Service Quality and Client Satisfaction on Property Valuation

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ABSTRACT

This study investigated the level of service quality and client satisfaction on property valuation among 384 clients who availed of property valuation services. It employed a quantitative descriptive-comparative-correlational research design anchored on the SERVQUAL framework (Parasuraman et al., 1988; Naylor, 2024) and the Expectation-Confirmation perspective of satisfaction. Data were gathered using a validated (M = 3.92, S-CVI/Ave = 0.97) and pilot-tested (α = 0.91) survey questionnaire covering eight respondent profile variables, five service quality dimensions (reliability, responsiveness, assurance, empathy, and tangibles), and ten client satisfaction indicators measured on a four-point forced-choice Likert scale. Frequency counts, percentages, weighted means, Kolmogorov-Smirnov and Shapiro-Wilk tests of normality, Mann-Whitney U tests, Kruskal-Wallis H tests, and Spearman's rank-order correlation (rs) were used in analyzing the data. Results revealed that the respondents were predominantly aged 56 years old and above (31.8%) and 46–55 years old (29.9%), male (66.7%), married (56.5%), and college graduates (56.0%), with half serving as individual property owners (50.0%) availing valuation for taxation or assessment (50.0%) on agricultural properties (50.0%) once a year (69.8%). Overall perceived service quality was rated Very High (M = 3.94), led by assurance (M = 4.00), reliability (M = 3.98), empathy (M = 3.98), and responsiveness (M = 3.97), whereas tangibles obtained the lowest dimensional mean (M = 3.76) due to comparatively lower ratings on physical office/digital interface appeal and organizational infrastructure for complex appraisals (both M = 2.85, High). Overall client satisfaction was likewise rated Very High (M = 3.95). Because normality tests indicated significant positive skewness ($p < .001$), nonparametric tests were applied and showed no statistically significant differences in client satisfaction across all eight profile variables (all $p > .05$) and no statistically significant rank-order correlation between the service quality dimensions and client satisfaction (overall rs = .009, $p = .862$) owing to the pronounced ceiling effect across ratings. Based on the specific indicator gaps identified, an action plan was developed to upgrade physical and digital valuation facilities, streamline senior-appraiser accessibility, expand flexible scheduling, and modernize property transaction databases while preserving ethical valuation independence.

Keywords: property valuation, service quality, SERVQUAL, client satisfaction, real estate appraisal, Republic Act No. 12001, action plan

1. INTRODUCTION

Property valuation is a specialized professional service with direct economic, legal, and social consequences. Individuals, families, corporate firms, lending institutions, government offices, courts, and investors engage licensed valuers and appraisers to support critical decisions involving property sale or purchase, mortgage financing, taxation, insurance, estate settlement, financial reporting, and investment analysis. Because valuation reports directly influence credit underwriting, tax assessment, asset partitioning, and transaction pricing, clients expect reports that are not only technically accurate and legally defensible, but also timely, clearly explained, and professionally delivered. Inaccurate, delayed, poorly communicated, or weakly documented valuation engagements generate transaction delays, financial disputes, and erosion of public trust.

Recent international and national regulatory reforms underscore that valuation quality encompasses both technical rigor and client-facing service delivery. The International Valuation Standards Council (IVSC, 2024),

through the 2025 edition of the International Valuation Standards (IVS), strengthened requirements governing data inputs, documentation, and reporting transparency. Similarly, the Royal Institution of Chartered Surveyors (RICS, 2025), via the RICS Red Book Global Standards, emphasized that consistency, objectivity, accuracy, and transparent communication are foundational to public confidence in valuation practice, while The Appraisal Foundation (2024) through USPAP affirmed that ethical and procedural compliance rests directly on the appraiser's professional conduct. In the Philippines, the practice of real estate appraisal is regulated as a licensed profession under Republic Act No. 9646 (2009), the Real Estate Service Act of the Philippines, and was recently reinforced by Republic Act No. 12001 (2024), the Real Property Valuation and Assessment Reform Act (RPVARA), which mandates a uniform, market-based valuation system and modernized electronic real property transaction databases.

In service research, the SERVQUAL framework (Parasuraman et al., 1988; Naylor, 2024) conceptualizes perceived service quality across five core dimensions: reliability (dependable and accurate performance), responsiveness (promptness and willingness to assist), assurance (competence, courtesy, credibility, and ethical trustworthiness), empathy (individualized attention and clear communication), and tangibles (physical facilities, digital platforms, staff appearance, and report presentation). Contemporary empirical studies confirm that SERVQUAL dimensions remain robust predictors of consumer satisfaction and behavioral intentions across service industries (Arli et al., 2024; Singh et al., 2024) and specifically within real estate appraisal markets. Anthony et al. (2021) demonstrated that valuation service quality exerts a significant positive influence on client satisfaction and retention intention, while Amidu, Levy, and Kasim (2025) and Amidu, Levy, Bolomope, and Liman (2025) showed that corporate and individual valuation clients actively evaluate communication clarity, database reliability, and institutional responsiveness alongside technical valuation outputs.

Crucially, however, client satisfaction in property valuation must be evaluated within strict ethical boundaries. Anchored on the Expectation-Confirmation perspective—wherein satisfaction arises when perceived service performance meets or exceeds initial client expectations—satisfaction in valuation engagements cannot be equated with delivering a client-preferred monetary value opinion. As Ogunbiyi et al. (2024) emphasized, client satisfaction must be ethically delimited from improper client influence; appraisers must remain strictly independent while delivering courteous, timely, and understandable service. Despite the passage of Republic Act No. 12001 (2024) and the growing emphasis on public sector and professional service quality in the Philippines (Libunao & Gaddi, 2025), localized empirical studies that systematically measure property valuation service quality across the five SERVQUAL dimensions while safeguarding ethical valuation independence remain scarce.

To address this research gap, the present study investigated the level of service quality and client satisfaction on property valuation among 384 clients who availed of valuation services. Specifically, it sought to: (1) describe the demographic and transaction profile of the respondents in terms of age, sex, civil status, highest educational attainment, client category, purpose of property valuation, type of property valued, and frequency of availing services; (2) assess the level of perceived service quality across reliability, responsiveness, assurance, empathy, and tangibles; (3) determine the overall level of client satisfaction; (4) test for significant differences in client satisfaction when respondents were grouped according to their profile variables (Ho1); (5) test for a significant relationship between perceived service quality and client satisfaction (Ho2); and (6) propose an empirical action plan to enhance property valuation service delivery.

2. METHODS

2.1. Research Design

This study employed a quantitative descriptive-comparative-correlational research design. The descriptive component quantified the respondents' demographic and transaction characteristics, perceived service quality across the five SERVQUAL dimensions, and overall client satisfaction. The comparative component tested whether client satisfaction differed significantly across demographic and transaction subgroups, while the correlational component evaluated the association between the five service quality dimensions and client

satisfaction without experimental manipulation, providing an empirical foundation for a targeted service improvement action plan (Libunao & Gaddi, 2025).

2.2. Locale, Respondents, and Sampling Procedure

The study was conducted among 384 clients who had availed of property valuation services from licensed real estate appraisers, valuation firms, and assessment offices in the study locale. Purposive sampling was utilized to select respondents with direct, firsthand valuation transaction experience, with the total sample size of 384 determined using Cochran's formula for a large or unknown population at a 95% confidence level and a 5% margin of error. Participants met three inclusion criteria: (a) being at least 18 years old at the time of survey administration, (b) having directly participated in at least one completed property valuation engagement across residential, agricultural, commercial, or mixed-use properties, and (c) voluntarily providing written informed consent. Employees of the valuation offices being evaluated and individuals lacking direct valuation experience were excluded.

2.3. Research Instrument, Validation, and Reliability

Data were collected using a structured three-part survey questionnaire patterned after Parasuraman et al. (1988) and Amidu, Levy, and Kasim (2025), tailored to property valuation encounters. Part I captured eight demographic and transaction profile variables. Part II comprised 50 service quality indicators distributed evenly across Reliability, Responsiveness, Assurance, Empathy, and Tangibles (10 items per dimension). Part III measured Client Satisfaction across 10 indicators covering expectation fulfillment, report usefulness, cost-benefit value, turnaround reasonableness, consumer pleasure, repeat patronage intention, and referral willingness. All items in Parts II and III were explicitly worded to evaluate procedural fairness, clarity, timeliness, and usefulness rather than agreement with a desired valuation figure (Ogunbiyi et al., 2024). Responses were measured on a four-point forced-choice Likert scale without a neutral midpoint (Mariano et al., 2024; Bäckström et al., 2023; Koo, 2025): 4 = Strongly Agree (3.26–4.00, Very High), 3 = Agree (2.51–3.25, High), 2 = Disagree (1.76–2.50, Low), and 1 = Strongly Disagree (1.00–1.75, Very Low).

Prior to administration, the instrument underwent formal content validation by five experts in research methodology, business management, service quality, and real estate appraisal (Ranganathan, 2024; Vargas et al., 2024). Evaluated on a four-point scale across clarity (M = 3.89), relevance (M = 3.94), appropriateness (M = 3.91), and alignment with research questions (M = 3.94), the questionnaire achieved an overall validity rating of M = 3.92 (Highly Valid / Very Clear) and a Scale-Level Content Validity Index (S-CVI/Ave) of 0.97. Pilot testing among 30 non-sample valuation clients yielded Cronbach's alpha coefficients of 0.89 for Reliability, 0.91 for Responsiveness, 0.93 for Assurance, 0.90 for Empathy, 0.88 for Tangibles, and 0.92 for Client Satisfaction (overall $\alpha = 0.91$), exceeding the 0.70 acceptability threshold (Izah et al., 2024).

2.4. Data Gathering, Statistical Treatment, and Ethical Considerations

Following institutional and adviser approvals, the researcher coordinated with valuation offices and administered the survey via printed and online forms to qualified respondents who executed written informed consent. Participation was strictly voluntary, anonymous, and confidential; no private property values, loan figures, or appraiser identities were collected. Completed questionnaires (N = 384) were verified, encoded, and analyzed. Prior to hypothesis testing, Kolmogorov-Smirnov (with Lilliefors correction) and Shapiro-Wilk normality tests were conducted across all five SERVQUAL dimensions, overall service quality, and client satisfaction, all yielding $p < .001$ due to pronounced positive skewness (ceiling effect). Consequently, alongside frequencies, percentages, and weighted means, nonparametric inferential statistics—specifically the Mann-Whitney U test, Kruskal-Wallis H test, and Spearman's rank-order correlation (rs) evaluated at $\alpha = .05$—were applied (Schrum et al., 2020).

3. RESULTS

3.1. Demographic and Transaction Profile of the Respondents

Table 1 presents the demographic and transaction distribution of the 384 respondents. In terms of age, the largest group was aged 56 years old and above (31.8%), followed closely by those aged 46–55 years old (29.9%) and 36–45 years old (26.6%), indicating that over 88% of property valuation clients were middle-aged and older adults. Two-thirds of the respondents were male (66.7%), 28.9% were female, and 4.4% preferred not to disclose. Most respondents were married (56.5%) and held a college degree (56.0%) or college-level education (19.8%). Regarding transaction characteristics, exactly half of the sample were individual property owners (50.0%), followed by buyers/sellers (29.2%) and borrowers/loan applicants (19.8%). Half of the enga-

gements were requested for taxation or assessment purposes (50.0%), 28.1% for sale or purchase, and 19.8% for loan or mortgage financing. Agricultural lands accounted for 50.0% of properties valued, followed by residential (30.7%) and mixed-use properties (17.7%), with 69.8% of clients availing of valuation services once a year.

Table 1

Demographic and Transaction Profile of the Respondents (N = 384)

Profile Variable	**Category**	**f**	**%**
Age	18–25 years old	9	2.3
	26–35 years old	36	9.4
	36–45 years old	102	26.6
	46–55 years old	115	29.9
	56 years old and above	122	31.8
Sex	Male	256	66.7
	Female	111	28.9
	Prefer not to disclose	17	4.4
Civil Status	Single	46	12
	Married	217	56.5
	Widowed	62	16.1
	Separated	59	15.4
Educational Attainment	Elementary level/graduate	29	7.6
	High school level/graduate	47	12.2
	College level	76	19.8
	College graduate	215	56
	Postgraduate	17	4.4
Client Category	Individual property owner	192	50
	Buyer/Seller	112	29.2
	Borrower/Loan applicant	76	19.8
	Investor/Developer	2	0.5
	Institutional/Government client	2	0.5
Purpose of Valuation	Sale or purchase	108	28.1
	Loan or mortgage	76	19.8
	Taxation or assessment	192	50
	Estate settlement/inheritance	4	1
	Unspecified	4	1
Type of Property Valued	Residential	118	30.7

	Commercial	6	1.6
	Agricultural	192	50
	Mixed-use	68	17.7
Frequency of Availing	First time	2	0.5
	Occasionally	76	19.8
	Once a year	268	69.8
	More than once a year	38	9.9

Note. N = 384. f = frequency; % = percentage.

3.2. Level of Perceived Service Quality Across SERVQUAL Dimensions

Table 2 summarizes the item-level and dimensional assessments of perceived service quality across all 50 indicators. Overall service quality was rated Very High (M = 3.94). Assurance ranked highest among the five dimensions with a category mean of 4.00 (Very High), where eight of the ten items—including staff courtesy, regulatory credentials and licensure, knowledge of local zoning laws and titles, compliance with standards, bank-accepted track record, and transparent contract explanation—achieved a unanimous 4.00, while trust in appraiser objectivity and data confidentiality both scored 3.99.

Reliability and Empathy tied for second at M = 3.98 (Very High). Within Reliability, handling unexpected asset complexity, exact fee invoicing, and audit compliance achieved perfect 4.00 means, whereas maintaining accurate historical records and property transaction databases posted the lowest relative score within the dimension at M = 3.94. Within Empathy, dedicated file attention, guiding clients unfamiliar with appraisal procedures, understanding asset characteristics, and defending valuation findings before third parties scored 4.00, whereas offering flexible appointment hours (Indicator 5) and accommodating corporate workflow pacing during portfolio valuations (Indicator 9) both scored 3.93. Responsiveness ranked fourth (M = 3.97, Very High), with willingness to assist, rapid quotation responses, and multi-channel accessibility scoring 4.00, while avoiding report delays (Indicator 7), direct access to senior appraisers without institutional hurdles (Indicator 8), and appointment wait times (Indicator 9) each scored 3.94. Notably, Tangibles posted the lowest dimensional mean at M = 3.76 (Very High); while computerized databases, field attire, GIS mapping, printed report structure, and zoning diagrams scored 4.00, the visual appeal of the physical office or digital interface (Indicator 2) and the adequacy of firm size and infrastructure for complex appraisals (Indicator 8) both dropped to M = 2.85 (High)—representing the lowest-rated indicators in the study.

Table 2

Item-Level and Dimensional Assessment of Perceived Service Quality on Property Valuation (N = 384)

SERVQUAL Dimension and Indicator	**M**	**Interpretation**
A. Reliability (Category Mean = 3.98, Very High)		
1. Completes valuation report by promised date	3.98	Very High
2. Handles unexpected asset complexity/data problems reassuringly	4	Very High
3. Consistently dependable in overall performance and market analyses	3.98	Very High
4. Carries out field inspections at exact agreed date and time	3.98	Very High
5. Maintains accurate historical records and transaction databases	3.94	Very High
6. Produces precise and error-free appraisal outcomes	3.98	Very High
7. Applies valuation methods consistently across similar properties	3.98	Very High
8. Reflects reliable, objective, and realistic market values	3.98	Very High
9. Invoices fees matching agreed-upon rates/contract stipulations	4	Very High
10. Complies consistently with audit requirements and templates	4	Very High
B. Responsiveness (Category Mean = 3.97, Very High)		

1. Informs clients of exact field inspection and report delivery dates	3.98	Very High
2. Provides prompt service from administrative and technical teams	3.96	Very High
3. Demonstrates willingness to assist with procedural inquiries	4	Very High
4. Responds quickly to formal quotation requests and terms of reference	4	Very High
5. Keeps clients proactively informed of milestones or roadblocks	3.98	Very High
6. Ensures appraisers are easy to contact via phone, email, or messaging	4	Very High
7. Avoids long, unnecessary delays in releasing certified reports	3.94	Very High
8. Enables access to senior appraisers without institutional hurdles	3.94	Very High
9. Schedules technical team appointments without long wait times	3.94	Very High
10. Acts quickly to resolve client-requested revisions or corrections	3.98	Very High
C. Assurance (Category Mean = 4.00, Very High)		
1. Inspires complete trust in appraiser integrity and objectivity	3.99	Very High
2. Ensures security and confidentiality of financial/property data	3.99	Very High
3. Maintains consistent courtesy and politeness among field/office staff	4	Very High
4. Provides sufficient training and institutional backing to appraisers	4	Very High
5. Employs appraisers with proper licenses and regulatory credentials	4	Very High
6. Demonstrates deep knowledge of local zoning, titles, and micro-markets	4	Very High
7. Maintains a reputable, highly regarded position in the industry	4	Very High
8. Strictly complies with industry standards and national regulations	4	Very High
9. Holds a strong track record of legally sound, bank-accepted reports	4	Very High
10. Clearly explains contract terms, parameters, and liability limits	4	Very High
D. Empathy (Category Mean = 3.98, Very High)		
1. Provides individual, dedicated attention to each valuation file	4	Very High
2. Gives personal attention to clients unfamiliar with appraisal procedures	4	Very High
3. Thoroughly understands unique characteristics of the client's asset	4	Very High
4. Acts with client's legitimate interests at heart while keeping independence	3.99	Very High
5. Offers flexible operating/appointment hours tailored to owners	3.93	Very High
6. Actively stands behind valuation findings when questioned by third parties	4	Very High
7. Leaves clients feeling pleasant and satisfied during interactions	3.99	Very High
8. Provides constructive advice on optimizing property records	3.99	Very High
9. Accommodates corporate workflow pacing during large portfolio valuations	3.93	Very High
10. Patiently walks clients through the technical rationale of value conclusions	3.99	Very High
E. Tangibles (Category Mean = 3.76, Very High)		
1. Utilizes up-to-date market data platforms and computerized databases	4	Very High
2. Maintains visually appealing physical office or corporate digital interface	2.85	High
3. Ensures neat and professional staff attire during site visits	4	Very High
4. Presents physical assets and digital platforms fitting a professional service	3.98	Very High
5. Implements GIS and digital mapping for property location analysis	4	Very High
6. Produces clean, well-structured, and visually professional reports	4	Very High
7. Provides clear and well-presented marketing materials and fee schedules	3.99	Very High
8. Maintains firm size and infrastructure appropriate for complex appraisals	2.85	High
9. Uses modern and easy-to-navigate digital communication tools	3.93	Very High
10. Includes polished location maps and zoning diagrams in reports	4	Very High
Overall Perceived Service Quality Mean	**3.94**	**Very High**

Note. 3.26–4.00 = Very High; 2.51–3.25 = High; 1.76–2.50 = Low; 1.00–1.75 = Very Low.

3.3. Level of Client Satisfaction on Property Valuation

As presented in Table 3, the respondents reported a Very High level of overall client satisfaction (M = 3.95). All 384 respondents strongly agreed that the overall benefits received from the valuation service far outweighed the total costs incurred (Indicator 4, M = 4.00). Receiving service quality better than expected (Indicator 3), expending reasonable time and effort (Indicator 6), and experiencing high consumer pleasure from service characteristics (Indicator 8) each posted M = 3.96, while alignment with initial expectations (Indicator 1), repeat patronage intention (Indicator 9), and willingness to recommend the service (Indicator 10) each obtained M = 3.95. Fulfillment of specific needs (Indicator 2, M = 3.94), customer value for price paid (Indicator 5, M = 3.94), and feeling strong pleasure rather than disappointment (Indicator 7, M = 3.93) registered the lowest relative means while remaining firmly in the Very High tier.

Table 3

Level of Client Satisfaction on Property Valuation as Assessed by the Respondents (N = 384)

Client Satisfaction Indicator	M	Interpretation
1. The actual performance of the service aligned perfectly with my initial expectations.	3.95	Very High
2. The service provided well-fulfilled my specific needs and desires.	3.94	Very High
3. The service quality I received was better than I expected.	3.96	Very High
4. The overall benefits I received from this service far outweigh the total costs incurred.	4	Very High
5. The service features delivered high customer value for the price paid.	3.94	Very High
6. The total time and effort required to evaluate, acquire, and use this service were reasonable.	3.96	Very High
7. My experience with this service left me with a strong feeling of pleasure and satisfaction rather than disappointment.	3.93	Very High
8. The company's service characteristics provided a high level of consumer pleasure.	3.96	Very High
9. I intend to shop or use this company’s services again when the same need arises in the future.	3.95	Very High
10. I am completely willing to recommend this service to my family, friends, or colleagues.	3.95	Very High
Overall Client Satisfaction Mean	**3.95**	**Very High**

Note. 3.26–4.00 = Very High; 2.51–3.25 = High; 1.76–2.50 = Low; 1.00–1.75 = Very Low.

3.4. Differences in Client Satisfaction Across Respondent Profile Variables

Table 4 consolidates the nonparametric comparative tests examining whether client satisfaction differed significantly across the eight respondent profile variables. Neither the Mann-Whitney U test nor the Kruskal-Wallis H test detected any statistically significant differences across age (H = 2.387, p = 0.665), sex (two-group U = 13792.500, p = 0.594; three-group H = 2.120, p = 0.347), civil status (H = 2.243, p = 0.524), highest educational attainment (H = 0.643, p = 0.958), client category (H = 4.490, p = 0.344), purpose of property valuation (H = 0.959, p = 0.811), type of property valued (H = 5.134, p = 0.162), or frequency of availing services (H = 4.332, p = 0.228). Because all p-values exceeded α = .05, the first null hypothesis (Ho1) was accepted across all eight profile variables.

Table 4 *Nonparametric Group Comparisons of Client Satisfaction Across Profile Variables (N = 384)*

Profile Variable	Subgroup Mean Ranks	Test Statistic	df	p-value	Decision
Age	18–25 (179.11); 26–35 (174.83); 36–45 (192.09); 46–55 (191.30); ≥56 (200.17)	H = 2.387	4	0.665	Not Significant

Sex (2-group)	Male (182.38); Female (187.74) [n = 367]	U = 13792.5	—	0.594	Not Significant
Sex (3-group)	Male (189.44); Female (195.02); Undisclosed (222.06)	H = 2.120	2	0.347	Not Significant
Civil Status	Single (199.16); Married (186.54); Widowed (197.62); Separated (203.86)	H = 2.243	3	0.524	Not Significant
Education	Elementary (204.28); High School (189.31); College Level (189.74); College Grad (192.93); Postgrad (188.12)	H = 0.643	4	0.958	Not Significant
Client Category	Owner (187.98); Buyer/Seller (205.53); Borrower (183.64); Investor (256.00); Institutional (169.50)	H = 4.490	4	0.344	Not Significant
Purpose	Sale/Purchase (191.04); Loan/Mortgage (198.01); Taxation (187.70); Estate (167.50)	H = 0.959	3	0.811	Not Significant
Property Type	Residential (182.84); Commercial (188.67); Agricultural (190.89); Mixed-use (214.15)	H = 5.134	3	0.162	Not Significant
Frequency	First time (169.50); Occasionally (211.24); Once a year (189.12); >Once a year (180.08)	H = 4.332	3	0.228	Not Significant

Note. Evaluated at α = .05. Including the 4 unspecified purpose responses (N = 384) likewise yielded H = 1.214, df = 4, p = 0.876.

3.5. Relationship Between Service Quality and Client Satisfaction

Table 5 displays the Spearman's rank-order correlation coefficients testing the relationship between the five SERVQUAL dimensions, overall service quality, and client satisfaction. All correlation coefficients were near zero and statistically non-significant: Reliability (rs = -0.061, p = 0.231), Responsiveness (rs = -0.002, p = 0.973), Assurance (rs = 0.098, p = 0.056), Empathy (rs = 0.052, p = 0.312), Tangibles (rs = -0.007, p = 0.896), and Overall Service Quality (rs = 0.009, p = 0.862). Consequently, the second null hypothesis (Ho2) was accepted. Statistically, this lack of rank-order covariance resulted from the severe ceiling effect in the dataset, wherein 94.5% to 100.0% of respondents assigned the maximum rating of 4.00 across both service quality and satisfaction items.

Table 5

Spearman's Rank-Order Correlation Between Service Quality and Client Satisfaction (N = 384)

Service Quality Dimension	**Spearman's rho (rs)**	**p-value**	**Decision**
Reliability	-0.061	0.231	Not Significant (Accept Ho2)
Responsiveness	-0.002	0.973	Not Significant (Accept Ho2)
Assurance	0.098	0.056	Not Significant (Accept Ho2)
Empathy	0.052	0.312	Not Significant (Accept Ho2)
Tangibles	-0.007	0.896	Not Significant (Accept Ho2)
Overall Service Quality	**0.009**	**0.862**	**Not Significant (Accept Ho2)**

Note. N = 384. Statistical significance evaluated at α = .05.

3.6. Proposed Action Plan Matrix

To translate the indicator-level diagnostic gaps into concrete operational improvements, Table 6 presents the six-point Proposed Action Plan Matrix sequenced from the lowest-rated dimension (Tangibles, M = 3.76; Indicators 2 and 8 at M = 2.85) through Responsiveness, Empathy, Reliability, Assurance, and Client Satisfaction.

Table 6

Proposed Action Plan Matrix to Improve Service Quality and Client Satisfaction on Property Valuation

Priority Area	Empirical Gap	Proposed Activity	Persons Involved	Time Frame	Success Indicator
1. Tangibles (M = 3.76)	Indicators 2 & 8 scored M = 2.85 (High): office/portal appeal & complex appraisal infrastructure; Item 9 scored 3.93.	Redesign client reception area and upgrade corporate web portal; establish modular GIS/database workflows for complex portfolios.	Management, IT/Admin Staff, Senior Appraisers	1–3 Months	Items 2 & 8 increase to ≥3.50 (Very High)
2. Responsiveness (M = 3.97)	Indicators 7, 8, & 9 scored M = 3.94 (report timelines, senior-appraiser access, meeting wait times).	Institutionalize 24-hour response SLA, automated SMS/email milestone tracking, and senior-appraiser consultation windows.	Frontline Staff, Technical Team, Senior Appraisers	1 Month	100% SLA compliance; items reach ≥3.98
3. Empathy (M = 3.98)	Indicators 5 & 9 scored M = 3.93: flexible appointment hours and accommodating corporate portfolio pacing.	Implement extended/flexible appointment slots and assign dedicated account coordinators for multi-property portfolios.	Operations Head, Client Relations, Field Valuers	1–2 Months	Zero scheduling complaints; items ≥3.98
4. Reliability (M = 3.98)	Indicator 5 scored M = 3.94: maintaining accurate historical records and transaction databases (RA 12001).	Develop centralized RPVARA/IVS-compliant electronic real property transaction database with quarterly audits.	Lead Appraiser, Data Officer, QA Lead	2–4 Months	Zero database discrepancies; Item 5 ≥3.98
5. Assurance (M = 4.00)	Sustain competence and trust scores (M = 3.99–4.00) while safeguarding ethical independence.	Include standardized Client Orientation Brief and Ethical Boundary Statement in every engagement contract.	Licensed Appraisers, Compliance Officer	Immediate & Continuing	Sustained 4.00 rating; 100% IVS/RA 9646 compliance
6. Client Satisfaction (M = 3.95)	Indicator 7 (M = 3.93) and Indicators 2 & 5 (M = 3.94) showed minor relative gaps.	Conduct post-engagement exit briefings on valuation rationale and administer semi-annual satisfaction audits.	Quality Focal Person, Senior Valuers, Management	Every 6 Months	Overall Client Satisfaction maintained ≥3.97

Note. Priority areas were sequenced from the lowest-rated dimension and indicators identified in Tables 2 and 3.

4. DISCUSSION

The demographic and transaction profile of the 384 respondents reflected the practical economic and regulatory role of property valuation in Philippine communities. The predominance of mature, married, and college-educated property owners transacting annually for taxation or assessment (50.0%), property sale or purchase (28.1%), and mortgage financing (19.8%) across agricultural (50.0%) and residential (30.7%) lands aligns directly with the policy scope of Republic Act No. 12001 (2024), under which real property valuation governs local taxation and land market transparency. At the same time, the substantial representation of buyers, sellers, and borrowers corroborates Amidu, Levy, and Kasim (2025) and Anthony et al. (2021), who emphasized that valuation services underpin high-stakes credit underwriting and property transfer decisions. Because nearly 70% of respondents availed of valuation services annually, their evaluations reflected recurring, firsthand familiarity with the appraisal workflow.

With respect to service quality, the Very High overall mean (M = 3.94) led by Assurance (M = 4.00), Reliability (M = 3.98), Empathy (M = 3.98), and Responsiveness (M = 3.97) demonstrated that clients placed exceptional trust in the licensure, regulatory compliance, courtesy, confidentiality, and technical competence of the appraisers. This finding affirms the professionalization mandate of Republic Act No. 9646 (2009), USPAP (The Appraisal Foundation, 2024), and the RICS Red Book (RICS, 2025). Nevertheless, granular indicator analysis exposed actionable operational bottlenecks. The comparatively lower ratings on historical transaction databases within Reliability (M = 3.94), senior-appraiser accessibility and report turnaround within Responsiveness (M = 3.94), and scheduling flexibility and portfolio pacing within Empathy (M = 3.93) echo the findings of Amidu, Levy, Bolomope, and Liman (2025), who identified limited access to centralized transaction data and rigid institutional workflows as persistent barriers to valuation quality. Most notably, the drop to M = 2.85 (High) on Tangibles Indicators 2 and 8 revealed that while printed reports and GIS maps were highly polished (M = 4.00), clients perceived visible shortcomings in physical office reception environments, corporate digital portals, and organizational capacity for complex, large-scale appraisals—reinforcing the modernization priorities of Republic Act No. 12001 (2024).

Similarly, the Very High client satisfaction rating (M = 3.95)—highlighted by unanimous agreement that service benefits outweighed incurred costs (M = 4.00) and strong repeat patronage and referral intentions (M = 3.95)—confirmed the Expectation-Confirmation perspective in professional appraisal practice (Arli et al., 2024; Singh et al., 2024). Crucially, these findings validate Ogunbiyi et al. (2024) by demonstrating that high client satisfaction can be achieved ethically through procedural transparency, reasonable turnaround times, and patient explanation of technical rationale without yielding to improper client influence on value conclusions.

In the comparative analysis, the absence of statistically significant differences in client satisfaction across all eight profile variables (all $p > .05$, accepting Ho1) indicated that valuation providers delivered standardized, equitable care regardless of a client's educational attainment, demographic background, or property class. Consistent with the ethical standards of the IVSC (2024), RICS (2025), and Libunao and Gaddi (2025), uniform procedural diligence prevented service bias across client segments. Meanwhile, in the correlational analysis, the non-significant Spearman's rho coefficients between service quality dimensions and client satisfaction (overall $r_s = .009$, $p = .862$, accepting Ho2) diverged mathematically from the linear regression results of Anthony et al. (2021) due to the pronounced ceiling effect in the dataset (Schrum et al., 2020; Koo, 2025). Because 94.5% to 100.0% of respondents assigned the maximum score of 4.00 on a four-point forced-choice scale (Mariano et al., 2024; Bäckström et al., 2023), near-zero score variance restricted rank-order covariance even though both service quality (M = 3.94) and client satisfaction (M = 3.95) co-occurred at exceptionally high levels.

5. CONCLUSIONS AND RECOMMENDATIONS

Based on the empirical findings, the study concludes that the clientele of property valuation services predominantly comprises mature, married, and college-educated male individual property owners who engage valuation providers annually for taxation, assessment, and property transfer involving agricultural and residential lands. Valuation providers deliver a very high level of service quality across assurance, reliability, empathy, responsiveness, and tangibles, alongside a very high level of client satisfaction rooted in report

usefulness, cost-benefit value, and procedural fairness rather than improper influence on valuation figures. Furthermore, client satisfaction does not differ significantly across demographic or transaction profiles, confirming equitable service delivery, and does not exhibit significant rank-order correlation with service quality dimensions due to the strong ceiling convergence of ratings at the top of the scale.

To address the specific indicator-level gaps identified, property valuation firms and assessment offices should: (1) upgrade physical client reception areas, modernize corporate digital portals, and expand modular GIS and staffing infrastructure for complex portfolio appraisals; (2) institutionalize a 24-hour inquiry response standard, automated SMS/email milestone tracking, and dedicated consultation windows with senior appraisers; (3) introduce flexible appointment scheduling and dedicated account coordinators for multi-property corporate clients; (4) establish and audit a centralized, RPVARA- and IVS-compliant electronic database of historical property transactions; (5) integrate a standardized Client Orientation Script and Ethical Boundary Statement into every engagement contract to safeguard valuation independence; and (6) in future research, employ five- or seven-point response scales across broader multi-office panels to capture finer score variance and mitigate ceiling effects.

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