



ROLE OF PROPERTY MANAGERS IN ENHANCING RENT COLLECTION EFFICIENCY IN AFRICAN URBAN COMMERCIAL PROPERTIES: EVIDENCE FROM KANO METROPOLIS, NIGERIA

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ABSTRACT

Inefficient rent collection remains a major challenge in African urban commercial property markets, mainly due to weak institutions, poor infrastructure, and limited use of digital tools. Despite its importance, rent collection is often treated as a routine task, and there is still little practical evidence on how management practices affect performance. This study examines how property managers can enhance rent collection efficiency in commercial properties, with findings applicable to urban commercial property markets across Africa. A census-based survey of thirty-nine (39) registered estate firms was executed, resulting in thirty-six (36) valid responses (92%). Structured questionnaires were used to gather data, which was then analyzed using descriptive and inferential statistics. Cronbach's Alpha values of 0.97, 0.97, and 0.98 showed that the test was reliable. The most common practices are sending rent bills (mean = 4.06), sending reminders (mean = 4.00), and giving people more than one way to pay (mean = 3.94). Digital tools (mean = 3.17) and enforcement mechanisms (mean = 2.78) are not used as much as they could be. Some of the biggest problems are rising prices, weak lease enforcement, and tenants who are late with their payments. The correlation results show that practices, challenges, and strategies are strongly and significantly related ($r = 0.959-0.968$, $p < 0.01$). This shows that managerial practices are closely related to how well rent is collected and are mostly shaped by operational constraints. To improve performance, the study suggests combining digital systems, making enforcement frameworks stronger, and using flexible, tenant-friendly strategies.

Keywords: Commercial Properties Management in Urban Africa, Rent Collection Efficiency in Nigeria, Property Managers, Digital Payment Systems, Kano Metropolis

INTRODUCTION

Rent collection is the backbone of commercial property management, but in many African cities, it is still not fully understood and therefore receives less attention than it deserves. For the purposes of this study, rent collection efficiency is operationally defined as the consistent and timely recovery of rental income, with minimal arrears and administrative delay, achieved through systematic managerial practices that encompass invoicing, lease enforcement, and tenant communication. Property management is a discipline that critically improves asset performance, secures investment returns, and supports urban economic growth (Vafeas & Hughes, 2020). Efficient rent collection, on the other hand, directly affects tenant satisfaction, operational cash flow, and the profitability of property investments (Said & Lucian, 2025). In markets where digital systems and enforceable tenancy laws are well established, rent recovery rates in commercial properties regularly reach or exceed 95 percent (Wilson et al., 2023). By contrast, in many developing economies, structural and institutional constraints continue to make efficient rent recovery considerably more difficult (Affroumou & Amedanou, 2024). Understanding how property managers in African cities navigate these constraints is therefore both an empirical and policy-relevant concern that this study seeks to address.

The rapid pace of urbanization across the world, particularly in many African cities, has increased the need for more efficient property management practices, especially in situations where resources are limited and investors still expect reasonable returns (Adeyemo & Olaitan, 2024; Jacobs et al., 2024). Commercial properties are widely recognized as

important drivers of economic activities because they attract residents, businesses, and investment, often leading to noticeable increases in rental values. However, managing such properties in rapidly growing urban environments can present several practical challenges for property managers (Keke et al., 2025). In many African cities, the expansion of commercial real estate markets tends to occur faster than the development of professional property management capacity. This situation often leads to management inefficiencies that may threaten rental income stability and the long-term sustainability of property assets (Nwaogu, 2021).

Several aspects of property management within African cities have already attracted scholarly attention. Some studies have examined the effects of urban violence on rental values in places such as Kaduna metropolis, while others have investigated factors affecting the efficiency of residential property markets in Nigerian cities like Akure (Egunleti et al., 2024; Odebode et al., 2022). Other research has focused on commercial property performance, including the assessment of amenities and their influence on the rental values of office and shop properties in cities such as Kaduna and Bauchi metropolis (Adoga, 2025; Igoche et al., 2025). Ibadan has also been used as a case study to examine property management practices in urban Nigerian cities, where the role of professional property managers in ensuring effective management has been emphasized (Adeyemo & Olaitan, 2024; Fayomi et al., 2023). In addition, earlier work assessed user satisfaction with property management services in commercial properties in Lagos, pointing out some of the challenges managers face in maintaining high service standards (Abolade et al., 2013). More recently, attention has

also been given to technological developments within the real estate sector, particularly the emergence of real estate technology start-ups in Lagos State and the growing use of property management software in property operations (Odebode et al., 2024). Other studies have also considered the broader implications of sustainable real estate management practices for achieving environmental goals in Sub-Saharan Africa, especially during the operational stage of buildings (Ogunba et al., 2021).

Despite these developments in the literature, there is still a noticeable research gap regarding the effectiveness of rent collection in African urban commercial real estate markets. Much of the existing research tends to focus mainly on residential property portfolios, while rent collection in commercial properties is often treated as a routine administrative activity rather than an important strategic tool for improving asset performance. As a result, there is limited empirical evidence on actual rent collection performance and on the specific management practices that may enhance it in these environments. Theoretical discussions on rent collection are also relatively limited. Many studies explain landlord-tenant relationships using frameworks such as transaction cost economics or agency theory, but they rarely extend these perspectives to examine how managerial capability shapes enforcement outcomes, particularly in environments where institutional capacity is weak. This gap is important because ineffective rent recovery can lead to serious financial implications. For instance, in commercial districts such as Marina in Lagos, poor rent collection has contributed to significant rental losses due to vacancies in high-rise office buildings, thereby reducing net operating income and affecting the ability of property owners to service debt obligations (Iroham et al., 2025). Beyond this, inefficient rent collection may also discourage private investment, sustain informal practices in property markets, and limit the capacity of local governments to generate revenue through property taxation, a policy instrument that has not been effectively utilised in many African cities despite rapid urbanisation and increasing infrastructure needs (Oyalowo et al., 2021; Hamudi, 2022; Affroumou & Amedanou, 2024).

Kano Metropolis in Nigeria provides a relevant and insightful context for addressing this gap. Kano metropolis as a second Nigeria's most populous city, has seen rapid urban growth and significant growth in its commercial real estate sector (Mohammed et al., 2022; Abdullahi et al., 2020). As more people move from rural areas to cities, businesses grow, and people change the way they buy things, the demand for commercial real estate is going up as well. This makes qualified property management more important (Igoche et al., 2025). Rapid urban growth has also brought about management problems, such as stress on infrastructure and environmental pressures that may indirectly affect the condition and management of commercial properties (Muhammad & Marzuki, 2024). Thus, the relatively limited regulatory oversight of property management in this rapidly expanding commercial center underscores the necessity for targeted empirical investigation. With this in mind, this study is based on the following research questions: (i) What rent collection practices are currently employed by property managers in commercial properties within Kano Metropolis? (ii) What challenges do property managers encounter in the rent collection process within the study area? (iii) What strategies can be adopted to enhance rent collection efficiency in the study area? These questions give the study a clear analytical direction and link its empirical scope to the bigger theoretical and contextual issues that were brought up earlier.

Literature Review

This section reviews existing literature on the complex dynamics of property management, with particular attention to the effectiveness of rent collection in African urban commercial properties. It brings together relevant scholarly studies, highlights key challenges discussed in previous works, and examines strategies proposed for improving rent collection practices. The review also identifies important research gaps which this study seeks to address, especially in relation to Kano Metropolis, Nigeria.

Rent Collection Practices in Commercial Property Management

Rent collection is widely regarded as one of the most important aspects of commercial property management because it directly affects profitability, liquidity, and the overall financial performance of property investments (Said & Lucian, 2025). Property managers generally adopt different approaches to ensure that rent is paid when due, ranging from traditional manual systems to more advanced digital platforms (Odebode et al., 2024). In many developed economies, rent collection tends to be more efficient due to the presence of well-established legal frameworks and the widespread use of modern property management technologies. For example, studies from countries such as the United States, the United Kingdom, and Canada show that market-oriented management approaches are often associated with improved operational outcomes, including faster and more reliable rent collection (Wilson et al., 2023).

In contrast, commercial property markets in many African cities, including emerging urban centres such as Kano Metropolis in Nigeria, often display a combination of formal and informal management practices. Traditional approaches to rent collection are still widely used in these contexts. Manual record-keeping, cash payments, and face-to-face interactions are common methods that help maintain direct relationships between landlords, tenants, and property managers. However, such practices can also create inefficiencies and increase the likelihood of errors or security risks, especially in environments where banking penetration is low or digital literacy remains limited (Said & Lucian, 2025; Saidu et al., 2022). Although these methods are intended to support investment returns, their effectiveness is often shaped by broader socio-economic conditions within the local property market.

The adoption of technology has increasingly been identified as an important factor in improving rent collection efficiency. Property management software can automate several tasks such as invoicing, payment tracking, arrears monitoring, and tenant reminders, thereby improving operational efficiency and transparency when compared with purely manual systems (Odebode et al., 2024). In Nigeria, particularly in Lagos State, real estate technology start-ups have started introducing these digital solutions, suggesting a gradual shift towards more modern management practices that simplify record-keeping and reduce administrative workload (Adeyemo & Olaitan, 2024). Nevertheless, the adoption of such technologies remains relatively limited across many African cities. High implementation costs, limited digital infrastructure, and resistance from some stakeholders often slow down the process of technological transition (Odebode et al., 2024).

Even when digital systems are introduced, their effectiveness often depends on the presence of strong legal and institutional frameworks that support contract enforcement. Evidence from studies on commercial property management in Zanzibar indicates that technological solutions alone cannot guarantee efficient rent recovery without supportive

regulatory and enforcement mechanisms (Said & Lucian, 2025). In addition, fair and transparent rent review systems can also influence tenant behaviour and willingness to comply with rental obligations. For example, research conducted in Awka, Anambra State, suggests that transparent rent review practices may improve tenant satisfaction and cooperation, which in turn can contribute to more effective rent collection processes (Keke et al., 2025).

Challenges Faced by Property Managers in Rent Collection

Property managers responsible for commercial properties in African urban centres often face several challenges that make rent collection difficult. These challenges are usually economic, legal, socio-cultural, and managerial in nature. Economic constraints, for instance, play a major role in rent payment problems. Tenant defaults are sometimes linked to inflation, economic downturns, and unstable employment conditions, which tend to affect small and medium-sized enterprises (SMEs) more seriously. In such situations, the financial stability of tenants becomes closely connected to the ability of property owners to recover rent. Evidence from Lagos shows that vacancies in high-rise commercial buildings have resulted in notable rental losses, highlighting the strong relationship between tenant solvency and rent collection performance (Iroham et al., 2025).

Legal and regulatory conditions can also make rent recovery more difficult. Weak judicial systems, corruption, and poor enforcement of tenancy agreements often limit the effectiveness of formal rent enforcement processes (Affroumou & Amedanou, 2024). In some cases, administrative inefficiencies within property-related institutions may further complicate the situation. For example, studies on property tax administration in Harare reveal broader institutional weaknesses that can indirectly affect rent recovery mechanisms (Hamudi, 2022). Socio-cultural factors also play a role in shaping rent payment behaviour. Informal agreements between landlords and tenants, community expectations, and local social norms sometimes influence how rental obligations are interpreted and enforced. In addition, issues such as urban insecurity or disruptions to local economic activities may affect tenants' ability or willingness to meet payment deadlines (Said & Lucian, 2025; Odebode et al., 2022).

Managerial and professional challenges further complicate rent collection processes. Inadequate training, limited professional capacity, poor record-keeping systems, and weaknesses in ethical decision-making can all reduce the efficiency of property management practices (Fayomi et al., 2023; Adeyemo & Olaitan, 2024). At the same time, broader urban issues may indirectly affect rent performance. Rapid urbanisation, environmental challenges, and infrastructure problems such as poor solid waste management or uncontrolled construction activities can influence the attractiveness of commercial properties and may affect tenants' ability or willingness to pay rent regularly (Abdullahi et al., 2020; Muhammad & Marzuki, 2024). Altogether, these economic, institutional, socio-cultural, managerial, and environmental conditions combine to create a complex environment for effective rent collection in many African urban commercial property markets.

Strategies to Improve Rent Collection Efficiency

Different strategies have been suggested by property managers and policymakers to improve rent collection in commercial property markets. These approaches generally involve a combination of operational improvements,

technological innovations, and supportive policy measures, depending on the local context. Operational strategies usually emphasise strong administrative systems and effective tenant engagement. For example, clearly written lease agreements that specify payment terms, penalties for default, and dispute resolution procedures can help reduce misunderstandings between landlords and tenants (Said & Lucian, 2025). Regular communication with tenants, including timely invoicing and payment reminders, may also encourage compliance. At the same time, responsive property maintenance and attention to tenant concerns can help build trust and improve tenants' willingness to meet their financial obligations, as observed in commercial properties in Lagos and Kaduna (Abolade et al., 2013; Adoga, 2025).

Technological adoption has also become an increasingly important tool for improving rent collection processes. Property management software can automate several administrative tasks such as billing, payment reminders, and rent tracking, which helps reduce manual errors and administrative workload. Digital payment systems, including mobile payment platforms, online banking services, and tenant portals, provide convenient and secure payment channels, particularly in regions where mobile device usage is high. These digital systems also generate useful data that property managers can use to identify potential payment defaults at an early stage (Odebode et al., 2024). Policy and regulatory support can further strengthen rent collection practices. Improvements in tenancy laws, faster dispute resolution procedures, clearer property rights, and professional training programmes for property managers may all contribute to more effective property management systems. Such initiatives also encourage professional standards and ethical conduct within the industry (Affroumou & Amedanou, 2024; Fayomi et al., 2023).

In addition, the provision of adequate amenities within commercial properties may influence tenant satisfaction and retention. Evidence from Bauchi Metropolis suggests that well-maintained amenities can make properties more attractive to tenants and improve their willingness to remain in the property and meet rental obligations. Conversely, inadequate facilities may contribute to higher vacancy rates and reduced rental income (Igoche et al., 2025). When combined, these operational, technological, and policy-based approaches provide a more comprehensive framework for improving rent collection efficiency in African urban commercial property markets.

Research Gap

Although existing studies have discussed rent collection practices, challenges, and possible strategies within African urban commercial property markets, several important gaps still remain in the literature. In particular, the prevalence, implementation, and relative effectiveness of different rent collection practices have not been widely examined, especially in cities outside major national capitals. The relationship between formal property management practices and informal market arrangements also remains insufficiently explored.

Another limitation in the literature is the limited number of empirical studies that measure how specific managerial actions influence rent collection performance. While many studies acknowledge that property managers face different economic, legal, socio-cultural, and administrative challenges, there is still little empirical work that directly measures how these factors affect rent collection outcomes. Much of the existing research relies mainly on descriptive or qualitative discussions without developing an integrated

framework that explains variations in rent collection efficiency across different African cities.

In addition, strategies proposed for improving rent collection are often based on anecdotal observations or findings from highly specific contexts. Comparative studies that examine how these strategies operate across different urban environments are still relatively scarce. There is also limited research on how operational, technological, and policy-based strategies interact with local institutional structures and socio-cultural conditions. Because of these limitations, the most effective combination of management practices, technological tools, and policy interventions for improving rent collection efficiency in African urban commercial property markets is still not well understood.

Theoretical Framework

This study is anchored on Agency Theory and General Systems Theory, both of which help explain the relationships and interactions between property owners, property managers, and tenants within the property management process. Agency theory, originally developed by Jensen and Meckling (1976) and later expanded by Eisenhardt (1989), focuses on situations where a principal delegates responsibilities to an agent. In the context of property management, property owners act as principals who entrust property managers with the responsibility of managing their assets. The theory highlights the importance of incentives, monitoring mechanisms, and contractual arrangements in ensuring that the interests of property managers remain aligned with those of the property owners.

General Systems Theory, as proposed by Von Bertalanffy (1968), views organisations as systems made up of interconnected components that interact both internally and with their surrounding environment. Within the context of property management, rent collection can be seen as an outcome influenced by several interacting subsystems, including managerial practices, legal frameworks, technological tools, and broader economic conditions. These subsystems do not operate independently but rather influence one another in shaping property management outcomes. Together, Agency Theory and General Systems Theory provide a useful framework for analysing how managerial practices, institutional conditions, and environmental factors combine to influence rent collection performance, particularly in contexts where institutional capacity and regulatory enforcement may be relatively limited.

MATERIALS AND METHODS

Study Area

The study was conducted in Kano Metropolis, a major administrative and commercial centre in Kano State, northwest Nigeria. The metropolis consists of Local Government Areas including Fagge, Gwale, Nassarawa, Tarauni, and Kano Municipal. It is characterised by a mix of traditional and modern commercial properties, such as warehouses, office complexes, retail outlets, and shopping centres. Kano Metropolis provides an appropriate setting for studying rent collection practices due to its rapid urbanisation and high economic activity, which have increased demand for commercial real estate and intensified property management operations.

The study population comprised estate surveyors and valuers who are active practitioners in Kano Metropolis and registered with the Nigerian Institution of Estate Surveyors and Valuers (NIESV). Although there are sixty-seven (67) registered practitioners in the metropolis, only thirty-nine (39) maintain active practice firms. These 39 firms therefore

represent the entire population of active property managers, making a census approach suitable for this study.

Data Collection and Analysis

The data for this study were collected from the thirty-nine (39) active property management firms in Kano Metropolis using a structured questionnaire. The instrument was designed to capture information on rent collection practices, challenges encountered in rent collection, and strategies for improving rent collection efficiency. The questionnaire was structured into four sections. Section A captured respondents' professional characteristics, including years of experience and firm profile. Section B measured rent collection practices (14 items), Section C assessed challenges affecting rent collection (11 items), while Section D focused on strategies for improving rent collection efficiency (15 items). The Variables for rent collection practices and strategies for improvement were measured using a five-point Likert scale ranging from "Strongly Disagree (1)" to "Strongly Agree (5)," while challenges encounters in rent collection were rated on a scale from "Not a Challenge (1)" to "Very Serious Challenge (5)". In this study rent collection efficiency was operationalised using proxy performance indicators derived from respondents' assessments, including consistency of rent recovery, frequency of arrears, and timeliness of tenant payments. Although objective financial data such as actual rent collection rates were not directly accessible due to confidentiality constraints, these perceptual indicators are widely used in property management research and provide a reasonable basis for assessing performance within the study context. Content and construct validity of the instrument were ensured through estate management expert review and established literature on property management practices and rent collection performance. The questionnaire items were carefully designed to reflect key constructs such as managerial practices, operational challenges, and performance-related outcomes. A total of thirty-six (36) questionnaires were returned, representing a 92% valid response rate. Instrument reliability was assessed using Cronbach's Alpha, which shows excellent internal consistency of 0.97 for rent collection practices, 0.97 for challenges, and 0.98 for improvement strategies.

The data was coded and analysed with aid of SPSS version 22. Descriptive statistics analysis including mean scores, and standard deviations, were used to rank rent collection practices, challenges faced in rent collection, and improvement strategies. Alongside this, the study generated composite indices by computing the mean scores of related Likert-scale items for rent collection practices, challenges, and improvement strategies. These indices were treated as continuous variables suitable for inferential analysis. Therefore, Pearson correlation analysis was then conducted to examine the relationships among these variables and to provide deeper insight into how management practices, challenges, and strategies interact within the rent collection process.

However, this study is limited to registered estate surveying and valuation firms and does not capture informal property management practices, which are also prevalent in Nigerian cities. Therefore, this limitation is acknowledged and suggests the need for future studies to adopt a broader sampling framework.

RESULTS AND DISCUSSION

Respondents' Professional Characteristics

The respondents for this study comprised practicing estate surveyors and valuers operating in Kano Metropolis that are

affiliated and registered with the Nigerian Institution of Estate Surveyors and Valuers (NIESV). As observed by the study, majority of them possessed several years of professional experience in property management, reflecting a high level of practical knowledge. The firms represented varied in size and

operational capacity, indicating a diverse range of professional perspectives. Hence, the respondents' professional background supports the credibility and reliability of the data used in this study.

Current Practices of Rent Collection Employed by Property Managers in Commercial Properties

Table 1: Rent Collection Practices

Ranking	Rent Collection Practices	Mean	Std. Deviation
1 st	Issuing written rent invoices	4.0556	1.14504
2 nd	Sending reminders before, on, and after due date	4.0000	1.21890
3 rd	Providing multiple payment channels (bank transfer, POS, USSD, cash)	3.9444	1.19390
4 th	Sending automated reminders	3.7778	1.04502
5 th	Issuing demand notices before legal action	3.7222	1.38587
6 th	Conducting monthly management reviews	3.6667	.98561
7 th	Communicating penalty/late-fee policies	3.4167	1.05221
8 th	Offering early-payment incentives	3.1667	1.08233
9 th	Using digital property management software	3.1667	1.29835
10 th	Maintaining arrears aging reports	3.0833	1.38099
11 th	Using sanctions (e.g., restricting services)	3.0278	1.25325
12 th	Applying cash-handling controls	2.8611	1.12511
13 th	Allowing installment payments	2.8611	1.04616
14 th	Applying late fees consistently	2.7778	1.22150

Field Survey, 2025

The result from Table 1 shows that property managers in Kano Metropolis most commonly rely on issuing written rent invoices (mean = 4.06), sending reminders before and after due dates (mean = 4.00), and providing multiple payment channels which include both electronic transfers and cash (mean = 3.94). These practices reflect structured but largely manual administrative approaches. While the low adoption of digital property management software (mean = 3.17) and the inconsistent application of late fees (mean = 2.78) indicate that technological and formal enforcement mechanisms are underutilised. The results show standard deviations for several items, including issuing demand notices (SD = 1.39) and maintaining arrears aging reports (SD = 1.38). This suggested that variability among firms, indicating that while some firms operate structured systems, others rely on less formal methods. This variation may be attributed to

differences in firm size, staff capacity, or experience in handling commercial tenants.

These findings is aligned with previous studies in both Nigerian and African contexts. A study by Odebode et al. (2024) reported limited adoption of technological innovations among Nigerian real estate firms, particularly the newly established ones. Said and Lucian (2025) similarly noted that reliance on traditional administrative methods in Zanzibar contributed to inefficiencies in commercial property management. The findings also reflect observations by Mogaji and Nguyen (2024), who highlighted how infrastructural and institutional constraints hinder digital adoption. However, these studies underscore the continuing reliance on conventional approaches while highlighting the potential for modernization through digital systems and structured enforcement.

Challenges Faced by Property Managers in Rent Collection

Table 2: Challenges in Rent Collection

Ranking	Challenges in Rent Collection	Mean	Std. Deviation
1 st	Inflation and rising cost of living reduce tenants' ability to pay	3.9722	1.02779
2 nd	Inadequate lease enforcement mechanisms	3.9167	.93732
3 rd	Frequent tenant excuses and delays	3.6667	1.04198
4 th	Lack of tenant awareness of penalty clauses	3.6667	1.35225
5 th	Legal and regulatory requirements complicate rent collection	3.6111	1.17784
6 th	Time constraints limit the ability to follow up on unpaid rent promptly	3.4722	1.68160
7 th	Inadequate staff training for managing rent collection	3.1111	1.18990
8 th	Unemployment among tenants contributes to defaults	2.8333	1.42428
9 th	Lack of reliable property management software	2.5833	1.13074
10 th	Frequent electricity supply interruptions	2.5833	1.40153
11 th	Poor network connectivity affects digital payment	2.3333	1.21890

Field Survey, 2025

Table 2 highlighted the key challenges Faced by property managers in the process of rent collection in Kano Metropolis. Inflation and rising living costs (mean = 3.97), inadequate lease enforcement mechanisms (mean = 3.92), and frequent tenant payment delays (mean = 3.67) were identified as the most significant obstacles, while lower-ranked challenges identified are network connectivity issues (mean = 2.33) and

irregular electricity supply (mean = 2.58) which also affect operations but to a lesser degree. From Table 2 also, Standard deviations revealed variability in responses for certain challenges, such as time constraints (SD = 1.68) and unemployment among tenants (SD = 1.42), this suggested that these challenges affect firms differently depending on the scale of operations and tenant mix. Whereas the low SD for

top-ranked challenges indicates broad agreement among firms regarding the impact of inflation and weak enforcement. The prominence of inflation as a challenge is particularly relevant in Kano metropolis context, where many tenants are SMEs and informal traders operating with irregular cash flows. This shows that economic pressures reduce tenants' ability to meet rental obligations, compelling property managers to rely on flexible follow-ups and alternative payment arrangements. These findings is in line with Iroham et al. (2025), who found that economic fluctuations directly influence rent payment efficiency in Lagos commercial properties. Also, Odebode et al. (2022) in his study observed similar effects across Nigerian urban markets. However, inadequate lease enforcement mechanisms further exacerbate

challenges, supporting the application of Agency Theory (Jensen & Meckling, 1976; Eisenhardt, 1989), which highlights that weak monitoring and misaligned incentives can encourage opportunistic behaviour by tenants. While studies by Nnamani et al. (2023) and Chukwunweike & Egolum (2024) also revealed the negative impact of weak regulatory frameworks on effective rent collection. The infrastructural constraints are not unique to Kano. Asinya et al. (2025) demonstrated in Bauchi Metropolis that electricity availability significantly affects rental property performance, with unreliable supply that reduces both property attractiveness and the financial stability of tenants conditions. This problem can directly compound the rent collection challenges observed in this study.

Strategies to Improve Rent Collection Efficiency

Table 3: Strategies to Improve Rent Collection Efficiency

Ranking	Strategies to Improve Rent Collection Efficiency	Mean	Std. Deviation
1 st	Sending SMS/email reminders before and after due dates	4.3611	.72320
2 nd	Strengthening legal enforcement for chronic defaulters	4.1389	.63932
3 rd	Offering flexible installment payment plans	4.0833	.93732
4 th	Adoption of digital payment systems (bank apps, USSD, POS)	4.0556	1.09400
5 th	Adopting best practices from other cities/estates	4.0278	.94070
6 th	Strengthening tenant–manager relationships through regular engagement	4.0278	.84468
7 th	Clear communication of penalty policies in lease agreements	3.9444	.92410
8 th	Conducting periodic reviews of collection performance	3.8889	.97915
9 th	Issuing formal demand notices for arrears	3.7778	1.01731
10 th	Providing multiple payment options to tenants	3.7222	1.30079
11 th	Introduction of tenant management software for record-keeping	3.7222	1.08525
12 th	Employing professional property managers to manage commercial properties	3.2222	1.49497
13 th	Applying late fees without exception	3.0833	1.51893
14 th	Collaborating with estate associations/landlords for joint enforcement	3.0833	1.40153
15 th	Providing incentives/discounts for early payment	3.0556	1.35107

Field Survey, 2025

Table 3 identifies the strategies suggested by the respondents that can improve rent collection efficiency, with sending SMS/email reminders (mean = 4.36), strengthening legal enforcement (mean = 4.14), and offering flexible installment plans (mean = 4.08) ranked highest. These approaches combine communication, regulatory enforcement, and financial flexibility to enhance rent collection outcomes. The low standard deviations observed for top-ranked strategies such as SMS/email reminders (SD = 0.72) indicate strong consensus among managers regarding their effectiveness, while higher SDs for items such as applying late fees (SD = 1.52) shows variability in opinions, possibly reflecting differences in tenant types, firm policy, or concern over tenant retention.

The findings are in consistent with some previous studies which emphasized communication and technology as key tools in improving rent collection. Brown in 2022 reported that reminders reinforce timely payments, while Ezennia and Hoskara in 2021 noted the benefits of flexible payment plans

for tenants' affordability. Mogaji and Nguyen (2024) and Odebode et al. (2024) also highlight the operational advantages of digital systems. Furthermore, Infrastructure limitations, including irregular electricity supply and poor network connectivity, remain critical barriers to full digital adoption, which is in consistent with the study of N-Yanbini et al. (2025) and Essien & Jesse (2024). In this context, a hybrid approach combining digital tools with interpersonal communication and flexible payment options appears most effective for enhancing rent collection. From a Systems Theory (Von Bertalanffy, 1968) perspective, the strong interdependence among practices, challenges, and strategies indicates that rent collection efficiency emerges from interacting components rather than isolated actions. Managers' decisions, tenant behaviours, and environmental constraints collectively shape outcomes, highlighting the need for integrated approaches in commercial property management.

Interrelationship among Rent Collection Variables

Table 4: Relationship between Rent Collection Practices, Challenges Faced in rent Collection and Strategies for Improving Rent Collection

Correlations		Rent Collection Practices	Challenges Faced in Rent Collection	Strategies for Improvement
Rent Collection Practices	Pearson Correlation	1	.968**	.967**
	Sig. (2-tailed)		.000	.000
	N	36	36	36
	Pearson Correlation	.968**	1	.959**

Correlations		Rent Collection Practices	Challenges Faced in Rent Collection	Strategies for Improvement
Challenges Faced in Rent Collection	Sig. (2-tailed)	.000		.000
	N	36	36	36
Strategies for Improvement	Pearson Correlation	.967**	.959**	1
	Sig. (2-tailed)	.000	.000	
	N	36	36	36

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

As shown in Table 4, Pearson correlation analysis confirmed very strong positive relationships among rent collection practices, challenges faced in rent collection, and strategies for improving rent collection (Practices ↔ Challenges: $r = 0.968, p < 0.01$; Practices ↔ Strategies: $r = 0.967, p < 0.01$; Challenges ↔ Strategies: $r = 0.959, p < 0.01$). These results illustrate a high degree of interdependence among the components of rent collection.

The strong correlation observed between rent collection practices and challenges ($r = 0.968, p < 0.01$) suggests that practices are largely shaped by operational difficulties rather than being uniform across firms. In other words, property managers adapt their methods in response to the challenges they face, reflecting an adaptive management environment. This is consistent with Agency Theory, which emphasises the importance of monitoring and enforcement mechanisms to align tenants' behaviour with owners' interests (Jensen & Meckling, 1976; Eisenhardt, 1989). The correlation between challenges and rent collection practices ($r = 0.968, p < 0.01$) indicates that firms actively adapt their practices to mitigate these operational difficulties, reflecting an interplay between managerial responses and environmental constraints. However, The correlation analysis further highlights the interrelationship between challenges and improvement strategies ($r = 0.959, p < 0.01$), indicating that strategies are largely problem-driven. Similarly, the strong correlation between practices and strategies ($r = 0.967, p < 0.01$) reflects alignment between current operational approaches and proposed measures.

Adaptive Management Practices Driven by Challenges

The nearly perfect correlation ($r = 0.968$) between rent collection practices and challenges shows that property managers adapt their management style by using more communication channels, flexible payment options, and more frequent monitoring when challenges get worse. This corresponds with Agency Theory's assertion that heightened principal-agent conflict demands more robust monitoring mechanisms (Jensen & Meckling, 1976; Eisenhardt, 1989); in contexts of weak institutional enforcement, managers assume enforcement roles typically fulfilled by formal legal systems. This interpretation is supported by Gbadegesin (2022), who recorded substantial protocol modifications amid economic disruptions, and Audu et al. (2023), who identified that compliance in Abuja commercial leases was significantly influenced by the quality of managerial engagement. Enwereji (2025) further confirmed that adaptive multi-modal strategies consistently outperform rigid approaches under institutional constraint, collectively suggesting that the observed correlation reflects a systemic feature of commercial property management in institutionally underdeveloped environments.

The Nexus between Problems and Strategies in Experience-Based Decision Making

The robust correlation between challenges and improvement strategies ($r = 0.959$) indicates that practitioners' strategic preferences are based on experiential knowledge rather than

solely on theoretical frameworks. The top three strategies are SMS and email reminders (mean = 4.36), strengthening legal enforcement (mean = 4.14), and flexible installment plans (mean = 4.08). These strategies are directly related to the three biggest problems: inflation (mean = 3.97), inadequate lease enforcement (mean = 3.92), and frequent payment delays (mean = 3.67). Brown (2022) confirmed that proactive digital communication significantly reduces payment delays in Nigerian commercial settings, while Ezennia and Hoskara (2021) established that flexible payment arrangements reduce default risk among financially constrained tenants. From the viewpoint of General Systems Theory (Von Bertalanffy, 1968), challenges are disturbances within a system, while strategies serve as corrective feedback mechanisms. The prioritisation of relational and legal strategies over purely technological solutions reflects a contextually rational assessment of prevailing infrastructural and institutional constraints rather than a failure of managerial foresight.

Alignment of Practices and Strategies within Institutional Capacity Limits

The almost perfect match between current practices and proposed strategies ($r = 0.967$) shows that practitioners' suggestions for improvement are based on their own operational experience, which shows what works in their specific situation. But this makes me wonder if more transformative approaches are getting enough attention. The disparity between the current adoption of digital practices (mean = 3.17) and the recommendation for the adoption of digital payment systems (mean = 4.06) illustrates this tension, as managers seek a more digitally enabled standard but encounter structural impediments, including infrastructural, financial, and institutional factors that hinder the achievement of this goal. Odebode et al. (2024) similarly found high awareness of property management software benefits alongside significant adoption barriers among Nigerian real estate firms, suggesting that the gap between aspiration and practice reflects an institutional ceiling rather than a deficit of managerial intent.

Theoretical Synthesis and Broader Implications

Collectively, the three correlation coefficients confirm that rent collection in Kano's commercial property market constitutes an adaptive, challenge-driven system in which practices, constraints, and strategies are structurally interrelated. From an Agency Theory standpoint, weak institutional enforcement triggers compensatory managerial adaptations that impose additional operational burdens on both managers and property owners. From a General Systems Theory perspective, the findings confirm that targeting any single variable in isolation is insufficient; an integrated approach concurrently addressing managerial, institutional, technological, and economic subsystems is structurally necessary for durable improvement. More broadly, while existing literature has largely examined rent collection practices, challenges, and strategies as separate phenomena, this study provides rare empirical evidence of their structural

interdependence. The notably high correlations ($r = 0.959$ to 0.968) suggest that in institutionally constrained environments, the coupling between these variables is particularly tight, a pattern potentially generalisable to other rapidly urbanising secondary cities across Sub-Saharan Africa.

CONCLUSION

This study examined the role of property managers in enhancing rent collection efficiency in African urban commercial properties using Kano Metropolis as a case study. The findings show that rent collection efficiency is not merely a function of routine administrative practices but is shaped by the interaction of managerial actions, institutional conditions, and broader economic realities. The predominance of manual practices, alongside limited adoption of digital systems and inconsistent enforcement mechanisms, reflects an adaptive response to infrastructural limitations, tenant characteristics, and weak institutional frameworks. Furthermore, the study reveals very strong and statistically significant relationships among rent collection practices, challenges, and improvement strategies, indicating a high degree of interdependence within the rent collection process. This suggests that property managers tend to intensify practices in response to challenges, while improvement strategies are largely driven by the nature and severity of these constraints, making managerial responses both reactive and experience-based.

From an Agency Theory perspective, weak lease enforcement and recurrent payment delays underscore deficiencies in monitoring and incentive frameworks, thereby necessitating dependence on informal mechanisms such as ongoing communication. From a Systems Theory perspective, the robust interconnections among variables validate that rent collection efficiency arises from the interplay of various factors, including economic pressures, institutional deficiencies, and managerial practices. To make rent collection more efficient in real life, you need to work together and be aware of the situation. Property managers should gradually integrate digital payment systems while maintaining flexible, tenant-responsive strategies such as installment payment plans and consistent communication. Strengthening lease enforcement through clearer contractual provisions and institutional support is also essential. For policymakers, enhancing digital infrastructure, improving legal enforcement frameworks, and supporting small and medium-scale enterprises will be critical to improving rent collection outcomes.

The study is constrained by its dependence on perception-based data from formally registered firms, failing to encompass informal property management practices. Furthermore, the utilisation of self-reported measures may engender a certain level of response bias. Future research should thus integrate objective performance metrics and involve participants from the informal sector to achieve a more thorough comprehension. The study offers empirical and theoretical insights into the dynamics of rent collection in African urban commercial property markets, emphasising the necessity for integrated managerial, institutional, and technological interventions to improve efficiency.

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