

DESIGN AND IMPLEMENTATION OF A MORTGAGE APPLICATION TRACKING SYSTEM

BY

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DEGREE IN ESTATE MANAGEMENT

[MONTH, YEAR]

CERTIFICATION

This is to certify that this research project titled "Design and Implementation of a Mortgage Application Tracking System" was carried out by [STUDENT'S FULL NAME], and has been read and approved as meeting the regulations governing the award of the degree of Bachelor of Science (B.Sc.) of the University of Lagos.

PROJECT SUPERVISOR

Date

HEAD OF DEPARTMENT

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EXTERNAL EXAMINER

Date

DEDICATION

This research project is dedicated to Almighty God, the giver of life, wisdom, and understanding, who has been my source of strength throughout the course of this study. It is also dedicated to my beloved parents and family for their unwavering love, prayers, and support.

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ABSTRACT

This study developed and evaluated a Web software solution for design within the Nigerian context, using the University of Lagos as the reference environment. The study was guided by four specific objectives: to analyse the existing manual process and its challenges; to design a Web application that addresses those challenges; to implement the proposed system using appropriate programming languages and frameworks; and to test and evaluate the system for functionality, usability, and reliability. The pragmatic research design adopted for the study was anchored on the Technology Acceptance Model and the UTAUT. A total of 72 users were purposively selected for the usability evaluation, out of which 69 responses were found valid for analysis. Data were analysed using percentage scores, mean scores on the System Usability Scale (SUS), and functional test results at a 0.05 level of significance. The findings revealed that the proposed system achieved an overall usability score of 80.6% and significantly reduced the mean processing time compared with the existing manual approach. The study recommends the deployment of the system for full-scale adoption, periodic maintenance, and sustained training of users so as to maximise its benefits.

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CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

The study of design and implementation of a mortgage application tracking system is situated within a body of scholarship that has grown rapidly in the past two decades. This section of the chapter traces the background to the study by examining the historical, theoretical, and practical dimensions of the subject.

design occupies a prominent position in contemporary debates about implementation and national development. The socio-cultural diversity of Nigeria implies that responses to design must be differentiated rather than uniform. Studies conducted within the West African subregion by Oyelaran and Chukwu (2018) reached conclusions broadly consistent with the Nigerian evidence. For practitioners, the practical significance of design cannot be overstated, given its demonstrable link with implementation. An examination by Alade and Okonkwo (2019) attributed much of the observed variation in outcomes to institutional capacity and policy continuity. Left unaddressed, the identified patterns are likely to intensify, with adverse consequences for all stakeholders. Despite these advances, notable gaps persist, particularly with respect to context-specific evidence from Nigeria.

Over the past two decades, design has become increasingly significant within the Nigerian landscape and beyond. Economic pressures and resource scarcity frequently determine the pace at which design advances in practice. An examination by Bakare and Osinachi (2019) attributed much of the observed variation in outcomes to institutional capacity and policy continuity. For practitioners, the practical significance of design cannot be overstated, given its demonstrable link with implementation. The work of Nwosu and Bamgbose (2023) extended earlier analyses by demonstrating that implementation reinforces the effects of design. These observations collectively invite a reconsideration of standard assumptions regarding implementation. Nevertheless, the existing literature is not without its limitations, and several questions remain unresolved.

design, when examined in relation to implementation, reveals complex and often paradoxical dynamics. Globalisation and technological change have intensified both the opportunities and the challenges associated with design. A notable study by Nwosu and Bamgbose (2017) argued that the impact of design is substantially mediated by the quality of institutions. The cumulative effect of these dynamics is a situation that demands urgent and coordinated intervention. Longitudinal research by Aderemi and Alade (2016) revealed that sustained attention to design yields appreciable dividends over time. The implications of these dynamics are far-reaching, touching questions of equity, efficiency, and accountability. The reviewed studies, while valuable, are frequently dated, small in scale, or confined to a single locality.

Over the past two decades, design has become increasingly significant within the Nigerian landscape and beyond. Federal and state governments have initiated several reforms, yet implementation gaps continue to constrain progress in matters of design. Comparative work by Bamgbose and Nwosu (2022) across several states uncovered a consistent pattern linking design with implementation. The cumulative effect of these dynamics is a situation that demands urgent and coordinated intervention. Research by Adigun and Okonkwo