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Digitalisation And Customer Centricity- A Study On Customer Centricity In Real Estate Industry

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Abstract: The Indian real estate sector has experienced significant digitalization in the 21st century, leading to a transformation in service delivery and customer experience. This shift is crucial for the growth of a developing economy like India, which heavily relies on the building real estate sector for economic progress. Digitalization has significantly impacted customer-centricity in the real estate sector, enhancing engagement, satisfaction, and overall customer experience. This study aims to fill the gap in literature on the impact of digitalization on customer-centricity in the real estate sector. The objective of the study is the impact of digitalization, enhancement, and challenges on customer-centricity faced by practices in the real estate sector. The study uses descriptive statistical tools simple percentages, charts, graphs, frequencies, and one-sample Ttests are used to analyze the hypotheses. A total number of 36 respondents were selected, and a questionnaire was used as an instrument. The findings show that real estate agents have to focus on customers to help gather opinions about digital changes in real estate, aiming to improve customer experience using technologies like virtual property tours, artificial intelligence, CRM systems, and mobile apps. Real estate firms are adopting a more personalized, transparent, and efficient approach to meet evolving customer expectations. However, challenges such as digital literacy gaps, data privacy concerns, and a lack of personal interaction persist, limiting the realization of a customer-centric digital ecosystem. The study concludes that real estate agents must balance technological advancements with customer-centric strategies to ensure digital transformation aligns with modern customer needs and preferences.

Keywords: Digitalization, Customer-Centricity, Real estate sector, Customer Interaction, Customer Development

I. Introduction

Customer centricity involves integrating customer perspectives into a company's purpose, influencing every step of the customer journey. Today's customer-centric enterprises understand customer values, behaviour, and expectations, leveraging data insights to anticipate needs and personalize interactions, resulting in seamless experiences that inspire loyalty (Norris, John., 2021). Rapidly evolving digital technologiesamong them social media, mobility, analytics, and cloud—allow unparalleled degrees of connectedness for individual consumers and companies all around that invest much in consumer-centricity. The next digital transition, now in advancement, will shift the paradigm from one of customer-centricity to an everyone-toeveryone (E2E) economy. Hyper-connectedness and collaboration between consumers and organizations across the continuum of value chain activities, including co-design, co-creation, co-production, co-marketing, co-distribution, and co-funding, are the defining characteristics of E2E. Disruptive innovation that challenges established norms and blurs organizational boundaries is necessary for success in an E2E environment. Accelerating digital investments, growing collaborations, and exposing up to outside forces will be crucial; the earlier, the better (Berman, Saul, and Anthony Marshall., 2014). Customer-centricity is a business approach focused on prioritizing the customer, placing them at the center of operations to provide a favorable experience and build long-term relationships (Super Office., 2025). Any digital change is based on new technological possibilities. Industries will outline these skills in their roadmap, encompassing commerce

backbone services, front ends, integration architecture, front- and back-end integration, digital platforms for development and operations, software as a service, custom (micro) services, and data-intensive services. Companies should aim to utilize existing systems while developing new capabilities if they are to enable fast scale-up; they should not completely replace them. (Global Management Consulting., 2025).

BACKGROUD OF THE STUDY:

The real estate industry has undergone a significant transformation in recent years, which has been facilitated by the rapid expansion of digital marketing for real estate. In the past, newspaper ads and billboards were sufficient to generate commerce. Today, realtors are utilizing the power of online advertising, social media campaigns, and virtual tours to establish connections with prospective purchasers. As technology evolves and customer behaviour changes, having a strong real estate digital marketing plan is no more optional; it is required. Effective digital marketing strategy for real estate enables companies to remain competitive, reach their target audience, and satisfy evolving expectations (Dalia, Ashish., 2024). Customer centricity is a business strategy that places the requires and preferences of customers at the core of all decision-making processes. It involves prioritizing clients and ensuring that their interaction with a firm is effortless, effective, and personalized. This methodology has acquired considerable significance in recent years, especially within the real estate sector, where customer experience has traditionally been neglected. The real estate industry has historically been a seller's market, prioritizing profit maximization for agents and brokers. This has led to poor communication, lack of transparency, and distrust among customers. However, with the rise of technology and customer-centric companies, customers are demanding a seamless, personalized experience that meets their unique needs and budget. Adopting a customer-centric approach is crucial for real estate companies to remain competitive and relevant in the evolving business landscape. This approach enhances customer satisfaction, loyalty, referrals, and positive reviews, ultimately leading to more business opportunities (**Reloy.**, 2023). A customer-centric approach in the real estate industry is crucial for project success and long-term value. It involves considering factors such as location, amenities, construction quality, and user experience. By understanding the target market and incorporating customer preferences, real estate firms can create desirable properties that meet customer needs and expectations. Today's customers have higher expectations, demanding properties that offer convenience, comfort, and community. A customer-centric approach allows developers to exceed these expectations, leading to higher levels of customer satisfaction and loyalty. Aligning project objectives with customer needs also helps mitigate market volatility risks. Understanding customer demand and preferences minimizes the chance of investing in projects that fail to generate interest or attract buyers or tenants. In conclusion, a customer-centric approach in real estate is essential for ensuring project success and driving long-term value (TheCloudors., 2025).

REVIEW OF LITERATURE:

Understanding the impact of digitalization on customer-centricity in the real estate sector has been a significant research topic for decades. Numerous studies have documented the significance of digitalization in enhancing customer-centricity.

Habel, Johannes, et al. 2020., "When Do Customers Perceive Customer Centricity? The Role of a Firm's and Salespeople's Customer Orientation" The authors tries to developed a measurement scale for perceived customer centricity, based on literature, interviews, and a customer survey. They found that customers perceive firms as customer-centric if suppliers are customer-oriented at both the firm and salesperson levels. This perceived customer centricity is strongly linked to customer loyalty intentions and objective sales revenue, especially if a firm exhibits high prices. This validated and user-friendly measurement helps managers monitor a firm's progress towards customer centricity.

Gummesson, Evert. 2008., "Customer Centricity: Reality or a Wild Goose Chase?" The study reveals in this paper challenges the viability of customer centricity and its marketing concept as the basis for marketing and profitability. It is part of a project in Sweden to stimulate dialogue on the importance and role of marketing. The author, a professor, practicing marketer, consumer, and citizen, argues that customer orientation is unrealistic as a general guideline for marketing. Balancing the interests of multiple stakeholders is more realistic, as a single stakeholder can only be treated as the nucleus of marketing and business. The paper suggests that the current evolution of marketing theory and better methodology to handle complexity could be a step forward once the marketing discipline embraces it fully.

Shah, Denish, et al.2006., "The Path to Customer Centricity" The authors tries to discusses the challenges firms face in aligning with customer-centric principles, focusing on organizational culture, structure, processes, and financial metrics. It suggests a path to customer centricity, driven by strong leadership

commitment, organizational realignment, systems and process support, and revised financial metrics, and concludes with recommendations for further research.

Sheth, Jagdish N., et al. 2000., "The Antecedents and Consequences of Customer-Centric Marketing" The study explores that in the 21st century, the marketing function will shift towards customer-centric marketing, focusing on fulfilling individual customer needs and wants. This shift is driven by increasing pressure on firms to improve productivity, market diversity, and technology applicability. This shift will increase the importance of marketing as a supply management function, customer outsourcing, cocreation marketing, fixed-cost marketing, and customer-centric organizations. The article discusses the implications and boundary conditions that will affect its adoption.

Ikwuagwu, Ikwuagwu, et al. 2023. "Impact of Digital Marketing on Real Estate Customer Patronage in Federal Capital City (FCC) Abuja, Nigeria" The research used a survey design and statistical analysis, with a Regression Analysis using ANOVA. The results show a positive relationship between digital marketing and customer patronage, with a coefficient value of 0.621. Additionally, image management positively impacts customer patronage, with a coefficient value of 0.591. The study concludes that digital marketing and image management are key promoters of real estate customer patronage in Abuja. It recommends promoting digital creative ideas from employees across organizations to encourage more digital marketing innovations and continuously improve image management to accelerate overall performance.

Ullah, Fahim, et al. 2021., "Advertising through UAVs: Optimized Path System for Delivering Smart Real-estate Advertisement Materials" The authors provide insights through this study that global real estate sector is benefiting from the use of electronic and print media for real estate advertisements. However, innovative methods are needed to transform the sector into smart real estate. A study based on 58 articles identifies key media for real estate advertisements, including print, electronic, and mixed methods. The study investigates the Australian real estate industry and its key dynamics in Kingsford suburb. An unmanned aerial vehicle (UAV)-based system is proposed to deliver advertising materials and gifts to potential customers. The system paths are optimized using four Java-run algorithms: greedy, interroute, intraroute, and Tabu. Results show that the Tabu algorithm provides the best optimized paths in all cases.

Low, Sheen, et al. 2020., "Smart Digital Marketing Capabilities for Sustainable Property Development: A Case of Malaysia" The study explores sustainable digital marketing practices in the Malaysian property development industry, focusing on adoption, challenges, and strategies for improvement. It proposes a marketing technology acceptance model (MTAM) for strategy development, considering factors like ease of use, perceived usefulness, cost, efficiency, and system quality. A quantitative approach is used to investigate respondents' behavior on digital marketing practices. Results show that companies prioritize real-time customer information for effective value creation. Local professionals prefer real-time interactions, performance indicators, personalization, and innovation in digital marketing. The adoption framework aims to transform the sector into a smart and sustainable one by facilitating digital technology adoption.

OBJECTIVES:

The main objective of this study is to examine the role of digitalization on customer-centricity toward the real estate sector. Keeping this goal in view, the following specific objectives have been set for the study.

- 1. To analyse the role of digital technology in enhancement, of customer-interaction in real estate.
- 2. To determine the difficulties encountered challenges and technological drawbacks faced by real estate agents to promote the customer-centricity.

HYPOTHESES:

HO: There is no significant impact of digitalization on customer development in the real estate industry.

H1: There is a significant impact of digitalization on customer development in the real estate industry.

HO: The impact of digitalization is insignificant across real estate agents and customers.

H1: The impact of digitalization is significant across real estate agents and customers.

METHODOLOGY:

Primary data has been collected through a well-structured questionnaire and interview with real estate agents. Secondary data has been collected from library records, books, newspapers, journals, magazines, and websites. Secondary data provides a detailed view of the problem statement. The study is descriptive and analytical in nature. For the analysis purpose, simple statistical tools like simple percentages, charts, graphs, frequencies, and one sample T tests are used.

SAMPLING:

A sample of 36 real estate agents is chosen by convenience sampling, as a sample of respondents is drawn from the part of the population that is close at hand.

STATISTICAL TOOLS USED:

SPSS software version 21 is used to analyze the data. To analyze the data, descriptive tools are used, such as simple percentages, charts, graphs, frequencies, and one-sample T tests are used for analyzing hypotheses.

STUDY AREA:

The study conducted among the real estate agents with in the city of Bangalore.

RESULT & DISCUSSION:

Table 01: General Information of Respondents:

Variables	Characteristics	No. of Respondents	Percentage
Gender	Male	26	72.22%
	Female	10	27.78%
Age Group	Below 25	2	5.55%
	26 to 35	12	33.33%
	4 <mark>6 to 55</mark>	18	50%
	Above 56	4	11.11%
Education	SSLC	10	27.78%
	PUC	5	13.89%
	Gr <mark>aduatio</mark> n (15	41.67%
	Post-Graduation	6	16.67%
Monthly Income	Less than Rs.50,000	6	16.67%
	Rs.50,001 to 100,000	15	41.67%
6.00	Rs.100,001 to	10	27.78%
	150,000		
(0.7	More than	5	13.89%
	Rs.150,001		
Type of Real estate	Full-Time Agent	25	69.44%
Agents	Part- Time Agent	11	30.56%

Source: The data collected from the field survey.

Table 02: Do you implement digitalisation in real estate business to create Customer-centricity?

Digitalization In	Response	No. of Respondents	Percentage
Real Estate	Yes	29	80.55%
Business	No	7	19.45%

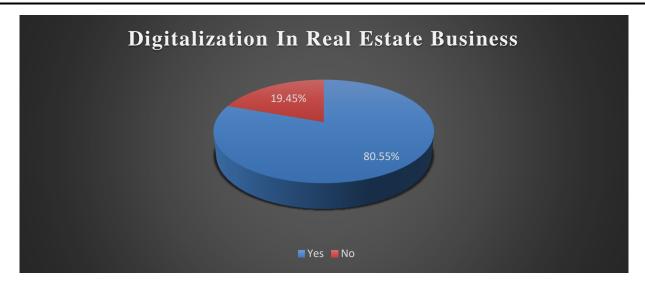


Table 03: Which Digital tools most preferable in Real Estate by agents? Case Summary

ouse building								
	Cases							
	V	Valid Missing Total						
	N	Percent	N	Percent	N	Percent		
Digital Tools	36	100.0%	0	.0%	36	100.0%		

a. Dichotomy group tabulated at value 1.

Source: The data collected from the field survey.

Digital Tools Frequencies

Digital Tools Frequencies							
		Resp	onses	Percent of			
		N	Percent	Cases			
	CRM System	23	16.2%	63.9%			
	Virtual property tours	28	19.7%	77.8%			
	AI chatbots & smart	22	15.5%	61.1%			
Customer- centricity	assistants						
Digital Tools	Mobile apps	26	18.3%	72.2%			
	Online paperwork & digital	20	14.1%	55.6%			
	signatures						
	Others	23	16.2%	63.9%			
To	142	100.0%	394.4%				

a. Dichotomy group tabulated at value 1.

Source: The data collected from the field survey.

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Hypothesis 01:

HO: There is no significant impact of digitalization on customer development in the real estate industry.

H1: There is significant impact of digitalization on customer development in the real estate industry.

One-Sample Statistics

One-sample statistics						
	N	Mean	Std. Deviation	Std. Error Mean		
Instant communication	36	3.9444	.75383	.12564		
Real estate CRMs	36	3.8056	.78629	.13105		
24/7 availability	36	4.0556	.89265	.14878		
Transparent pricing and history	36	3.9444	.79082	.13180		
Paperless Transaction	36	3.8056	.74907	.12485		
Improved Customer Experience	36	4.0000	.89443	.14907		
Through Digital Tools						
Increased Transparency and Trust	36	3.9167	.80623	.13437		
Faster and More Efficient Processes	36	3.7500	.73193	.12199		
Greater Accessibility and Reach	36	3.7222	.84890	.14148		
Higher satisfaction	36	3.9167	.80623	.13437		
Broader market reach	36	3.7500	.76997	.12833		
AI-powered property appraisal and	36	3.9444	.86005	.14334		
valuation						
Personalized real estate marketing	36	3.8056	.66845	.11141		
Real estate transaction fraud protection	36	3.8056	.82183	.13697		
and verification systems						

Source: The data collected from the field survey

One-Sample Test

One-Sample Test						
	Test Value = 0					
			Sig. (2-	Mean		ence Interval ifference
	t	df	tailed)	Difference	Lower	Upper
Instant communication	31.395	35	.000	3.94444	3.6894	4.1995
Real estate CRMs	29.039	35	.000	3.80556	3.5395	4.0716
24/7 availability	27.260	35	.000	4.05556	3.7535	4.3576
Transparent pricing and history	29.927	35	.000	3.94444	3.6769	4.2120
Paperless Transaction	30.482	35	.000	3.80556	3.5521	4.0590
Improved Customer Experience	26.833	35	.000	4.00000	3.6974	4.3026
Through Digital Tools						
Increased Transparency and	29.148	35	.000	3.91667	3.6439	4.1895
Trust						
Faster and More Efficient	30.741	35	.000	3.75000	3.5024	3.9976
Processes						
Greater Accessibility and Reach	26.308	35	.000	3.72222	3.4350	4.0094
Higher satisfaction	29.148	35	.000	3.91667	3.6439	4.1895
Broader market reach	29.222	35	.000	3.75000	3.4895	4.0105
AI-powered property appraisal	27.518	35	.000	3.94444	3.6534	4.2354
and valuation						
Personalized real estate	34.159	35	.000	3.80556	3.5794	4.0317
marketing						
Real estate transaction fraud	27.784	35	.000	3.80556	3.5275	4.0836
protection and verification						
systems						

Source: The data collected from the field survey

Interpretation:

From the above table, it is found that all the factors listed in the above table are found to be significant and are less than .05. Hence, it is observed that the digitalization has a significant impact of digitalization on customer development in the real estate industry. The alternative hypothesis is thus accepted, and the null hypothesis is rejected.

Hypothesis 02:

HO: The impact of digitalization is insignificant across real estate agents and customers.

H1: The impact of digitalization is significant across real estate agents and customers.

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One-Sample Statistics

	One-bample statistics							
	N	Mean	Std. Deviation	Std. Error Mean				
Data privacy concerns	36	3.9444	.75383	.12564				
Digital literacy gaps	36	3.9444	.67377	.11230				
Tech implementation costs	36	4.0000	.92582	.15430				
Lack of personal touch in digital interactions	36	3.9444	.75383	.12564				
Compatibility, Interoperability, and Integration challenges	36	3.9444	.67377	.11230				
Digital upskilling for real estate professionals	36	3.7500	.84092	.14015				
Overcoming resistance to change with end-user support	36	3.8611	.79831	.13305				
Ensuring compliance and data security	36	3.8611	.79831	.13305				
Using data to Optimize Processes	36	3.7500	.76997	.12833				
New technology requires additional IT resources	36	3.8611	.76168	.12695				
Driving end-user adoption of new technologies	36	3.7500	.76997	.12833				

Source: The data collected from the field survey



One-Sample Test

Test Value = 0							
	, , , , , , , , , , , , , , , , , , ,						
						nce Interval of	
			Sig. (2-	Mean	the Dif	ference	
	t	df	tailed)	Difference	Lower	Upper	
Data privacy concerns	31.395	35	.000	3.94444	3.6894	4.1995	
Digital literacy gaps	35.126	35	.000	3.94444	3.7165	4.1724	
Tech implementation	25.923	35	.000	4.00000	3.6867	4.3133	
costs							
Lack of personal touch	31.395	35	.000	3.94444	3.6894	4.1995	
in digital interactions							
Compatibility,	35.126	35	.000	3.94444	3.7165	4.1724	
Interoperability, and							
Integration challenges							
Digital upskilling for	26.756	35	.000	3.75000	3.4655	4.0345	
real estate professionals							
Overcoming resistance	29.020	35	.000	3.86111	3.5910	4.1312	
to change with end-user							
support							
Ensuring compliance	29.020	35	.000	3.86111	3.5910	4.1312	
and data security							
Using data to Optimize	29.222	35	.000	3.75000	3.4895	4.0105	
Processes							
New technology	30.415	35	.000	3.86111	3.6034	4.1188	
requires additional IT							
resources							
Driving end-user	29.222	35	.000	3.75000	3.4895	4.0105	
adoption of new							
technologies							

Source: The data collected from the field survey

Interpretation:

From the above table, it is found that all the factors listed in the above table are found to be significant and are less than .05. Hence, it is observed that impact of digitalization is significant across real estate agents and customers. The alternative hypothesis is thus accepted, and the null hypothesis is rejected.

FINDINGS:

Study has given many insights on the two set objectives. They are highlighted below:

- 1. The majority, i.e., 72.22% of respondents, are male and involved in the real estate business, slightly outnumbering the females, who constitute the remaining 27.78%.
- 2. The majority, i.e., 69.44% of respondents, are full-time real estate agents, and the remaining 30.56% of respondents are part-time real estate agents.
- 3. The majority, i.e., 80.55% of respondents, have implemented digitalization in the real estate business to create customer-centricity, and the remaining 19.45% have not implemented digitalization; they are following a traditional approach.
- 4. Respondents felt the implementation of digitalization in the real estate sector enhances customer centricity.
- 5. Among the various factors that impact the real estate sector to implement digitalization to enhance customer centricity by creating many advantages for customers, such as instant communication, 24/7

- availability, increased transparency and trust, transparent pricing and history, systems for protecting and verifying real estate transactions, etc.
- 6. Respondents have strongly agreed that digitalization is reliable in the real estate sector. This shows the level of confidence that real estate agents have about digitalization for creating customer centricity.
- 7. The majority of respondents agreed that digital tools are impacting customer centricity by creating an overall customer experience.
- 8. Among the challenges highlighted in this study, through digitalization, interaction from real estate agents was found to be a little challenging to create customer centricity because the majority of the real estate agents might face challenges such as digital literacy gaps, tech implementation costs, digital upskilling for real estate professionals, difficulties encountered, and technological drawbacks faced by real estate agents in becoming more customer-centric.
- 9. As per the data collected the study has revealed that, more than 77.8% and 72.2% of real estate agents preferred virtual property tours and mobile apps to create customer centricity respectively.

SUGGESTION:

Analysis, interpretation and findings revealed that real estate agents had digital literacy gaps, data privacy concerns, a lack of personal touch in digital interactions, digital upskilling for real estate professionals, new technology requiring additional IT resources, and driving end-user adoption of new technologies. Hence, it is suggested that real estate agents, as they implement digital tools, should be combined with personal interactions. Websites and apps should be intuitive, mobile-optimized, and available in regional languages. Features like live chat, instant callbacks, and AI-assisted property searches should be included. Verified property listings should be displayed, and data privacy policies should be clearly communicated. Secure payment gateways and tutorials should be provided. CRM software can track customer interactions, chatbots can be used for 24/7 query resolution, and digital platforms should be used for feedback collection and loyalty programs. Therefore, the real estate sector must implement digitalization to enhance customer-centricity.

CONCLUSION:

Digitalization has been the most attractive business model for the real estate sector. The real estate sector, once heavily reliant on personal interaction and traditional processes, is undergoing a significant transformation through digitalization. This study found how the integration of various digital tools—virtual property tours, mobile apps, AI chatbots & smart assistants, and CRM systems—has reshaped the customer journey and redefined customer-centricity in the real estate sector.

Digitalization has empowered customers with greater control, convenience, and transparency throughout their property search and transaction processes. It has also enabled real estate agents to deliver more personalized experiences and overall service quality. The study also reveals the key challenges, including digital literacy gaps, data privacy concerns, a lack of personal touch in digital interactions, digital upskilling for real estate professionals, and new technology requiring additional IT resources. Customer-centricity in a digital era: real estate agents must implement technology while enhancing the overall personal experience for customers. Real estate agents are investing in digitalization for user-friendly, secure, and customer-focused digital solutions, as accessibility and trust issues are likely to gain them a competitive advantage in the market. To conclude, digitalization is not merely a technological advancement but a strategic shift toward a more informed, empowered, and overall customer experience in the real estate sector.

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