

## EVALUATION OF TENANT SATISFACTION WITH SERVICE CHARGE ADMINISTRATION IN JABI LAKE SHOPPING MALL ABUJA, NIGERIA

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### Abstract

*For the maintenance of shared services that each tenant might not have been responsible for, a service charge is money that is allotted to each tenant in a building with many residents such as a block of flats, tenement or shopping Mall. Tenant and landlord friction develops from such a charge. This study evaluated how happy the tenants were with how service charges were handled at the Jabi Lake Shopping Mall in Abuja, Nigeria. The study area had 120 occupants. Survey design was the methodology used. The quantitative technique was used the Krejcie and Morgan table was used to determine the sample size. 92 questionnaires were distributed and 80 were retrieved. Simple random sampling was the sampling method. The level of tenant satisfaction with the management of service charges was examined using a mean ranking. The study found that the Jabi Lake Mall in Abuja has a modest level of service charge administration. The tenant expressed great satisfaction with how tidy the communal areas were and this has the highest ranking mean of 1.49. The study recommended that property owners should give tenants enough information about paying service charges before renting out a unit. Information omissions ought not to be accepted and formal complaints processes should be in place.*

**Keywords:** Property management, Service charge, Shopping Mall, Tenants' satisfaction

### INTRODUCTION

The Housing Finance Act of 1972 was the first to enact statutory regulation of home service fees and subsequent legislation, particularly the Landlord and Tenant Act of 1985 and the Commonhold and Leasehold Reform Act of 2002. The above statute has provided residents with even greater protection against abuse (Bello, Khamis & Ibrahim, 2020). Several parliamentary actions served to develop the legal basis for service fees throughout time. The Chartered Institute of Housing, National Housing Federation, Leasehold Advisory Service, and Royal Institution of Chartered Surveyors all provide books that address leasehold as well as tenant service fee legislation in detail (Crosby, Hutchison, Lusht & Yu, 2018). The rule requires landlords to disclose to tenants and leaseholders the precise costs associated with maintaining certain services. Tenants and leaseholders should be charged the reasonable costs of service administration.

Comprehensive explanations of management expenses should be communicated to tenants and leaseholders (Crosby et al., 2018).

A service charge is only owed if the lease between a tenant and a landlord specifies it and the lease provisions supersede any regulations established in the service charge administration statute (Bello, Khamis & Ibrahim, 2020). Ground rent is normally small, and service charges which are not the leaseholder's liabilities. According to Bello et al. (2020), service charges are the fees levied by the freeholder on the property occupied by the leaseholder to cover the expenses of services performed, such as maintenance, repairs, and building insurance. Lighting, elevators, sanitation, and landscaping may also be included.

A service charge is assessed by the freeholder of a property that a tenant occupies to pay expenditures such as maintenance, repairs, and building insurance (Saad, Baba, Ishiyaku, Takuh & Milala, 2022). Maintenance of additional services like cleaning, elevators, gardening and lighting will be covered by a service charge. Additional costs must be paid if a home is being renovated. Roofs, windows, elevators, and concrete, or brick replacement are some examples. A service charge is required of most leasehold residents and certain renters in the private leased sector (Bello et al., 2020).

Stewart, Portman and O'Connell (2022) opined that there is no legal requirement for the daily creation and content of service fee accounts, but the accounts should correspond to the conditions of the lease or rental agreement since failing to do so may make recouping the expenses more difficult. Landlords should also keep an eye on important case law because each decision may establish criteria for leasehold property management. The Landlord and Tenant Act of 1985 states that a landlord may collect a service charge only if the expenses were reasonably expended. It further states that it is only refundable if the work done for the price is of a reasonable level.

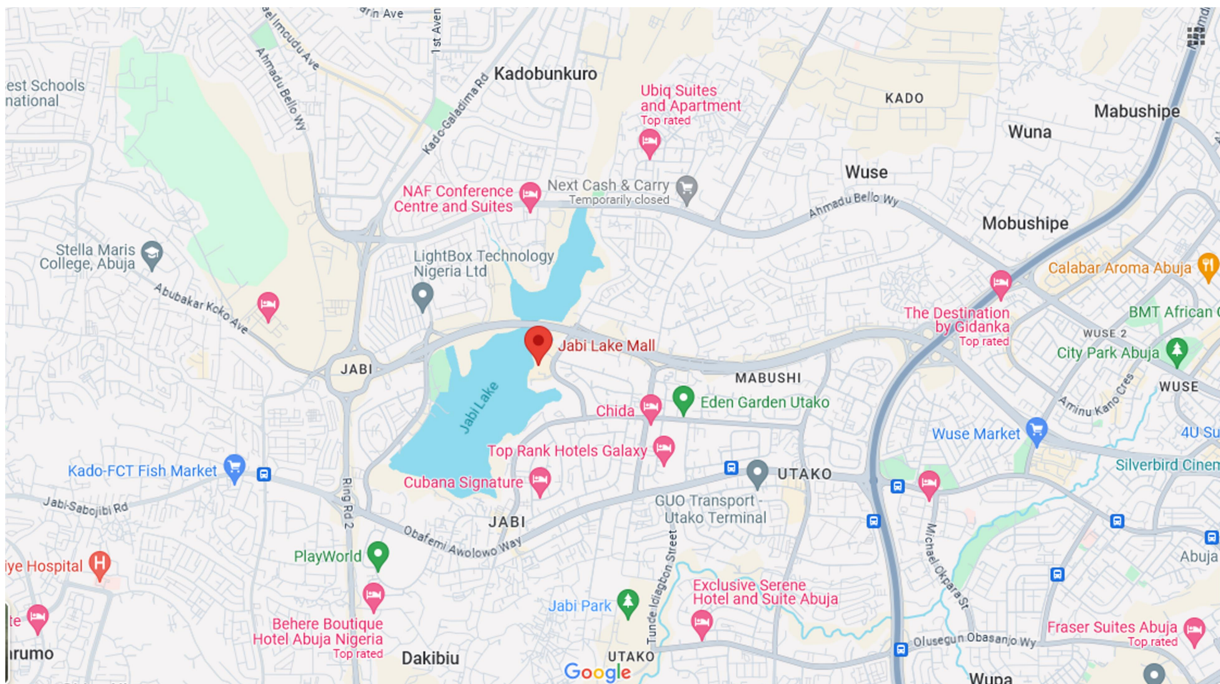
In Abuja (see Figure 1), there is no specific statutory legislation for the control of service costs. Rather, certain licensed property managers and landlords depend on a code of practice as a guideline for residential property occupiers (Stewart et al., 2022). Historically, the amount paid in service charges has been a source of controversy between landlords and renters. Residents of a residential housing unit were recently embroiled in a dispute with the estate's proprietors about a service charge hike. Service charge administration is a means which enables sharing the costs of common services amongst multiple occupiers in a property. The manager in charge will administer these services and a fee will be paid. However, the service charge will not be for profit and not for loss basis and it will be enough for the stakeholders, managers, owners and occupiers will know what and how it comes about. Furthermore, there should be a month's notice for reconciliation to the start of the service charge year by the manager to all users within four months before the year ends.



**Figure 1: Map of Nigeria showing Abuja Federal Capital Territory (in red)**

*Source: Nationsonline.org, (2021)*

In Jabi Lake Mall (see Figure 2), the tenant revealed that Estate Agents managing the subject property believe they do not need any approval from any committee or even the entire tenant's forum before necessary maintenance and repairs are done. They even go the extra mile to include running expenses and Value Added Tax (VAT) on each service provided in the service charge account hence, they spend at their own will. It was observed that the management refuses to be open in their administration style, decisions were taken without due consultation of the Service Charge Committee hence, it becomes difficult to collect service charges from occupiers because they have not been carried along. Most time occupants are not duly informed of the latest developments in the services they are expecting or enjoying. Expenses are however carried out without the consent of the Service Charge Committee and other challenges threaten the property's upkeep and control of services and amenities. Against this backdrop, this study seeks to investigate the level of tenant satisfaction with service charge administration at Jabi Lake Mall in Abuja.



**Figure 2: Map of the Jabi Lake area showing the location of the mall and surrounding landmarks**

Source: Google.com (2024)

### Statement of the Research Problem

To safeguard the investment value of a property, it should be kept in its original working, structural, and aesthetically appropriate state for as long as possible. This is the primary objective of property management (Stein, 2019). According to Alvarez (2020), refers to all activities performed on a structure after construction to retain it in its original state, beginning with the property's defects liability period and ending with its disposal. Alvarez (2020) opined that thoughts and theories are posed and propounded daily, yet maintenance difficulties remain stubbornly impenetrable and unsolvable, there is a need to approach the problem from a new perspective. It is important to avoid the misconception that service expenditures are solely for common area maintenance; they are also for the care of the property's structural structure. However, based on the property's characteristics, the landlord and tenants are free to select what should be included in the service charge.

Paul and Wokekoro (2018) studied the opportunities for professional management of multi-tenanted commercial buildings in Port Harcourt. The goal of the study was to look at multi-tenanted commercial buildings and the management issues that come with them. Rent delays, renter selection, low management expenditures, irregular fee and charge payments, congestion, landlord and tenant disputes, and facility degradation were cited as challenges in multi-tenanted

commercial buildings. According to the study's conclusions, competent property managers should be hired to manage multi-tenanted buildings to ease existing management difficulties.

Abolade, Omirin, and Dugeri (2013) investigated consumer satisfaction with commercial property management services in Lagos, Nigeria. The study used basic random sampling, a relative relevance rating, and a frequency distribution rank. Individual requirements, according to the research, are the most essential component measuring renter satisfaction with commercial property management. According to the study, both professionals and scholars should pay more attention to and value user satisfaction performance ratings to establish a pleasant relationship between renters and property managers.

Oladokun and Ojo (2012) explored difficulties in the Lagos state commercial real estate management sector. The mean and the Relative Importance Index (RII) were employed. The top concerns with sustaining commercial buildings in Lagos State, according to the poll, are excessive rent, mounting maintenance issues, a lack of cash flow, and the expense of construction. According to the study's findings, the professional organization should establish a framework to help members develop the necessary skills and connections with customers.

There has been no research on renters' satisfaction with service fee management at Jabi Lake, Mall Abuja, hence this study is necessary. This study will thus identify the facilities that constitute service charges, investigate the challenges facing service charge administration and evaluate the level of tenant satisfaction regarding service charge administration in Jabi Lake Mall, Abuja.

## **LITERATURE OF REVIEW**

### **Concept of Service Charge**

A service charge is defined in Section 18 (1) of the Tenancy Occupation Act as "an amount due by a tenant of a living as part of or in furtherance to the rent that is payable, either directly or indirectly, for services, repairs, maintenance, improvements, or insurance, or the landlord's management cost; and either all or some of which differs or may vary according to the appropriate expenses in "Estate Mapping. "According to Scheba and Turok (2020), a service charge is an extra rent collected from renters or occupiers of real estate by property owners or management agencies in exchange for delivering standard services that the property owner has agreed to offer but that they are unable to supply for themselves. It is also a method for the property owner to recover from the building occupant all expenditures paid in the restoration and upkeep of the building's common parts, machinery and equipment, and the delivery of shared amenities, the amount of which varies yearly depending on the type of work done in a given year.

Myers (2020) maintained that a service charge can be a constant variable price that is paid not just by renters but also by property owners when the owner or property agent holding the property hires an outside manager to take care of its upkeep. Service costs may include structural

repairs and insurance, lifts, and cleaning of the surroundings, depending on the leasing agreement. It is often referred to as a service maintenance fee.

Marquis, Kim, Elwood and Chang (2017) asserted that a service charge is a cost to a tenant for ensuring landlords towards actual and anticipated expenses on the protection, maintenance, and replacement of some part of the rental property's structure, finishes, and equipment for which no tenant is directly responsible, and it includes other costs such as sinking funds, replacement costs, and reserve funds. A service fee is a way for a property owner to recuperate expenses for shared areas in a building with several tenants (Halvitigala, 2018).

Uhlenkamp, Hribernik, Wellsandt and Thoben (2019) opined that service charges are fees placed on tenants by landlords to pay for extra services or facilities that they may provide. Generator rental, general compound cleaning, air conditioner installation, landscaping, and general upkeep are examples of these services. In most new houses and flats for rent, these servicing expenses might reach fifty percent of the original cost of renting a unit. Service charges should be limited to charges and administrative expenses properly incurred by the owner in the day-to-day operation of the property, such as reasonable costs of maintenance, repair, and substitution (where beyond monetary repair) of the property's fabric, plant, equipment and materials.

An amount payable by a tenant instead of or in addition to rent for services, repairs, maintenance, insurance, improvements, or management costs, the amount of which may vary depending on the cost spent or to be incurred, and service charge varies subject to the terms of the lease among parties involved (Melvin, 2018). The primary purpose of any service charge clause in a lease is to ensure that someone is responsible for the upkeep and repair of all elements in the property, which is why landlords prefer a clear lease that allows them to abdicate their responsibilities in funding the cost of providing necessary property-related services to tenants (Isaac & Daley, 2020). In Jabi Lake Mall, A service charge clause tends to ensure that the responsibility for the upkeep and repair of all elements in the property lies in someone's hand.

### **Service Charge Structure**

The service description as an element in the service charge is one of the most difficult to pin down. Services cannot be readily assessed since they are intangible, as opposed to produced things, which have certain dimensions, measures, and features associated with them. In general, the landlord is required under the lease to perform certain services and may collect a service fee for doing so (Eccles, 2021). The service charge time and form of payment are normally specified in the lease.

The service charge term is usually a year, although payments may be required every six months or every three months, or they may be levied after the costs have been incurred in some situations. Any initial costs (including the cost of leasing equipment) incurred about the original design and construction of the plant or equipment, any set-up costs, including costs of fitting out and equipping the on-site management offices that are reasonably considered part of the property's developmental cost. Service charge expenditures may include improvements to the

fabric, plant, or equipment when such investment may be justified after an examination of acceptable choices and alternatives, as well as a cost-benefit analysis throughout the length of the occupiers' leases. Managers must give the facts and numbers to back up such a choice (Isaac & Daley, 2020).

The amount or proportion of the service charge that must be paid is generally specified in the lease. For example, one may be required to pay a portion of the price depending on the square footage of the flat as a percentage of the entire building. The charge may be based on a basic percentage of the overall service charge or, in earlier leases, on the rateable value of the flat as a proportion of the rateable value of the entire building. The lease may require each leaseholder to pay a 'fair' or 'reasonable' percentage of the service fee. If various groups of renters benefit from different services, different service costs may apply.

### **Facilities that Constitute Service Charge**

Bello et al. (2020) the facilities that form service charges in a residential property vary depending on the style of structure, which might be a high rise, duplex, cottage, or mansion. Maintenance and repairs of lifts and air conditioning system, maintenance of standby electricity generator, security, maintenance of fire system in case of an outbreak, cleaning and lighting of common parts, clearing of septic tanks, cesspool and soak away pit, refuse disposal, allocation of parking lots, maintenance of sewage treatment plants, furnishing of common part and maintenance offices and pest control.

Myers (2020) thinks that service fees are commonly applied to multi-tenant buildings in Nigeria when the property owner and his representative are required to arrange for amenities such as landscaping, cleanliness, safety, waste disposal, and generator fuelling. The service charge money is intended to maintain amenities provided by the landlord and shared by the tenants. Cleaning of common areas such as parking lots, lawns, stairwell compounds, and landscape areas, trash removal from the property, painting of communal spaces, paying the operators' salaries, replacing and recharging fire extinguishers, maintaining drainage channels and estate roads, and lighting of common areas are examples of amenities.

Manganelli, Vona, and De Paola (2018) stated the composition of Service charge facilities includes maintenance and repair of communal spaces, parking lots, footpaths, and roads; cleaning of communal spaces, windows, carpets/mats, gutters, and drains; lift repairs and inspections; electricity and lighting for shared spaces; pest control; security (internal locks and doors, intercoms, external doors and gates); safety (smoke notifications, extinguishers).

## **METHODOLOGY**

The Research design used was a survey design, and the study participant was given questionnaires to fill out and return. The study's sample frame is the Jabi Lake Shopping Mall in Abuja, which has 120 of its stores currently occupied by different tenants. The 92 tenants in the

Jabi Lake Shopping Mall were chosen using Krejcie and Morgan's sample size table (1970). The sampling method employed was simple random sampling, the most fundamental kind of probability sampling, the sampling was done every 3 Stores which ensures that each person in the entire population has an equal chance of being chosen for the sample. Data obtained in the field that relate to the objectives of the study.

## PRESENTATION AND DISCUSSION OF RESULTS

### Presentation of Results

As part of the study's field survey, questionnaires were distributed to Jabi Lake Shopping Mall patrons. The analysis is based on the fact that eighty (80) of the ninety-two (92) questionnaires that were distributed to the tenants in the case study have been retrieved. The response rate of the residents is seen in Table 1.

**Table 1: Dissemination of Questionnaire**

Questionnaire	Number	Percentage
The total number of questionnaires	92	100
Total number of questionnaires	80	87

*Source: Fieldwork (2023)*

### Objective 1:

#### What are the degrees of service charge administration on facilities in the study area?

Table 2 revealed a moderate degree of service charge administration for its facilities with an average mean value of 3.24, which is within the range of moderate on the decision scale previously provided. The degree of service charge administration for each of the 14 services/facilities measured was reported as being highly satisfied with mean values of 3.70, 3.61, 3.51, and 3.33, respectively, for electricity, generators, shared lighting, pest control, and rodent eradication. However, common part cleaning and lightning (with a mean value of 3.27), electricity bill consumed in running of pumping machine, lift among other (with a mean value of 3.17), securities service facilities (with a mean value of 3.15), cesspool and soakaway pit (having a mean value of 3.15) and clearing of septic tanks facilities having a mean of 3.13 were all reported to be moderately administered. Similarly, garden facilities with a recorded mean of 3.12, fire extinguisher facilities (having a mean value of 3.07), pumping machine facilities ( having a mean value of 3.06) and drainage channel facilities with waste disposal facilities both having mean values of 3.05 are all implied to be moderately administered service charges.



**Table 2: Facilities that constitute service charges in the study area**

<b>Facilities/Services</b>	<b>Mean</b>	<b>Ranking</b>	<b>Remark</b>
Electricity facilities	3.70	1	High
Generator facilities	3.61	2	High
Lightening of common part Facilities	3.51	3	High
Pest control and rodent eradication	3.33	4	High
Securities Service Facilities	3.17	5	Moderate
Cesspool and Soakaway pit	3.15	6	Moderate
Clearing of Septic Tanks Facilities	3.13	7	Moderate
Garden Facilities	3.12	8	Moderate
Fire extinguisher facilities	3.07	9	Moderate
Pumping machine facilities	3.06	10	Moderate
<b>Average Mean</b>	<b>3.24</b>		<b>Moderate</b>

Source: Fieldwork (2023)

## Objective 2:

### What are the challenges facing service charge administration in the study area?

According to the data in Table 3, the respondents' mean ratings for items 1, 4, 7, 8, and 9 varied between 3.50, 3.58, 3.56, 3.66, and 3.56, all of which ranged within 3.50 and 5.00 on a 5-point rating scale. This indicated that the respondents "Strongly Agreed" with the five points that were highlighted regarding the issues and challenges related to the management of service charges. The mean scores for the next 5 items—items 2, 3, 5, 6, and 10—repeatedly ranged between 2.50 and 3.49 on a 5-point rating scale and were 3.46, 3.37, 3.40, 3.49 and 3.24, respectively. This indicated that participants "Agreed" that the other five items had to do with issues and challenges with the collection of service charges. The respondents strongly agreed that the selected 10 items resolved the 10 issues and difficulties connected to service charges, as evidenced by the cluster mean value of 3.55, which was within the acceptable range of 3.5 to 5.0. The standard deviation values for the 9 issues and difficulties with service fee administration given in the table varied from 0.50 to 0.74, indicating that replies from the participants were mostly in agreement with each other.

**Table 3: Mean Ratings of Respondents' Responses on issues and challenges involved in service Charge Administration (N =92)**

SN	Issues and Challenges Involved in Serve Charge Administration	$\bar{X}$	SD	Mks
1	The problem of choice of good tenants	3.50	0.54	SA
2	Default in payment of rent	3.46	0.51	A
3	Default in payment of rates and taxes	3.37	0.52	A
4	Default in payment of service charge	3.58	0.72	SA
5	Deterioration of facilities	3.40	0.51	A
6	The uncooperative attitude of tenants	3.49	0.50	A
7	Refusal to honour notice	3.56	0.48	SA
8	Illegal activities on the premises	3.66	0.52	SA
9	Unacceptable installation of gadgets	3.24	0.74	A

**Key:**  $\bar{X}$  = Mean, **SD** = Standard Deviation, **SA** = Strongly Agreed; **A** = Agreed; **n** = number of respondents.

Source: Fieldwork (2023)

### Objectives 3:

**What are the levels of tenants' satisfaction with service charge administration within the study area?**

Cleaning of common areas, which was ranked highest with a mean of 1.49, Upkeep of sewage treatment facilities and dislodgement, which was ranked second, and insurance services, which was ranked third, were all areas where tenants were most satisfied with service charge administration according to Table 4.

**Table 4: Descriptive Analysis of the level of tenants' satisfaction with service charge administration in the study area**

SN	Services that require Service Charge Payment in Residential Housing Estate	The total sum of square	Mean Square	F-cal	P-value (Sig)	Rmks
1	Cleaning of the common areas	148.661	1.49	4.85	0.00	S*
2	Clearing of refuse within the premises	176.244	0.12	0.33	0.71	NS
3	Salaries and allowances of the security guards	148.918	0.20	0.64	0.52	NS
4	Clearing of septic tanks and soakaway pits	130.686	0.35	1.29	0.27	NS
5	Electricity bills consumed	148.244	0.74	2.38	0.09	NS
6	Maintenance and fueling of the standby generator	172.745	1.27	3.52	0.03	S*
7	Maintenance of lifts and central air condition	292.421	0.19	0.31	0.72	NS
8	Maintenance of the pumping machine	186.387	0.45	1.16	0.31	NS
9	Repairs and replacement of pumping and electrical fittings	147.381	0.34	1.11	0.32	NS
10	Repainting of the common areas	110.429	0.31	1.34	0.26	NS
11	Maintenance of sewage treatment plant and dislodgement where available	271.445	1.34	3.25	0.01	S*
12	Maintenance of electricity transformer	229.137	0.18	0.37	0.72	NS
13	Replacement and rechargeable of fire extinguishers maintenance	168.783	0.54	1.16	0.46	NS
14	Maintenance of salaries of the operators	138.728	0.37	2.21	0.34	NS
15	lawn and landscaped maintenance	129.249	0.31	1.32	0.36	NS
16	Insurance services	152.457	1.30	3.42	0.04	S*

**Key:** NS = Not Satisfied; S\* = Satisfied.  
Source: Fieldwork (2023)

## Discussion of Results

This study focused on tenants' satisfaction with service charge administration in Jabi Lake Shopping Mall, Abuja. Security, garbage disposal, insect and rodent management, lighting common spaces, and fuelling and maintaining generators are all included in the service fee in the study region. The degree of service charge administration for each of the 14 services/facilities measured was reported as being highly satisfactory for electricity, generators, shared lighting, pest control and rodent eradication with mean values of 3.70, 3.61, 3.51, and 3.33 respectively. The study also highlighted the issues and challenges facing service charge administration in the study area and revealed that the problem of choice of good tenants is a major setback facing service charge administration. On a final note, the tenants thought that Cleaning of common areas was the main service that were well satisfied with and thus has a mean of 1.49.

## CONCLUSION AND RECOMMENDATION

Conclusively, it is glaring that there are challenges associated with service charge administration and some of the ways out include, timely payment of service charges, illegal activities should not be tolerated on the premises, timely notice should be given to occupants, co-operation among occupants etc.

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