Consumer Behavior and Choice of Housing in Kenya: A Case of Selected Residential Rental Estates in Nairobi City County

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Abstract

Consumer decisions are those decisions consumers make in the market place transactions and activities. This may vary depending on their level of buying decision behavior as well as level of product involvement. Hand in hand is consumer behavior which is identified with a consumer during the consideration, purchase and usage of a product. Available and affordable housing for every Kenyan across all age and income groups is one of the aspects of development in reference to the Kenya Vision 2030. However with the recent trend of continuous rural to urban migration/ urbanization, housing needs still remain a thorning issue more so in urban and town areas as portrayed by population census reports 1989. 1999, 2009. Rental consumers in urban/town areas of Kenya, particularly middle to low income earners vary in their choice of formal housing depending on consumer behavior set of factors such as consumer tastes, preference, search activities and evaluation of product information on housing decisions. This therefore formed the basis of the study of relationship between consumer behavior and choice of housing in Kenya. As insight from this study would enable developers in the housing market particularly the government and marketers incorporate consumer trends as they seek provision of decent housing to its population. The study used descriptive research design and targeted middle to lower income rental consumers in Nairobi North, Nairobi East and West lands as population under study. The study used partly stratified random sampling and partly purposive sampling technique in choosing respondents for primary data collection. The findings were then analyzed by the use of Statistical Package of Social Sciences (SPSS) software to obtain the descriptive and inferential statistics.

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From the findings, the study established that consumer tastes and preferences strongly influenced choice of rental housing, whereas search activities and evaluation of product information were weak influencers of choice of rental housing. The findings were presented by tables.

Key words: Consumer decisions; information search; information evaluation; choice of housing; rental housing.

1. Introduction

Consumer decisions are those decisions consumers make in the market place transactions and activities. This depends on their roles either as buyers, payers, users, influencers, approvers or gatekeepers. The decisions they make therefore basically involves what to purchase, from whom, when and how to purchase for it as noted by author in [27]. Hand in hand is consumer behavior which is the behavior identified with a consumer during the consideration, purchase and usage of a product as noted by author in [41]. Consumer decision making process has five stages; beginning with the acknowledging of the need or problem to be satisfied. Customer problem is regarded as a limitation which is to be correctly identified and satisfied so that a consumer regains comfort physically and psychologically.

Problem recognition may be as a result of internal or external stimulus. Internal stimulus may be experienced physically or psychologically within the consumer whereas external stimuli are independent from the consumer but also contribute to need recognition. Second stage is information search which may be internal or external as noted by authors in [24,27]. Internal search is normally for most routine purchases, people only need to remember the brand they usually buy and even for less frequent purchases, people already are familiar with the product's functionality and information content. However, in other cases, for example, with high value or infrequent purchases, consumers often need to carry an external search. This means obtaining information from sources such as newspapers, brochures, friends, salespeople as noted by author in [27].

Information search is then followed by evaluation of alternative products where a person may weigh favorability of attributes of available choice sets as well as select a brand to purchase. In this stage a consumer considers what to buy, from whom, when, how much as well as how to pay for the product as noted by author in [21]. After evaluation consumer makes the purchase decision which consists of identification of the most preferred alternative by a consumer; forming purchase intent i.e. a determination that will buy that product or service and finally implementing the purchase entailing arrangement terms of the transaction, seeking, paying for the product or service and receiving possession of the product or the service commitment from the seller as pointed out by author in [27]. Finally, after purchase consumer may experience dissonance that stems from dissatisfaction as a result of market information on favorability of the superiority of other products. The more a product meets a consumer's original intent and need in terms of functionality, the more a consumer considers the purchase decision as satisfying. This may result into continuous purchase and repurchase of the product as noted by author in [20].

The simple consumer decision model emphasizes the role of consumer choice as this is what will affect demand through the actual purchase. Consumer choice refers to specific decision of a consumer as a result of attaining

the best alternative course of action. Consumer choice follows process of evaluation whereby various characteristics are used to aid consumer in decision making such as the attributes and features being sort for, which are distinct from other alternatives as per the view of the consumer as identified by author in [27].

Two broad categories of choice models, compensatory and non-compensatory models were used to explain the study variables and relationships. In the compensatory model, the consumer choice is as a result of summative recognition of a product's features, advantages and characteristics and psychologically weighing of the attributes of alternative products as noted by author in [27]. In non-compensatory models deeper review of the attributes independently rather than on a summative basis is considered. Therefore an individual is more probable of a varied, detailed decision making as noted by author in [20].

1.1 Levels of Consumer Decision Making

Varied consumer situations result to different levels of decision making. According to author in [41] levels of consumer decision making include: extensive problem solving, limited problem solving and routinized response behaviour. Extensive problem solving is a level of consumer decision making where the consumer lacks any evaluation criteria for available product categories or brands. In this level therefore an individual will sought much about a product category so as to be able to discern as well as identify evaluation basis for the available product brands.

In limited problem solving, consumers already have established product category evaluation criteria, though not settled on preference regarding particular brands. Additional information is therefore sought to discern the various brands as noted by author in [41]. On the other hand, routinized response behaviour is where customers are well informed of a particular brand due to the effect of regular usage. In some cases the consumer may search for more information content, but in some cases act on existing product knowledge for evaluation purposes as pointed out by authors in [41, 20] . Buying decision behaviour also varies with place and person. According to authors in [19] complex decision behaviors are experienced when consumers are committed to a purchase that is expensive, risky, rarely bought, self-expressive and perceive significant differences among brands. Buyers therefore undergo a continous development in cognitive learning and evaluation before identifying the most preffered alternative for purchase.

Levels of housing decisions are therefore as a result of a particular buying decision behavior portrayed by the consumer. Authors in [46, 28] argue that consumer demographics also play a major role in choice of a product. Factors such as level of education of a consumer and stage in the life cycle greatly determine their degree of evaluation of a product. Demographics of a consumer include age, gender, education, income and occupation. Author in [36] confirms significant differences on consumer buying behavior as per their demographics.

1.2 Housing market in Kenya

Basically, housing in developing countries comprises of two modes, formal and informal modes. Formal housing is normally as result of involvement by government and local authorities in housing of say, civil servants as well as the involvement of non-governmental bodies and housing agencies in construction of

housing to bridge the housing demand gap. Such housing is build based on legal, permitted land by local authorities as noted in by author in [15]. Informal or unconventional housing on the other hand is unregulated, sometimes built on government or disputed land and undertaken by private developers rather than government agencies. This type of housing is fast paced and majorly experienced in developing countries as noted by author in [34].

Building code of the Local government regulations of 1963 and the Public Health Act stipulate the building standards that should be observed. Laxity in enforcement of these instruments has resulted in poor housing standards, unsafe housing conditions and formation of informal settlements as noted by author in [25]. The most common types of housing in Kenya include: Luxury villas, flats, town houses, maisonettes and slum housing. While luxury villas and town houses are found in the secluded and high end urban areas or secluded gated communities, flats and maisonettes are found where mostly middle to low income earners reside due to their affordable pricing and functionality as noted by author in [17]. Slum housing is also a common type of housing in Kenyaassociated with densely populated areas. This type of housing are normally of low standard and limited in terms of structuring and basic amenities such as sanitation, water, electricity as noted by author in [31].

The 1968/76 National Housing Policy enabled provision of affordable descent housing by the government for the citizens of the country through governmental bodies such as ,the National Housing Corporation, through municipal councils and through civil service housing. Having the largest market share for more than two decades, NHC was responsible for the construction and management of public housing. However, approximately, a decade later the urban housing situation grew worse and to date, the government is yet to establish a sustainable solution to the menace as pointed out by author in [38]. With this continuous increment of urban population strained by limited economic growth and land supply; rental housing sector has experienced growth as few people can afford their own homes. Rental accommodation in Kenyan towns has usually been associated with low-income households but it has also developed into the main form of housing for middle-income and new urban residents of all income levels as pointed out by author in [30].

1.3 Issues affecting the rental housing market in Kenya

Tenancy issues in Kenya have therefore revolved around owner occupancy and rental housing. The 1999 population census indicated 71.5% of households were homeowners and 28.5% were renters. The high owner occupancy rate was prevalent in all provinces except Nairobi where 82.2% of households lived in rented units as noted by author in [25]. This could be attributed to by various factors including pricing, where past studies such as Hass Index report 2013 found out that rental pricing had significantly increased by 1.8% and hence straining much of the low to middle income earners in sourcing for mortgages for more permanent homes in urban area as poited out by authors in [31,15].

Past studies such as noted by authors in [30, 15] reveal that informal housing sector has experienced rapid growth and supply when compared to the formal housing sector. However majority of tenants living in such informal settlements are faced by many challenges majorly being insecurity and therefore inability of access to financial services including credit and public services available in the formal housing sector as noted by author

in [31]. Author in [11] further points out that the varied ethnicity in the country has also led to discrimination in regards to tenancy in certain localities. This was widely experienced as an aftermath of post-election violence especially in urban areas of the country. With no clear guidelines on such discrimination to housing along ethnic lines, the offended are therefore forced to seek alternative residential locations regardless of their preferences.

1.4 Problem statement

In reference to author in [25] Kenya's 1999 population and housing census was one of major indicators of increased urban migration and the reducing rural inhabitants from a level of 82% in 1990 to 77% in 2000. The level was predicted to further depreciate to 64% by the year 2020.In relation to this, Kenya government estimates the need of 150,000 units of housing per year in Kenyan urban areas so as to realize the Kenya Vision 2030 of affordable and accessibility to decent housing for each Kenyan household. With the increased growth of middle income group in African countries, more of these African cities experience surging in of foreign inhabitants which is also a contributing factor to the current strain and push for affordable housing as noted by author in [2].

However, the current provision of formal housing by both public and private sector in Kenyalies at a deficit of 30,000 units per year. The gap between supply and increasing demand of housing is therefore met by the informal housing sector which has over the decades transformed to slum areas as noted by author in [50], whereby according to the Kenya 2009 population census, over 30% of the country's population lives in slums.

A study on low income housing market in Jordan as noted by author in [1] identified factors such as place and geographical location, social and cultural needs, government policies, price and purchasing power as affecting the gap between supply and demand in housing market. The study further suggested that supply and demand are spatially at odds and the problem cannot be solved by simply building more houses without defining the target group demand and needs. According to author in [33] most ownership research finds that an individual's housing tenure choice depends on that individual's personal preferences; his or her own economic characteristics as well as market conditions, and determines whether to own or rent a house.

This therefore implies that consumer preferences such as nearness or mobility to workplace; availability of physical amenities such as, educational, medical and health facilities or retail services all contribute to the consumer decision on choice of rental housing. Market and income conditions on the other hand, may include factors such as increased concentration of rental housing in one particular locality; issues relating to insecurity, which as a result determine the cost and value of such housing. It is evident that there is current need for provision of adequate and affordable formal rental housing by developers in the housing sector, among them the government so as to realize the Kenya Vision 2030. The bridging of the gap between supply and demand of formal housing is therefore heavily dependent on satisfying consumers' needs and wants which encompass their buying behavior. Even though house purchase decisions are within the set of decisions explainable by the consumer decision model, the consumer decision models have not been applied in research in this area. The purpose of the study therefore was to investigate the relationship between consumer behavior and choice of rental housing in Kenya.

1.5 Research objectives

This research intended to investigate the relationship between consumer behavior and choice of rental housing in Kenya. Specifically the research focused on consumer preferences, customer tastes, consumer search activities, consumer product evaluation as main consumer behavior as shown in the conceptual framework. The scope of the study was the middle to lower income consumers, in the rental housing market in Nairobi City County.

2. Theoretical review

According to author in [4], marketing models enable managers describe in simplified form attributes affecting purchase of certain types of goods or services which enables development of strategies to meet consumer needs and wants. This study applied both monadic models and multivariable models of consumer behavior, Monadic models are based on rationality and knowledge by a consumer of products during consideration of purchase, whereas multivariable models further explain the complex consumer behavior concept. In the study monadic models included black box models and perceived risk model.Black box model is based on psychological approach of consumer behavior as noted by author in [19]. The black box model emphasizes the simple decision process of consumer behavior beginning with need recognition, information search, evaluation of alternatives, purchase decision and finally post purchase decision. Author in [4] viewed the perceived risk model of consumer behavior to be dependent on subjective perception of risk probable in particular buying prepositions.

The main multivariable model used in the study was as noted by author in [13]. The model identifies a stimulus as one of the three specified categories that strike the five senses. Extent to which it attracts attention is at least a partial function of stimulus ambiguity. Ambiguity may in turn trigger search for further information which is subject to perceptual bias brought about by the intervention of such factors as attitudes and motives stored in memory as noted by author in [7]. Action is reached upon by a consumer when he/she perceives a great differences between the actual and ideal states as noted by author in [23] .

3. Empirical Review

According to author in [39] a consumer's status in a society is defined from their level of choice of consumption. The greater the level of choice for consumables the greater the status bestowed by the society. On the other hand to whom choice is denied 'are flawed, deficient or inadequate'. Consumer involvement which is as a result of product involvement refers to the consumer's personal interest in buying/using an item from a given product field. However, consumers can be involved with not only the product category but also with brand, an advertisement, medium and purchase decisions as pointed out by author in [8].

A person's level of involvement with a purchase decision normally depends on personal relevance to the product, interests, needs and values that motivate them towards the particular product. Higher product involvement is identified with consumer engaging more time and effort in extensive information search. Enduring level of involvement on the other hand is one which occurs on a repeated continuous basis out of persistent interest in the product category. Situational involvement is short-lived because interest is related to an

event and response involvement which refers to cognitive and behavioural consequences that arise from associated levels of enduring and situational involvement as noted by author in [8].

Most consumer research highlight the relationship between choice on product and search activities such as time spent to make the choice and information gained by consumers when processing choice attributes ,for instance, author in [35] . Authors in [10] experiment further on choice accuracy through the use of product attribute correlation and relative attribute importance. Whereby positive attribute correlation leads to choice satisfaction and reinforcement of a consumer's purchase decision as noted by author in [44]. Negative attribute correlation however leads to reduced uncertainty on choice of products.

Relative attribute importance on the other hand is pegged on consumers' perception of attribute importance which varies widely from equal. This choice environment is greatly subjective therefore differing from one consumer to another. Researchers such as author in [47] identify that weights an individual assigns reflect a personal assessment of significance of the available characteristics or features. Previous studies such as author in[40] on decision problems in housing, suggest that consumers undergo hierarchical evaluation of attributes which enable them identify the most preferred housing choice. This is also in line with the idea of a 'core' set of attributes to which people give foremost attention.

Author in [51] argues that socio-demographic, economic status of households and amenities of dwelling area as important in deciding for relocation. Also author in [31] study identifies market segmentation as a basic tool for identifying the variation in preferences among consumer subgroups and therefore enabling the accounting for preference heterogeneity. This findings on consumer preferences was previously used by researchers as noted by author in [48] .Exogenous market segmentation methods which require researcher to have prior knowledge on features of segmentation are therefore used to investigate variation of taste in most stated preference researches as noted by authors in [47, 51].

Author in [12] sought to find out whether taste is an indicator of social hierarchy. Bourdieu's theory was used to establish whether there existed consumer differences towards cultural states in reference to social class. The study found out that high status groups demonstrated ability to identify with tastes as compared to those of middle and lower class. In the low-status groups indifference of taste with cultural products was exhibited whereas the middle-status groups showed a more flexible approach and open attitude towards products. The researcher used national random sample survey and focus groups interviews conducted with a geographic and socio-economic wide range of Finns, for uniformity across social statuses.

People's judgment of taste 'helps them to manage and construct a view of themselves and also their ideal relations with others' as noted by author in [49] .Mass culture and tastes in developing countries have been greatly influenced by that of developed countries and these has been manifested even during choice of housing, whereby even marketers incorporate amenities such as Wi-Fi access automatic security alarm systems to differentiate themselves as well as attract rental consumers in their rental market segments.

The information search process may include physical search activity or use of modern technology such as

internet to find out more about a product before the purchase intention. Consumer's search depends on many factors such as market environment, knowledge, tradeoffbetween conflict and satisfaction as well as product's experience by a consumer as noted by author in [45]. Author in [3] sought to establish consumer internet search behavior while seeking treatment options. In their findings consumer seeking information via websites tended to bias towards familiar sites, favoring sites with much insight and information that necessarily aid towards purchase decision as well as design, readability, completeness and credibility of the sources of information, in this case the health related websites.

Author in [22] agrees people use various information search sources depending on their characteristics. Choice of sources which are majorly communication channels such as television, radio, internet and social media is greatly dependent on the person's preferences as well as personality. As needs range from educative, insightful messages to entertainment or sharing of personal information, the sources also range from mass media to close acquaintances for more personal information or internal search processes such as accessibility of information from memory resulting from past experiences. In her findings, external information search was positively correlated to product involvement and product experience. Therefore, the 'greater the external searches by a consumer the greater the need for closure'.

Author in [6] noted thatperceived value of the information is important in deciding whether it was worthwhile to be collected. This is associated with perceived risk of the transaction which refers to the possibility of unforeseen consequences. The risks involved may include physical risk, financial risk, psychological risk or functional risk .All these risks reduce as knowledge increases, so if perceived risk is high the information search is likely to be extensive. Perceived cost which is further broken down into time costs, money costs and psychological costs relate to the degree to which a consumer has to commit resources to the search activities.

Authors in [43], on their journal argue that evaluation of search in the case of online shopping was heavily dependent of information channel attributes such as easy navigability and payment, provision of color, size, price and other product information, security of credit card numbers and personal information. Number of attributes presented to a consumer affects evaluation of information. This is majorly experienced whereby consumer is presented with a large number of detailed attribute descriptions to aid in the ultimate purchase decision. Further, author in [47] provided evidence that when choosing products described by more attributes, consumers felt more indecisive than when faced with fewer attributes.

Study by authors in [43] on information overload on the number of attributes and number of options indicated that consumers reported having much information when the when the number of attributes were added to a product than when more options were increased therefore suggesting abundance of attributes has a higher chance of causing information overload than abundance of options. Consumer researches e.g. authors in [5, 10] propose that using less information of product attributes are advantageous in terms of saving on time and money spent on search of information as well as psychological relief by having narrower choice options for evaluation. Author in [16] suggests outcome of research on locational quality can be generated through ranking locational attributes with respect to their relative importance to the house buyer or renter. In his research findings on housing consumption and preferences at the micro-level, fundamental differences exist in housing consumer

tastes and intentions between the housing segments.

3.1 Summary and Gaps to be filled by the Study

The monadic and multivariable consumer behavior models both recognize the active role played by the consumer during the entire buying decision process. However, with recent trends of increased housing developments; willingness of consumers to pay extra fee for ease through the complex process of finding suitable rental housing, the tracking of information on new developments and features in the rental housing market is increasingly becoming an opportunity left for housing agents who work as freelance assistance for a commission. In such cases, the buying decision process is not entirely left to the consumer as portrayed by the models; instead housing agents are involved in information search and evaluation activities as per the specification of their clients. Also, choice by a consumer is as a result of consideration of economic social and psychological factors as noted by authors in [22, 24, 27, 43]. For example, some households may choose to spend more on housing because they feel they can afford to, while others may not have a choice.

Previous related studies done on rental housing such as authors in [26,30, 31, 32] have focused on provision of affordable housing, factors influencing consumer choice of housing but little has none been done on relationship between consumer behavior and choice of rental housing in Nairobi City County.

3.2 Conceptual framework

Independent variables

Dependent variable
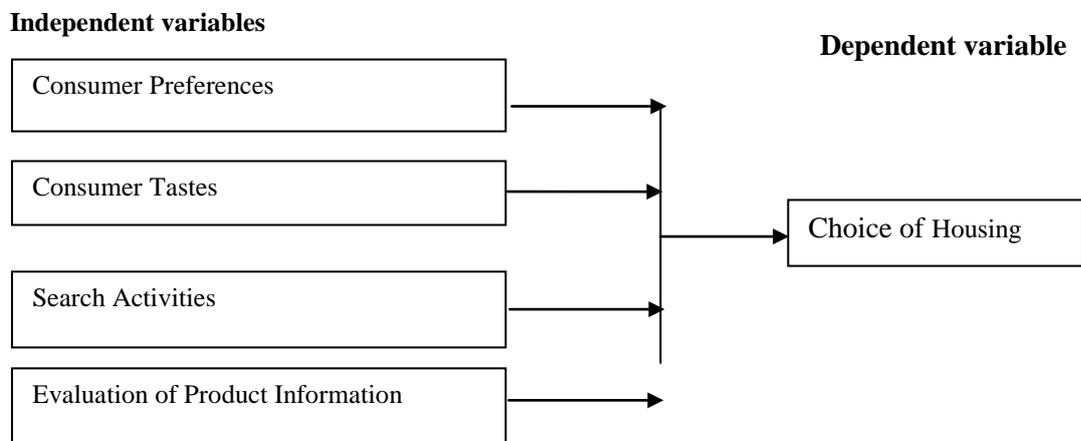
Figure 1: Conceptual Framework

Source: Researcher (2015)

Choice of housing is the dependent variable and interest of the study. Four independent variables i.e. consumer tastes, consumer preferences, search activities and evaluation of product information will be used to determine their relationship with choice of rental housing.

From the conceptual framework the specific objectives of the study were:

i.   To investigate the relationship between consumer preferences and choice of rental housing by consumers in Nairobi City County.

ii.   To determine the relationship between customer tastes and choice of rental housing by consumers in Nairobi City County.

iii.   To investigate relationship between consumer search activities and choice of rental housing by consumers in Nairobi City County.

iv.   To investigate relationship between evaluation of product information and choice of rental housing by consumers in Nairobi City County.

4. Research Methodology

The study used the descriptive research design as it was designed to describe behavior, attitudes of individuals under study , as noted by author in [29] and hence appropriate in this research which sought to explain the relationship of consumer behavior on the choice of housing. Middle to lower income consumers, i.e. households in the formal rental housing market in Nairobi City County, particularly Nairobi North, Nairobi East, Nairobi West and West lands were the targeted population.

The study used stratified random sampling procedure to ensure middle to low income households across all age groups had equal chances of being included in the sample. According to author in [29], stratified random sampling has the advantage of inclusion, in the sample, of subgroups which would otherwise be omitted entirely by other sampling methods because of their small numbers in the population. Author in [32] in her study, stratified Nairobi on historical zonal areas i.e. Nairobi North, Nairobi East, Nairobi West and Westlands; this research study therefore used a similar approach. Purposive sampling was also be employed to ensure that only households in formal housing are included.

 Reliability of data collection instruments ensures that the instruments yield consistent results after repeated trials. The study employed internal consistency technique to conduct pilot study. Cronbach's Coefficient Alpha computed was 0.817, implying 81.7% consistency among items measuring choice of rental housing. According to authors in [18, 29] ,a high coefficient implies that items measured correlate highly among themselves and therefore the researcher considered the instrument suitable to conduct the study. The researcher employed content validity during the development of research questionnaire. To assess its suitability, expert opinion was sought from my supervisor as well as undergraduate marketing students in their final year of study at Kenyatta University. In reference to authors in [29] , usual procedure of assessing content validity is to use professionals and experts in the particular field.

The primary data was obtained researcher self-administered questionnaires. The researcher employed both immediate and "drop and pick" techniques to administer the questionnaires to the cooperative respondents. Secondary data included past data that had been previously collected and tabulated through use graphs, charts and reports, for example 2009 Kenya population census report. This type of data was collected from reference materials, which contained key information that was helpful to this research study. Collection of secondary data was majorly through desk research.

The data analyzed included both descriptive and inferential statistics. Descriptive statistics consisted of

measures of central tendency, the mean and measures of variability and standard deviation. Inferential statistics used in the study included multiple regression analysis which has the advantage of determining the relationship between a number of variables and the dependent variable [18, 29] , multiple regression model was of the form:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \text{.......................} + \beta_n X_n + \varepsilon$$

Where:

Y is dependent variable i.e. choice of housing; β_0 is the constant; X_{1-n} are the independent variables i.e. X_1 = consumer tastes, X_2 = consumer preference, X_3 = consumer search activities, X_4 = evaluation of product information ; β_{1-n} are the change in Y induced by change in X; ε is the error term [29.]

5. Summary, conclusion and conclusion

The findings were based on the study objectives. The first objective was to investigate the relationship between consumer preferences and choice of rental housing by consumers in Nairobi City County. The findings indicated that consumer preference was a statistically significant predictor of choice of rental housing in Kenya at (t= 2.312, p<0.05), implying that consumer preference is an important factor for choice of rental housing. The second objective was to determine the relationship between customer tastes and choice of rental housing by consumers in Nairobi City County. The results of the findings showed that consumer tastes was also a strong statistically significant predictor of choice of rental housing in Kenya at (t= 2.997, p<0.05), implying that consumer taste is an important factor for choice of rental housing in Nairobi City County.

The third objective was to investigate relationship between consumer search activities and choice of rental housing by consumers in Nairobi City County. Results indicate that consumer search activities was a weak predictor of choice of housing in Kenya at (t= 0.385, p>0.05). This implies that consumer search activities was not an important factor for choice of rental housing. The fourth objective was to investigate relationship between evaluation of product information and choice of rental housing by consumers in Nairobi City County. The results showed that evaluation of product information was a weak predictor of choice of housing in Kenya at (t= 0.601, p>0.05). This implies that consumer search activities were not an important factor for choice of rental housing in Nairobi City County.

The main objective of the study was to investigate the relationship between consumer behavior and choice of rental housing in Kenya. The study found out a positive relationship between consumer behavior and choice of housing at B=0.833, with a model fit of 38.1%. Also, the study revealed consumer tastes and preferences as the two significant consumer behavior drivers for choice of housing, whereas search activities and evaluation of product information were not significant. The study concluded that first consumer tastes i.e. number of rooms, spacing of rooms, house design and privacy of rental housing strongly influence choice of formal rental housing by households in Nairobi City County. Also, consumer preferences i.e. nearness to basic amenities; affordability of rental housing; proximity to neighbors and infrastructure, strongly influence of choice of formal rental housing by households residing in Nairobi City County. Secondly the respondents were generally not sure on their level of satisfaction with their choice of housing implying a notable level of dissonance among households

living in formal rental housing in Nairobi City County. The study recommends that existing and potential marketers from both the private and public sector to incorporate aspects of consumer tastes and preferences during provision of residential housing especially in urban areas as this would encourage favorable consumer decisions towards satisfying the supply and demand gap currently facing the housing sector in Kenya. The study was limited to Nairobi City County, therefore future studies should consider replication of the study to other urban centers/areas in the country. Also, future researchers should consider incorporating other consumer behavior factors such as consumer lifestyle, social class into the study.

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