

THE EFFECT OF SERVICE QUALITY DIMENSIONS ON CUSTOMER SATISFACTION IN THE REAL ESTATE SECTOR IN MOMBASA COUNTY, KENYA

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ABSTRACT

The real estate sector in Mombasa County is characterized by highly competitive environment where customer satisfaction has become a pivotal factor for organizational survival and growth. Real estate firms were therefore required to ensure that the services they offered continually delivered services that met or went beyond clients' expectations, helping to build lasting relationships and increase customer loyalty. Within service-oriented sectors, several elements of service quality including reliability, responsiveness, assurance, and empathy were widely recognized as key determinants influencing how satisfied customers felt after receiving services. This study sought to examine how different dimensions of service quality influenced customer satisfaction within the real estate sector in Mombasa County. Specifically, the research evaluated the influence of service reliability, responsiveness, assurance, and empathy on the satisfaction levels of customers. The study was anchored on Expectation Confirmation Theory, the Disconfirmation of Expectations Theory, and the Perceived Service Quality Model, which collectively provided a theoretical framework for understanding how perceived service quality shaped customer satisfaction. A descriptive survey design was adopted to collect data on the experiences and perceptions of clients who interacted with real estate firms operating in Mombasa County. The target population comprised approximately 1,200 active clients drawn from leading real estate companies in the county, including more than 700 tenants, 350 property purchasers, and 150 corporate leasing clients. A sample of 300 respondents was selected using proportionate sampling techniques across the different client categories. To ensure the reliability and validity of the research instrument, a pilot test was conducted involving 15 clients from selected real estate firms within Mombasa County. Data collection relied on structured questionnaires. The collected data were processed and analyzed using the Statistical Package for Social Sciences (SPSS version 29). To summarize the collected data, descriptive statistics including frequencies, percentages, and mean values were applied. Further, inferential statistics, namely correlation and regression analysis, were used to determine the relationships and measure the intensity of association between service quality dimensions and customer satisfaction. The findings revealed that all service quality

dimensions had a positive and statistically significant effect on customer satisfaction in the real estate sector in Mombasa County. Service reliability emerged as the most predictive factor, indicating that clients highly valued consistent service delivery, timely fulfillment of commitments, and accurate information from real estate firms. Service responsiveness was also found to significantly influence customer satisfaction, as clients appreciated prompt responses to inquiries and quick resolution of service issues. Service assurance contributed significantly to customer satisfaction through professional conduct, competence of staff and the ability of firms to instill trust and confidence among clients. Additionally, service empathy was found to positively influence customer satisfaction as clients valued personalized attention, understanding of their specific needs, and friendly interactions with service providers. It is concluded that service quality dimensions played a critical role in shaping customer satisfaction in the real estate sector in Mombasa County. Firms that demonstrated high levels of reliability, responsiveness, assurance, and empathy were more likely to achieve higher levels of customer satisfaction and long-term client retention. The study recommended that real estate firms in Mombasa County should prioritize improving service reliability by ensuring accurate property information, honoring contractual commitments, and delivering services within agreed timelines.

Keywords: Service Quality Dimensions, Service Reliability, Responsiveness, Assurance, Empathy, Customer Satisfaction.

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INTRODUCTION

Service quality dimensions are central to the delivery of value in the real estate sector, where customer satisfaction depends not only on the physical attributes of property but also on the way services are delivered throughout the transaction process. Real estate services typically involve high-value investments that require transparency, reliability, and trust from service providers. Reliability, responsiveness, assurance, empathy and tangibles; the five dimensions of service quality, remain central to how customers evaluate services in sectors such as real estate, where purchasing decisions involve substantial financial and emotional considerations (Al-Mamun et al., 2021). Reliability encompasses the accuracy of property listings and timely fulfillment of promises made by agents. Responsiveness relates to the speed and effectiveness of communication and service provision. Assurance involves instilling trust through competence, professionalism, and ethical practices. Empathy emphasizes personalized customer care, while tangibles reflect the presentation of physical facilities and the accuracy of property information provided. Collectively, these dimensions shape customer satisfaction and directly influence whether clients will pursue repeat business, provide referrals, or disengage altogether (Parasuraman, Zeithaml, & Berry, 1988; Ladhari, 2020; Ali & Amin, 2021).

The contextual relevance of service quality in real estate cannot be overstated, as the sector is highly sensitive to client perceptions and reputational standing. Real estate transactions often involve asymmetries of information, where customers rely heavily on agents, developers, and property managers for guidance. In many emerging markets, clients face challenges such as misleading advertisements, delayed responses, and hidden costs, which erode trust and compromise satisfaction (Chen et al., 2023). Conversely, service providers who demonstrate transparency, tailored housing solutions, and responsiveness to client inquiries achieve stronger relationships and higher retention rates. With increasing urbanization and rising demand for housing, customers have become more informed and discerning, expecting quality service that meets international

standards. Thus, addressing service quality dimensions is not merely an operational necessity but also a strategic imperative for real estate firms that wish to maintain competitive advantage in dynamic property markets (Al-Ababneh, 2020; Grönroos, 2021).

Theoretically, SERVQUAL Model proposed by Parasuraman, Zeithaml, and Berry (1988), guides the study in analyzing quality of service and its effect on satisfaction of customers. SERVQUAL identifies five key dimensions: tangibles, reliability, responsiveness, assurance and empathy each of which is highly relevant to effective service provision in the real estate sector. The model provides a structured way of identifying gaps between customers' expectations and their perceptions of the service they actually receive, offering firms a basis for targeted improvements. Its relevance to sustainable procurement practices also lies in its emphasis on accountability, efficiency, and customer-centric approaches, which ensure that housing solutions and property services are delivered in a transparent, ethical, and efficient manner. By applying the SERVQUAL framework, real estate firms in Mombasa and beyond can strengthen service quality delivery, enhance customer trust, and support sustained sectoral sustainability (Ladhari, 2020; Grönroos, 2021; Zeithaml, 2022).

Global Perspective of Service Quality Dimensions

Globally, the effect of dimensions of service quality on satisfaction of customers in real estate has become more pronounced as property markets integrate digital platforms, cross-border investments, and evolving customer expectations. In the United Kingdom, reliability and responsiveness have emerged as the most critical dimensions, as clients expect transparent communication and accuracy in listings. According to the National Association of Estate Agents (2022), 38% of property buyers expressed dissatisfaction with delayed communication from agents, underscoring the need for enhanced responsiveness in service delivery. Similarly, misleading property information has negatively impacted customer trust, with buyers demanding greater reliability from estate professionals (Chen et al., 2023).

In Germany, the digitization of the real estate market has placed emphasis on responsiveness and tangibles. Statista (2023) reported that more than 60% of clients in Germany preferred agents who provided accurate, real-time online property listings, highlighting the growing importance of technological integration in service quality delivery. Virtual tours, interactive platforms, and AI-driven property matching have become essential service tools, with responsiveness to customer inquiries through digital platforms serving as a significant determinant of satisfaction.

In France, cultural expectations have shifted service quality priorities toward empathy and assurance. Clients emphasize personalized customer service, seeking agents who can provide guidance and emotional reassurance during the lengthy property acquisition process. The French Real Estate Federation (2022) noted that personalized guidance was ranked higher than tangible property features in determining satisfaction, reflecting the cultural importance of empathy in real estate transactions.

Meanwhile, in Spain, reliability in handling legal documentation has become the central service quality dimension influencing satisfaction. The European Property Federation (2022) highlighted that a significant proportion of property disputes in Spain resulted from errors or lack of clarity in legal processes. Clients increasingly rely on agents and developers who can provide accurate legal guidance, ensure transparency, and safeguard against hidden costs. Across these European contexts, service quality aspects are critical to ensuring satisfaction of customers, though the specific emphasis varies according to national institutional, cultural, and technological environments.

Regional Perspective of Service Quality Dimensions

With regard to Africa, service quality in real estate is often shaped by infrastructural constraints, regulatory environments, and the predominance of informal practices. In South Africa, tangibles and reliability are the most pressing issues influencing customer satisfaction. The South African Property Owners Association (2022) revealed that 42% of clients expressed dissatisfaction with misleading or exaggerated property

advertisements. This has created a demand for more reliable and verifiable listings to ensure customer trust. Furthermore, tangibles such as property presentation and modern facilities have increasingly shaped customer perceptions in South Africa's urban housing markets.

In Nigeria, responsiveness and empathy dominate client concerns, particularly in cities such as Lagos and Abuja where high housing demand leads to competitive and fast-paced transactions. Nwokoro and Onwuanyi (2022) found that delays in responding to inquiries and poor interpersonal communication were cited among the top reasons for client dissatisfaction. Nigerian clients, particularly middle-income earners, value agents who demonstrate empathy and provide personalized service, recognizing the significant financial burden associated with property acquisition.

In Ghana, transparency and tailored housing solutions are the most significant drivers of customer satisfaction. The Ghana Real Estate Developers Association (2022) noted that 39% of buyers expressed dissatisfaction with hidden costs and lack of clarity in transactions. Tailored housing solutions that meet local needs, such as affordable units for middle-income households, remain a major determinant of satisfaction.

In Ethiopia, empathy and responsiveness shape service quality delivery in Addis Ababa's rapidly expanding housing sector. With a growing urban population and government-supported housing projects, customers expect agents to offer personalized service and quick responses to inquiries. Failure to address these dimensions has led to dissatisfaction, particularly in competitive markets where buyers expect prompt and attentive service (Tesfaye, 2022). Collectively, these African experiences highlight the benefit of aligning quality of service with local contexts to foster satisfaction of customers in real estate markets.

In Kenya, assurance is the most critical service quality dimension due to persistent issues of land fraud and property misrepresentation. The Estate Agents Registration Board (2023) reported a 32% increase in complaints tied to fraudulent practices and unreliable property listings. Customers place significant value on agents who demonstrate professional competence, transparency, and accountability in transactions. Without assurance, the risk of dissatisfaction and mistrust remains high.

Local Perspective of Service Quality Dimensions

In Mombasa County, service quality issues are evident across several dimensions, affecting customer satisfaction in unique ways. First, reliability of property listings remains a major challenge, with many buyers expressing dissatisfaction with inaccurate information. The Estate Agents Registration Board (2023) indicated that 28% of complaints in Mombasa stemmed from misleading property descriptions, false advertising, and discrepancies between listed and actual property conditions. This has significantly eroded customer trust and undermined repeat business.

Responsiveness has been flagged as a critical service gap. The National Construction Authority (2023) noted that delays in communication, particularly regarding property availability and pricing inquiries, were among the top causes of dissatisfaction. In an increasingly digital age where customers expect real-time feedback, unresponsiveness diminishes the appeal of real estate firms in Mombasa.

Tailored housing solutions remain underdeveloped despite growing demand for culturally relevant housing that resonates with the coastal identity of Mombasa. Swahili-inspired housing, which reflects local traditions and lifestyles, has often been overlooked by developers who focus on standardized units. According to the NCA (2023), the failure to provide tailored housing has reduced satisfaction among clients seeking culturally compatible solutions.

Quality in property documentation and legal processes continues to undermine satisfaction. The Auditor General's Report (2023) highlighted inconsistencies in documentation, missing permits, and inadequate disclosure of transaction costs as common grievances. Such gaps not only cause dissatisfaction but also increase the risk of litigation, weakening customer confidence in Mombasa's real estate sector. Collectively,

these scenarios demonstrate that addressing service quality aspects is fundamental for improving customer satisfaction and strengthening the competitiveness of real estate firms in County of Mombasa.

Statement of the Problem

Despite the rapid growth of the real estate sector in Mombasa, service quality issues continue to erode customer satisfaction and trust. The stakeholders most affected are property buyers, tenants, and investors, who rely on real estate agents and developers to provide reliable, transparent, and customer-centered services. Employees within the sector, especially estate agents and managers, bear responsibility for addressing these challenges but often lack robust systems to deliver consistently high-quality service. The problem is particularly acute in areas of reliability, responsiveness, and assurance, which directly influence customer decisions to engage with real estate providers.

The Estate Agents Registration Board (2023) reported a 32% year-on-year increase in formal complaints, rising from 450 in 2021 to 594 in 2022, with the majority linked to misleading property descriptions (38%), service delays (27%), and inadequate legal disclosures (21%). The Auditor General's Report (2023) further highlighted that 42% of property transactions in Mombasa experienced documentation delays, with an average processing time of 78 days compared to the statutory 45-day requirement, causing disputes between buyers and developers. Similarly, the National Construction Authority (2023) observed that customer dissatisfaction rates rose by 29% between 2018 and 2022, with poor responsiveness and limited tailored housing solutions identified as the main drivers. These challenges have been intensifying over the past five years, coinciding with an expansion of speculative property development in the region.

The problem originates in the marketing, sales, and legal functions of real estate firms, which are responsible for customer engagement, listing accuracy, and transaction processes. Service quality failures in these areas affect overall customer satisfaction, reduce referrals, and limit the sector's long-term growth potential. Without urgent corrective measures, Mombasa risks losing its competitiveness as a real estate hub, as dissatisfied customers may seek alternative markets such as Nairobi, Kisumu, or even offshore developments in Tanzania.

Addressing these service quality gaps is therefore critical to improving customer satisfaction and enhancing the reputation of Mombasa's real estate sector. Solutions must focus on strengthening reliability, improving responsiveness, offering tailored housing solutions, and ensuring accurate documentation processes. Only by addressing these issues can real estate firms achieve support enduring growth while making a meaningful contribution to the county's economy.

Objectives of the Study

This study examined the influence of service quality dimensions on customer satisfaction in the real estate sector in Mombasa County. The specific objectives were;

- To establish the effect of service reliability on customer satisfaction in the real estate sector in Mombasa County
- To examine the influence of service responsiveness on customer satisfaction in the real estate sector in Mombasa County.
- To determine the effect of service assurance on customer satisfaction in the real estate sector in Mombasa County.
- To establish the effect of service empathy on customer satisfaction in the real estate sector in Mombasa County.

LITERATURE REVIEW

Theoretical Framework

Expectation–Confirmation Theory (ECT)

The Expectancy–Disconfirmation Paradigm was advanced by Richard L. Oliver (1977; 1980) to explain how consumer satisfaction develops through the comparison between prior expectations and actual service performance. The paradigm suggests that customers enter service encounters with expectations regarding how services should be delivered, and satisfaction is determined by whether the actual performance confirms or disconfirms those expectations. Positive confirmation occurs when performance meets or exceeds expectations, while negative disconfirmation occurs when performance falls below expectations. In industries such as real estate, where transactions involve high financial and emotional commitment, reliability and responsiveness become essential in shaping customer satisfaction (Oliver, 1980; Lin & Lekhawipat, 2022).

The paradigm has been widely applied in studies examining customer satisfaction across different sectors. Bhattacharjee (2001) applied the framework in information systems and established that confirmation of expectations significantly predicted customer satisfaction and continued usage intentions. Similarly, Kim, Choe, and Petrick (2018) found that expectation confirmation strongly influenced tourist satisfaction in the hospitality industry, particularly where reliable service delivery was emphasized. These studies reinforce the applicability of the Expectancy–Disconfirmation Paradigm in explaining how reliability and responsiveness influence customer satisfaction across service industries, including real estate.

The theoretical foundation of the paradigm revolves around expectations, perceived performance, and disconfirmation. Customers use prior expectations as a benchmark against which actual service performance is evaluated. When service providers deliver reliable services such as honoring agreements, providing accurate property information, and meeting promised timelines, positive confirmation occurs and satisfaction increases. Conversely, failure to meet these expectations results in negative disconfirmation and dissatisfaction. Reliability therefore minimizes the likelihood of negative disconfirmation and strengthens customer trust (Bhattacharjee, 2001; Chen, Xu, & Arce-Urriza, 2021).

The paradigm also explains the role of responsiveness in customer satisfaction. Customers expect service providers to respond promptly and effectively to inquiries, complaints, and requests. When organizations exceed these expectations through timely and attentive responses, positive disconfirmation occurs, leading to higher satisfaction. However, delayed or ineffective responses create negative disconfirmation, reducing customer confidence and satisfaction. In the real estate sector, responsiveness is particularly critical because customers frequently require urgent clarification regarding property ownership, legal documentation, payment arrangements, and post-purchase support (Kassim & Abdullah, 2020; Chen et al., 2021).

In the context of Mombasa County's real estate sector, the Expectancy–Disconfirmation Paradigm provides a relevant explanation of how reliability and responsiveness influence customer satisfaction. Clients expect developers and agents to fulfill promises regarding property quality, legal compliance, and project completion schedules while also responding promptly to concerns and inquiries. When these expectations are met or exceeded, customers experience positive confirmation and become more satisfied and loyal. Conversely, inconsistent service delivery and poor responsiveness generate dissatisfaction and weaken trust in real estate firms (Ali et al., 2022; Omollo & Oteki, 2022).

Gap Theory of Service Quality

The Gap Theory of Service Quality was developed by Parasuraman, Zeithaml, and Berry (1985) to explain how gaps between customer expectations and perceived service performance influence satisfaction. The theory argues that service quality problems arise when organizations fail to align service delivery with customer expectations. The model identifies several gaps that may occur during service provision, including gaps between customer expectations and management perceptions, service specifications and delivery, and

expected versus perceived service quality. The SERVQUAL model later operationalized this theory by measuring service quality through five dimensions: reliability, responsiveness, assurance, empathy, and tangibles (Parasuraman, Zeithaml, & Berry, 1985; Parasuraman et al., 1988).

The Gap Theory has been widely used in service quality studies across multiple sectors. Caruana (2002) established that assurance significantly influenced customer loyalty in the banking sector by enhancing trust and confidence in service providers. Ojo (2010) similarly found that assurance improved patient satisfaction in healthcare institutions because patients relied on the competence and professionalism of healthcare workers. More recently, Eid and Agag (2020) demonstrated that assurance remained a key determinant of satisfaction in online service environments where customers depended heavily on trust and credibility. These studies confirm the relevance of the Gap Theory in explaining how assurance influences customer satisfaction in service industries.

The theory emphasizes that assurance reduces uncertainty and strengthens customer confidence in service providers. Assurance is reflected through employee competence, courtesy, professionalism, integrity, and the ability to inspire trust. In real estate transactions, where customers encounter risks associated with fraud, land disputes, and substantial financial investments, assurance becomes particularly important. Customers are more satisfied when service providers demonstrate expertise, honesty, transparency, and adherence to legal and ethical standards (Parasuraman et al., 1988; Foroudi et al., 2021).

The Gap Theory further explains that assurance develops gradually through consistent service encounters. Transparent communication, compliance with regulations, and ethical handling of transactions reduce the gap between expected and perceived service quality. In real estate, this may involve providing accurate documentation, ensuring lawful property ownership, maintaining transparency in pricing, and addressing customer concerns professionally. Continuous demonstration of assurance strengthens long-term trust and customer loyalty (Caruana, 2002; Choudhury, 2021).

Applied to the real estate sector in Mombasa County, the Gap Theory provides a strong theoretical basis for understanding how assurance influences customer satisfaction. Due to challenges such as fraudulent land transactions, ownership conflicts, and speculative developments in the Kenyan property market, customers expect real estate agents and developers to demonstrate professionalism, competence, and integrity. When firms successfully minimize the gap between customer expectations and actual service experiences, satisfaction and trust improve significantly. Therefore, the Gap Theory, operationalized through the SERVQUAL framework, offers an appropriate foundation for linking assurance with customer satisfaction in this study (Muriithi & Rotich, 2021; Mutinda & Njiru, 2023).

Perceived Service Quality Model

Proposed by Parasuraman, Zeithaml, and Berry (1988), the Perceived Service Quality Model is widely regarded as an influential model in service quality research. The framework is implemented via the SERVQUAL scale, which evaluates 5 dimensions: reliability, responsiveness, assurance, empathy, and tangibles. For this study, the focus is on assurance, understood as the ability of service providers in building credibility and assurance through expertise, politeness, and credibility. This dimension is especially important in high-risk sectors like real estate, where customers rely on the competence and integrity of agents and developers (Parasuraman et al., 1988; Ali & Raza, 2017).

Empirical evidence supports the role of SERVQUAL in diverse industries. For instance, Caruana (2002) found that assurance strongly predicted customer loyalty in the banking sector. Ojo (2010) demonstrated that in healthcare, assurance enhanced patient satisfaction by instilling trust in service providers. More recently, Eid and Agag (2020) highlighted assurance as central to online service quality, where confidence is essential in the absence of face-to-face interaction. These findings illustrate the universal importance of assurance and reinforce its relevance to real estate transactions.

The SERVQUAL model emphasizes that service quality perceptions are shaped by both tangible and intangible factors. While physical elements like offices or documents matter, assurance works through professionalism, competence, and ethical conduct, which reduce uncertainty for customers. This is especially important in real estate transactions, where clients face significant risks involving financial commitments, legal complexities, and potential disputes. Assurance therefore functions as a safeguard, directly influencing satisfaction of customers (Parasuraman et al., 1988; Foroudi et al., 2021).

Moreover, assurance develops cumulatively through repeated service encounters rather than a single transaction. Consistency in transparent communication, adherence to legal frameworks, and professional responsiveness gradually build confidence and reinforce long-term satisfaction. In real estate, these elements may include accurate property listings, compliance with land regulations, and reliable handling of client concerns. The cumulative effect strengthens trust and nurtures lasting client relationships (Caruana, 2002; Choudhury, 2021).

Applied to the real estate sector in Mombasa County, the SERVQUAL framework provides a strong theoretical lens for understanding how assurance shapes customer satisfaction. Given the prevalence of fraud, land ownership disputes, and speculative development in the Kenyan property market, clients expect agents and developers to demonstrate not only professionalism but also integrity in every transaction. Assurance thus becomes indispensable for customer confidence and loyalty, making SERVQUAL an appropriate foundation for linking service quality dimensions with satisfaction in this study (Muriithi & Rotich, 2021; Mutinda & Njiru, 2023).

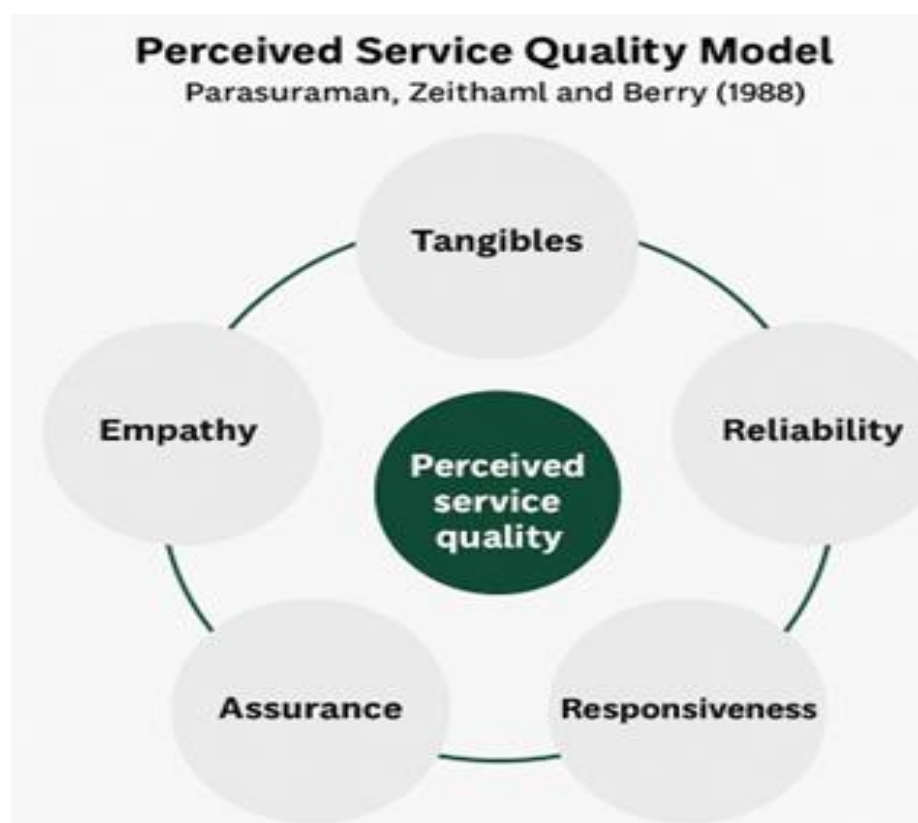


Figure 1: Perceived Service Quality Model

Empirical Literature Review

Haque and Khan (2023) investigated service reliability and its effect on tenant satisfaction in Bangladesh's urban housing sector. The objective was to analyze whether consistent and dependable service delivery improved trust and customer retention. Using a survey of 600 tenants analyzed through regression models, and

grounded in SERVQUAL, the study found that reliability significantly enhanced tenant satisfaction by reducing complaints and increasing trust. However, the study highlighted a gap in failing to capture reliability in long-term tenancy agreements (Haque & Khan, 2023).

Osei and Mensah (2022) examined the how service reliability affects satisfaction of customers in Ghana's commercial real estate market. The study focused on timely property maintenance, adherence to contracts, and accuracy in billing. Employing a mixed-methods approach and guided by Expectation-Confirmation Theory, the findings revealed that reliability was the strongest predictor of satisfaction. Nonetheless, the study lacked a focus on residential tenants, creating a gap in understanding how reliability operates in personal housing markets (Osei & Mensah, 2022).

Nguyen and Tran (2023) evaluated service responsiveness and its influence on satisfaction of customer in Vietnam's residential real estate sector. The objective was to determine whether quick responses to tenant complaints improved satisfaction outcomes. Using Expectation-Disconfirmation Theory and a sample of 500 tenants analyzed with SEM, findings showed that responsiveness significantly enhanced satisfaction, but its effect was moderated by income levels. The study identified a gap in not examining responsiveness over long-term leasing contracts (Nguyen & Tran, 2023).

Okeke (2022) studied responsiveness in Nigeria's property management firms to assess its effect on tenant satisfaction. Employing surveys with 350 tenants and guided by Social Exchange Theory, the study revealed that tenants valued prompt attention to complaints and quick resolution of issues. Findings confirmed that responsiveness directly improved satisfaction, but a gap existed in understanding the role of digital complaint platforms in enhancing responsiveness (Okeke, 2022).

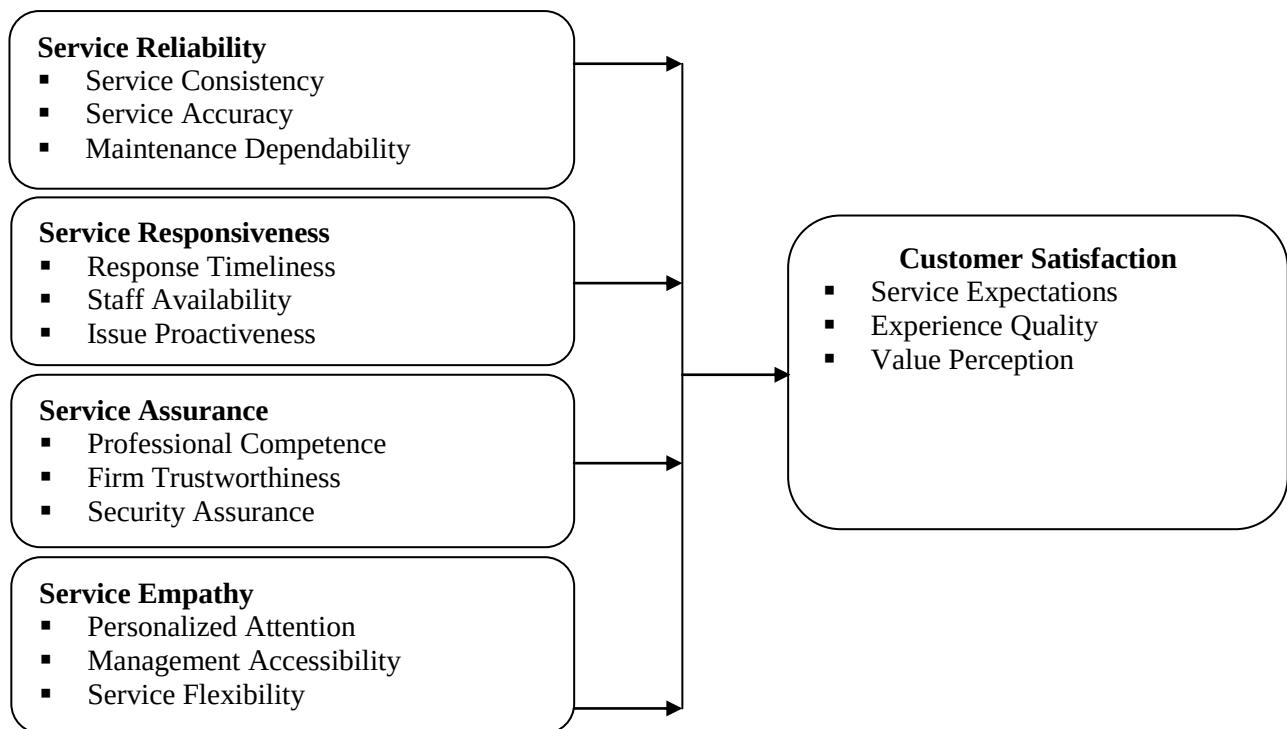
Zhang and Wang (2023) assessed service assurance and its role in improving satisfaction among property buyers in China's urban real estate markets. The study focused on trust, professionalism, and legal compliance. Using a quantitative design with SEM and anchored in SERVQUAL, results showed that assurance strongly enhanced satisfaction. The gap identified was the failure to evaluate assurance in post-purchase property management (Zhang & Wang, 2023).

Mensah (2021) investigated assurance in Ghana's commercial property market. The study examined whether professionalism, staff courtesy, and trust influenced satisfaction among corporate tenants. Employing mixed methods under Institutional Theory, findings indicated that assurance was crucial in reducing disputes and increasing tenant confidence. However, cultural factors were not considered in the study that shape assurance perceptions (Mensah, 2021).

Yamamoto and Sato (2023) studied service empathy in Japan's real estate sector, focusing on how personalized attention influenced tenant satisfaction. Using SERVQUAL and qualitative interviews, findings revealed that empathy fostered trust and long-term loyalty. However, the study highlighted a gap in measuring empathy across large-scale housing projects (Yamamoto & Sato, 2023).

Boateng and Teye (2022) examined empathy in Ghana's residential property management sector. The objective was to assess whether landlords' ability to understand tenant concerns enhanced satisfaction. Using Expectancy-Disconfirmation Theory and survey data, findings showed that empathy significantly influenced satisfaction, though it varied across income groups. The study pointed out underexplored analysis on institutional property managers (Boateng & Teye, 2022).

Conceptual Framework



Independent Variables

Dependent Variable

Figure 2: Conceptual Framework

METHODOLOGY

The examination utilized a descriptive research design, supported by a correlational method. The research focused on a target population of clients who have directly engaged with registered real estate firms in Mombasa County, including tenants, property buyers, and corporate clients who lease commercial properties. According to the Mombasa County Housing Department's 2025 Real Estate and Urban Development Report, there are approximately 1,200 active real estate clients across major firms, including over 700 tenants, 350 property buyers, and 150 corporate leasing clients. To facilitate sampling, the sampling frame was obtained from registered client databases maintained by major real estate agencies operating in Mombasa County as per records from the Mombasa County Housing Department (2025), which maintains an updated register of approved developers and their active clients. This frame provided a verifiable list of tenants, property buyers, and corporate clients eligible for inclusion in the study, ensuring coverage of both residential and commercial sectors. The use of stratified random sampling strengthens the credibility of the results by preventing overrepresentation of dominant groups (e.g., tenants) while maintaining proportional inclusion of smaller but important categories (e.g., corporate clients).

Participant-provided data were gathered through structured questionnaires developed to address the specific objectives of the research. Sections of the questionnaire were dedicated to gathering respondents' demographic details and to assessing the four service quality dimensions alongside customer satisfaction. Closed-ended questions in each section were rated on a five-point Likert scale from "strongly disagree" to "strongly agree," enabling structured measurement of attitudes and quantitative analysis.

Information obtained from the questionnaires was classified and entered into Statistical Package for Social Sciences (SPSS) for analysis. The study utilized both descriptive and inferential statistical methods. Tables, charts, and graphs were used to present the results to enhance clarity and facilitate interpretation of the data.

Regression results was used to identify the relative contribution of each service quality dimension to customer satisfaction, thereby addressing the specific objectives of the study.

The regression model was as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where:

Y = Customer Satisfaction

α = Constant term

$\beta_1, \beta_2, \beta_3, \beta_4$ = Coefficients of the predictors

X_1 = Service Reliability

X_2 = Service Responsiveness

X_3 = Service Assurance

X_4 = Service Empathy

ε = Error term

FINDINGS

Analysis of Objectives

Respondents' opinions were measured using a 5-point rating scale, with 5 as the highest and 1 as the lowest. The scale was defined as follows: 5 = Strongly Agree, 4 = Agree, 3 = Neutral, 2 = Disagree, and 1 = Strongly Disagree.

The Effect of Service Reliability on Customer Satisfaction in the Real Estate Sector in Mombasa County

Table 1: The Effect of Service Reliability on Customer Satisfaction

Descriptive Statistics	N	Mean	Std. Deviation
The real estate firm consistently delivers services as promised	210	4.12	.823
Transactions and contracts are handled accurately and without errors	210	3.95	.911
Property maintenance and repairs are attended to dependably	210	3.88	1.104
Commitments such as lease renewals or handover dates are fulfilled on time	210	4.05	.867
Service delivery schedules are consistently reliable	210	3.76	1.132
The firm demonstrates dependability in all service aspects	210	4.10	.798
Valid N (listwise)	210		

Source: Research Data, 2026

The findings indicated that respondents generally agreed that service reliability positively influences customer satisfaction in the real estate sector. The highest-rated aspects were consistent delivery of services as promised (Mean = 4.12) and overall dependability in service provision (Mean = 4.10), suggesting that customers value firms that honor commitments and maintain consistency in operations. However, service delivery schedules (Mean = 3.76) and dependable maintenance and repairs (Mean = 3.88) recorded comparatively lower ratings, implying that delays in operational processes may still affect customer perceptions of reliability. Overall, the results suggest that reliability remains an important determinant of customer satisfaction in Mombasa County's real estate sector.

The Effect of Service Responsiveness on Customer Satisfaction in the Real Estate Sector in Mombasa County

Table 2: The Effect of Service Responsiveness on Customer Satisfaction

Descriptive Statistics	N	Mean	Std. Deviation
The firm responds promptly to tenant or client inquiries	210	4.20	.756
Property managers and agents are easily accessible when needed	210	4.08	.842
The firm anticipates client needs and addresses them proactively	210	3.85	1.020
Complaints and problems are resolved in a timely manner	210	4.15	.801
Staff demonstrate willingness to assist clients at all times	210	4.18	.733
Service recovery procedures are efficient and effective	210	3.92	.978
Valid N (listwise)	210		

Source: Research Data, 2026

The results reveal that respondents generally perceived responsiveness positively, particularly in relation to prompt responses to inquiries (Mean = 4.20), staff willingness to assist clients (Mean = 4.18), and timely handling of complaints (Mean = 4.15). These findings indicate that customers highly value timely communication and accessibility in real estate service delivery. Nonetheless, proactive anticipation of client needs (Mean = 3.85) and service recovery procedures (Mean = 3.92) recorded relatively lower ratings compared to other responsiveness indicators. Compared to service reliability, responsiveness received slightly higher average ratings, suggesting that customers place considerable importance on quick and attentive service interactions in shaping satisfaction.

The Effect of Service Assurance on Customer Satisfaction in the Real Estate Sector in Mombasa County

Table 3: The Effect of Service Assurance on Customer Satisfaction

Descriptive Statistics	N	Mean	Std. Deviation
Staff demonstrate professional competence and expertise	210	4.25	.689
The firm is trustworthy and transparent in its dealings	210	4.18	.774
Tenants feel financially secure in their transactions with the firm	210	4.05	.853
Safety and security within the premises are well assured	210	4.10	.822
Communication from the firm is clear, credible, and honest	210	4.22	.701
The firm inspires confidence in its customers	210	4.28	.665
Valid N (listwise)	210		

Source: Research Data, 2026

The findings indicate that service assurance recorded the highest ratings among the service quality dimensions. Respondents strongly agreed that the firm inspires customer confidence (Mean = 4.28), demonstrates professional competence (Mean = 4.25), and communicates clearly and honestly (Mean = 4.22). These results suggest that trust, professionalism, and transparency are highly valued by customers in the real estate sector. Although financial security in transactions recorded a relatively lower mean (Mean = 4.05), the ratings still reflected positive perceptions. Compared to reliability and responsiveness, assurance emerged as the strongest dimension, implying that customers in Mombasa County prioritize trustworthiness and credibility when evaluating real estate services.

The Effect of Service Empathy on Customer Satisfaction in the Real Estate Sector in Mombasa County

Table 4: The Effect Service Empathy on Customer Satisfaction

Descriptive Statistics	N	Mean	Std. Deviation
The firm provides personalized attention to individual clients	210	4.05	.844
Management is approachable and available to clients	210	4.12	.791
The firm is flexible in addressing unique tenant concerns	210	3.98	.932
Staff show respect and courtesy when dealing with clients	210	4.30	.621
The firm demonstrates genuine concern for client welfare	210	4.08	.855
Tenants feel valued and understood by the firm	210	4.15	.780
Valid N (listwise)	210		

Source: Research Data, 2026

The results show that respondents positively perceived empathy-related practices in the real estate sector. Staff respect and courtesy achieved the highest rating (Mean = 4.30), followed by the perception that tenants feel valued and understood (Mean = 4.15). These findings suggest that interpersonal relations and personalized attention contribute significantly to positive customer experiences. However, flexibility in addressing unique tenant concerns recorded a comparatively lower mean score (Mean = 3.98), indicating that some customers may still perceive limitations in individualized service delivery. Compared to the other service quality dimensions, empathy received relatively strong ratings, reinforcing the importance of customer-centered interactions in enhancing satisfaction.

Customer Satisfaction

Table 5: Customer Satisfaction

Descriptive Statistics	N	Mean	Std. Deviation
I am generally satisfied with the services provided by the real estate firm	210	4.18	.742
The services provided meet or exceed my expectations	210	4.05	.889
I would recommend this firm to other clients or tenants	210	4.22	.710
I intend to continue engaging with this real estate firm in the future	210	4.10	.801
The firm provides good value for money	210	3.95	.964
Overall, I consider myself a satisfied customer of this firm	210	4.20	.735
Valid N (listwise)	210		

Source: Research Data, 2026

Responses relating to customer satisfaction generally recorded high mean scores, indicating positive customer perceptions toward real estate services in Mombasa County. Overall satisfaction (Mean = 4.20) and willingness to recommend the firm to others (Mean = 4.22) emerged as the strongest indicators of satisfaction, suggesting that customers were generally pleased with the services received. Perceptions regarding value for money recorded the lowest mean score (Mean = 3.95), implying that although customers were satisfied, some respondents still questioned the affordability or economic value of the services offered. Comparatively, the high satisfaction ratings correspond with the strong performance of service assurance, responsiveness, reliability, and empathy, suggesting that improvements in these service quality dimensions positively shape customer satisfaction in the real estate sector.

Correlation Analysis

Correlation analysis was conducted to examine the relationship between the independent and dependent variables, using both the correlation coefficient and the coefficient of determination to assess association strength and direction.

Coefficient of Correlation

The study utilized Pearson's bivariate correlation to explore how Customer Satisfaction relates to Service Reliability, Responsiveness, Assurance, and Empathy.

Table 6: Pearson Correlation

Correlations	Customer Satisfaction	Reliability	Responsiveness	Assurance	Empathy
Customer Satisfaction	1				
Reliability	.762**	1			
Responsiveness	.815**	.701**	1		
Assurance	.834**	.688**	.743**	1	
Empathy	.779**	.654**	.720**	.758**	1

Source: Research Data, 2026

Correlation is significant at the 0.01 level (2-tailed).

Correlation analysis shows that service reliability ($r = 0.762$), responsiveness ($r = 0.815$), assurance ($r = 0.834$), and empathy ($r = 0.779$) are all positively associated with customer satisfaction. This indicates that improvements across these service quality dimensions jointly contribute to higher levels of customer satisfaction within the real estate sector in Mombasa County.

Coefficient of Determination (R^2)

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.918a	.843	.826	.74215

Source: Research Data, 2026

An R^2 value of 0.843 shows that the model explains 84.3% of the variance in Customer Satisfaction, suggesting that the four service dimensions are major determinants, while 15.7% of the variance is influenced by other factors not examined here.

Regression Analysis

Analysis of Variance (ANOVA)

Table 8: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	512.436	4	128.109	97.884	.000b
Residual	95.214	205	2.720		
Total	607.650	209			

Source: Research Data, 2026

ANOVA results show the model is significant ($F = 97.884$, $p = 0.000$). With $p < 0.05$, service quality significantly predicts customer satisfaction.

Multiple Regression

Table 9: Multiple Regression Analysis

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Beta	t	Sig.
(Constant)	1.215	.984		2.345	.002
Service Reliability	.321	.072	.284	4.458	.000
Service Responsiveness	.2105	.081	.362	5.000	.000
Service Assurance	.438	.076	.389	5.763	.000
Service Empathy	.297	.069	.251	4.304	.001

Source: Research Data, 2026

The regression was presented as:

$$Y = 1.215 + 0.321X_1 + 0.2105X_2 + 0.438X_3 + 0.297X_4$$

Where:

Y = Customer Satisfaction

X₁ = Service Reliability

X₂ = Service Responsiveness

X₃ = Service Assurance

X₄ = Service Empathy

CONCLUSIONS AND RECOMMENDATIONS

Results from the research show that service reliability positively and markedly impacts customer satisfaction in the real estate sector in Mombasa County. Enhancing service reliability leads to increased customer satisfaction, and consequently, hypothesis stating that service reliability has no effect is rejected. Consistent fulfillment of commitments and dependable service performance are key factors influencing tenant satisfaction and trust.

The inquiry concludes that service responsiveness demonstrates a notable positive effect on customer satisfaction in the real estate sector. Firms that respond promptly to tenant inquiries, resolve issues efficiently, and remain accessible to clients achieve higher satisfaction levels. Consequently, hypothesis stating that service responsiveness has no significant effect on customer satisfaction is rejected.

The empirical outcomes show that service assurance is the most influential element shaping customer satisfaction in the research context. Professional competence, trustworthiness, financial security, and clear communication positively impact satisfaction. Hence, the null hypothesis stating that service assurance does not significantly influence customer satisfaction is rejected. Assurance builds confidence and reduces perceived risks, which are critical in property transactions and tenancy agreements.

The researcher concludes that service empathy exerts a meaningful and favorable effect on customer satisfaction in the real estate sector in Mombasa County. Consequently, the null hypothesis is rejected. Personalized attention, respectful treatment, and flexibility in addressing tenant concerns enhance satisfaction, while empathy fosters emotional connections and strengthens long-term relationships between tenants and real estate firms.

Real estate firms in Mombasa County should adopt integrated property management software such as AppFolio, Buildium, or similar locally applicable systems to automate rent billing, maintenance scheduling, tenant records, and lease management. Automation would minimize errors in transactions, reduce delays in maintenance services, and improve adherence to lease agreements and handover timelines. Firms should also establish standardized operating procedures for property inspections, rent collection, and maintenance response to ensure consistency in service delivery.

In addition, management should conduct quarterly service audits and performance reviews to monitor compliance with contractual obligations and maintenance schedules. Real estate firms should further introduce preventive maintenance programs for apartments and commercial buildings in Mombasa County to reduce recurring tenant complaints associated with water supply, drainage systems, electricity faults, and building repairs. These measures would strengthen reliability and enhance customer confidence in property management services.

Real estate firms should implement a 24-hour response policy for tenant complaints and inquiries to improve responsiveness. Firms can establish multiple communication channels such as WhatsApp business lines, mobile applications, customer care hotlines, emails, and tenant online portals to facilitate prompt communication between tenants and property managers. The use of digital platforms would enable customers to report maintenance issues, track complaint resolution progress, and receive updates in real time.

Management should also introduce customer relationship management (CRM) systems to document and monitor tenant concerns, ensuring that unresolved complaints are escalated promptly. In addition, firms should conduct monthly customer satisfaction surveys and feedback sessions to evaluate response efficiency and identify recurring tenant concerns. Staff training programs should specifically focus on complaint handling, conflict resolution, customer communication skills, and emergency response management to enhance the speed and quality of service delivery.

Real estate firms in Mombasa County should invest in specialized professional training programs focusing on property law, customer relations, ethical conduct, tenancy regulations, dispute resolution, and financial transparency. Employees, particularly property managers and customer service personnel, should undergo continuous training on land ownership documentation, lease administration, and fraud prevention to enhance customer trust and confidence.

Firms should also strengthen transparency by providing tenants and buyers with clear written agreements, digital receipts, transparent billing systems, and documented maintenance records. To address customer concerns regarding safety and fraud in the real estate sector, management should enhance security measures through installation of CCTV surveillance systems, secure access controls, and regular property inspections. In addition, firms should maintain transparent communication regarding service charges, maintenance costs, and property ownership documentation to minimize disputes and improve assurance among customers.

Real estate firms should adopt customer-centered service strategies that emphasize personalized interactions and flexible service delivery. Management should organize regular tenant engagement forums and quarterly customer meetings to understand tenants' needs, concerns, and expectations within different residential and commercial properties in Mombasa County. Such engagements would help firms identify specific customer challenges related to maintenance, security, rent payments, and shared facilities.

Staff should also be trained in interpersonal communication, emotional intelligence, customer care, and cultural sensitivity to improve interactions with tenants from diverse social and economic backgrounds. In addition, firms should establish flexible payment arrangements and customized support services for tenants experiencing temporary financial difficulties. Providing personalized follow-ups after resolving customer complaints and maintaining regular communication with tenants would further strengthen customer relationships, loyalty, and long-term satisfaction.

Areas for Further Research

Upcoming studies might consider examine additional factors influencing customer satisfaction in the real estate sector beyond the ones explored in this study. These could include pricing strategies, property location, technological integration, and corporate reputation. Comparative studies across different counties in Kenya would enhance the generalizability of findings. Longitudinal research could also be conducted to investigate how improvements in service quality impact customer satisfaction over time, providing deeper insights into evolving tenant expectations and service delivery practices in the real estate industry.

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