



END USERS' SATISFACTION ON LAND TITLING REGISTRATION PROCESS IN ABEOKUTA

AKINYEMI SAHEED OLAYINKA; DR. A. ADEYEMI; & DR. (MRS) M. S. MUHAMMAD

*Department of Estate Management and Valuation, Abubakar Tafawa Balewa University,
Bauchi-Nigeria.*

ABSTRACT

The study aimed at investigating the end-user's satisfaction on land title registration process in Ogun State with a view to improve land registry services in the study area while the research objectives were to investigate the problems associated with land title registration process in Abeokuta; to determine the effect of associated problems on the end users' satisfaction with land title registration process in Abeokuta; and to investigate the satisfaction level of end users with land title registration in Abeokuta. Quantitative research approach was adopted while a longitudinal survey research strategy was used, the study adopted 5 Likert scale research questionnaire type, close ended questions was used, the respondents in this study were land allied professional firms in Abeokuta, Ogun State. The data was analysed quantitatively by descriptive statistical tools using SPSS for the research objective 1 and 3 while regression analysis was done for the research objective 2 while Mean Ranking was used to rank the variable outcome. The study concluded that, the end users were dissatisfied with the land title registration process in Abeokuta. Recommendations were outlined among which are; analogue service provision which must be replaced with electronic services through massive investment in IT infrastructure, the land registry should broaden her activities by extending data contents, offering new services and providing transparent procedures, this can be achieved if land information/data are organized in a way to adopt service-oriented approach by using appropriate modern tools to reduce transaction cost, increase transparency, and quick access to land information by users.

Keywords: *End Users, Users Satisfaction, Land Titling, Titling Registration Process*

INTRODUCTION

As is worldwide known, land since the early stages of civilization is considered the most valuable asset for the economic and legal value, as a primary source of wealth and foundation for the development of all human activities, historical evidences represent us the ancient Egypt as the place where were taken the first steps to register land and ownership, the obtained data were registered in the Royal Register, somewhere around

the year 3000 before the birth of Christ and this recording was based on land surveying and marking of interest on the ground (Dwyer, 2015). To proceed further in history, different countries constantly tried to create land data records e.g. in China around the year 700 after the birth of Christ, in Rome the old Romans established a record of all the lands controlled, base that will serve also as fiscal register (Dwyer, 2015). The obtained data from these recordings regardless the principal purpose for which they were made, contained also data that included the description and definition of the rights and guarantees for land, thus creating a framework of property registration and other rights. However, circumstances depending on the system that states had chosen, distinguished the registration system of the legal documents and titles registration system. In the eighteenth century, respectively in the year 1807 appeared a new type of land registration called cadaster, Cadaster meant a database of property organized systematically within a specific jurisdiction, such information was based on a thorough study of the boundaries of a property (Boone, 2019). Through historical stages depending on state legal systems, land has morphed from a legal standpoint, but the importance of its protection always has been undisputed by becoming almost as obligation of old civilizations to take measures to protect the land by regulating the form of use, exploitation and acquisition of ownership on it (Boone, 2019). Land is the most crucial factor of production, it is both a resource and a focal point of social identity and solidarity (Udoka, 2017). In Nigeria context, land is not only basic to life; it contains all the necessities for life to exist, in the rural areas, land in most cases, is one of the most treasured possessions, it is a capital asset and a productive economic factor and serves as an unlimited reservoir of sustenance for the man who has the use and enjoyment of a usable portion of it (Udoudo, 2016).

STATEMENT OF THE RESEARCH PROBLEM

Ideally it is expected that all land for any development in any jurisdiction are been registered to avoid doubt of ownership and also, land registration enhances the security of tenure, encourages investments in land and enables land to perform its economic functions more effectively, such as in its marketability and use as collateral for credit (Otubu, 2020). There are studies in Nigeria's land markets which have either investigated land registration or have alluded to it, they include (Bisiriyu,2014) research on the activities of land administration machinery in Abuja, and Minna, Olanrele and Agbato (2014) study which dealt with land rights registration and property development for poverty eradication and slum clearance in Nigeria. Further, Ojo (2014) researched end-users' satisfaction on land title registration process in Akure, Ondo State. In addition, Nuhu (2009) investigated approaches to enhance land titling and registration in the Kongila neighbourhood of Minna, Niger State. Some of these studies found constraints to land registration, also, Nwuba (2018) conducted a research on challenges to land registration in Kaduna State, Babatunde et al. (2014) and Olanlere and Agbato (2014) found ignorance, high processing costs, delays and lengthy

processes, extortion of money by officials, and government insensitivity to be obstacles to land registration. Ojo (2014) found end-users' dissatisfaction as a significant factor that make the title registration process difficult.

Interestingly, Nwuba (2018) found that insecurity of tenure is one of the consequences of non-registration of land titles, Nuhu (2009) found a high level of compliance with land registration by landowners with 82% of the 40 respondents having their land registered. Nuhu however questioned whether the land owners had complied with what he called contemporary registration. While these studies assess the land registration processes in various States within Nigerian context none focus on end users' satisfaction with land titling registration in Ogun State focusing on Abeokuta the state capital, which is the gap in literature this study tends to fill.

Land registration process in Ogun State is not significantly better than that of other States of the federation as the process is still substantially analogue in operation and the archival infrastructures are manually processed. Against the backdrop of gross unregistered land title in the Study area despite the effort made by former administration under the leadership of Governor *Ibikunle Amosun* who introduced the Ogun State Home Owner Charter in 2014 for ease of land title registration for every house owners in the State, which numerous house owners subscribed to, but despite this opportunity created in the state many properties remain unregistered, this research is to investigate on issue of land titling registration process in Abeokuta and level of end users' satisfaction with the process.

AIM AND OBJECTIVE OF THE STUDY

The study aimed to investigate the end-user's satisfaction on land title registration process in Ogun State with a view to improve land registry services in the study area.

The objectives of the study include:

- (a) To investigate the problems associated with land title registration process in the State.
- (b) To determine the effect of associated problems on the end users' satisfaction with land title registration process in the State.
- (c) To investigate the satisfaction level of end users with land title registration in the State.

THEORETICAL FRAMEWORK ON LAND TITLE REGISTRATION IN NIGERIA

Land registration enhances the security of tenure, encourages investments in land and enables land to perform its economic functions more effectively, such as in its marketability and use as collateral for credit. Many developing countries consider land registration as a high priority in their quest for economic development (Matthaei, 2018), one intention of providing formal land tenure rights is to provide strong security of tenure, thereby stimulating investment and efficiency of land use (Ghebru, 2017). Secure

tenure gives confidence to land market operators and land users, it should be promoted as a means of achieving sustainable urban development (UN-Habitat/OHCHR, 2016), several international financial institutions, notably the World Bank, international donors and national governments, have since recognised the importance of secure tenure in promoting economic development. Consequently, many of these actors have promoted land titling programmes as a means of enhancing tenure security, securing investments, protecting property rights, unifying land markets, improving access to formal credit and reducing poverty (Udoudo, 2016). Based on these perceived benefits, arguments have been advancing over the years in favour of land titling (Krantz, 2015), however, there are variations in the outcomes of land registration programmes in different contexts, given the importance placed on land registration by many developing countries, the support for it by various international agencies and the benefits that could be derived from it, an investigation into the end users' satisfaction with land registration process is necessary. The outcomes of such research will show areas that need to be addressed to reduce the likelihood of programme failure, this study makes contribution to knowledge in this respect. The land registration process in Nigeria faces various problems, these obstacles often discourage landowners from registering their land, (Aluko, 2013) note that the procedure for formalising land transactions after purchase of land in Lagos State is cumbersome, bureaucratic, costly and lengthy. (Omirin, 2012) investigated land registration reforms in Lagos State with the aim of determining the effectiveness of the Electronic Document Management System (EDMS) used in land registration. The findings indicated that the EDMS improved land registration, the reforms resulted in improvement in security of tenure, public confidence in transactions, centralised and consolidated file storage, and a reduction in waiting time for obtaining land information. However, it did not reduce land disputes, or increase the number of applications processed or revenue generation by the government. In addition, it takes over 120 days to process title registration. The problems affecting land registration in the state include: the high cost of registration, inadequate technical skills and incompetent staff, high land charges, ambiguous legal framework and institutional problems (Omirin, 2012). (Bisiriyu, 2014) research on the activities of land administration machinery in Abuja, and Minna, Olanrele and Agbato (2014) study which dealt with land rights registration and property development for poverty eradication and slum clearance in Nigeria. Further, Ojo (2014) researched end-users' satisfaction on land title registration process in Akure, Ondo State. In addition, Nuhu (2009) investigated approaches to enhance land titling and registration in the Kongila neighbourhood of Minna, Niger State. Some of these studies found constraints to land registration, also, Nwuba (2018) conducted a research on challenges to land registration in Kaduna State, Babatunde et al. (2014) and Olanlere and Agbato (2014) found ignorance, high processing costs, delays and lengthy processes, extortion of money by officials, and government insensitivity to be obstacles to land registration. Ojo (2014)

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THE CONCEPT OF LAND SYSTEM IN NIGERIA

The land system of a given society is the manner in which land is owned and possessed. It is an institutional framework within which decisions are taken about the use of land, embodying that legal or customary arrangement whereby individuals or groups or organizations gain access to economic and social opportunities through land (Ghebru & Kennedy, 2019). The land system is also constituted by the rules and procedures which govern the right and responsibilities of both individuals and groups in the acquisition, use and control of land.

Nwuba and Adoga (2018) argued that all societies of whatever culture and political creed have land systems woven of property rights, these property rights lend form to the proprietary land units, the proprietary land unit is the decision-making unit which is fundamental to all positive decisions about land use and comprises two elements, the run of property rights and the area of physical land to which they pertain (Dekker, 2017). Any land system may portray categories of estates or rights in land, these rights are absolute or non-derivative interests and derivative interests, the absolute interests are those rights in land that confer upon their holders' unconditional interests in perpetuity and in terms of quality, it is regarded as the most superior form of ownership. The absolute interests confer absolute ownership rights and as such allow for the highest scope of proprietary decisions as to the use and management of land, the derivative interests on the other hand are interests that have been derived or carved out from the larger estates or superior estates (Ghebru & Kennedy, 2019). They are inferior in quality and include leaseholds, life interests, kola tenancy, mortgage, borrowed interests, pledges, among others (Aderibigbe *et al.*, 2017), the land ownership structure in Nigeria is based on the absolute and derivative interests, the structure of ownership of these interests in the country has evolved through three major periods.

INTEGRATED LAND REGISTRATION SYSTEM

According to Zevenbergen and Ploeger (2019) there are three basic requirements of the traditional (western) land registry and cadastre; (a) persons exercising real rights are

unambiguously identified, whether as individualized right holders or as defined members of a legally recognized body; (b) rights to land are unambiguously defined either by statutory law or customary law and (c) the object of exercise of rights is well defined and eligible for determination by geometrical processes which could either be individualized or mapped.

Land registration theory asserts that land activities support the economic, social and environmental development of a country, (Dekker, 2017), a good land registration system should provide a country with the infrastructure to efficiently implement land related policies and land management strategies, land in modern administration includes resources and buildings which are the land itself and, all attached to it or under the surface as well as the marine environment (UNECE, 2010). This exploration of land registration system provides an integrated framework to aid decision makers to make choices about improvement of systems, this is based on the organised systems used throughout modern western economies where the latest technologies are available, it is also applicable to developing countries that struggle to build even rudimentary systems (Sikor, He & Lestrelin, 2017). The improvement of integrated land administration involves using four basic ingredients in the design of any national approach which includes: the **land management paradigm**, with its four core administration functions of land tenure, land use, land valuation and land development; **common processes** found in every system; a **toolbox approach**, offering tools and implementation options, and a **role** for land registration in supporting sustainable development.

PRINCIPLES OF LAND REGISTRATION

Land registration systems are introduced to facilitate the formalisation of land rights and transactions in land, a well-functioning and accessible land registration system provides opportunity for the protection of land rights as well as being a source of information that contributes to the reduction of transaction costs in the land market (Nwuba & Nuhu, 2018). A formal land registration system provides information about the property rights and basic characteristics of real estate, which contributes to lowering the transaction costs associated with searches required to ascertain facts about the particulars of properties and parties to a transaction. Because of the public nature of available information in the registry, the registration system contributes to a reduction in information asymmetry since all parties to a transaction can have access to the same information. Since, registration ensures public notice of assignments of rights, it contributes to the reduction in the cost of enforcement of property rights that are otherwise to be borne by an individual.

- **Land Registry – development and challenges**

Land registries create and maintain precious resources on property rights, they also secure land tenure, facilitate land transactions and provide important land information that is needed for a successful land market transaction (Stein *et al.*,

2016; Zevenbergen & Ploeger, 2019). The poor understanding of the significance of land information as a bedrock for prosperous land market development is a major barrier for proper development of land registry in Africa, one way of developing the land registry is by making information available and more accessible to a potential user, land Information on ownership, parcel information, and transaction information that are created in the land registry are significant data on which transparent land market transactions and performance depends on for good governance, land registries are in possession of land information that should be made available for decision and policy makers but are rarely communicated to potential users because of the way and manner in which this information are stored. Decision makers are often not aware of the importance of land registries' information and tend to take their decisions on ad hoc basis.

In contrast to developed economies, the land registries in Nigeria are not yet well developed, majority of Nigerian land registries are lacking in digital cadastral databases (DCDBs), spatial data infrastructures (SDIs), geographic information system (GIS), Web mapping services and spatial enablement (Wang *et al.*, 2018). They equally observed that a number of the land registries surveyed by them in most of the states in Nigeria were found to be unsecured physically and could easily be destroyed by water, fire or even insect attack, this registry were equally observed to be unsecured from attack by unscrupulous individuals who wished to destroy, alter or simply steal documents, the methods of storing landed information are through ordinary file system, information card system and sometimes by microfilms system. These methods of storage and retrieval of land information are done manually, with the exception of Lagos and Abuja land registries, the way and manner in which land information as well as documentation is managed in other states of the federation could best be described as being analogue and retrogressive (Adeniyi & Oniemola, 2018), resulting from this mode of operation is slow and labourious land management operations, this procedure makes data and requisite information to be difficult to access, the consequence of this is slowing down the rate of administering land matters, this most often leads to lack of integrity, openness and trust on land transactions.

The poor development of Land Registry was one of the factors identified for underdevelopment of the real estate market development in Nigeria, (Babalola & Uyi, 2019), the urban land market lacked the incentives for promotion of democratic, transparent and accountable access to a robust financial institutions' development, the uncertainty regarding the states of land documentation and delays in the process slowed down the development of land and property markets.

Otubu (2020) observed that lack of reliable information on land remains one of the most significant problems in land management throughout Nigeria, the existing land administration process manifests uncoordinated record keeping systems and duplication of efforts by several other agencies, efficient and standardized systems of land registry are rare to come by, the entire country has not been completely mapped, the existing maps in most cases are pre-independence and lack current description of present situation in semi-urban and urban centers, the implication of this is that the country cannot boast of having a clear picture of land use and optimal changes in urban land use pattern Nigerians are beginning to realize the investment potentials of its landed property. Most often, the vast majority of the properties is still operating in informal sectors and need to be brought under formal operation, over the years, due to more enlightenment campaign and government incentives, property owners are now more aware of the need to make use of their asset to secure access to credits in form of collateral for further economic activity, the need for modern land information system entails effective land records keeping on land registrations and transfer processes in a transparent manner to ensure effective land market development.

- **Land Registration System in Nigeria**

Land registration system involves two activities: deeds recording and title registration, a deed recording is a system of giving publicity to land transactions and helping to prevent concealed dealings, the act of recording a deed gives notice to the public of a claimed interest in land and establishes priority against other possible claimants to the same interest, although there is usually no statutory compulsion for parties to a transaction to record their documents, it is prudent for them to do so while it is risky if they do not. An unrecorded document is legally ineffective against any subsequent Bonafede purchaser or mortgagee who first records an interest in the same land, for instance, suppose that a vendor fraudulently sells the same piece of land to two different purchasers at different times. The purchaser who first records his/her transaction has the better claim to the land, even if that transaction took place later than the first one, provided the purchaser has bought in good faith and is unaware of the first purchase, in such a case, the first purchase has no claim against the deeds registry and would have to pursue a legal remedy against the vendor, who by that time might be bankrupt or have fled the jurisdiction (Adeyinka, 2020).

Under a system of deeds recording, a document presented for entry is normally accepted at face value and not subjected to detailed technical scrutiny by registry staff, unless a survey plan accompanies document, it may be very difficult to determine the size, shape and location of the land in question, boundary

descriptions that attempts to define parcel limits solely by citing the names of adjoining owners, who may have departed long ago, are among the possible sources of confusion in interpreting deeds, also are the frequent ambiguities in metes and bounds descriptions. A deed recording system usually offers insufficient information, seeks to identify areas and extent of private and public lands, not only does this deficiency affect the conveyance process, it leads to uncertainties of ownership, boundary disputes, unlawful occupancy, and the lack of a national, regional, or local land inventory for the system, for an individual proprietor, the imperfection of a land title that is not fully documented may restrict the ability to obtain a mortgage or other credit financing from a lending institution, the insecurity of a feared or uncertain title also impairs the marketability of land, inhibits its development and may leads to its eventual abandonment (Paul, 2017).

The main function of a state land registry is to keep proper records of all land transactions in the state, the land registry in Lagos is currently the most developed land registry in Nigeria, the registration of instruments affecting land in Lagos dates back to 1863 when Lagos was then administered together with the Gold Coast now known as Ghana, the first type of Land Instruments/Titles that came into operation were known as Crown Grants (Nwuba & Nuhu, 2018). A land registration system is necessary to determine record and disseminate information about the ownership, value and use of land, as such it also contributes to “good governance”, the objectives of land registration in Nigeria are:

- a. To give government capacity to manage a valuable natural resource
- b. To help sustain the rule of law by regulating real estate and land markets
- c. To provide security for landowners but also for national and international investors and the finance sector
- d. To assist the development of labour markets by easing labour mobility
- e. To assist the development of financial markets by providing collateral security
- f. To assist in the creation of new business entrants
- g. To provide government with a source of revenue

A land registration system and campaigns to increase or encourage registration may also contribute to the “alleviation of poverty”, this is true because: it provides information for land reform or land redistribution policies; provides access to a secure tradable commodity; provides access to formal services and rights; provides access to credit for investment in either business or human capital (Krantz, 2015).

Land registration therefore, may reduce poverty by giving people guaranteed, protected land rights, which serve as a source of personal wealth and provide opportunities for economic independence, in summary a good system will:

support governance and the rule of law; facilitate land reform and help to alleviate poverty; guarantee ownership and security of tenure; support land and property taxation; provide security for credit develop and monitor land markets; protect State lands; reduce land disputes; improve urban planning and infrastructure development; manage natural resources and support environmental management and; provide statistical data (Sikor *et al.*, 2017).

As noted earlier, one of the most advanced registration systems in Nigeria exists in Lagos state, the Land Instruments Registration Law of Lagos State requires that any document affecting land in Lagos State, in whatever manner, must be registered at the Lands Registry, failure to register such a document implies that the document is void, equally significant is the legal principle that a void document cannot be pleaded or held admissible by a Court of Law, the Registration of Titles Law of Lagos State also compulsorily requires all Instruments relating to land to be registered (Shittu *et al.*, 2018).

USERS SATISFACTION

Satisfaction in its conceptualisation is generally subjective and value-laden (Sirgy, 2012), because it is based on set standard, which can be expectations, cherished values and beliefs among others as can be gleaned from literature on satisfaction, the subjective nature of the concept largely accounts for the different parameters in use to measure satisfaction in various spheres of life, the level of satisfaction or what constitutes satisfaction to an individual or group could be a function of many inter-related factors including the social class like ethnicity or economic divisions to which they belong, (Bilton *et al.*, 2002). It could also be the reflection of individual's psychological make-up, the belief and value systems, and environmental and cultural factors to mention a few all-in relations to the context-specific satisfaction like job, consumption of products/services and life itself.

Different definitions have been advanced to provide what can be considered an answer to what is satisfaction? *Longman Dictionary of Contemporary English* (1981) defines satisfaction to mean: contentment (pleasure); something that pleases, a fulfilment of need/desire, payment of a claim/money owned, condition of being fully persuaded (certainty), and the chance to defend /regain one's honour in a duel. According to *Wikipedia* (2021) satisfaction in Contract law is about the purchase of the release from a debt obligation, while in religion there is the satisfactory theory of atonement referring to Christian view of salvation. *Oxford Advance Learner's Dictionary* (2000) rendered satisfaction as good feeling that you have when you have achieved something or when something you wanted to happen does happen; something that gives you feeling to gain/derive satisfaction from something. Satisfaction is defined by Locke (1976) as an emotional response or affection toward an object. Satisfaction is

seen as an expression of fulfilment of an expected outcome influenced by prior expectation regarding the level of quality. (Ekinci 2004; cited in Eyiah-Botwe, 2015; Festinger, 1957; in Klein & Saunder, 2011). Rai (2013) defines satisfaction as “gratification, pleasure or fulfilment of desire. Satisfaction is a feeling that emanates from fulfilment of needs and wants”. To Rai, satisfaction can be conceptualized either as an emotional or a cognitive experience and its evaluation is based on what is received against what was expected.

DETERMINANTS OF SATISFACTION

The state of satisfaction according to Rai (2013) “is dependent on both psychological and physical variables. Satisfaction is viewed as a latent construct that is not observed directly and can only be estimated through indicators (Geise & Cote, 2000). It then means that satisfaction has causes (determinants) and consequences. As previously noted, satisfaction as a concept does not have a single universal meaning and thus its determinants are also varied and diverse. For instance, Satisfaction may be based on individual or group standard and the extent to which the standard can be met. It can be about the state of mind or an attitude which has potent influence on thought pattern of an individual. It can even be conceptualised as a stepping away from an experience and evaluating it, (Clinton and Wellington, 2013). Satisfaction can manifest in different context such as accomplishment of life goal, outstanding performance, job satisfaction, basic body functions, and etcetera. Satisfaction is a state of happiness, contentment or fulfilment; therefore, it is possible for a person to lack satisfaction. There may be tendency to feel negative feelings such as discontent, boredom or sadness. Such situation is known as dissatisfaction, consequently, satisfaction can be greatly affected by several factors-environmental, socio-cultural, psychological, and individuals personality to mention a few Specific determinants of satisfaction will be influenced to a large extent by the type of satisfaction under review and participants judgment of satisfaction, (Arnold *et al.*, 1995; Evans *et al.*, 2006; Aziri, 2011; Olusegun, 2011; Rai, 2013; Stephen & Ayaga, 2014). However, the individual or groups knowledge base, world view (belief and value systems), perception- which in itself is a function of knowledge; choice reflecting personality, and the environment are considered by the authors as strong facilitators or inhibitors of satisfaction in many situations.

METHODOLOGY

This research study adopted a longitudinal survey research strategy, which entails the collection of data at a single point in time of the research from respondents, this study employed the quantitative research approach under which the descriptive research design is adopted based on the nature of investigation. This study adopted 5 Likert scale

research questionnaire type, close ended questions was use to put the questionnaire together at providing information on the aim and objectives of the study.

DATA ANALYSIS AND PRESENTATION

Table 1: Research Question: What is your level of satisfaction with land title registration process as applied in Ogun State.

Variable	1	2	3	4	5	Total	Mean	STD	Mean Ranking
Ease accessibility to cadastral	-	-	-	55	45	100	3.0667	1.29795	5 th
Availability of equipment and technical facilities	-	-	-	35	65	100	3.7333	.68445	4 th
Time taken to retrieve record	-	-	-	75	25	100	1.7867	.41242	9 th
Process of keeping these records in land registry	35	65	-	-	-	100	1.8667	.34222	7 th
Overlap and multiplicity of functions among government agencies	-	-	-	80	20	100	1.8000	.40269	8 th
Release of land information	-	-	-	60	40	100	1.9333	.25112	6 th
File movement and attitude towards service delivery	-	-	-	75	25	100	4.1333	.34222	2 nd
Level of professionalism in quality of service	15	85	-	-	-	100	4.1333	.34222	2 nd
Ease of transaction in land registration process	-	-	-	65	35	100	4.2667	.44519	1 st
Method of processing	-	-	-	85	15	100	4.0667	1.13105	3 rd

Table above illustrate the level of satisfaction derived on land title registration process by the end users which Ease of transaction in land registration process is having mean of 4.2667 which is ranked 1st, Level of professionalism in quality of service and File movement and attitude towards service delivery which are having mean of 4.1333 respectively are ranked 2nd, Method of processing having mean of 4.0667 is ranked 3rd,

Availability of equipment and technical facilities having mean of 3.7333 is ranked 4th, Ease accessibility to cadastral having mean of 3.0667 is ranked 5th, Release of land information having mean of 1.9333 is ranked 6th, Process of keeping these records in land registry having mean of 1.8667 is ranked 7th, Overlap and multiplicity of functions among government agencies having mean of 1.8000 is ranked 8th while Time taken to retrieve record having mean of 1.7867 is ranked 9th.

Table 2: Level of agreement to the underlisted problems associated with land title registration process in Ogun state land registry

Variable	1	2	3	4	5	Total	Mean	STD	Mean Ranking
Institutional framework	-	5	-	75	20	100	4.0000	.0000	5 th
Legal backing	-	10	-	75	15	100	4.0000	.0000	5 th
Supportive policy	-	15	-	60	25	100	3.6000	.80539	7 th
Over reliance on manual method	-	15	-	75	10	100	4.0000	.0000	5 th
Inadequate use of information and computer technology	5	75	-	20	-	100	2.0000	.0000	9 th
Political instability	5	10	-	65	20	100	3.7333	.68445	6 th
Tenure encumbrances	10	5	-	75	10	100	4.0000	.0000	5 th
Transparency of directorate of lands bureau	5	5	-	75	15	100	4.0000	.00000	5 th
Financial incapacity of prospective applicant	30	45	-	10	15	100	1.6000	.49320	10 th
High land charges	10	15	-	41	34	100	4.4533	.50117	1 st
High cost of registration	-	-	-	65	10	100	4.1333	.34222	4 th
People's unwillingness to register/process inheritance	35	40	-	10	15	100	1.5333	.50225	11 th

Inadequacy of technical skills/competent staff	15	10	-	60	15	100	4.2000	.40269	3 rd
Complexity of modern methods	5	25	-	55	15	100	3.2667	1.06965	8 th
Lack of incorporating land professionals into the process as partners	5	5	-	60	30	100	4.3333	.47458	2 nd

Table above indicates the problems associated with land title registration process in the state as identified by the end users which High land charges is having mean of 4.4533 is ranked 1st, Lack of incorporating land professionals into the process as partners having mean of 4.3333 is ranked 2nd, Inadequacy of technical skills/competent staff having mean of 4.2000 is ranked 3rd, High cost of registration having mean of 4.1333 is ranked 4th, Institutional framework, Transparency of directorate of lands bureau, Tenure encumbrances, Over reliance on manual method, and Legal backing are having mean of 4.0000 respectively which are ranked 5th, Political instability having mean of 3.7333 is ranked 6th, Supportive policy having mean of 3.6000 is ranked 7th, Complexity of modern methods having mean of 3.2667 is ranked 8th, Complexity of modern methods having mean of 2.0000 is ranked 9th, Financial incapacity of prospective applicant having mean of 1.6000 is ranked 10th while People's unwillingness to register/process inheritance is having mean of 1.5333 is ranked 11th. A regression analysis was used to measure if problems associated with land title registration process have an effect on end user's satisfaction, the dependent variables was the satisfaction level of end users with land title registration process while the independent variable in the model was the problems associated with land title registration process in the state.

Table 3: Model Summary of the effect of associated problems on the end users' satisfaction with land title registration process in the State.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.949 ^a	.900	.899	.12169
a. Predictors: (Constant), Land Registration Problems				
b. Dependent Variable: End User Satisfaction				

Table above shows R value of 0.949 which indicates about 95% relationship between the independent variable (Land Registration Problems) and the dependent variable (End User Satisfaction). R Square in the model summary goes further to reveal that land registration problems accounts for 90% variance end user's satisfaction, in other words

that the independent variable has 90% effect on the dependent variable. This means that 10% of the variance is accounted for by other factors not considered in this model.

Table 4: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.746	1	9.746	658.206	.000 ^b
	Residual	1.081	73	.015		
	Total	10.827	74			
a. Dependent Variable: End User Satisfaction						
b. Predictors: (Constant), Land Registration Problems						

Table above further revealed that the effect of the independent variable on the dependent variable is significant seeing a p-value that is less than 0.01 which is less than 0.05.

Table 5: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	1.824	.183		9.977	.000	2.188	1.459
	Land Registration problems	-1.327	.052	.949	-25.656	.000	-1.224	-1.430
a. Dependent Variable: End User Satisfaction								

Table above report the contribution of the predictor variable to the change of the dependent variable with all other factors held constant. The Unstandardized β Coefficients in the Table reveals that; for a unit change in land registration problems there will be a 1.33 unit decrease in the end user satisfaction which this variation is significant as seen in the reported p-value of less than 0.01 which is less than 0.05. In other word, land registration problems have a negative effect on end user's satisfaction, meaning that as problems associated with land registration persist end users will be dissatisfied. Also, the Beta coefficients is with the result of 95% indicating the level of the relationship existing between the dependent variable and the independent variable.

CONCLUSION

The study concluded that, the end users are dissatisfied with the land title registration process in the study area which leads to drastic discouragement of property owners in applying for registration of title on land in the study area.

RECOMMENDATIONS

In overcoming the challenges discovered in this research work, the following recommendations were suggested:

- The observed analogue service provision must be replaced with electronic services through massive investment in IT infrastructure, service provision should be via internet, in addition to its being managed by professionals that have sufficient knowledge to manage and co-ordinate e-land services.
- The land registry should broaden her activities by extending data contents, offering new services and providing transparent procedures, this can be achieved if land information/data are organized in a way to adopt service-oriented approach by using appropriate modern tools to reduce transaction cost, increase transparency, and quick access to land information by users.
- The land registry operation units must be divided and managed by appropriate professionals. Duties must be specified for each unit with specific time frame for each activity so as to ensure optimum performance and undue delay in achieving their tasks.
- The land registry should be financially empowered so as to make decisions and be able to quickly respond to challenges.
- The land registry should ease modules of transaction in land registration process to attract more applicants in the perfection of their title documents.
- The land registration process should be tailored towards adopting service-oriented approach which will make for better customer satisfaction and quality control. Land officers and other staff should be trained on quality service delivery and customer care so as to make land services more satisfying.
- The land registry need restructuring in all state, because, majority of the workers are ordinary academic expertise lacking professional experience as they majorly hold degree certificates but very few is a member of their various professional bodies.

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