

# APPRAISAL OF THE ADEQUACY OF THE APPLICATION OF CUSTOMER-DRIVEN MARKETING STRATEGIES TO THE NIGERIA NATIONAL HOUSING FUND SCHEME

*Chuka Uzoma Ifediora\**, *Anthony A. Igwe\*\**, *Wilfred I. Ukpere\*\*\**

## Abstract

This study appraised the adequacy of the application of customer-driven marketing strategies to the Nigeria National Housing Fund (NHF) scheme. The study objective was to assess the adequacy of the application of market segmentation, targeting, differentiation and positioning by the NHF implementers. The study adopted descriptive and exploratory research designs. Various offices of the Federal Mortgage Bank of Nigeria (the implementers of the NHF scheme) in Abuja, Lagos, Port-Harcourt, Ibadan and Enugu, as well as the 19 state/ district offices in these zones were studied. The study population comprised 201 management staff and officers in these offices. A census was carried out, considering the size of the population and the nature of the investigation. Structured questionnaire was used to collect data for this study. Analysis of variance (ANOVA) was used to test the formulated hypothesis at 5% level of significance. The hypothesis test revealed that the application of market segmentation, targeting, differentiation and positioning by the NHF implementers is not adequate ( $F_{cal} = 95.239$ ,  $p = 0.000 < 0.05$ ). Following the finding, it is concluded that there is a low level of application of customer-driven marketing strategies in the National Housing Fund (NHF) implementation. In line with the finding and conclusion of this study, it is recommended that the adoption and application of the customer-driven marketing strategies model for housing development programmes will aid the successful implementation of housing development programmes, thus leading to a substantial reduction in housing deficit level.

**Keywords:** Housing Development, Customer-Driven, Housing Needs, Government Housing Programmes, Segmentation, Targeting and Positioning, Marketing Strategies

\* *Department of Marketing, Faculty of Business Administration, University of Nigeria, Nigeria*

\*\* *Department of Management, Faculty of Business Administration University of Nigeria, Nigeria*

\*\*\* *Department of Industrial Psychology and people Management, Faculty of Management, University of Johannesburg, South Africa*

## Introduction

For over four decades, so many developing countries have been pre-occupied with the problem of adequate housing provision for their citizens for various reasons (Sanusi, 2003). These include the fact that housing in addition to food and clothing is a basic human need. Likewise, housing has a positive impact on the wellbeing, growth and output of the average worker. In addition, housing is a major parameter for assessing the living standard in any society. Consequently, governments in attempt to boost housing provision, have formulated programmes dealing with assistance to citizens in the area of housing finance, research and infrastructure (Sanusi, 2003).

However, with increasing rate of growth in population and development of cities, the gap between the need for housing and its supply, increases. Nigeria with housing provision of 2 dwelling units per 1,000 people, falls short of the

United Nations recommended rate of 8-10 dwelling units per 1,000 population (Ademilyi, 2010).

The National Housing Fund (NHF) scheme is the financial part of strategic initiatives adopted in the 1991 National Housing Policy to tackle severe shortages and high cost of housing in Nigeria. It was established by Decree No. 3 of 1992 specifically to nurture and maintain a stable base for housing finance. The NHF scheme is the major housing program of the Nigerian Federal Government. The NHF scheme is being managed and administered by the Federal Mortgage Bank of Nigeria (FMBN), as prescribed by the decree establishing the Fund.

The success of the National Housing Fund (NHF) scheme can only be based on the achievement of the objectives of setting up the fund as well as satisfaction of the yearning for housing by the Nigerian masses. Kotler and Armstrong (2008) argue that the efficient application of customer-driven marketing strategies, such as market segmentation, targeting differentiation and positioning will ensure

the successful satisfaction of identified customers' needs.

Going through the past policies and programmes on housing in Nigeria, it is difficult to find at any given time any substantial achievement in terms of housing delivery system (Onyike, 2011; Ademulyi, 2010; Ndubueze, 2009; Ogwu, 2006). From all indications, the housing development programmes of past successive governments in Nigeria show that the government may not have recognized the application of customer-driven marketing strategies as being highly necessary for the success of these programmes. It could be rightly argued, that the inadequate application of customer-driven marketing strategies in the housing development programmes implementation may have contributed to the limited achievements recorded by these programmes, notwithstanding the huge need for housing and adequate shelter in Nigeria. The import of this study was, therefore, to assess the extent to which customer-driven marketing strategies were employed in housing development programming in Nigeria, with particular emphasis on the National Housing Fund (NHF) Scheme.

### **Statement of Problem**

The housing need in Nigeria is massive, coupled with an ever increasing growth in housing deficit (Ademiluyi and Raji, 2008). The government in order to fill the needs of the masses for housing development has intervened severally in the housing market, by developing programmes that are meant to reduce the housing deficit in the country, and solve the housing needs of the masses. However, in spite of these government housing programmes, some of which date back to the colonial era, not much has been achieved in terms of providing adequate shelter for the masses, as these housing programmes have never met their stated objectives (NHP, 2012; Onyike, 2011; Ademulyi, 2010). Various reasons have been given for the limited achievements of these housing programmes, ranging from poor targeting; poor location of projects; politicization; corruption; lack of land and adequate title to land; unaffordability of the houses; poor enlightenment and information dissemination; lack of trust by the masses for government housing programmes following recorded failure of past programmes (Onyike, 2011; Ademulyi, 2010; Ndubueze, 2009; Ozili, 2009). A look at most of these factors militating against the successful implementation of past housing programmes would suggest a lack of proper market orientation and probably a neglect or inadequate application of customer-driven marketing strategies. It became necessary to go beyond speculation and establish empirical evidence of the adequacy or inadequacy of the use of customer-driven marketing strategies in planning and executing housing development programmes, especially the National

Housing Fund scheme, as we set out to do in this study.

### **Research Objective**

The objective of this study is to assess the adequacy of the application of market segmentation, targeting, differentiation and positioning by the National Housing Fund (NHF) implementers.

### **Research Hypothesis**

The null and alternate research hypotheses were formulated as follows:

*H<sub>0</sub>*: The application of market segmentation, targeting, differentiation and positioning by the NHF implementers is adequate.

*H<sub>1</sub>*: The application of market segmentation, targeting, differentiation and positioning by the NHF implementers is not adequate.

### **Justification for the Study**

The researchers cannot pinpoint any previous research/study that seeks to develop a customer-driven marketing strategy approach to housing policy development and implementation in Nigeria (especially concerning the present National Housing Fund Scheme). It is hoped that this study will add to the scanty literature and also generate interest for further research into the need for a customer-driven marketing strategies approach in solving the housing needs of Nigerians in order to bring about economic growth and social development.

### **Review of Related Literature**

Relevant literatures were reviewed in three parts, namely: Conceptual, theoretical and empirical reviews. These reviews were aligned to the objective of the study thus exposing the knowledge gap.

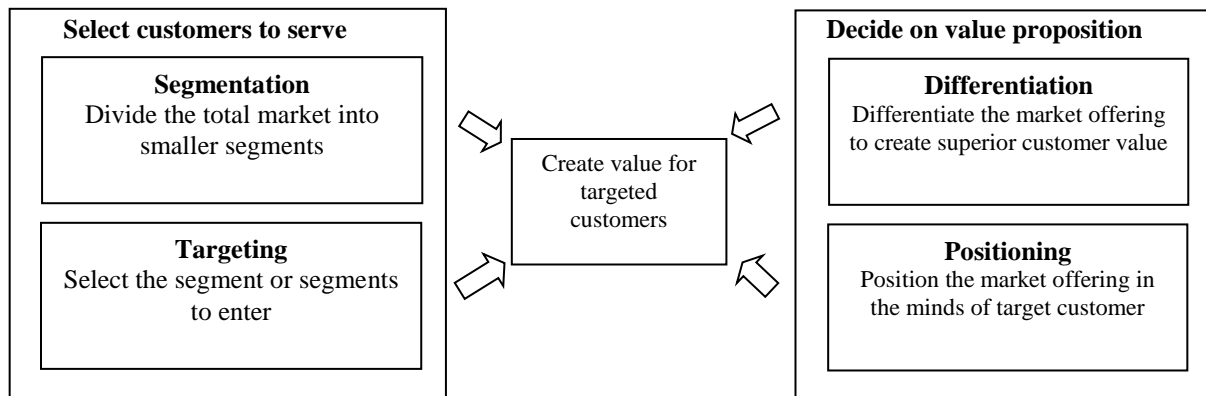
### **Conceptual Framework**

To assure continued progress and existence as a giving concern, a firm should be able to research and obtain data on consumer demand. The implication is that the demands of the customers should be the basic issue that should engage the attention of the firm. The above depicts a firm that has a customer focus. Indeed, Kotler and Keller (2007) show an organization as being engaged in creating and developing value. The firm is portrayed as engaging in a process that starts with selecting the value, segmenting the market, choosing the necessary target markets, and developing positioning strategies for the product. Kotler and Keller (2007) refer to this process of segmentation, targeting and positioning (STP) as the basic reason for strategic marketing.

Figure 1 below illustrates the steps involved in designing a customer-driven marketing strategy as

proposed by Kotler and Armstrong (2008).

**Figure 1.** Steps in Designing a Customer-Driven Marketing Strategy



Source: Kotler, P. and Armstrong, G. (2008)

As shown in figure 1, there are four major stages in the process of developing a customer-driven marketing strategy. The first two stages involve selecting the customers that the firm will attend to. Market segmentation entails breaking up the market into smaller groups of customers, who have similar and peculiar needs, characteristics and behavioural positions that necessitate separate offers and strategies (Kotler and Armstrong, 2008). The company chooses different bases for segmenting the market, while developing profiles of the identified market segments. Targeting involves an assessment of the various identified segments in terms of their level of attractiveness, responsiveness and the selection of the particular market segments to attend to (Bannon, 2004). The last two stages will involve decisions on how the firm intends to create value for its target customers. Differentiation is the process of incorporating features that will differentiate the firm's offer from those of competitors, in order to create superior customer value (Nnadozie, 2003). Kotler and Armstrong (2008) note that positioning entails creating the desired image about the company's product(s) in the minds of the target customers. To enhance the positioning process, a company needs to develop an integrated marketing mix. The marketing mix is the combination of the controllable variables used by the marketer to attend to its target market(s).

Since the degree of application of customer-driven marketing strategies is an indicator of a firm's level of adoption of market/customer orientations, it is necessary to look into these concepts, to have a clearer understanding of the customer-driven marketing strategy. Nnadozie (2003) sees market orientation as a type of organizational arrangement which compels employees to always strive to enhance customer value. Kohli and Jaworski (1990) and Narver and Slater (1990) in their respective papers, popularized the concept of market orientation.

Research studies have confirmed that firms that are market-oriented perform better than firms that are less market-oriented. In contrast to product-oriented firms who specialize in developing products and marketing them, market oriented companies concentrate on adapting their products, to suit the needs and preferences of their customers. To enhance firm's performance, the market orientation concept lays emphasis on well managed business intelligence collection and dissemination as well as adequate reaction to information from markets (Sundqvist, S., Puumalainen, K. and Salminen, R.T. (2000). Customer orientation which could be seen as an employee's conscious attempt to satisfy customer needs while carrying out his/her duties (Brown et al, 2002), is in some instances viewed as a marketing need that is a sub-set of market orientation (Kohli and Jaworski, 1990; Narver and Slater, 1990).

### Theoretical Framework

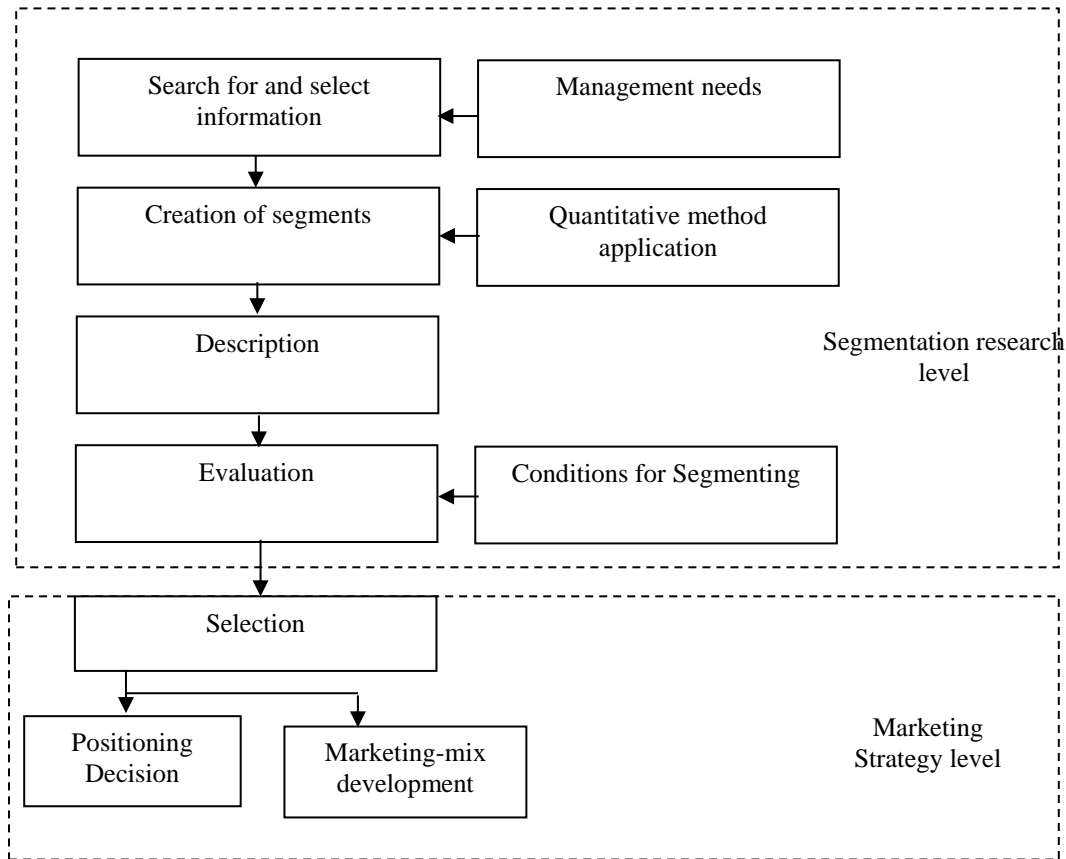
The study adopted the model for market segments evaluation and selection (Sarabia, 1995) and the hierarchy of segments model (Bannon, 2004) as relevant for identifying and choosing particular/specific housing needs to serve, in line with the capabilities of the NHF scheme. The justification for the choice of these models arise due to the varying degrees of housing needs existing among the housing deficit units and also with the knowledge that only some specific housing needs can be solved by any particular housing programme.

Sarabia (1995) develops the Model for Market Segments Evaluation and Selection (Figure 2). As shown in the diagram, the segmentation process starts with a search for relevant information which is influenced by the human resources available to the firm. The next step which involves the creation of segments is achieved through quantitative marketing

research as shown in this model. The third step involves a description of the segments. Evaluation of the segment is the fourth step and this is done in line with the available criteria for segmenting the market. Sarabia (1995) refers to these initial four steps in the

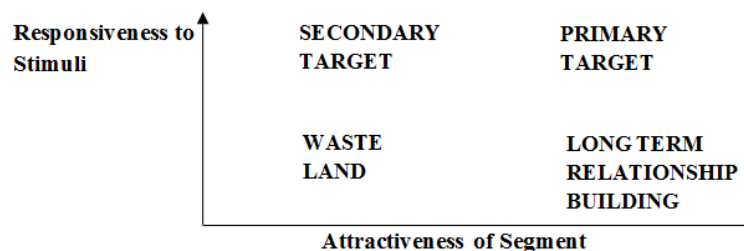
initial four model as comprising the segmentation research level. The other level, the marketing strategy level involves the selection of segments to target, positioning decisions as well as the development of appropriate marketing mix.

**Figure 2.** Model for Market Segments Evaluation and Selection



Bannon (2004) notes that the Hierarchy of Segments Model (Figure 3) is a comprehensive format for evaluating and ranking segments.

**Figure 3.** Hierarchy of Segments Model



Source: Bannon (2004).

Four basic groups / types of segments are identified. These include

- a. Primary targets: These are attractive segment(s) that respond well to marketing strategies.
- b. Secondary targets: These are less attractive segment(s) that respond to marketing strategies.

c. Relationship building: These are attractive segment(s) that respond minimally to marketing strategies.

d. Wasteland segments: These are unattractive segment(s) that do not respond to marketing strategies ( Bannon, 2004).

The benefit of this type of grouping is that it ensures the assessment of the particular marketing effort/strategies that will most likely produce the desired reaction from the segments. The possibility exists that the firm may not be able to apply the required strategy to bring about the designed response from an attractive segment. This means a waste of firm's resources.

Bannon (2004) identifies twelve criteria that could be used to assess the level of attractiveness of a segment. These include: substantial share of the market is held; high growth potential; segments size; weak competitors; possibility of product differentiation; likelihood of achieving firm's objectives through entering the segment; ease of access; already established links with segments, less stressful distribution; presence of needed resources; attractiveness of segment due to environmentally induced changes and; encouraging income/expenditure analysis. Likewise one six possible criteria were identified for evaluating the responses to marketing efforts/strategies. These include; possibility of fashioning out products that will satisfy the particular needs and preferences of the segment; designed response could be achieved by designing particular messages targeted at this segment; studies could be undertaken to determine which effort/strategy will have the highest input; tests could be carried out to evaluate the response; possibility of developing channels of distribution to suit the preference of a segment and; outcome of an earlier study that a segment will react in a positive manner.

## **Empirical Review**

Asikhia (2010) asserts that there is a significant relationship existing between a company's level of customer-orientation and its overall market and financial performance. This was attributed to the fact that companies that are customer-oriented, place the customers at the peak of their activities because they see the customers as the major reason why they are in business. Consequently, as noted by Asikhia (2010), these customer-oriented companies, develop products to suit the specific needs of their customers, leading to higher patronage of their products, and resulting in increase in turnover and enhanced overall firm performance. Brady and Cronin (2001) researched into the impact of a firm's degree of customer orientation on service performance perceptions and outcome behaviours. The population for this study comprised six hundred and forty nine consumers whose responses indicated that customer orientation has a direct relationship with customers' evaluations of employee service performance, services and physical goals.

Kirca, Jayachandran and Bearden (2005), reported that a common finding of studies on market orientation, is that a firm's degree of market

orientation has a positive impact on its overall business performance, especially on market share, turnover and profitability. However, Homburg and Pflesser (2000) report that findings of various researches indicate that market orientation impacts positively on customer satisfaction and loyalty, as well as customer perceived quality. Ilesami (2012) observed that empirical studies in public housing provision in Nigeria has been very few. Objective and intensive assessment of public housing implementers and products has been quite insubstantial. Little attempts have been made to study the economic aspects concerning low-cost housing and how low-income earners in Nigeria were coping with their housing problems. Ilesanmi (2012) discovered that issues regarding the best types of public housing, material and construction methods, sites for public housing scheme in terms of their location, as well as efficient use, management and maintenance of public housing units in Nigeria are still areas that require urgent research.

On a macro-level Saka (1987) examined previous housing policies and programmes in Nigeria, and observes that even though these policies had good initial intentions, they had little effect as programmes conceived and developed to meet the housing needs of the low income segment where during the implementation stage, were hijacked by the higher income segment. Ogunshakin and Olayiwola (1992) also find out that the fall of mass housing strategy in Nigeria was as a result of inconsistency in actions of programme implementers and diversion of the initial objectives of the housing programmes, and not necessarily a lack of housing policy initiatives.

Ndubueze (2009) finds out that apart from the concentration on the low-income households in Nigeria, there has been negligible attempt to assess the housing needs of other socio-economic groups. Ndubueze (2009) argues that given the fact that distinct socio-economic groups may have distinct consumption patterns and attributes; and in recognition of the fact that issues regarding employment, labour and wages are key to appreciating housing needs, such studies would lead to an in-depth appreciation of the types of housing problems existing in Nigeria.

From the foregoing, it is obvious that there has never been a conscious effort to investigate into the particular housing needs of the Nigerian masses, even though a huge gap between housing demand and supply has been established. No formal process has been followed in order to ascertain the different variations of needs in the housing market. The National Housing Fund (NHF) scheme is yet another housing development programme of the government, meant to reduce the housing deficit in the country. The NHF is already grappling with most of the problems that had plagued previous housing programmes of the government (Onyike, 2011; Ozili,

2009; Ifediora, 2007; Sanusi, 2003; Fortune-Ebie, 2000; Obayuwana and Ayeoyenikan, 2000). However, it is envisaged that the application of customer-driven marketing strategies to the National Housing Fund scheme will ensure that the housing needs of the masses will be adequately addressed and taken care of by the NHF scheme.

## Methodology

The study adopted descriptive and exploratory research design. Data were collected from primary source. The study covered the Abuja Head Office of the FMBN, the Zonal Offices in Enugu, Ibadan, Lagos, Lagos Main Office, Ikeja, Apapa District Office and the State Offices in Enugu, Port Harcourt, Delta, Ebonyi, Anambra, Imo, Abia, Ekiti, Ogun, Ondo, Osun, Oyo, Akwa Ibom, Bayelsa, Cross River, Rivers and Edo. The Abuja Head Office of the FMBN was chosen for this study because this is the office where the strategic decisions and policies concerning the NHF scheme are made, and thus, this office could have been used solely for this study. However, to enrich the study, the other offices in the South-East, South-West and South-South parts of Nigeria were also studied.

The population of the study was 201 management staff and officers of the Federal Mortgage Bank of Nigeria (FMBN) in the selected offices (see appendix 1 for the composition and distribution of the study population). Considering the size of the population and the nature of the investigation, a census was undertaken. Eboh (2009) asserts that small size of a study population, ample time for study, adequate resources, and a complete enumeration of the population being a basic objective of a study, are some of the necessary conditions for the choice of a census study. Hence, the justification for the census. Structured questionnaire was used to collect data for this study (see appendix 2). The questionnaire was structured and adapted from previous studies on customer orientation, most specifically the customer orientation check-list model by Lozano (2000).

## Data Analysis

The objective of this study was to ascertain the adequacy of the application of market segmentation, targeting, differentiation and positioning by the NHF implementers. A 5-point Likert measurement was employed to extract the data used in testing the formulated hypothesis. In making decisions whether to accept or reject questions/statements, a cut-off point was established and the ratings strongly disagree, disagree, neutral, agree and strongly agree, were assigned the numbers 1, 2, 3, 4, 5 respectively.

The mean cut-off point was determined thus:

$$\text{Mean cut-off} = \frac{1 + 2 + 3 + 4 + 5}{5} = 3.0$$

Therefore, decisions to accept or reject particular statements/questions were based on the mean score for the particular question/statement being less than 3.0, for rejection and more than 3.0 for acceptance.

The table (see appendix 3) revealed that apart from two questions/statements (Q.2 and Q.8) the rest had mean values that were less than 3.0 and were thus rejected. The rejected statements or questions were all statements that portrayed a customer-driven attitude by the implementers of the NHF scheme. One of the accepted questions, Q.2 claimed that the NHF implementers had standard NHF conditions, approval requirements, process and product for all intended beneficiaries. This does not portray customer-driven approaches by the NHF implementers as it fails to recognize differences and similarities amongst different groups of intended beneficiaries, and also fails to address the different and specific needs of the intended beneficiaries of the scheme. Likewise the other question that was accepted, Q.8 claimed that the NHF implementers served everyone that had housing needs and could contribute to the scheme irrespective of their specific needs. Like question 2, this statement does not reflect a customer-driven approach for the same reasons as in Q.2.

The data presented were also analysed using analysis of variance (see appendix 4). A 5% level of significance was assumed. The items that elicit answers to this hypothesis were aggregated to give rise to a single indicator which was designated as hyp1 in the study. As shown in appendix 4, the analysis of variance of the indicator (hyp1) resulted in an F-value of 95.239 and P-value of 0.000 which is less than 0.05. Following this, therefore we reject the null hypothesis which states that the application of market segmentation, targeting, differentiation and positioning by the NHF implementers is adequate ( $F_{\text{cal}} = 95.239, P = 0.000 < 0.5$ ). We hereby accept the alternative hypothesis that states that the application of market segmentation, targeting, differentiation and positioning by the NHF implementers is not adequate.

## Discussion of findings

This finding lends support to the views of Onyike (2011) and Ademuluyi (2010) who insist that poor targeting was a major reason for the failure of past government housing programmes in Nigeria. In line with this finding, Onyike (2011) further states that a key reason for the failure of the National Low Cost Housing Programme launched in the late 1970s, was the use of a single house design for the entire country, not minding the disparity in culture and climate. All these point to a poor level of appreciation of the differences and similarities existing amongst the various groups of individuals with housing needs to fill. Erroneously, housing needs are viewed by most

housing programme planners and implementers as being homogenous for the housing deficit units. In the light of this, little or no effort is made to segment these groups of individuals with housing needs, not to talk of targeting some chosen segments and formulating differentiation and positioning strategies to attend to the chosen segments.

## **Conclusion**

In conclusion, there is a low level of application of customer-driven marketing strategies in the National Housing Fund (NHF) scheme implementation. Continuous and adequate customers' needs research is not being emphasized in the NHF scheme implementation. Little attempt is made to identify and segment those with housing needs into smaller groups with similar needs, which will enable proper choice of target markets to serve. Likewise, the NHF scheme has standard/uniform conditions, approval requirements, processes and products for all intended beneficiaries of the scheme, irrespective of their specific needs and attributes. Little emphasis is placed on developing differentiated offers and plans for the various groups of intended NHF beneficiaries. This is a consequence of the apparent gap in proper and continuous customer needs research and segmentation strategies. Furthermore, the NHF implementers do not have formal marketing mix strategies used to attend to the intended beneficiaries of the scheme.

The study as way forward recommends the adoption of the customer-driven marketing strategies model for housing development programmes (Ifediora, 2014). The model of customer-driven marketing strategies for housing development programmes (see figure 3) starts with the customers who make up the housing deficit units. The first step is to embark on customer analysis. The analysis will reveal such factors as their housing needs, desires, motives, perceptions, attitudes, etc. It will also ascertain the behavioural, social, cultural, gender and demographic attributes of those with housing needs. Indeed, the customer analysis will identify other variables that might affect their disposition towards the programmes. Unlike what obtains currently, there should be adequate information to enable proper classification/categorization of the target beneficiaries of the housing programmes. One thing to note about this model is that all strategies and decisions must have a customer focus; taking a cue from the customer analysis (their needs, desires perceptions, etc.). Following the customer analysis, the next step will involve an analysis of the housing development programme.

The programme analysis will involve analysis of the goals and objectives of the programme (which should be realistic, measurable, quantifiable and consistent with the identified needs and desires of the customers) as well as company, competitive,

environmental, economic, legal and regulatory considerations. The programme analysis will require inputs from the customers (housing deficit units). This first level or floor of the model (the combination of customer analysis and programme analysis) is referred to as the housing research level. The housing research level involves continuous research on the housing needs and attributes of the customers in order to develop programmes that could satisfy these needs better.

Armed with necessary, accurate and adequate information and data on the customers and the programmes that will alleviate their housing needs, the next step will be to segment the customers and select the right target customers (target market) to attend to. Segmentation will involve identification and profiling of customers (those with housing needs) into smaller groups (segments) based on identifiable variables that are homogenous to the groups. Following the identification and profiling of segments will be the selection of target segments to attend to. The choice of target segments to attend to, will depend on what Bannon (2004) referred to as the attractiveness and responsiveness of the segments to marketing stimuli. Proper segmentation and targeting of those with housing needs (customers) will help in developing and adopting appropriate marketing strategies that will encompass differentiation, positioning and marketing mix strategies, needed for proper programme implementation.

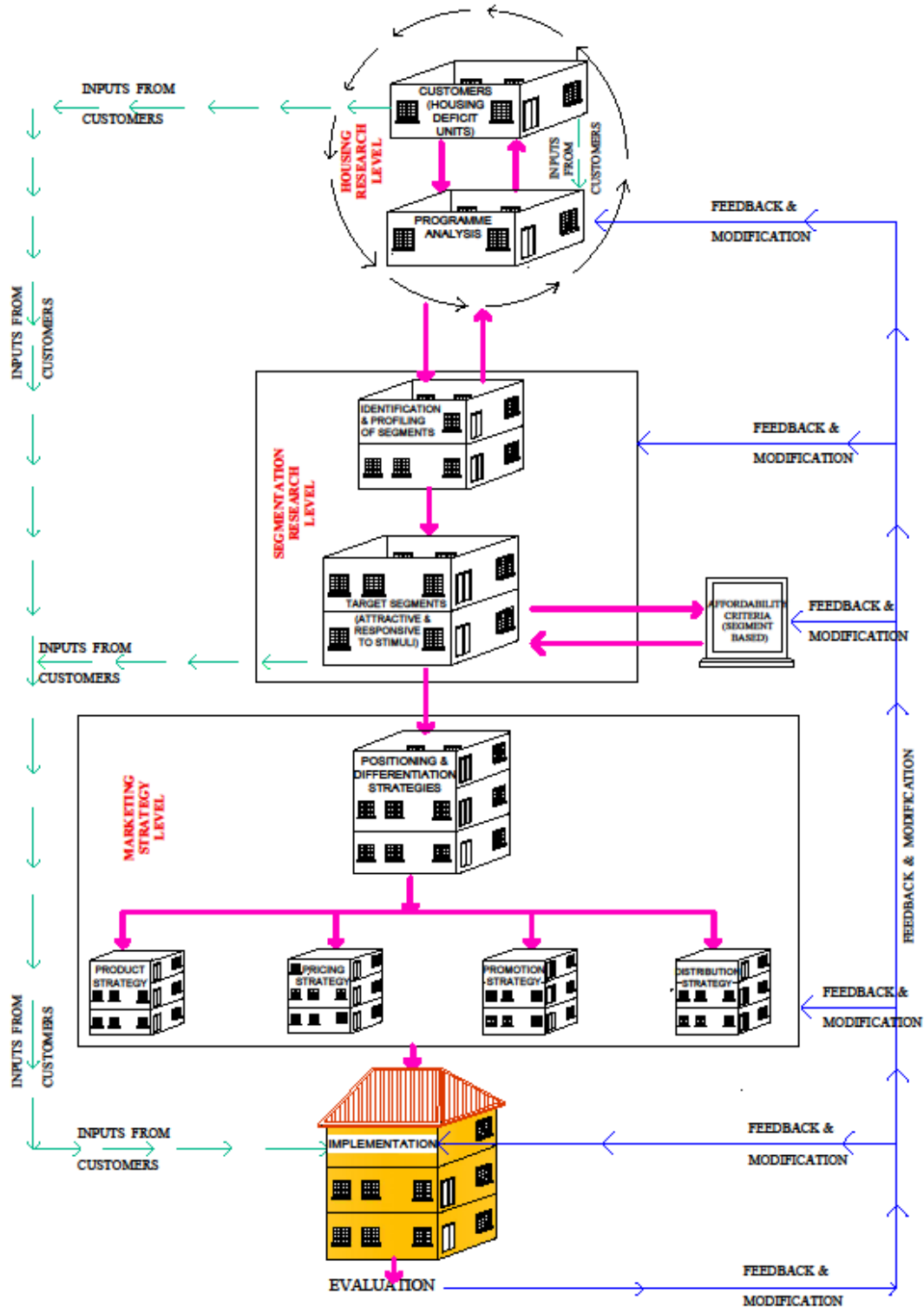
This level that involves the segmentation and targeting of the customers with housing needs is referred to as the segmentation research level, in line with the observations of Sarabia (1995). Though outside the segmentation research but a consequence of it, is the development of a segment (target segment) based affordability criteria for the housing programme. This entails different affordability criteria for different segments in order to accommodate the various and different affordability needs of those with housing needs. The affordability criteria are also modified as the target segments change.

The next level in the model referred to as the marketing strategy level encompasses the differentiation, positioning and marketing mix strategies that will help in satisfying the housing needs of the target customers. The values of the customers within any target market will be the basis for the product offering, as such the housing programme should provide added value to the intended beneficiaries. In line with the positioning and differentiation strategies, the first and most important consideration in marketing mix determination is the target customers (i.e. the target market). This entails that the housing programmers should design the marketing mix only in accordance with the needs, preferences and characteristics of the present and potential customers of the housing programme. Other considerations in the development

of an appropriate marketing mix for the programme will include the nature and types of available products, fund availability, as well as the operating environment of the programme. Proper development

of positioning, differentiation and marketing mix strategies will help greatly in effective programme implementation.

**Figure 3.** Customer- driven Marketing Strategies Model for Housing Development Programmes



Source: Ifediora (2014).

The next step in the process as contained in the model is the housing programme's implementation.

Programme implementation should be smooth and effective. The housing programme implementers as



well, should be equally available and accessible and well positioned to be able to achieve the desired results. Adequate measures should be on ground to immediately address difficulties or complaints that the target beneficiaries may have while accessing the housing programme. It should be pointed out that the implementation should accommodate inputs from those with housing needs (actual and potential customers). This will greatly enhance the implementation process. Finally, the model stipulates strict programme evaluation and monitoring in order to ensure that set goals and objectives for the housing programme are achieved. As depicted in the diagram, the evaluation and monitoring process allows for feedbacks and modifications at all levels of the model (including implementation, marketing strategy level, affordability criteria, segmentation research level, and programme analysis). This will in no small measure ensure that the set goals and objectives of the housing programmes are achieved, and more importantly, that the housing needs of the intended beneficiaries of the programmes are met.

## References

- Ademiluyi, F. A. (2010). "Public Housing Delivery Strategies in Nigeria: A Historical Perspective of Policies and Programmes", *Journal of Sustainable Development in Africa*, 12 (6): 153-161.
- Ademiluyi, I. A. And Raji, B. A. (2008), "Public and Private Developers as Agents in Urban Housing Delivery in Sub-Sahara Africa: The Situation in Lagos State". *Humanity and Social Sciences Journal*, 3 (2): 143-150.
- Asikhia, O. (2010), "Customer Orientation and Firm Performance among Nigerian Small and Medium Scale Businesses". *International Journal of Marketing Studies*, Vol. 2 (1): 197-208.
- Bannon, D. P. (2004), "Market Segmentation and Political Marketing". *Paper Presented at the Political Studies Association Annual Conference*, University of Lincoln, United Kingdom, April. [Online] Available: <http://www.psa.ac.uk>. (Retrieved, July 4, 2012).
- Brady, M. K. and Cronin, Jr. J. J. (2001), "Customer Orientation: Effects on Customer Service Perceptions and Outcome Behaviors", *Journal of Service Research*, 3(3): 241-251.
- Brown, T. J., Mowen, J. C., Donovan, D. T. and Licata, J. W. (2002) "The Customer Orientation of Service Workers: Personality Trait Effects on Self and Supervisor Performance Ratings." *Journal of Marketing Research*, 39(1): 110-119.
- Eboh, E.C. (2009), *Social and Economic Research Principles and Methods*. Enugu: African Institute for Applied Economics.
- Fortune-Ebie, S. P. O. (2000), "Towards Effective Implementation of the National Housing Fund-Myths and Realities – Practical Solutions." *The Estate Surveyor and Valuer*, 23 (4): 22-28.
- Homburg, C. and Pflesser, C. (2000). "A Multiple Layer Model of Market-Oriented Organizational Culture: Measurement Issues and Performance Outcomes", *Journal of Marketing Research*, 37: 449-62.
- <http://www.docdigger.com/docs>. Retrieved, May 14, 2012.
- Ifediora, C. U. (2007). "Marketing Government Housing Finance Programmes: Assessing the Impact of the National Housing Fund Awareness Creation Campaigns on Enugu Urban Workers". *The Nigerian Journal of Management Research*, 2 (1): 29-36.
- Ifediora, C.U. (2014). "Application of Customer-driven Marketing Strategies to Government Housing Development Programmes in Nigeria", *Unpublished Ph.D Thesis*, University of Nigeria.
- Ilesanmi, A. O. (2012). "The Legacy and Challenge of Public Housing Provision in Lagos, Nigeria". <http://www.gla.ac.uk/media/media>. Retrieved, July, 7, 2012.
- Kirca, A.H., Jayachandran, S. and Bearden, W.O. (2005), "Market Orientation: A Meta Analytic Review and Assessment of Its Antecedents and Impact on Performance", *Journal of Marketing*, 69 (2): 24-41.
- Kohli, A. K. and Jaworski, B. J. (1990). "Market-Orientation: The Construct, Research Propositions and Managerial Implications." *Journal of Marketing*, 54:1-18.
- Kotler, P. and Armstrong, G. (2008). *Principles of Marketing*, New Jersey: Prentice-Hall.
- Kotler, P. and Armstrong, G. (2008). *Principles of Marketing* (12<sup>th</sup> ed.), New Jersey: Prentice-Hall.
- Kotler, P. and Keller, K.L. (2007). *Marketing Management*, New Delhi: Prentice-Hall.
- Lozano, A.R.P. (2000), A Customer Orientation Checklist: A Model. [Online] Available: [http://www.emerald\\_library.com](http://www.emerald_library.com) (Retrieved, April 14, 2012).
- Narver, J and Slater, S. (1990). "The Effect of a Market Orientation on Business Profitability," *Journal of Marketing*, 54(4):20-36.
- Ndubueze, O. J. (2009). "Urban Housing Affordability and Housing Policy Dilemmas in Nigeria". *Research of the Center for Urban and Regional Studies School of Public Policy. The University of Birmingham* (January): 129-189.
- NHP (2012) "National Housing Policy 2012 Document", [Online] Available: <http://www.socialhousingnigeria.com> (Retrieved, August, 4, 2012).
- Nnadozie, N. (2003), *A Handbook of Contemporary Marketing*, Nigeria: Rex Charles and Patrick Ltd.
- Obayuwana, A. and Ayeoyenikan, S. (2000). "Labour gives 21 day Ultimatum on Housing Fund". *The Guardian*, May, 12, 2000:3.
- Ogunshakin, L. and Olayiwola, L. (1992). "The Collapse of Official Housing Policy in Nigeria", *Habitat International*, 16 (10): 41-53.
- Ogwu, D. (2006). "Solving the Mortgage Loans Affordability Question in the Mortgage Market – A Case Study of the National Housing Fund (NHF)." Paper Presented at Workshop on Sustainable Mortgage Market for Effective Home Ownership. Abuja, Nigeria, November 22.
- Onyike, J. A. (2011). "Addressing the Urban Housing Problems of Nigeria in the 21<sup>st</sup> Century". <http://www.ocs.blogspot.com/2011/10/addressing-urban-housing-problems-of.html>. Retrieved, April, 4, 2012.
- Ozili, P. C. (2009). "A Critique of the National Housing Fund Scheme in Nigeria". Paper Presented at

- the 39<sup>th</sup> Annual Conference of the Nigerian Institution of Estate Surveyors and Valuers, April.
29. Saka, S.A. (1987), "The Implementation of Low-Income Housing Programmes in Nigeria: The Challenge of Meeting Basic Needs", In: Porter, R.B. and Salau, A.T. (eds), *Cities and Development in the Third World*, England: Magnet Publishers: 75-89.
  30. Sanusi, J. O. (2003). "Mortgage Financing in Nigeria: Issues and Challenges". Paper Presented at the 9<sup>th</sup> John Wood Ekpenyong Memorial Lecture of the Nigerian Institution of Estate Surveyors and Valuers. [Online] Available: <http://www.cenbank.org> (Retrieved, March 25, 2010).
  31. Sarabia, F. J. (1995), "Model for Market Segments Evaluation and Selection", *European Journal of Marketing*, 30 (4): 58-74.
  32. Slater, S. and Narver, J. (1998). "Customer-Led and Market-Oriented: Let's Not Confuse the Two," *Strategic Management Journal*, 19 (10): 1001-1006.
  33. Sundqvist, S., Puumalainen, K. and Salminen, R.T. (2000). "The Interaction between Market Orientation, Industry Environment and Business Success: Evidence from an Exporting Context." *Australasian Marketing Journal*, 8 (1): 55-69.

**Appendix 1.** Composition and Distribution of the Study Population

<b>Location (Office)</b>	<b>Management Staff</b>
Abuja (Head Office)	20
Enugu (Zonal Office)	10
Ibadan Zonal Office	10
Lagos Zonal Office	15
Port Harcourt Zonal Office	10
Lagos Main Office	10
Apapa District Office	7
Ikeja State Office	7
Ekiti State Office	7
Ogun State Office	7
Ondo State Office	7
Osun State Office	7
Oyo State Office	7
Abia State Office	7
Anambra State Office	7
Delta State Office	7
Ebonyi State Office	7
Enugu State Office	7
Imo State Office	7
Akwa Ibom State Office	7
Bayelsa State Office	7
Cross River State Office	7
Edo State Office	7
Rivers State Office	7
<b>Total</b>	<b>201</b>

Source: Field Survey, 2014.

## Appendix 2

### Questionnaire

This questionnaire uses a 5-point rating scale.

#### Instruction:

Please indicate your degree of agreement or disagreement with the statement by circling the appropriate number.

1. Strongly Disagree
2. Disagree
3. Neutral
4. Agree
5. Strongly Agree

1.	We group the intended beneficiaries into several distinct groups that have similar needs, while executing the NHF scheme.	1	2	3	4	5
2.	We have standard NHF conditions, approval requirements, process, and product for all intended beneficiaries.	1	2	3	4	5
3.	We have different products for different beneficiaries, depending on the identified needs.	1	2	3	4	5
4.	We group the individual beneficiaries according to their identified needs and develop products to satisfy the needs of the different groups.	1	2	3	4	5
5.	We develop different combinations of product, price, promotion and distribution for the different distinct groups of intended beneficiaries.	1	2	3	4	5
6.	We try as much as possible to adapt our products, prices, promotion and distribution to the specific needs of the intended beneficiaries.	1	2	3	4	5
7.	In line with our identified groups of intended beneficiaries, we try to develop products that are cheaper than those from other organizations.	1	2	3	4	5
8.	We serve everyone that has housing needs and can contribute to the NHF scheme irrespective of their specific needs.	1	2	3	4	5
9.	We have differentiated offers and different plans for the various groups of intended beneficiaries.	1	2	3	4	5
10.	We introduce changes in our NHF products when we identify new needs of the intended beneficiaries.	1	2	3	4	5
11.	We have a precise idea of the cost and benefits of serving each of the identified groups of intended beneficiaries.	1	2	3	4	5
12.	We develop formal promotional strategies for the NHF scheme according to the needs of the different groups of intended beneficiaries.	1	2	3	4	5
13.	We have different delivery channels for the NHF scheme, chosen according to the identified needs of the intended beneficiaries.	1	2	3	4	5
14.	We have different affordability criteria for the different identified groups of intended beneficiaries of the NHF programme.	1	2	3	4	5
15.	The NHF scheme adopts a formal strategy for the combination of product, price, promotion and distribution.	1	2	3	4	5

**Appendix 3. Descriptive Statistics**

Nos.	Statement/ Question	N	Minimum	Maximum	Mean	Standard Deviation	Remarks
Q1	Group the intended beneficiaries into several distinct groups that have similar needs.	201	1.00	5.00	1.8756	.69961	Reject
Q2	Standard NHF conditions, approval requirements, process, and product for all intended beneficiaries.	201	1.00	5.00	4.4925	.77537	Accept
Q3	Different products for different benefits, depending on the identified needs.	201	1.00	5.00	1.8308	.81929	Reject
Q4	Group the individual beneficiaries according to their identified needs and develop products to satisfy the needs of the different groups.	201	1.00	5.00	1.6816	.71282	Reject
Q5	Develop different combinations of product, price, promotion and distribution for the different distinct groups of intended beneficiaries.	201	1.00	5.00	1.5821	.74463	Reject
Q6	Try as much as possible to adapt our products, prices, promotion and distribution to the specific needs of the intended beneficiaries.	201	1.00	5.00	1.7114	.73234	Reject
Q7.	In line with our indented groups of intended beneficiaries, we try to develop products that are cheaper than those from other organizations.	201	1.00	5.00	1.5821	.79654	Reject
Nos.	Statement/ Question	N	Minimum	Maximum	Mean	Standard Deviation	Remarks
Q8	Serve everyone that has housing needs and can contribute to the NHF scheme irrespective of their specific needs.	201	1.00	5.00	4.5473	.71345	Accept
Q9	Have different offers and different plans for the various groups of intended beneficiaries.	201	1.00	5.00	1.6070	.67063	Reject
Q10	Introduce changes in NHF products when new needs of the intended beneficiaries are identified.	201	1.00	5.00	1.3781	.66054	Reject
Q11.	Have a precise idea of the cost and benefits of serving each of the identified groups of intended beneficiaries.	201	1.00	5.00	1.4876	.84326	Reject
Q12	Develop formal promotional strategies for the NHF scheme according to the needs of the different groups of intended beneficiaries.	201	1.00	5.00	1.6418	.63328	Reject
Q13	Have different delivery channels of the NHF scheme chosen according to the identified needs of the intended beneficiaries.	201	1.00	5.00	1.4726	.79404	Reject
Q14	Have different affordability criteria for identified groups of intended beneficiaries.	201	1.00	4.00	1.3582	.57536	Reject
Q15	The NHF scheme adopts a formal strategy for the combination of product, price, promotion and distribution.	201	1.00	5.00	1.5572	.84140	Reject

Source: Data Analysis

**Appendix 4. - ANOVA**

		Sum of Squares	df	Mean Square	F	Sig.
group benefs with similar needs	Between Groups	43.382	4	10.845	38.998	.000
	Within Groups	54.509	196	.278		
	Total	97.891	200			
std NHF conditn and process	Between Groups	38.351	4	9.588	22.949	.000
	Within Groups	81.888	196	.418		
	Total	120.239	200			
diff products for diff benefs	Between Groups	49.082	4	12.270	28.239	.000
	Within Groups	85.167	196	.435		
	Total	134.249	200			
grroup benefs and dev prodt to satisfy needs	Between Groups	30.551	4	7.638	21.063	.000
	Within Groups	71.071	196	.363		
	Total	101.622	200			
develop diff combinatns of products for diff groups	Between Groups	51.505	4	12.876	42.494	.000
	Within Groups	59.391	196	.303		
	Total	110.896	200			
adapt prod prices promotn dist to needs	Between Groups	26.130	4	6.532	15.781	.000
	Within Groups	81.134	196	.414		
	Total	107.264	200			
develop cheaper prod from other org	Between Groups	52.015	4	13.004	34.037	.000
	Within Groups	74.880	196	.382		
	Total	126.896	200			
serve ev ryone that can contribut	Between Groups	42.595	4	10.649	35.252	.000
	Within Groups	59.206	196	.302		
	Total	101.801	200			
diff offers and diff plans for benefs	Between Groups	26.955	4	6.739	20.967	.000
	Within Groups	62.995	196	.321		
	Total	89.950	200			
intro changes when new needs are id	Between Groups	37.675	4	9.419	37.227	.000
	Within Groups	49.589	196	.253		
	Total	87.264	200			
idea of cost and benefit when serv in benefs	Between Groups	79.209	4	19.802	61.598	.000
	Within Groups	63.010	196	.321		
	Total	142.219	200			
develop formal promo strateg for diff group	Between Groups	20.460	4	5.115	16.779	.000
	Within Groups	59.749	196	.305		
	Total	80.209	200			
diff deliv ry vehicle chosen accordn to needs	Between Groups	55.780	4	13.945	38.868	.000
	Within Groups	70.320	196	.359		
	Total	126.100	200			
diff affordablty criteria for diff groups	Between Groups	19.452	4	4.863	20.386	.000
	Within Groups	46.757	196	.239		
	Total	66.209	200			
adopts formal strateg combn of prod price promo dist	Between Groups	45.705	4	11.426	23.356	.000
	Within Groups	95.887	196	.489		
	Total	141.592	200			
hyp1	Between Groups	20.728	4	5.182	95.239	.000
	Within Groups	10.665	196	.054		
	Total	31.393	200			

Source: Data Analysis