cost is attached requiring intense savings and high borrowing. Understanding these possible implications put the housing organisation on adequate awareness to ensure delivery of housing customer satisfaction for positive benefits and avoidance of negative outcomes.

5.5 <u>Contributions of the study</u>

This AR study has contributed immensely to my own (self) practice, company policy and practice and theory development as discussed below.

i.   Contributions to my own practice

The conduct of this study has built my professional practice capacity and capability to conduct organisation-based research for the benefits of both my business practice and the academic. Specifically,

- *Improved professional capacity*: It has improved my professional practice competence in the organisation as a housing practitioner in my own organisation. Particularly, I admit that despite being a top executive insider practitioner and with over two decades of housing and construction practice, I could not understand the complexity of the practice problem faced in the organisation and the solutions to it until brought to this research. Therefore, being continually self-reflective of my practice and becoming attentive to other alternative perspectives greatly helped me to gain understanding about the problem and also find appropriate solutions. Learning from the shared ideas and knowledge from the research participants especially through the data collected provided alternative perspectives to my age-long practice experiences of the organisation and the industry which added to my capability to deliver more efficiently on my job role as the head of the organisation and management.

- *Imbibing new learning and skills:* Vital skills learned and applied in the conduct of the AR are imbibed and applied into my daily business activities and management of the organisation. The skills include reflectivity, attentiveness, listening, influencing, negotiation and motivating self and others. All these virtues incrementally learned make me to work more collaboratively with other organisation members towards accomplishing our business goals. By inculcating these virtues as habit also enhances my attitude to multi-voicing, dialogue and negotiations, and compromise in the management of the business as an organisational leader. Through these practices I have enjoyed amplified support from subordinates and employees whose ideas are increasingly reflected in our decision making processes in the organisation than ever before. This has impacted positively in my leadership style in the management of the organisation and personal life.

- *Leading important organisational change:* The conduct of this research enabled me to lead an important change in my own organisation. I have acquired adequate skills,

learning and knowledge to motivate, influence, negotiate and collaborate with other organisation stakeholders to lead important organisational change through problems diagnosis and resolutions for collective benefits. Developing such research and problem-solving capacity as a practitioner and organisation leader is crucial to meet future practice growth because modern day businesses are confronted with dynamic challenges. Moreover the future of private housing practice in Nigeria may witness further stiff competition requiring organisations to devise better ways of management and delivering best customer satisfaction practice to edge market competition. Managing a learning organisation through researches and new knowledge creation helps to build personal and other organisation members capabilities for today and future complex problems solving and taking opportunities. It is also less costly for the organisation (owner) to utilise embodied organisation knowledge than continually and solely depending on external consultancy services for problem diagnose and solving.

- *Permanent employment opportunity*: Part of the personal goal of undertaking this study as a permanent organisation member is the fact that I want to remain in the organisation and lead it to increasing prosperity and survival. The organisation business prosperity and survival could only be possible if we are able to satisfy our customers more permanently and generate adequate revenue and profit through their homebuying patronage. Customers remain our only primary source of revenue, so without their sustained patronage the organisation may not survive and permanent employment for self and others could not be guaranteed. Therefore, with the studied problem resolved, the organisation growth and survival including the hope to increase our housing market share in the Nigeria and beyond and sustain profitability among other benefits are assured. All these positive benefits guarantee self and others permanent employment and improved welfare. Moreover, with a sustainable organisation growth in my company, I would create increasing direct and indirect employment opportunities for more people thereby contributing to lowering the skyrocketing unemployment rate in the country With improved housing customer satisfaction currently taking place in the organisation, the positive impacts are already being felt such as increase sales revenue, negligible customers' complaints, good word-of-mouth and improved prospects for referral, organisation members improved motivation and willingness to deliver best inputs to the organisation business activities.

- *Achieving personal academic career growth:* The study also has contributed significantly towards the pursuit of my personal academic career ambition to earn a Doctoral of Business Administration (DBA) from the University of Liverpool United Kingdom. The thesis arising from this research forms an integral part of the requirements for an award of the DBA degree. I started the DBA programme on the 23rd September 2010 and it has been the greatest life changing journey for me. I have undertaken the entire Programme on self-sponsored/financing. Commendably the DBA is well worth every commitment deployed because the gains of knowledge from it have impacted positively on self, organisation, academic world and society. The knowledge, skills and learning from the DBA over the last six years have made performing my organisational practice roles easier, more efficient, more productive and impactful. My contributions to the development of many professional bodies in Nigeria and the society at large have also improved meaningfully. To mention but a few is reference to my leadership roles at varying times as the General Secretary of the Real Estate Developers Association of Nigeria (REDAN) Abuja Chapter, and later the Vice Chairman North-Central Zone of REDAN National body. REDAN has over 2,000 members. I have also performed meritoriously for several years as the Publicity Secretary of the Nigerian Institute of Quantity Surveyors (NIQS) Abuja Chapter and serving at many committees at the National Body of the Institute. NIQS has over 4,000 registered members.

ii.   Contributions to organisation policy and practice

This study has contributed enormously to the organisation policy and practice improvement. The findings from the study particularly summarised in HPSQD in Table 4 and Technical solutions developed in Table 5 among other findings discussed earlier have helped us to, using the words of Nahmens & Ikuma (2009), "redesign" our business strategies in order to meet our housing customer satisfaction more deliberately and permanently. Nahmens & Ikuma argued that as market pressures increase and home buyers become better informed, builders are realizing the need to redesign their business strategy to remain competitive. Thus, this study made it possible for the researcher with the support of the participants to "come up with and embark on development programs more focussed on our own individual company's needs" (Zuber-Skerritti & Parry, 2002, p.174).

Some of the organisation policy and practice using the inputs contained in the Table 4 and 5 among others are:

i)   ***Refinement of the organisation housing practice policy:*** We have developed our own house product and service quality dimensions referred to HPSQD. The HPSQD is considered as an important housing delivery policy to aid our housing planning, design and implementation for homebuyers' overall satisfaction. The lack of this understanding prior to the study gave rise to cursory organisation efforts resulting in partial satisfaction or low homebuyers' satisfaction. Zeithaml, Parasuraman and Berry (1990) suggested that one of the prime causes of poor performance by firms is that the developers did not know the house buyers' expectations. Most organizations are keen to provide and offer product and service but fall short simply because they do not have accurate and precise understanding of what customers expected from them (Zeithaml, Parasuraman and Berry, 1990). And as Nahmens & Ikuma (2009) stated that home-builders face a critical challenge- the need to thoroughly understand and define homebuyers' needs for high-quality service, to better prepare their personnel. Jiboye (2010) noted that qualitative problem in housing is because the criteria guiding design and development have been based on developers' standard rather than users' preferences and needs. Spunt (2003) indicates that to improve customer satisfaction one need to know exactly what the customer's expectation are and how well one is meeting them. The HPSQD now operationalized in our organisation enabled us to overcome such above challenges as it provides good practice procedure and guide for the organisation pursuit of satisfactory housing delivery practice.

ii)   ***Contractors Procurement Policy:*** In resolving its major problem of unsatisfactory construction (materials/workmanship) quality, some critical actions have been introduced to practice among others are the hiring of skilled workers; adequate supervision; Quality assurance; and pay adequate wage etc. To this end the management has adopted a review of our contractors' selection method. The new policy involves a three-stage selection process namely: Pre-qualification, Invitation to Tender, and Offer and Acceptance backed by Performance Guarantee. The above procedures replaced the earlier practice of utilising old contractors and without guarantee bond thereby had nothing to recompense the company in case of bad job

or poor service delivery. Coupled with other catalytic actions, our house construction quality has improved with decline customers complaints on our on-going projects.

iii) **Materials Procurement Policy:** A new Suppliers' Selection Policy has been put in place based on selective tender prioritised on order and delivery of quality materials from suppliers rather than only cost. Each supplier's tender must be accompanied with pricelist and samples of intended materials. There is a collaborative decision making on major materials procurement now involving three departments composed of procurement, project and Cost estimating constituting our suppliers evaluation committee. Approved materials samples are also displaced at the project site showroom for inspection by prospective customers prior to fixing in all of our on-going housing project. This current practice is bridging communication gap between the organisation and buyers over common disagreement on specifications (e.g., finishes) advertised and those actually delivered.

iv) **Timely delivery strategy:** For timely housing product and service delivery we are fortifying our project delivery strategies by ensuring mandatory preparation of realistic programme of work (POW) utilising critical path method with inputs and agreement among the Project and construction, Procurement and Purchasing, and Finance departments. Important synergies are encouraged for timely release of finances from the finance department and timely materials delivery by the procurement department and placement by the project department. Meanwhile, the sales department is adequately carried along on any set deadline to communicate in their marketing materials to our customers.

v) **Housing Market segmentation Strategy:** To further improve satisfactory different house types and services offering to varying income levels, the organisation has designated different Unit Heads within the Project and Construction Department namely Unit head for the Low-Income and Affordable Housing (LIAH); Middle-Income Housing (MIH); and High-Income and Luxury Housing (HILH).This helps to further segment the housing delivery market and pay detailed attention to delivering quality under each housing portfolio.

Likewise, we have incorporated 'site and services' product offering to our housing stock in which we acquire land and provide general infrastructure and sell serviced plots to willing customers to build to their own tastes according to government approved plans. These approaches have helped us to respond more to the housing needs assessment of the market.

vi) *Staff Training & HR Recruitment Policy:* A new staff Training and Re-Training policy has been instituted. The new training policy covers all organisation members skills acquisition needs requirements thereby setting it apart from the previous practice primarily limited among the management and senior employees. It also covers a wide range of training needs from job specific to general customer satisfaction or customer service related and technology. Funds are set aside in every New Year budget based on estimated cost of training developed from bottom-up (individual staff to department to organisation-wide). The implementation of the yearly training for staff has commenced in 2016 and the new training scheme have demonstrated improved quality job performances and greater staff commitment towards delivering quality product and service to our external customers.

vii) *Staff Welfare Policy*. Several staff welfare enhancement packages have been introduced that include overall staff salary increase to reflect the inflationary trend in the country, designed triennial 5-10% salary increase, payment of special bonus allowance at each profitable project closure, staff housing scheme payable at construction cost, and assistance of payment of professional body membership subscription. The welfare improvement policy is driving new positive spirit, workers commitment and enthusiasm in the organisation and impacting positively on our customers' satisfaction.

viii) *Improving Facility Management Service quality:* For improved facility management services in all our completed housing estates we have created in the facility management office a Resident Complaints Maintenance Log (called RECOMALOG). This is a diary of residents' complaints noting date of complaints, type of complaints, action taken (and by duty officer supervising), period covered, and closure report of action. RECOMALOG helps to keep and access record of complaints for regular analysis.

Similarly, a pre-designed survey questionnaire (Appendix 6) is deployed twice a year to gather information from homeowners/residents (e/g., during their residents' association meetings) about their level of satisfaction on our service delivery in the estates. These new approaches have assisted the organisation to take both preventive and proactive actions to deliver timely and quality residential satisfaction. Residents have so far expressed satisfaction and usual complaints have declined.

ix)   *Customer Satisfaction Feedback:* The sales and marketing department has developed and operationalized an appealing housing customer feedback form to gather information from the homebuyers. Such information sought are the likes or dislikes on our housing deliveries (appeal to state reasons), whether willing to return or not (an appeal to state reasons for either option), if willing to tell others or refer others (an appeal to state reasons for either option), and any other suggestions to improve our product and service quality. The information gathered is reviewed regularly to assess organisation performance and review practice to further improve deliveries.

x)   *Establishment of Quality Improvement Circle (WDLQIC).* The setting up of the WDLQIC has been adopted as an organisation policy to complement the regular management meetings. While the normal management meeting of the same team holds monthly to deliberate on general management issues and activities, the WDLQIC offers additional and complementary support to improve organisation housing satisfaction delivery practice. The WDLQIC particularly monitors progress on its new policies and performance of actions dovetailing in fulfilling overall homebuyers' satisfaction. Frendendall et al., (2005) remarked that an organization's ability to meet or exceed its external customers' needs and expectations will largely be dependent on collaboration between work units, and may bring about more efficient internal exchanges, lower cost and wastes, and improved external customer service quality (Finn et al., 2006; Wisner & Stanley, 1999).

Feedback report on implementing change in our organisation housing customer satisfaction practice.

With the implementation of the above organisation policies among others based on the study findings, there have been so far successful reports on the new housing customer satisfaction practice. Among others:

- There has been less evidence of homebuyers' complaints about the organisation housing projects, product and service quality since the research intervention over the last two years on an incremental level.

- Our housing customers are expressing satisfaction with the improved quality of house product (particularly the construction works on-going at our project sites) as well as service quality including attention, time and quality of responses among others.

- The finance and account department quarterly financial report has continued to improve in its income account statement suggesting more receipt payment by our homebuyers and fresh deposit payments for our on-going new housing developments.

- The sales and marketing department end of 2016 quarterly report to the management meeting of February 2017 shows that there has been less reluctance to pay additional deposits according to agreed payment plan by the homebuyers for our on-going new housing projects. The department manager in her end of February 2017 monthly report highlighted in part of his report at the meeting *"our sales executives reported substantial deposit payment for the month ending January 2017 from our existing pre-paid customers". He added "a review our last quarter 2016 performance shows between 30-45% sales revenue increase in each of the preceding 1-3 quarters in 2016, a performance we have not recorded over the last five years. This is due largely to many of the newly introduced strategies in our department from the joint research meetings at the quality improvement circle". The manager wrote "In conclusion, I submit that many of our new strategies implemented in the department and across the departments are yielding positive fruits and boosting our performance. We are happier because my staff and I now have less time to spend on appealing to angry customers like before. We are able to concentrate on our primary roles to canvass for sales and*

secure payment. Our customers are reporting good news to us here in the office and our representatives at the project sites. We hope we continue as individuals and organisation to record more successes based on the gains of the research by our CEO."

- The reports from other managers are similarly encouraging like the sales manager's report. The study has created critical awareness among organisation members to meet customer satisfaction through their individual input to the organisation housing business delivery.

- We now preach in the organisation that 'it is not the employer that pays the wages it is the customers who pay the wages; the employer only handles the money'. This has raised organisation members' consciousness to treat the customers as a king that they are by ensuring they get satisfaction.

- The few reported complaints were swiftly handled and dispatched.

- There is also an increased motivation and collaboration among management and staff across the organisation thereby making change effective in the organisation. The working atmosphere is increasingly friendly and an indication of happy people around.

The study has, therefore, adequately fulfilled the primary purpose of action research which Coghlan (2007) argued is to produce practical knowing which is embodied in daily actions by the manager–researcher and the development of learning organizations and which aims to guide inquiry and action in the present (Reason 2001). The deployment of the study's findings and solutions back into my organisational setting with operationalized organisation policies as discussed above is an important milestone in the whole action research processes. This agrees with Levin (1946) in a practical sense that an action researcher is "being responsible for solutions being found that will improve the actual situation and to see to it that the results get implemented, since an action research project is not finished until it is implemented in reality" (Bjork & Ottossom, 2007, p.198).

iii.   Theory development

This action research has contributed to improving knowledge in the research field of housing satisfaction in private housing sector. I restate that making generalised claims for the research outcomes is not within the aims of the study since the focus has been on one organisation and data informing its outcomes were from only one private housing organisation. The study also did not attempt to test any existing theory. The study outcomes therefore focus on the particular needs of the studied organisation. Nevertheless, the research methodology and method employed are useful to outside researchers for further debates, use as hypothesis for future researches that could then result in making generalisation on the findings and in the research area. In other words, one of the contributions of this study to theory development is in the dissemination of its research methodology, method and the outcomes now reported through this thesis for the benefit of the readers, housing scholars and practitioners alike and other interest.

For the housing practitioners faced with similar homebuyers' problem, this study offers ample opportunities to apply the research approach to their own context for generating outcomes that directly deal with the peculiarities of their own situation. For instance, they could apply the interviews method to gather data from their own stakeholders and use the qualitative content analysis method to investigate their peculiar problem and generate outcomes that relate to their specific practice needs. Moreover, the conceptual framework shown in Figure 1 is a useful concept which produced six generic categories that are used to understand in details the organisation's housing satisfaction practice problem and to improve practice. The house product and service quality dimensions developed in Table 4 (HPSQD) is also a contribution to the existing concepts on the multi-dimensionality construct of homebuyers' housing expectations. It is also useful to understand homebuyers' satisfaction from a holistic satisfaction conceptual perspective. The HPSQD is categorised into two interacting quality sub-dimensions composed of the House Product Quality and Service Quality and comprising twelve and eight satisfaction dimensions respectively. Mustafa and Ghazi (2012) acknowledged that "product quality (houses) and service quality are two important factors that contribute to the success of any housing project which ultimately giving impact on the house buyers' satisfaction and also contribute to the private developers' profit and market shares" (p.510). Also, the study has provided a practically useful and a theoretical guide in Table 5 highlighting multiple technical solutions to deliver quality across many housing satisfaction dimensions which is a significant aspect previously neglected in the literature.

Furthermore, the study has proffered different organisation policies that have been developed from the application of the technical requirements (solutions) to improve practice. Afolayan et al., (2010, p.111) earlier called for further research on modalities for achieving housing satisfaction and specific details of housing satisfaction components. This current work has bridged this important gap in the literature.

Therefore, this study has contributed important conceptual frameworks for understanding and resolving housing customer satisfaction problem bedrock on utilising knowledge embodied in the organisation and from those connected to it.

iv.   Developing as a scholarly practitioner

The entire conduct of this study means a lot to me in my development as a scholarly practitioner. As a scholarly practitioner the pursuit of knowledge that is both useful to my housing practice (industry) and the academic world is a priority. In other words, through the conduct of the research, I have developed skills, learning and knowledge to function as both a researcher and practitioner at the same time. The study enabled me to apply recognisable research methodology to examine practice problem and generating outcomes thus helping to bridge the gap between theory and practice. In other words, theory has impact on practice and practice helps to improve research knowledge and both spheres of knowledge creation are important to me as a scholar practitioner. This goal is achieved in this study by adopting action research to generating actionable knowledge: that delivered practical solutions helping my organisation to improve its housing satisfaction practice as well as improve the academic knowledge in the research field of housing satisfaction. In addition, I have provided this thesis for the consumption of other practitioners, theorists and interested readers in the research field.

Beyond the action research methodology applied in this study, through my learning and practice in the entire DBA programme, I have become equipped with learning, knowledge and art for conducting researches based on different research methodologies and approaches: qualitative to quantitative or mixed research and guided by different paradigms. Any of these research approaches can be applied by me in future researches into different aspects of my research depending on the nature of the problem, the purpose of research, the nature of knowledge envisaged and other considerations. I see myself adequately positioned for meaningful research contributions particularly in the Nigeria housing and construction industry and globally. I can collaborate in doing research with other scholars or practitioners or scholar-

practitioners world-wide to undertake practically useful and academically rigorously researches in my chosen field to foster a knowledge driven business world and growth of the academic society. This is the encouraging path I desire to pursue for the benefits of both knowledge spheres moving forward.

6. CHAPTER SIX: CONCLUSION AND RESEARCH LIMITATIONS

6.1 Conclusion

This thesis has been written to report on the action research study conducted by me- an insider practitioner in and on my private housing organisation on its housing customer satisfaction practice problem. The study has, among others, successfully addressed issues bothering on the problem such as (i) what managers in the organisation understanding about housing customer satisfaction is as well as their motivation towards achieving overall satisfaction for the private home developer's homebuyers (ii) what home buyers consider as key features of product and service to get satisfied. Utilising the action research and gathering data from both the organisation managers and past homebuyers on the problem based on constructivist paradigm revealed adequate understanding about the problem from both sources. The research method used for data gathering and analysis also resulted to findings that have been practically deployed back to the organisation to improve the system. Also the participation of the organisation managers in the research process not only enabled for data collection to construct meaning for the study alongside those given by the past homebuyers, doing so equally made change implementing the organisation easier with less or no resistance because the managers were able to relate directly with the findings for implementation having been involved from the outset.

This study has developed a house product and service quality dimensions (HPSQD in Table 4, Technical Solutions in Table 5, the six categories and the abstraction for housing customer satisfaction practice etc., all provided in-depth understanding and knowledge enabling the organisation to refine its housing practice, thereby, able to deliver overall homebuyers' satisfaction in her current practice.

Concluding, the study has fulfilled several important goals. It has provided critical understanding and resolved the problem of housing customer satisfaction faced in the researcher's organisation. It has utilised the practice knowing of the connected organisation stakeholders to generate practically useful knowledge for practice and also for theory development. This type of research is rare especially in the Nigerian private housing sector given that most of the available few researches were on the public sector while the current study has been conducted on the private housing sector organisation. This study distinguished itself using action research methodology and done by an insider practitioner using the

embodied organisation knowing to generate actionable knowledge. This is unlike most of the few existing works that developed different housing satisfaction concepts but without specific approach and modalities to achieving them in practice. This study has addressed these limitations among others which over time were frustrating practitioners and housing scholars alike for knowledge that improves both practice and the research field.

6.2 Research Limitations

Admittedly, this research has made meaningful and impactful contributions to the organisation and also to the academic field. It is however not without its limitations which can serve the background for further research in the study field. The main limitation is that it examined the problem of housing customers' satisfaction in only one private housing organisation in Nigeria. I recognize the implications of such research comprising small number of respondents, and also involving only one organisation, therefore, had no aim in making generalized claims. Instead my emphasis is to generate practical outcomes that are applicable to the private housing organisation without generalising outcomes. As the study was carried out in and on one homedeveloper organisation, the implication is that it might be impossible to think similar housing business organisations in the same industry are confronted with the problem. As such the study findings cannot be generalised for the entire private housing industry in Nigeria let alone to other climes as data used for its findings are context-bound from the single organisation. Nevertheless, the research outcomes are transferable to other private housing organisations with similar problem and the research method used may be applied to circumstances elsewhere to highlight the specific peculiarities of their own practice.

Also, I did not use other quantitative method to rank the different housing satisfaction dimensions included in the HPSQD or to other aspects of the data analysis as doing so may show some variables to be more important or less important than the other. In fact such method may exclude some dimensions as non-important simply because of their weighting values whereas it has been shown in the data analysis that what is important housing expectations or needs of one homebuyer may actually not be so important to another. Therefore, considering as many satisfaction dimensions found from the data analysed helps the organisation to meet the overall satisfaction of all her diverse customers. This is essential to do especially for a private home-developer who innovates into speculative housebuilding practice whereby the actual buyer or users are rarely known at the outset of the housing project design or early time into the construction phase.

Meanwhile, following the limitations identified above, future research works can: i) sample larger population or many housing organisations in the private sector in developing countries to see if the research findings and concepts developed in this study can be generalised. In other words, this current study has provided good grounds for testing hypothesis and theory development.

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ii) The research approach can also be applied to the public sector housing to see if there are other issues not yet covered in this study. It is therefore hoped that this research would provoke further debate among scholars and practitioners alike to improve knowledge in the research area.

6.3 Methodological Critique: Researcher closing reflection

Challenges overcome in data gathering

I acknowledge the multiple roles I played almost at the same time in the conduct of the research as a researcher and practitioner in the organisation. All these roles are complex and have implications to the processes of the action research conducted. Nevertheless, each of the roles richly affected the AR process, outcomes and action by further providing understanding about self through reflection and dealing with my own bias. I admit that getting this far in this study is however not without challenges. I see the need to articulate this as my reflection of the research processes that took place. I found at the beginning that the practice problem was complex, irritating and confusing because the organisation was already inundated with series of homebuyers' complaints over her housing deliveries for some years. The initial challenges confronted was in data gathering from customers though were overcome. The main challenge was to get willing and appropriate customers during the pilot scheme within the target category to provide data. It was found that many of the houses in the estate developed by the organisation were under tenancy agreement and not resided by the original homebuyers. Meanwhile, only customers who had bought the houses from my organisation and resident in the same were considered to participate in the research and not tenants or third party homebuyers. In other instances some direct organisation homebuyers declined participation without giving any reason while others were willing to participate but sought to fill pre-set questionnaire survey rather than face-to-face interviews. I did not consider the use of questionnaire survey appropriate for this study given that I may not be able to receive adequate responses and clarifications that one-on-one interviews will offer. To overcome this constraint, many more houses were visited to identify homeowners who were willing to grant consent to participate in the study based on the established criterion.

Meanwhile the organisation managers' granted consent voluntarily for research participation at the outset of the research and took part in the one-on-one interviews. However, after the interviews and I sought for joint discussion meetings to discuss the research findings and take further decisions for its implementation, one of the six managers showed unwillingness to participate. While persuaded for the reason s/he has the feelings that the joint meeting might apportion blames to departments under their supervision should analysed data earlier received from them linked them to the problem. S/he did not want confrontation. This was overcome by referring the manager to the ethical provisions which protected the managers from any form of risk from the research participation. It was reiterated that the study was not about fault finding

but rather looking at the holistic nature of the problem for resolution. The researcher also applied persuasion, influencing and motivating skills in engaging with the managers. Convinced, all the managers participated in the joint discussion research meetings and as the research progressed, greater trust was built among us and we all implemented the agreed changes in the organisation.

In writing this thesis report, I separated the literature search to see how much previous academic work are available in the housing satisfaction research field particularly in Nigeria's private homebuilding industry. Through a review of available studies, it was clear to me that there were no previous works of particular significance to understand and resolve my specific organisation practice problem. Hence, this current study conducted as an action research in which the author is an insider practitioner. The study has therefore generated significant knowledge more particularly relevant for instant application in my organisation and created transferable knowledge to other practitioners with similar problem and for scholars to improve debates in the research field.

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APPENDIX 1

FEEDBACK FROM RESEARCH ETHICS COMMITTEE (Received 17th June, 2014)

Hi Taofiq

Many thanks for your revised submissions. I'm pleased to say that you have responded fully to our requests and are hereby granted research ethics approval.

By copy of this email, I ask Heather to insert the ethics approval "mark" in the Gradecenter of your BB thesis classroom. The instructions on how to do this are attached (the mark to insert is the number "80"). However, you do not have to wait until this is done in order to start your research.

On the point you raise in your email, it is enough to have submitted your revised forms to the research ethics forum in your BB class. There is no need to submit it also via the assignments link. Do please get in touch if anything else is unclear.

Best wishes for an interesting and successful research project.

Paul

APPENDIX 2

SEMI-STRUCTURED INTERVIEW QUESTIONS Sheet

CUSTOMERS (INTERVIEW QUESTIONS)

Customers' participation is very important to this research as it provides input towards the understanding and resolution of the identified organisation problem on housing customer satisfaction. Below are the set of semi-structured interview questions to engage past homebuyers of the organisation during interviews with each of them who granted consent to participate in the study.

PART A

1. Are you a first time home buyer with the organization? Is this the first housing unit you have bought?

2. How did you know about the company prior to your purchase? Was it through a third party referral, television and radio advert, newspaper advert, internet advert, self-walk-in or other sources?

3. Please describe your buying experience during your first encounter with the organization.

   - Did the organization staff understand your customer needs?

   - Were you provided the information you required at pre-purchase stage by the organization?

   - What can you say about the product eventually delivered to you when you recall your initial expectation and actual product performance?

   - At what point or stage in the product delivery did you buy the house? Was it at pre-construction stage, during construction stage or at completion?

   - If you bought at pre-construction, did the final product upon completion agrees with what you were told or perceived at the project-start?

4. What are your specifics expectations of the house product you purchased prior to your possession and occupation? Did the final product agree with your initial expectation? Are your expectations met? Do you have complaints of any kind? If yes, on what aspects of the house product? Are they within the inside of the house or outside?

5. Can you share your overall experience with me in relation to quality of service offered to you by the organization before, during and after your purchase of the housing unit? Are you so pleased throughout these stages?

6. Are you happy with the organization staff attention given to you? Were they of good manner and courteous? Are you pleased with their attitude? Or were they rude and inattentive? What about handling of your complaints: prompt or delayed? Do you experience poor service?

7. Have you at any time shared your experience from the organization with anybody or at a gathering such as church, mosque, community meeting? Are there other past organisation buyer (s) at such forum or fora who shared similar experience with you or did you notice a different story?

8. In view of your overall experience, would you like to repeat purchase of a house from the organization? Have you referred any of your friends to buy a house from the organization? In that case are you willing to introduce new buyers to the organization?

9. What specific or general advice or recommendation would you like to suggest to the organization in its focus to achieve customer satisfaction?

PART B

For the following set of questions, a Yes/No question would be asked from the customer respondents. Customers may be required to expatiate on their choice for better understanding.

Core dimensions

- When my private housing developer promises to do something by a certain time, it does so.
- My private housing developer handles complaints efficiently
- My private housing developer delivers product and services at the time it promises to do so
- My private housing developer offers different housing types regularly
- My private housing developer tells you exactly when services will be performed

Relational dimensions

- Employees in my private housing developer are always willing to help

- Employees in my private housing developer are trustworthy
- My private housing developer gives me individual attention

Tangible dimensions

- The physical facilities of my private housing developer sale office are visually appealing
- My private housing developer personnel are neat in appearance
- Modern construction equipment at my private housing developer project site are adequate
- My private housing developer personnel wears protective and safety clothes on project site during construction stage
- My private housing developer estates are conveniently located
- My private housing developer offers a complete range of housing types
- My private housing developer provides easily understood statements and design
- My private housing developer personnel have the required skills and knowledge

Customer satisfaction

- After considering everything, I am extremely satisfied with my private housing developer
- My private housing developer always meets my expectations and gives value service
- The overall quality of product provided by my private housing developer is excellent
- The overall quality of the services provided by my private housing developer is excellent

APPENDIX 3

SEMI-STRUCTURED INTERVIEW QUESTIONS Sheet

MANAGERS (INTERVIEW QUESTIONS)

Managers' participation is very important to this research as it provides input towards the understanding and resolution of the identified organisation problem on housing customer satisfaction. Below are the set of semi-structured interview questions to engage the organisation managers' during interviews with each of them who granted consent to participate in the study.

1. Can you describe your roles in the organization? As a head of department does your function relate in any way to customer satisfaction delivery? How?

2. Have you had interactions with the past homebuyers of the organisation? Describe your previous encounters with them? What are their comments about the company and houses sold to them? What are their expectations from the house product?

3. What are the main components of the house buyers requirements? Do you believe organization has met these customers' needs over time? If Yes, how? If No, why?

4. What do you believe are the home buyers expectations of service from the organisation? Are they satisfied with the quality of service delivered to them?

5. Do they complain about anything: company, staff, process or house its or anything?

6. Do you believe the organisation has met her customers' house and service quality expectations? How? If No, why?

7. What are the roles you and your department played towards delivery satisfactory house product and service to the organisation clients?

8. Which category of the homebuyers (low, middle and high income) in your opinion will you say expressed greater satisfaction than the other over the years of your encounters with them?

9. Are you motivated and well-trained by the organization to contribute meaningfully towards the organisation objective of meeting customer satisfaction? Do you have necessary tools to perform your work? How often do you attend training per year pertaining specifically to your profession/discipline? Have you had any training relating to customer satisfaction before and in the last one year? Does the organization organise briefing session on customer satisfaction? In what medium or media do you provide feedback about your encounter with customer?

10. What advice or recommendations would you like to suggest to the organization in its focus to achieve customer satisfaction?

<u>**APPENDIX 4 A - C**</u>

<u>**SAMPLE CUSTOMERS INTERVIEWS TRANSCRIPTS A-C**</u>

<u>**APPENDIX 4A: LOW- INCOME CATEGORY -RPC003**</u>

PART A

1. *Are you a first time home buyer with the organisation?*

    RPC003: This is my first time of buying a home from the organization. I bought the house around June 2009 and moved in 2011. I am about the first occupant because the estate was empty when I moved in.

    o *Is this the first housing unit you have bought?*

    RPC003: It is also the first time I am investing in home acquisition

    o *Have you bought any housing prior to this from any other developer?*

    RPC003: I have not bought any house anywhere before now.

2. *How did you get to know about the company prior to your purchase? Was it through a third party referral, television and radio advert, newspaper advert, internet advert, self-walk-in or other sources?*

    RPC003: I got to know the company through my brother.

3. *Please describe your purchasing experience during your first encounter with the organisation*

    o *Did the organisation staff understand your customer needs?*

    RPC003: I believe the developer understand my customer needs and requirements for the housing unit at the beginning. I met the developer and gave her my housing need in terms of the kind of a house I wanted to buy.

    o *Were you provided the information you required at pre-purchase stage by the organisation.*

    RPC003: Yes. The developer took me on a tour of one of her estates then completed. I liked the completed estate in terms of quality of the houses built therein. But the price range for the houses was above my intended cost. Due to

the cost constrain, the developer introduced her upcoming project to me in which my purchase price was feasible. That was how I settled to buy from the new development to be built. This I say because they took me to another completed estate of theirs close to the new development I was buying into at the time. The completed estate the developer showed me then was in alignment with what my expectation is. The developer then promised to deliver similar quality of housing to me in the new development. They also gave me the new project brochure, fliers and pricelist.

o *What can you say about the product eventually delivered to you when you recall your initial expectation and actual product performance?*
RPC003: I was disappointed because it was far below what I had expected. Like the flush doors I had to replace them and the plastering of the wall were not evenly done; poor plumbing work and I kept on having leakage on the wall. I was not happy with the PVC tile put in the bedroom. They used cheap sub-standard sanitary wares. The kitchen has no store.

o *At what point or stage in the product delivery did you buy the house? Was it at pre-construction stage, during construction stage or at completion?*
RPC003: I bought at near completion but there was delay.

o If you bought at pre-construction, did the final product upon completion agrees with what you were told or perceived at the project-start?
RPC003: I bought at when the houses constructions were nearly finished. I had no visit to the project before it was completed. The developer did not meet my house product quality expectation.

4. *What are your specifics expectations of the house product you purchased prior to your possession and occupation? Did the final product agree with your initial expectation? Are your expectations met? Do you have complaints of any kind? If yes, on what aspects of the house product? Are they within the inside of the house or outside?*

o RPC003: I have expectation of what a house I am buying into should be when I subscribed. I had expected that the floor tiles would be better than the ones the

developer fixed in my house. I expected at least a ceramic floor tile as against the ordinary PVC (rubber) tiles fixed on the bedrooms' floor. I anticipated that there would be a small store to be attached to the kitchen but was never to be. The rooms were smaller except for the master bedroom. There is no wardrobe in one of the bedrooms. Quality of doors fixed is below acceptance. However, the compound and external works are very okay.

o RPC003: The developer did not meet my house product quality expectation.

o RPC003: However, I like the house design concept whereby every room is ensuite. The house also has a guest toilet. I am pleased with compound and external works.

o RPC003: (I do not like the fact that) there is no store for storage in the kitchen. The plastering of the wall is substandard. Plumbing work is very poor. No wardrobe in the children room. The wardrobe door should have been sliding better than the hinged door fixed because the hinges are always coming off (faulty). I got tired of calling a carpenter repeatedly that I have to get a screw driver myself to refix the hinges anytime it comes off again

5. *Can you share your overall experience with me in relation to quality of service offered to you by the organization before, during and after your purchase of the housing unit? Are you so pleased throughout these stages?*
   RPC003: I do not have any problem with the service component of my interaction with the housing organisation. I am okay with the service quality because at any point I called them (developer staff) to do something in respect of my flat, they came. I called even one of them yesterday (referring to a day before the interview date) to replace my electrical bulb that stopped work, they came on time and where there is no water, I called and they pumped water for our use.

6. *Are you happy with the organization staff attention given to you? Were they of good manner and courteous? Are you pleased with their attitude? Or were they rude and inattentive? What about handling of your complaints: prompt or delayed? Do you experience poor service?*

RPC003: As far as am concerned I have good relationship with them. The organisation staffs always do their best within their capacity. I have no dissatisfaction with the service quality component of the developer offerings even though I believe there is however room for improvement.

7. *Have you at any time shared your experience from the organization with anybody or at a gathering such as church, mosque, community meeting? Are there other past organisation buyer (s) at such forum or fora who shared similar experience with you or did you notice a different story?*
RPC003: Of course I have shared with many especially during the residents' association meetings holding in the estate. Like at the estate meeting, we used to lay our complaints. There was even a time all the tenants in my block were invited because of the issue of poor plumbing work which was common to all of us from the top flat to the ground floor. Each flat owner paid for the repair which was a major work then. There were other customers at such meeting who shared similar bad experience with me with some even claimed their own problem was worse.

8. *In view of your overall experience, would you like to repeat purchase of a house from the organization? Have you referred any of your friends to buy a house from the organization? In that case are you willing to introduce new buyers to the organization?*
RPC003: Yes I will not mind to make a repeat purchase of a house from the organisation despite my bad experience of the past. I will just be more conscious the next time around. However, I will not wish to buy off the plan again or recommend anyone to buy off plan considering my experience. I will rather do pay upon construction completion and handing over. The organisation cannot change my mind-set about this position.

I have introduced the organisation to others to buy but I used to tell them the problems associated with the estate in other that they are prepared to face or resolve it in case they decide to buy. I will not mind to introduce the organisation to my friends but I will ask them to have caution. That is they should inspect the house and identify the problems if they can cope with it or verify it before buying otherwise they can look elsewhere.

9. *What specific or general advice or recommendation would you like to suggest to the organization in its focus to achieve customer satisfaction?*

    RPC003: They should try and improve in the quality of materials and items they are using in the construction of the houses. When subcontracting the job they should be careful of the workmen they hire to prevent poor workmanship. They have to screen their contractors and make sure that jobs are only given to those with quality mind-set.

PART B

Service quality

➢ *Core dimension:*

My private housing developer

- Keeps to her promises to do something by a certain time?

  RPC003: NOT ALWAYS

- Handles complain efficiently?

  RPC003: THEY ARE TRYING THEIR BEST

- Delivers product and services at the time it promises to do so?

  RPC003: THEY ARE TRYING

- Offers different housing types regularly?

  RPC003: YES

- Tells me exactly when services will be performed?

  RPC003: SOMETIMES NOT ALWAYS

➢ *Relational dimension:*

Employees in my private housing developer:

- Willing to help?

  RPC003: YES

- Trustworthy?

  RPC003: YES

- Gives me individual attention?

  RPC003: YES

➢ *Tangible dimension:*

My private housing developer

- Physical facilities at her sales office are visually appealing?

  RPC003: YES

- Personnel are neat in appearance?

  RPC003: YES

- Uses adequate modern construction equipment on her project site?

  RPC003: NO

- Site personnel wear protective and safety clothes?

  RPC003: WILL NOT KNOW

- Estates are conveniently located?

  RPC003: YES

- Offers a complete range of housing types?

  RPC003: YES

- Provides easily understood statements and design?

  RPC003: YES (But I expect that to translate to customer satisfaction)

- Personnel have the required skills and knowledge?

  RPC003: YES (But I expect that to translate to customer satisfaction)

➢ *Customer satisfaction dimension:*

My overall opinion about my private housing developer:

- After considering everything, I am extremely satisfied?

  RPC003: YES (Even though I have complains)

- Always meets my expectation and gives value service?

  RPC003: NOT ALWAYS

- The overall quality of product provided is excellent?

  RPC003: NOT EXCELLENT BUT OKAY

- The overall quality of service provided is excellent?

  RPC003: OKAY

APPENDIX 4B: MIDDLE- INCOME CATEGORY -RPC008

PART A

1. *Are you a first time home buyer with the organisation?*

   RPC008: This is the first property I have purchased from the private organisation.

   o *Is this the first housing unit you have bought?*

   RPC008: I do not have any purchased property before this from any other developer.

   o *Have you bought any housing prior to this from any other developer?*

   RPC008: No.

2. *How did you get to know about the company prior to your purchase? Was it through a third party referral, television and radio advert, newspaper advert, internet advert, self-walk-in or other sources?*

   RPC008: My colleague in the office advised us his colleagues to key into buying from the estate. He said that if we buy as a group into the programme we will enjoy some form of higher discount for volume (purchase) as opposed to when we go as individual or through third party. We did get a 7% discount on the original price from the developer.

3. *Please describe your purchasing experience during your first encounter with the organisation*

   o *Did the organisation staff understand your customer needs?*

   RPC008: My experience was somewhat 'checker' in a way. On one hand the developer gave me all the supporting documents before purchase. But later I wanted to get an idea of what my physical house will be like. I did not get that until much later when the house construction advanced. I bought the house under a mortgage arrangement. There was no problem in getting the mortgage bank requested documents to process my house loan by the developer. I was given the document that showed the plan, area mapping or site layout where my colleagues and I selected our houses to be in cluster within the estate. I was able to appreciate how the rooms are designed. The developer also gave me a letter to the mortgage bank.

o *Were you provided the information you required at pre-purchase stage by the organisation.*

RPC008: I recall that the developer provided me with fliers that gave me a better or positive view of what the final product is going to look like. They also gave a standard letter of introduction to my mortgage provider which also specified the product being purchased. There was also Application form, Architectural drawings, and an aesthetic impression of the final product called 3D which I will call an anticipation drawing. They gave us (my colleague and I) the document that showed the Site Plan/Area mapping for us where we could cluster our houses together and also fliers. The drawing also shows the surface area of the property. We can appreciate how the room design looks like from the drawing.

o *What can you say about the product eventually delivered to you when you recall your initial expectation and actual product performance?*

RPC008: What were on the fliers were not what were eventually developed and handed over to us.

o *At what point or stage in the product delivery did you buy the house? Was it at pre-construction stage, during construction stage or at completion?*

RPC008: At the beginning of the construction work.

o *If you bought at pre-construction, did the final product upon completion agrees with what you were told or perceived at the project-start?*

RPC008: The quality of the delivered product was much less than what I was expecting. But what were on the fliers were not what were eventually developed and handed over to us. I do not have any problem with the room spaces. The fittings are really in bad shape. The finishes are poorly done. In the light of the brochure and leaflet given and what were shown to me at the enquiry time, I am fairly dissatisfied with what was eventually given to me. Even though people argue that is what you get in similar projects in Nigeria.

4. *What are your specifics expectations of the house product you purchased prior to your possession and occupation? Did the final product agree with your initial expectation? Are your expectations met? Do you have complaints of any kind? If yes, on what aspects of the house product? Are they within the inside of the house or outside?*

o RPC008: Obviously I have high expectation from my purchase of the house. My expectations are that the product will be delivered to all what were put in the information leaflet. And that I will not have to put any cost after construction. That all the amenities promised will be provided. For me, I expect I was buying a house and an environment. I expect to have ample room spaces, quality finishes, doors, windows, amenities, water supply, water distribution, appropriate electrical work and conducive compound environment with proper amenities. Let me also state that buyers have different level of expectations. But for me giving that I have a high level of taste, my expectation is high.

o RPC008: The quality of the product delivered was much less than what I was expecting. What were on the fliers were not what was eventually developed and handed over to me as the house. In the beginning I was really impressed about the vision to have CCTV and internet but the quality of execution of these amenities deprived the residents the benefits from them. People in Nigeria condoled developer poor execution

o RPC008: I am satisfied with the design, environment, room space which almost matched with what was promised. I am equally relatively satisfied with the price competition. Absolutely, there is high price of house in Abuja compared with similar product in similar environment. The estate environment is okay. The green area specific to each house is good just as with the individual parking lot. I also like the idea of shared generator (power generating). The electrical work inside my house to me is perfect. The developer used the right electrical cable, isolator and fittings. The planning (site plan and overall layout design) was good.

o RPC008: I am dissatisfied with the fittings such as doors, sanitary and kitchen. The biggest problem with my house and in the estate is plumbing. I have spent so much in rebuilding my house.

The reason why we are out here doing this interview is because my painters are working in the house for maintenance. The house is leaking from poor plumbing works which were there from the time of handing over of the unit and not due to wear and tear. It is more like work in progress. That is why I believe it is poor workmanship. Plumbing work is cheap if done well at the beginning. The finishes are also not satisfactory. The installed CCTV and common amenities such as the telephoning system and television network to each house unit never worked. Some of the promised common facilities such as swimming pool were not provided upon completion. There was a sample house at the beginning shown to us which helped by way as we were encouraged to see the physical unit we shall be delivered to more than the leaflet. If from the beginning I have known my house allocated to me during construction, I would have followed-up with the site operatives and focus my attention on the works they were doing to ensure quality delivery. But I also know that my own case- construction quality problem) is on limited ground and to a lesser degree compared to others. It is to me like 'somebody gives you food; you are saying there is no meat inside, are you not even lucky?'

5. *Can you share your overall experience with me in relation to quality of service offered to you by the organization before, during and after your purchase of the housing unit? Are you so pleased throughout these stages?*

RPC008: Generally I will say am happy with the organisation staff attention to me at the beginning of the transaction. This is the same during the construction but not at hand-over and occupation. I am specifically happy with the staff patience and willingness to give information about the project. They did not waste time and were quite willing to offer satisfactory information.

My worst experience was when I was allocated the unit. There was a time they were trying to blast for the sewage work, that tore my canopy, the aluminium roof was broken, and the glass for the house was broken. I found that instead of the canopy to be quickly fixed, they left it unattended till rain spoiled my house POP. I had to write a personal letter to the MD of the company that was the time I got some response. The site engineer never like it as to him I have broken my friendship with him and the site people. He took it personal. It took like three weeks before they changed the roofing sheet. That is what happens in Nigeria. We allow friendship to affect our sense of responsibility and duty.

I felt a duty to the company to ensure customer satisfaction. The MD is to me the image of the company and was happy the na intervened and in two days they started the repair.

6. *Are you happy with the organization staff attention given to you? Were they of good manner and courteous? Are you pleased with their attitude? Or were they rude and inattentive? What about handling of your complaints: prompt or delayed? Do you experience poor service?*

RPC008: During my visits, the Site Engineer was helpful to explain things to me, he was approachable. That was my best experience. The quality of service rendered to me after the occupying my unit is not satisfactory. There is usually delay in response to my complaints. This is what I am not happy about.

7. *Have you at any time shared your experience from the organization with anybody or at a gathering such as church, mosque, community meeting? Are there other past organisation buyer (s) at such forum or fora who shared similar experience with you or did you notice a different story?*

RPC008: I have shared my personal buying experience with many people. Many people that have come here (into the estate) are impressed. But what they see (which they don't know) is a product of self-improvement by each home owner. Visitors have really expressed positive sentiment on what they see. People ask are there still some house units left so we can buy? But within the estate and among the home owners there are complaints. Most of the complaints are within each individual house whereas the external (compound) arena is beautiful. When we tell them visitors our complaints about the estate, they say our experience here is far better than what obtains in many other estates in Abuja.

8. *In view of your overall experience, would you like to repeat purchase of a house from the organization? Have you referred any of your friends to buy a house from the organization? In that case are you willing to introduce new buyers to the organization?*

RPC008: First of all I don't have the resources to make a repeat purchase of a house. But if I will have to do in future I will be a lot more guided. The developer is not dishonest but the problem I think the developer has is that there is disconnect between their vision at the pre-construction stage and during the construction phase. The developer is faced with the discrepancy between plan and site execution. It is not that

the company is dishonest but it is about supervision. To make a repeat purchase I will however see if I can negotiate a number of things such as asking the developer to remove the cost of the doors and other things from the sale price so I can personally provide them. There would be a more win – win situation.

People are asking about the developer and the estate to buy from the developer. But I used to tell such people be careful. If you have limited resources you have to get involved with the developer during the development to ensure that what is delivered to you meets your expectation.

9. *What specific or general advice or recommendation would you like to suggest to the organization in its focus to achieve customer satisfaction?*
   RPC008: They need good supervision of their works on site. They need more of quality control specialist for fittings and other aspect of the house construction.

PART B
   Service quality

➢ *Core dimension:*
My private housing developer

   - Keeps to her promises to do something by a certain time?
     RPC008: NO
   - Handles complain efficiently?
     RPC008: NO
   - Delivers product and services at the time it promises to do so?
     RPC008: NO
   - Offers different housing types regularly?
     RPC008: YES
   - Tells me exactly when services will be performed?
     RPC008: NO

➢ *Relational dimension:*
Employees in my private housing developer:

- Willing to help?

RPC008: YES

- Trustworthy?

RPC008: FAIRLY

- Gives me individual attention?

RPC008: YES

➢ *Tangible dimension:*

My private housing developer

- Physical facilities at her sales office are visually appealing?

RPC008: YES

- Personnel are neat in appearance?

RPC008: YES

- Uses adequate modern construction equipment on her project site?

RPC008: YES

- Site personnel wear protective and safety clothes?

RPC008: NO

- Estates are conveniently located?

RPC008: YES

- Offers a complete range of housing types?

RPC008: YES

- Provides easily understood statements and design?

RPC008: YES

- Personnel have the required skills and knowledge?

RPC008: NO

➢ *Customer satisfaction dimension:*

My overall opinion about my private housing developer:

- After considering everything, I am extremely satisfied?

RPC008: NOT EXTREMELY, ONLY SOMEWHAT SATISFIED

- Always meets my expectation and gives value service?

RPC008: NO

- The overall quality of product provided is excellent?

    RPC008: NOT EXCELLENT

- The overall quality of service provided is excellent?

    RPC008: NOT EXCELLENT

Though I am not fully satisfied, I have chosen not to complain bitterly because, it helps me to remain at peace with myself by not complaining even visitors to this place said our experiences are far better than obtained in some other developers' estates. So once I can repair or correct the problem, I just go ahead and do so.

APPENDIX 4C: HIGH- INCOME CATEGORY -RPC005

PART A

1. *Are you a first time home buyer from the organisation?*

> RPC005: I am a first time home buyer from the organization but this is not my first housing unit bought in my life.

o *Is this the first housing unit you have bought?*

RPC005: No.

o *Have you bought any housing prior to this from any other developer?*

RPC005: Yes.

2. *How did you get to know about the company prior to your purchase? Was it through a third party referral, television and radio advert, newspaper advert, internet advert, self-walk-in or other sources?*

RPC005: I got to know about the project from a third party.

3. *Please describe your purchasing experience during your first encounter with the organisation*

o *Did the organisation staff understand your customer needs?*

RPC005: There is evidence to say that the developer understood my customer needs and my request for a house unit when I approached her at the beginning of my buying process. The developer provided I with relevant marketing materials that enabled me relate what the developer planned to deliver to my own expectation. The developer gave me the new project advert brochure, fliers and pricelist which altogether rendered some basic information to me about what to expect in the new development. The relationship with the sales agent of the developer at the outset was useful.

o *Were you provided the information you required at pre-purchase stage by the organisation.*

RPC005: Oh yes everything is documented in the brochure- design, plan of the house, the type of the house, price and other benefits were documented which for me is very good.

o *What can you say about the product eventually delivered to you when you recall your initial expectation and actual product performance?*
RPC005: There was disconnection in the sense in terms of between reality and concept.

o *At what point or stage in the product delivery did you buy the house? Was it at pre-construction stage, during construction stage or at completion?*
RPC005: At the early stage of the project. They were just about starting work on the site.

o *If you bought at pre-construction, did the final product upon completion agrees with what you were told or perceived at the project-start?*
RPC005: No the final product did not agree with what I was told and my own expectations at the initial time of purchase. There was lack of adequate supervision and so poor quality work was done.

4. *What are your specifics expectations of the house product you purchased prior to your possession and occupation? Did the final product agree with your initial expectation? Are your expectations met? Do you have complaints of any kind? If yes, on what aspects of the house product? Are they within the inside of the house or outside?*

o RPC005: I have expectation from the house product I bought. I can describe my expectation that the product will give value for money. That also the product will be top shape. The value for money index upon hand-over and when I moved into the apartment is very low compared with my initial expectation.

There existed disconnect between anticipation and reality. This is in the sense of differences between reality and concept by the developer offerings. For instance, the project brochure given by the developer was very beautiful (shows a picture of a supposed beautiful house). But upon moving into the house after completion and

handover, one started seeing a lot of defects in the building product such as water leakage; my bath was not connected and water was just floating at the base of the bath. The A/C piping was found not connected as the piping laid was half way, and walls had to be broken. The doors fixed were cheap quality. The purported marble was second grade. One ended up having to spend a lot of money to upgrade the property. At the beginning it was one has to do a lot of upgrade to bring it to your own standard. It has cost implication. I spent up to three million Naira (Naira is what the Nigeria currency is called and the said amount was about seventeen thousand US Dollar at the time of the interview). When I spoke to Arc (another client, the interviewee's neighbour in the estate) he told me he spent up to Five Million Naira equivalent of about Twenty-Eight Thousand US Dollar). What I look for in a house to buy is water, electricity before I can consider other interior attributes.

- o RPC005: The overall product quality did not meet my expectation as if it did why am I still spending resources to bring it to my expectation?

- o RPC005: Design concept was good. I am also satisfied with the location of the estate being within a lake environment. External works is very safe and there is children play ground. The developer provided sufficient space for parking for each family (house). There is also good gardening and landscaping which beautify the whole estate.

- o RPC005: The product is pricey. Properties in Nigeria are crazily priced. Properties in Abuja are outrageously priced. The prices of these housing units cannot be scientifically justified as far as I know. Buyers are buying houses because we operate a capitalistic economy and there is also a problem of supply in the face of increasing house demand. The house suffered poor construction quality. Finishes of the house is poor.
At completion, the brochure given by the developer and her advertised marketing materials were used to compare the actual product handed over to the buyer which comparison revealed a low quality final product. For example, the developer promised to provide CCTV system but she never did in the final product. The DSTV worked only for about three months before it packed up.

This necessitated the estate home buyers to form an Estate Residents Association (ERA). The ERA constituted an executive committee (EC) to champion the course of the residents on their behalf. When I took up as the Estate chairman, we listed about 18 defects of complaints that needed the developers' attention. The Estate Committee acting on behalf of all the residents' collated residents complains at the end of the project and handover into an 18-point list which it served on the developer to react and amend accordingly. The EC of ERA argued that there was lack of adequate supervision of the developer's workmen leading to poor quality workmanship. There was no provision of swimming pool for the estate contrary to the developer originally advertised promises. Swimming pool was not provided. Gym was assumed to be provided but was not.

5. *Can you share your overall experience with me in relation to quality of service offered to you by the organization before, during and after your purchase of the housing unit? Are you so pleased throughout these stages?*
RPC005: Quality of service is okay by me considering my experience from the private home developer.

6. *Are you happy with the organization staff attention given to you? Were they of good manner and courteous? Are you pleased with their attitude? Or were they rude and inattentive? What about handling of your complaints: prompt or delayed? Do you experience poor service?*
RPC005: The staff were attentive and of good conduct and attitude when it comes to attending to my needs in the house. The employees and managers of the home builder were not rude. I believe they – the employees are of good relation within the Nigerian context. The organisation even tries to persuade me to understand with her if they are unable to respond to a problem. In doing so, it even got to the point that they can constitute a nuisance sometimes.

7. *Have you at any time shared your experience from the organization with anybody or at a gathering such as church, mosque, community meeting? Are there other past organisation buyer (s) at such forum or fora who shared similar experience with you or did you notice a different story?*

RPC005: Yes I do. The estate residents (owners) (like I said earlier) in fact set up a committee to review the house condition and the entire estate in relation to the promised house product and facilities made by the developer at the beginning of the transaction. The committee comprising some of the buyers did an evaluation and categorised problems encountered into five (5) aspects namely water, electricity, civil, welfare and other services. The committee rendered a report that raised a number of issues relating to poor quality of construction, negligence on the part of the project supervisors, poor job due to poor skill and weak artisan and so on. I can say based on the complaints received from the residents, everybody experience is the same. Some are even worse than the other.

8. *In view of your overall experience, would you like to repeat purchase of a house from the organization? Have you referred any of your friends to buy a house from the organization? In that case are you willing to introduce new buyers to the organization?*
RPC005: Yes I will make a repeat of house purchase from the developer but with my eyes wide open. This time I will get an Engineer to go with me and other professionals in the industry so that they can give me their opinion before I make final decision to buy.

I can refer other people to the organisation but with a caveat.

9. *What specific or general advice or recommendation would you like to suggest to the organization in its focus to achieve customer satisfaction?*
RPC005: Developer should hire quality artisans of top quality. The organisation should also hire highly experienced staff and pay them well because if you pay peanut, you will get poor quality work. The developer is advised to do a need appraisal of the various types of property or housing needs by different people in the country then categorise it and segment it – her housing delivery.

PART B
Service quality

➢ *Core dimension:*

My private housing developer

- Keeps to her promises to do something by a certain time?

  RPC005: NO, THEY CONTINUE ARGUMENT WITH YOU AND GIVE YOU EXCUSES.

- Handles complain efficiently?

  RPC005: YES

- Delivers product and services at the time it promises to do so?

  RPC005: NOT IN ALL CASES

- Offers different housing types regularly?

  RPC005: YES- OH- YES

- Tells me exactly when services will be performed?

  RPC005: NOT IN ALL CASES

➢ *Relational dimension:*

Employees in my private housing developer:

- Willing to help?

  RPC005: YES

- Trustworthy?

  RPC005: NO

- Gives me individual attention?

  RPC005: YES WHEN YOU COMPLAIN

➢ *Tangible dimension:*

My private housing developer

- Physical facilities at her sales office are visually appealing?

  RPC005: YES

- Personnel are neat in appearance?

  RPC005: YES

- Uses adequate modern construction equipment on her project site?

  RPC005: YES

- Site personnel wear protective and safety clothes?

  RPC005: YES

- Estates are conveniently located?

  RPC005: YES

- Offers a complete range of housing types?

  RPC005: YES

- Provides easily understood statements and design?

  RPC005: YES

- Personnel have the required skills and knowledge?

  RPC005: TO A LIMITED LIMIT

> *Customer satisfaction dimension:*

My overall opinion about my private housing developer:

- After considering everything, I am extremely satisfied?

  RPC005: NO BUT JUST SATISFIED. I WILL NOT COMPLAIN FOREVER AS IT MAY MAKE NO DIFFERENCE AS PREVIOUS COMPLAINTS WERE NOT SATISFACTORILY RESPONDED TO.

- Always meets my expectation and gives value service?

  RPC005: NO

- The overall quality of product provided is excellent?

  RPC005: NO, BUT JUST FAIRLY SATISFACTORY.

- The overall quality of service provided is excellent?

  RPC005: ABOVE AVERAGE

RPC005: My satisfaction is a mixed feeling. I am only fairly satisfied. Truly the overall delivery of the house and related services did not give me total satisfaction. But since I have complained to the developer and nothing much change happened, I stopped complaining because it makes no difference as previous complaints were not satisfactorily responded to.

APPENDIX 5 A - C

MANAGERS INTERVIEWS TRANSCRIPTS A-C

APPENDIX 5A: MANAGER- COST AND ESTIMATION: RPM001

1. Can you describe your roles in the organization? As a head of department does your function relate in any way to customer satisfaction delivery? How?

RPM001: I have read through the Information Sheet and Consent Form you earlier provided to me and pleased to confirm that everything is clear to me about my involvement in the research. I also confirm that I am eager to participate in the research since I believe it is going to help our organisation understand and resolve its problem of customers complaints and dissatisfaction being faced for some years now..

I joined the organisation eight (8) years ago as an assistant manager in the department of Cost and Estimation. I became the manager of the department five years ago after the exit of the former manager who left the organisation. Since the last five years, I have the responsibility of supervising staff of the department and deliver our inputs into the organisation project planning and execution. Our main function is to prepare cost estimates for all our housing projects and monitor the cost performance throughout the project delivery period. I represent the department in the management in the organisation and report our departmental activities both to the managing director/CEO and at the management.

As the cost and estimation manager, whatever the company has to build start with the customer. Whatever the department estimates as the cost for the project is what will be used in building the houses that the company sells to its customers. If the department include for a project cost to buy cheap door (low quality door) such will be the doors that would be installed on the houses. For instance, there was a time on one of our projects that low quality doors were installed due to the cost included on the project for such item of work. Customers complained and did not accept them. The company had to change the doors eventually. Customers were not happy that the houses were sold at exorbitant prices to them, yet our organisation used low quality unacceptable doors in their houses. Customers were not happy as they spent more money to upgrade the houses to their taste and satisfaction. This resulted in the customers insulting us and our

organisation. It also led the organisation to spend money the second time to change the doors and replace with rather better quality doors.

2. *Have you had interactions with the past homebuyers of the organisation? Describe your previous encounters with them? What are their comments about the company and houses sold to them? What are their expectations from the house product?*

RPM001: I have met several customers in the organisation. The overall comments from them are that the product (quality) does not match with the price they paid. The company pricing is said to be higher than the quality of the eventual house product delivered to them. Customers complained about the quality of the house door, wardrobe, kitchen, tiles. And I believe with little extra cost spent on the same house, customers are now saying 'you mean you can do this'? Recently, I witnessed two of our customers fighting for one 'good' finished house simply because we had spent a little extra cost to improve the house. I believe giving customers what they want is the best for the organisation. My advice will be that the organisation should not cut corners with the aim of maximising its profit but rather should give the homebuyers the best to satisfy them. On product quality – for me the house itself should be of good quality. What most of our housing customers usually request from us is functionality of the houses. I believe when a customer decide to buy a house all they expect is to pay for the house and move in their things and live their clothes and furniture. In the past the customers are not getting this. They don't get it. They want to change their tiles, doors and kitchen because they are not happy with what the company has fixed for them. The kitchen cabinet and the entire kitchen finishes are changed. From my encounters with the homebuyers, I can say that women love their kitchen, she can in fact convince a man to buy the house if it is well done or finished). If you get a woman satisfied with the house particularly the kitchen.

3. *What are the main components of the house buyers requirements? Do you believe organization has met these customers' needs over time? If Yes, how? If No, why?*

RPM001: Yes customers want big spacious house, and the house should be functional. The building should look nice, everything should work perfectly.

Starting with the house design most times we don't have issues with our house design. The only aspect customers complain is on the toilet size that it is too small. But many customers comment that they have enough space to park their cars. Meanwhile, the company is giving enough space around the house (compound). There is also provision of borehole to argument main water supply in the estate. May be the company is spending more money than it should to make customer satisfied. If a company want to satisfy its customer or client, it may not necessarily make so much profit. In the past the company profit policy is to make 100% or 200% profit. We are trying now to work with our clients or homebuyers more during construction stage to reflect some of their housing requirements into the building before completion. This is to reduce or prevent incidences where some of our homebuyers are removing and replacing whatever we have installed in the house after handing over. The company through her marketing materials and initial information during enquiries usually tell the customers they will deliver this and that. But sometimes we are unable to deliver good quality workmanship. I think costing of the project also affects how we deliver satisfaction to the customers. A customer once said to me 'all you said you are going to do…the playground was not done, not all the generators promised were installed even though the company claimed the two installed are bigger capacity thus no need of installing three earlier advertised, they feel it is of no use to the customer once what they offer is functionality'. Customers became satisfied after all…faults were met. Based on the past experiences, complaints from the customers, this has taught us to plan the project cost well. The company strategy of costing for the project is using an amount per square metre of the house unit to be built. Say for instance, N60, 000 per m2 (Sixty thousand Naira per square metre about USD 330/m2 at the time of the interview). We must now realise that may not take into account the quality of job in mind, the quality of finishes and materials to be used on the project. Customers appreciate good house product and service. Good cost established from the beginning (good proper budget) will lead to good quality house delivery and eventual satisfaction by the buyers.

4. *What do you believe are the home buyers' expectations of service from the organisation? Are they satisfied with the quality of service delivered to them?*

RPM001: I cannot really say much about service quality aspect of what our company deliver to the customers. The Marketing department handles issues relating to service (quality) with our customers. But I know the company have a Form given to customers at the outset on mode of payment. I also am aware customers' complaints of inadequate facilities promised by the organisation. However, it seems the homeowners are pleased with the facility management arrangement put in place to provide services to them in the estate after completion and handing over of the units.

5. *Do they complain about anything: company, staff, process or house its or anything?*
RPM001: It is not easy to please everyone. I believe if 80% comes to your final product and customers say wow, then the organisation has done well. To me I think the issue of customer satisfaction is all about the mindset of customers themselves. However, some of the common complaints we have received from the homebuyers of our houses which I believe did not satisfy them include plumbing work. Plumbing work has become a problem. Water leakages due to poor plumbing workmanship often cause dampness on the wall. Customers often say outlook of the houses is good but the inside is where the main problems are faced. The organisation is faced with bad labour output which causes poor workmanship in our houses. This also affects our ability to meet our customers' expectation and satisfaction.

6. *Do you believe the organisation has met her customers' house and service quality expectations? How? If No, why?*
RPM001: The Company has not fully met its customer expectations. I believe the organisation is still working towards it. The organisation is not satisfying her clients which has resulted in many of them removing some aspects of the house amenities or sometimes everything done in order to put their own finishes at extra cost to them. The implications of this as I have noticed in the organisation are that:
- it affects the sales of the house product
- the company spends extra money to make good after complaints were made by the homebuyers. Such extra cost by the organisation does not affect or increase the

already agreed selling price paid by the homebuyers. It then means the company has been incurring extra costs that ultimately reduce its anticipated profit margin. Meanwhile, the estate that is on-going now is trying to improve on quality than those we had delivered in the past. This I have noticed with increased use of more quality materials. But since the estate project is yet to be completed it is too eacly to compare customer expectations with our actual delivery or reality.

7. *What are the roles you and your department played towards delivery satisfactory house product and service to the organisation clients?*

   RPM001: I don't have course to relate directly with many of our customers. But on the construction site, I devote maximum time to them to show the customers round the units until they are satisfied. Most times when I do that, the customers are already feeling at home with the house units inspected. We don't have problem about that. Now we do take new client round what we have done before sending them to the sales office. Cost department is now involved in getting the materials specifications agreed to with the purchasing and procurement department before ordering. As the cost department we are the ones who include the materials cost in the bill of quantities (project budget) so we now work with the procurement to get the appropriate materials specified so that we ensure quality from the planning stage.

8. *Which category of the homebuyers (low, middle and high income) in your opinion will you say expressed greater satisfaction than the other over the years of your encounters with them?*

   If I consider complaints on our house prices then it would be the low-income that have most complaints. The only time you would hear high income buyers complain might be when they want to compare the quality of the house delivered to them against the high price they pay. So I will say high income buyers are more satisfied than the rest two of our housing buyers' classification

9. *Are you motivated and well-trained by the organization to contribute meaningfully towards the organisation objective of meeting customer satisfaction? Do you have necessary tools to perform your work? How often do you attend training per year pertaining specifically to your profession/discipline? Have you had any training*

relating to customer satisfaction before and in the last one year? Does the organization organise briefing session on customer satisfaction? In what medium or media do you provide feedback about your encounter with customer?

RPM001: I am not motivated by the company. Presently the company passed a form (from the HR department) to all the workers. I said I am not motivated. There are training we should go but not done. Promotion is not done on merit. That way you are not appreciated. It is affecting me. in the past I used to think am not been appreciated or affected. I am just trying my best to become self-motivated. Take for instance, there is a new software the company bought for the department but we are not using it because we are not trained on it. They trained one of my subordinate in the department but he could not impact same training to other members including me in the department. I believe the company is doing selective staff motivation. Even I can say no training in regards to our specific job function in the department – costing for a while now. Also there has not been regular feedback mechanism to the organisation whereby we report back on our encounters with the homebuyers and customers. But I know we do discus with the marketers or others on one on one basis about our experiences with customers especially on their complaints about our house product quality.

10. *What advice or recommendations would you like to suggest to the organization in its focus to achieve customer satisfaction?*

RPM001: I believe since our organisation has not been satisfying the customers, it is important for us to:

- Ensure the use of the right building materials in constructing our houses
- Change our method of contracting works to the our contractors
- Address regular incidence of delay in completion of the houses. Because of the growing complaints by the homebuyers about delay in handing over completed houses to them, we now are made to write undertaking to clients on timely completion within 9months through change of construction method. Unlike in the past that we buy materials directly and provide same to the contractors, now we allow our contractors to undertake everything and deliver the houses as a whole package (that is, both materials and labour). This new construction method enable

the contractors to have total or full control of the construction activities and are able to pursue completion target without delay from third party.

- The company should motivate the staff so that we can do more than we presently do. What has been happening in the company is that younger or new employees are better motivated over and above older staff whereas the experience we (older) staff have gained on the job cannot be compared with someone who just graduated from school and given preferential treatment for unknown reasons.

- There is urgent need for more training of staff generally in the entire organisation. For my department, we need more training in cost related skills in particular and also in aspects of how to responds appropriately to customers needs and satisfaction.

2. **APPENDIX 5B- MANAGER- CONSTRUCTION AND PROJECTS DEPARTMENT: RPM003**

1. *Can you describe your roles in the organization? As a head of department does your function relate in any way to customer satisfaction delivery? How?*

   RPM003: I am a member of the Nigerian Institute of Architects (NIA) and a registered practicing Architect. Happily I have spent about ten (10) years in the organisation. I am in fact one of the oldest employees of the company though not the oldest. My roles in the organisation have evolved and have been part of its challenges and growth.

   The Construction and Projects department is under my supervision as its head. It is this department which is saddled with the responsibility of building or constructing the houses which our company sell to her customers. Often times, prospective homebuyers frequently come to us on the construction site to ask questions and seek clarifications about the project under construction and particularly their house units.

2. *Have you had interactions with the past homebuyers of the organisation? Describe your previous encounters with them? What are their comments about the company and houses sold to them? What are their expectations from the house product?*

   RPM003: The Company has been known for quality and affordable housing over the years. We have different housing types. A lot of them complain about their houses. We have improved based on their complaints to improve our final building product. However, some of the buyers commend us in terms of our house design, aesthetic of the house. We do not compromise on the aesthetics and functionality of the housing product. Clientele taste; the world is diverse so is our housing customers taste and affection. For instance, homebuyers' preference differs when it comes to colour of the wall, colour of the roof. Thus, what we as a developer may have seen as beautiful or tasteful design or housing may in fact be considered not up to expectations by the homebuyers. Several complaints often emanate from our diverse customers our of taste divergence. They may see what we call good as not good enough. The only suggestion is that as customers pay instalment we must carry our clients along when are constructing the houses so they can make input that will meet their own peculiar taste and satisfaction. What I have noticed over the years is that most cases of complaints by our customers fall in the aspect of finishes. We can give customers a list of our finishes pre-designed or specified for their house units and then allow them to suggest areas of

changes they want. The cost different can be discussed with them such as either to pay it or be treated as may be agreed upon. There is the need to therefore build client-developer relationship during the construction period as a way out to solve what would have been a later date complain or dissatisfaction.

3. *What are the main components of the house buyers' requirements? Do you believe organization has met these customers' needs over time? If Yes, how? If No, why?*

    RPM003: There are expectations by our homebuyers of what they want to see inside the house itself and also those outside the building. These include the house design, internal amenities, good finishes, and roomy space, and quality workmanship, functional services such as plumbing and electrical works among others. Outside the building units, our customers are usually happy to see garden, soft and hard landscaping, individual parking space, alternative water supply – borehole with surface and overhead tanks, standby power generating sets as alternatives to electricity supply from government and so on. But from my personal experiences I can say our housing customers are far more eager about the quality of the house itself in terms of design, finishes, workmanship and space allocation within the house. Above all, they are often happy if the house unit is functional and they don't have to worry about spending extra money to change basis things in their newly bought homes. These are the main critical housing customer requirements that mostly the organisation are expected to deliver excellently to them.

4. *What do you believe are the home buyers' expectations of service from the organisation? Are they satisfied with the quality of service delivered to them?*

    Our customers are also pleased if they come to our construction site and were received well by site operatives. They also like to be provided useful information about completion time of their house unit anytime they are on site. Some also talk about our construction site environment whether properly organised or not. When they pay so much money for their home acquisition, the homebuyers expect to see the whole 'world' in their houses, only for them to see the basic things in such a house. This brings such homebuyers dissatisfaction with the organisation and they often complain. Customers also do complain of creating less space for green areas and insufficient space for children playground and landscaping. They also often request for wider car park

space. Most housing customers in Nigeria have more than two cars and sometimes they want their visitors to park inside the estate compound. Yet they complain of lack of enough trees to shade them or provision of sit out and wind breaker.

5. *Do they complain about anything: company, staff, process or house its or anything?*
RPM003: Some of the complaints from our housing customers are on quality of the finishes. We have to change workers from time to time due to poor workmanship. The quality of the wall construction and wall plastering is not smooth. Part of these also is sanitary fittings and accessories. Some of the suppliers of the building products are sub-standard or adulterated. Also our housing in the company are not cheap I admit- maybe because of our own cost. Land upon which we build is often costly. For 10 years we have seen a lot of customers, heard their complaints. But to a large extent we have stayed long enough to see what the majority of the quality challenge and complaints are. The major complaints are for better service; better quality workmanship. Over the years we have dealt with the problems and sometimes we have to import workers from neighbouring countries such as Ghana in order to improve our workmanship. The issue of client- homedeveloper relationship has not been fully applied to our practice. We also have problem with low quality materials supplied to our construction site and quality supervision to supervise the work. This also affects the integrity or quality of the building. To resolve this challenge I believe we should have to employ enough qualified hands in the project department. We presently have inadequate experienced and qualified supervisors and management should approve the employment of more experience hands to tackle supervision problems causing poor housing delivery in the organisation. Usually we receive customers complaints made at the head office from the Sales and Estate department through mails from their manager. They send the mails to my subordinates on each construction site or directly to me as the head of the construction and project department for necessary action. Once I receive such complaints I in turn assign the work to the right staff on each project site for necessary action.

6. *Do you believe the organisation has met her customers' house and service quality expectations? How? If No, why?*

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RPM003: I cannot come to the conclusion that we have fully satisfied all our customers 100%. I will rather say we are still in the process of strategizing to achieve comprehensive customer satisfaction which makes this research very interesting and timely for learning and action. However, our staff who have direct connection or contact with the customers are trained to know that customers are always right. I am aware this is the sort of emphasis or training is given to staff in the sales and marketing department as well as the estate and corporate affairs department since both departments are the two with most interactions with our customers aside those customers who visit us on the construction project site. Even those staff who do not have direct interaction with our customers should have it also at the back of their minds that everything they do are for the sake or to please and satisfy the end users at the end of the day. With the little orientation to my department workers especially the site workers it creates awareness for them to put in their best on the job in order to have the desired goal of the department and the organisation fulfilled. We are all working as a team maybe our best has not been good enough considering the growing complaints from our homebuyers about our houses particularly in the recent years.

7. *What are the roles you and your department played towards delivery satisfactory house product and service to the organisation clients?*

RPM003: My department is the center focus of the customer satisfaction or dissatisfaction in the organisation since we are charged directly with the delivery of the houses which construction we undertake as a department on site. The problem why my department receives the bulk of the blames for customers' complaints is that we are the ones directly involved in translating construction design of the houses to actual construction on the site. Yet we are usually not provided with enough supervisors on site. If the management and the company is ready to put a little more money on the quality of its ordered finishing materials it will also help in boosting the eventual quality of the houses we deliver on the site. These two aspects are our major challenges.

8. *Which category of the homebuyers (low, middle and high income) in your opinion will you say expressed greater satisfaction than the other over the years of your encounters with them?*

Everyone wants the best even they are paying small money to purchase a home how much more of those housing customers paying so much (middle and high income homebuyers). As a developer we often try to build with minimal cost so we try to keep our finishes and other materials cost at moderate costs. An average developer will want to minimise cost on his building project and as a result of that will not want to spend so much on the delivery of their projects. This situation happens most times with our organisation.

9. *Are you motivated and well-trained by the organization to contribute meaningfully towards the organisation objective of meeting customer satisfaction? Do you have necessary tools to perform your work? How often do you attend training per year pertaining specifically to your profession/discipline? Have you had any training relating to customer satisfaction before and in the last one year? Does the organization organise briefing session on customer satisfaction? In what medium or media do you provide feedback about your encounter with customer?*

RPM003: Personally I am well trained and the company have sponsored me for a project management course at several occasions in the past. Such continuous training has helped me as a person to develop my capability on the job.

10. *What advice or recommendations would you like to suggest to the organization in its focus to achieve customer satisfaction?*

RPM003: Though I believe the organisation has been trying over the years to deliver good house product and service to its customers but there is still more work to do. As I had stated earlier I have told you where we have faulted as an organisation. I am therefore suggesting some of the following ideas to help our own department and the organisation to solving some of the issues I have raised earlier.

- The management should spend more money to recruit enough hands. I want the management to spend more money in training us especially in the areas of customer satisfaction or service delivery. This will ensure that the company generate more money for the company… Other staff needs these training because they are the ones in the field. We have not had enough training both in our job specific areas and this novel customer service so that we will be able to deliver satisfaction to our clients.

The workers will be able to do what the client or customers want if they are well trained and well-motivated.

- We should invest more in the quality and development of our workers. We need to employ more quality workmen and ensure increase quality supervision. At this point we must ensure only experienced supervisors are positioned on the construction site and other aspects of the works in the organisation. Good hands must be retained on the job.

- We should institute an award to the best staff in every department on customers focus. This will motivate staff. The award can be monetary or a trip abroad or a house etc. I am speaking for my department though.

- The company should go above compromising quality because of cost implications. The truth is that a good building sells itself. A good quality building will always sell itself. The extra cost that is spent can always be recovered if a customer is happy.

- The organisation needs to spend more money on procuring better quality materials. We should implement all these in all the departments including ours. In addition: Management should look within because it is the input that determines the output.

- Our organisation should be willing to invest more quality service delivery in terms of training and retraining our workers.

- It should also improve motivation of the workers such as personal training, provision of tool box and improvement in safety items or equipment on site such as First Aid Box and HSE because we sometimes experience accidents on site.

- It is more than ever now important to use good quality materials for our housing delivery. This is a task for the purchasing and procurement department to guarantee if the quality of our houses must improve to meet customers' expectations.

- I suggest we build a good clientele/developer relationship by evolving strategy of carrying along the customers to allow them make one or two suggestions during the construction phase of the housing development to meet their taste. We should create a Forum where we could meet with the clients, relate and discuss the projects and customers opportunities to inspect and see the building while being built. This will enable more and more of them to know what we intend to do by showing them the floor plan before the houses are built. Before they buy they can then look at the plan of what they are buying and make suggestions or input for improvement of the houses.

-   As a team lead, I must be on top of my job to ensure that workers under me perform satisfactorily. In as much as we want to satisfy our customers, we also must look at other aspects that may be draining us down. Everyone needs to be on top of his game. We must have the right Programme of Work to implement on our projects. For me another complaint common among our homebuyers is on delayed time of delivery. This is why I believe we need to develop and implement realistic Programme of Work (POW) for every one of our housing projects. Every worker must therefore work according to the POW; deliver their input to time and quality. To do this we should employ, motivate and retain the right workforce to achieve a particular task at the right time to the right quality.

If a client is satisfied he will bring his friend, who may also buy into the housing project. This has happened in this company several times before. A good quality building, I repeat will sell itself. Some of our clients over the years have bought from us by making repeat purchase. This is because I believe we have tried to please them with the quality of our product and service. They refer us to their uncles, friends and associates. The reverse is the case for those of our customers who are less satisfied as they never re-invest or refer others to buy into our projects even if they have another opportunity to do so.

1. ## APPENDIX 5C- MANAGER- SALES AND MARKETING DEPARTMENT Ref: RPM006

1. *Can you describe your roles in the organization? As a head of department does your function relate in any way to customer satisfaction delivery? How?*

   RPM006: I consider participation in this research would be of benefits to me and the organisation reading through the Information Sheet you earlier provided me. Therefore, I have given my consent to your research participation.

   I have been in the organisation for the last 10years and I am currently the Marketing Manager. Our customers are provided various forms of marketing information to assist them in taking purchase decision of our houses. We do this especially at the enquiry stage when they express their willingness to buy into our housing projects. In fact it is my department – Sales and Marketing that ensures adequate marketing materials and tools are produced and distributed by our departmental staff with the help of the other organisation members to our prospective customers. Some of our marketing materials and tools which we provide our prospective homebuyers upon making enquire include pricelists, fliers, handbills, point-of-sale banners, application form, project brochure and 3D imaging drawings. We are trying. We also used different avenues to canvass for sale of the houses and other services. We also plan advertisement in print (Newspapers) and in electronic media (Television and Radio jingle). We from time to time appear live on Television and Radio Show particularly to unveil our new projects to the public. In recent times we organise Project Commissioning Ceremony whereby we invite dignitaries and the general public to herald the commencement of our new project with the idea to gain prospective buyers interest and early pre-purchase deposit payment.

2. *Have you had interactions with the past homebuyers of the organisation? Describe your previous encounters with them? What are their comments about the company and houses sold to them? What are their expectations from the house product?*

RPM006: Based on tremendous encounters with past and present homebuyers throughout the different stages of our housing delivery operations, I sum up that there are different expectations from the homebuyers depending on whether they are low-income, middle-income and high-income homebuyers. It also depends on whether a client was buying a home for the first time or doing so repeatedly. But I can say by and large, my encounters on the field show that generally homebuyers are ideally looking for good housing location, appropriate price, flexible mode of payment, good house design and effective use of internal building space, size of the building or house, good quality workmanship. Other expectations made by different homebuyers to me and other members of my department as we encounter them on our day to day marketing assignments are prompt and timely delivery date which unfortunately we have been challenged to meet most of the time. Customers also ask that we give them longer payment period than the short-term construction period often attached to our projects within twenty four months. They often complain short term payment period put pressure on their income especially the low-income earners homebuyers. We hardly have the high-income earners customers complain about our prices or payment period. Rather you will hear this group of customers (middle and high income) asking for large house (building) space, beautiful design, top-rate finishes quality, external infrastructure. They also ask us to give them individual attention and often want all promises made on project fliers and documentations to given to them.

3. *What are the main components of the house buyers' requirements? Do you believe organization has met these customers' needs over time? If Yes, how? If No, why?*
RPM006: Just like I stated earlier the housing expectations vary from one customer to another due to different income levels, different tastes and individual housing needs and purpose for which they want to acquire the housing. In effect, housing customer expectation is in the context of delivering a quality house in line with some of the above requirements so that at the end of the day they can be satisfied with the quality of the housing they get. Honestly, I can say it has been a struggle over the years to satisfy our customers through giving them all the above mentioned requirements. But we have continued to manage. Doing this requires so much money to be spent by the organisation. We have to check our expenditure on the

project with the revenue we can generate from the projects. In my view, some say they are happy and others say they are not. No matter our goal remain how to meet their (customers) satisfaction in terms of structural and many other aspects of their needs.

4. *What do you believe are the home buyers' expectations of service from the organisation? Are they satisfied with the quality of service delivered to them?*
   RPM006: Our customers ask us to give them individual attention and often want all that we indicate in our project fliers and documentations to given to them. I notice that our customers' primary concerns are on the house itself. They want good house that gives them comfort and completed on time and not suffered delay. But I can add that majority of the services they often ask us happen after the houses are handed over to them and they occupy the units. They want facility management services such as common security services for the estate, water supply, standby generators as alternative to regular electricity supply from the government mains, sewage and cleaning services, and outside maintenance.

5. *Do they complain about anything: company, staff, process or house its or anything?*
   RPM006: They (customers) often ask us why we don't respond to their complaints as quickly as they wanted. They equally want remedies to the complaints to be properly addressed since they say the repairs works often done were not effective. Most of the problems they complain about are construction problem such as plumbing/water leakages, inferior grade finishes and sub-standard materials and so on. Some of them say the construction works were hurried leading to poor workmanship.

6. *Do you believe the organisation has met her customers' house and service quality expectations? How? If No, why?*
   RPM006: In the overall, I will say the organisation is trying its efforts to meet customers need and expectations from the house and service we are offering to them. This is why I have said earlier that the customers are complaining as some of them are not satisfied with some aspects of the house we give to them. Again I can say some of them are satisfied with the housing environment as in most of our

housing projects there is children playground, standby generator (alternative power supply), supermarket or shopping mall and other facilities that are accessible to them for their comfort. They also like the structure quite alright. But there are complaints with regards to:

- Floor finishes and the wall finishes which sometimes peel off.

- There is also water supply problem that is plumbing leakages in some of the buildings though not in all of them. You know everything cannot be perfect as we are all humans. The source of our poor quality workmanship is traceable to some of our contractors cutting corners. Some of the problems are also due to the quality of materials used in the building. Sometimes while the organisation pays for good quality materials, suppliers can mess up the building by delivering sub-standard or inferior quality materials which sometimes can be hard to detect until used in the building. We do most of the repairs in order to satisfy them. As you know it is difficult to please all our customers. It is also difficult to get the homebuyers to understand with the organisation if their housing requirements were not met. So it has been so difficult for me and my team in the department to convince the homebuyers most times when there are problems in the quality of the houses and services we deliver to them. I know many times I have personally received abusive words from our homebuyers who are not satisfied with the house handed over to them. I recall one time I went to one of our estates to follow-up on payment balances from some of our customers. I was almost chased away from the estate because many of the residents complained about the poor quality workmanship done in their homes. Some said they have incurred unprepared costs to repair their new homes which they do not expect from newly completed and purchased houses. They were very unhappy. I tried to promise that the company will see to their complaints. My staffs have also made similar complaints of receiving insults from our homebuyers in the past. I can say it is not encouraging at all. I believe our projects and construction department has to double up honestly to produce quality houses. I feel the pains of these customers myself every time I visit the housing estates because I believe we could do better than we have given them.

7. *What are the roles you and your department played towards delivery satisfactory house product and service to the organisation clients?*

RPM006: Generally my roles involve trying to satisfy our customers by ensuring that we understand what they really want in our housing estates. With such understanding we are able to pass information to other departments and discuss same at management meetings in order that the organisation delivers customers' requirements to them. It is also not just about what they are looking for within the house but also the environment and management of the facility after it is occupied. So this is what my department try to understand and advise the organisation to put in place. This is aside our primary role of getting customers to purchase our houses and services based upon which the organisation generate revenue and profit from the business.

In fact all our departmental efforts are to ensure we generate revenue through sale of houses for the company. While many of the other departments can be described as 'Expenditure Centres', I can say our own department is a 'Revenue Centre' whereby we generate revenue for the organisation through our sales and marketing drive. We equally send reminder notices to depositors based on the agreed payment terms. This we do once we are prompted by the Finance department or through the Estate and Corporate Affairs department. I can say we work in synergy with the other departments in making sure that we deliver housing product and service to meet each of our housing customers.

8. *Which category of the homebuyers (low, middle and high income) in your opinion will you say expressed greater satisfaction than the other over the years of your encounters with them?*

RPM006: For me I observe that the low-income homebuyers complain more than the other calibre of our housing customers. Aside other common complaints by the majority of the homebuyers such as delay to completion and hand-over of the house unit, poor quality workmanship and plumbing leakages, the low-income homebuyers in addition complain about the amount they pay for service charge while occupying the homes. They complain that they pay the same amount as

service charge as people occupying larger houses. They (low-income earners) also complain about the house price and short-term payment period.

9. *Are you motivated and well-trained by the organization to contribute meaningfully towards the organisation objective of meeting customer satisfaction? Do you have necessary tools to perform your work? How often do you attend training per year pertaining specifically to your profession/discipline? Have you had any training relating to customer satisfaction before and in the last one year? Does the organization organise briefing session on customer satisfaction? In what medium or media do you provide feedback about your encounter with customer?*

RPM006: I am motivated. But once in a while I feel it can be better than experienced in the organisation. This is not just about me but also members in my department and I have also heard other members of the organisation complained about lack of adequate training and welfare and their bad experiences from some of our customers. This is an important aspect the management and the organisation must address so as to boost the morale of the staff to give their best on the job input to the organisation business. For me who has spent considerable number of years in the organisation I want it to grow and become a household name in the housing industry beyond Abuja or Nigeria. This is why we do all we do in the department even if we feel not adequately compensated for our time and efforts. I also want to remain here for more years contributing my best efforts to the growth of the business. But honestly we need more benefits to boost our morale. So I believe I my department workers and I need as much encouragement as we can get in terms of:

- Training on the aspects of our individual profession – marketing and sales
- Training course in sales and customer care to bring about satisfaction for our clients
- Improvement in salaries, allowances and bonuses after successful project completion
- Welfare package to include housing for staff. We cannot say we sell houses and make people have homes of their own yet we the staff are living in rented accommodation with many of us living in far places.

10. *What advice or recommendations would you like to suggest to the organization in its focus to achieve customer satisfaction?*

RPM006: As I said earlier, for the moment our organisation performance on delivering satisfaction to the various income levels is not encouraging as we should do a lot better. I honestly think we need to change a number of things to save our image as individual and the organisation.

- I believe our projects and construction department has to double up honestly to produce quality houses.

- The qualities of the building materials the purchasing department give to the projects and construction department on site are needs to improve greatly so that we reduce customer complaints on inferior finishes and quality of workmanship.

- We need to engage better supervisors for our project construction work. If we need additional hands for project supervision, let us employ more. They need to be sent for construction training programme or given new training and so on.

- For my own department we need more hands in the customer care units who must be regularly trained say twice a year. We also need to be considered for 'clothing allowance' since we are at all times meeting our customers. We therefore need to look good at all times.

- We need to now start organising regular dialogue with our customers. I think one of the ways most of the customers we met in the past told us can reduce incidences of their complaints over the items we used in their houses is by engaging with them before we build or finish constructing the houses. They said they often have inputs they can make to improve the quality of their purchased houses but which the organisation often decline. I have also found that we most times want to stay by our original house design from start to finish without wanting alterations especially those that can increase our expenditure on the project. This I believe is because we don't want to allow anything to reduce our original expected profit. We must change this attitude and spend enough money on our projects.

- The organisation should provide more facilities in the estate such as places of worship (church and mosque), police station, medical centre

- We should evolve strategies such that the contractors should be more carefully selected. That is we need to review our contractor selection policy for our projects.

- Contractors should use standard materials since that is one major source of poor workmanship and leakages we have been experiencing over time. Regular training both at professional and customer satisfaction related level. That is we should review our materials suppliers selection and purchasing method.

- Issues of staff motivation, training and welfare must be given adequate and overriding importance just as we work more strategically to deliver satisfaction to our customers.

That is why I am very happy that you as the owner are leading this research and I hope it will lead us somewhere good. We need to act fast. It is not that we have not been talking about this problem among us at management meetings and individual department but it is like we are yet to find the roots of the problem.

APPENDIX 6

SURVEY FOR IMPROVING FACILITIES MANAGEMENT SERVICES

The purpose of this survey is to improve our organisation Facility management service delivery in the housing estate. The information contained will only be used for the said purpose. Please kindly avail us with the following information.

NAME:

BLOCK/FLAT:

PHONE NO:

EMAIL ADDRESS:

How long have you been in the Estate……………………………………..

Number of occupants…………………………………………………….

Service Rating (1-10)

1. Cleaning   1, 2, 3, 4, 5, 6, 7, 8, 9, 10
2. Gardening   1, 2, 3, 4, 5, 6, 7, 8, 9, 10
3. House maintenance   1, 2, 3, 4, 5, 6, 7, 8, 9, 10
4. Security   1, 2, 3, 4, 5, 6, 7, 8, 9, 10
5. Generator   1, 2, 3, 4, 5, 6, 7, 8, 9, 10
6. Technical staff   1, 2, 3, 4, 5, 6, 7, 8, 9, 10

General comments/suggestions---

Thank you for your cooperation and understanding.