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E-Banking System Using Android Studio

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ABSTRACT: The main purpose of this manuscript is to make the banking process a completely automatic and online system, which will increase security features and at the same time increase the Productivity in the working of the banks to a great extent. The entire dealing system will be completely automatic, which can create the banking method abundant quicker, therefore saving the time of the shoppers and additionally creating the system error-free to a good extent. Various other features like aid for handicapped, speech recognition for senior citizens have also been implemented in future. Mobile banking offers a heap of client satisfaction by giving smart security, quick access and plentiful applications in mobile software package to try to to the dealing simply in less amount of your time. you can access your account from anyplace within the world, therefore it advantages customer's time loads and simply access of banking. It allows to access the user to check financial transactions through mobile phone from anywhere in the world. It is the kind of financial services where customers get information, account enquiry, transfer and remittance of funds, balance statement information, account management etc. Technology can be organized for the combination of people, communication networks and data resources that collects information in an organization. Mobile banking and online banking saves there time without calling the branches for the transactions
Keywords: Mobile Banking, System, Database, Accounts, Transactions.

I. INTRODUCTION

The main objective of the project is to develop on-line industry for banks. In gift system all banking work is completed manually. User must visit bank to Withdrawal or Deposit quantity. In gift bank system it's conjointly troublesome to search out account info of account holder. In this bank management application we will automate all the banking process. In our bank management system user can check his balance online and he can also transfer money to other account online. during this application you'll be able to keep record for daily Banking transactions. The important purpose of developing bank management system is that it can store data of the bank and , that may store bank knowledge and supply Associate in Nursing interface for retrieving client connected details with 100% accuracy. This bank management system conjointly enable user to feature new client account, delete account and user may also modify existing user account info. exploitation this method user may also search somebody account in few seconds. exploitation our bank management system user may also check any transaction in any account. Our application also provide security check to reduce fraud. The system can check the user's existence within the info and supply the set of services with reference to the role of the user. Mobile banking application could be a service provided by a bank or alternative financial organization that permits its customers to conduct monetary transactions remotely employing a mobile device such as a Mobile phones or tablet. Unlike the related internet banking it uses software, usually called an app, provided by the financial institution for the purpose. Mobile banking is typically on the market on a 24-hour basis. With the advancement in the technology most of the banks have gone ahead with the concept of the mobile banking which has become a necessary must for them (Tavlas, 2015). The concept of mobile banking that is proposed for the Oman First Bank envisages to achieve significant improvements in the overall operations of the company. The thought of mobile banking that we would like to bring is primarily an application that can be downloaded by the bank customers through their smartphones from Google play store for android

II. LITERATURE REVIEW

A. What is E-Banking System ?

The next advanced technical man project plan is that the E-banking application. This application would work because the moderator between the users and banks. The users will produce and maintain their accounts, set or amendment passwords and avail themselves of the bank facilities while not having to travel there physically. they will transfer cash on-line and their transactions are going to be saved within the application. The app can begin out with a login screen,

during which the user will either log in with associate existing profile or click a button and make a brand new profile. once signed in, the user are going to be delivered to their dashboard page and can be prompted to form their initial account. in addition, there'll be a menu that has all of the choices for the app, as well as Dashboard, Account summary (and afterwards Transactions), Deposits, Payments, Transfers, Profile Settings, and Logout.

B. About E-Banking System:

E-Banking services are on the market on all seven days all around the hours of the day. it's a convenient thanks to access account data and allied services associated with the account from the comfort of your home and a stable web affiliation. These services provided also secure us against the cyberattacks too. These net-banking portals will solely be availed through User IDs and passwords, by generating OTPs and captchas while logging into the app Internet banking has reduced the stress on banking institutions as well as its customers. A client might not got to head to the bank every time they need a special question addressed; in truth, the accessibility of chat-bots and support services on the positioning create understanding and corporal punishment processes on the positioning easier for each the user and also the supplier. A client will access their account data, avail loans and keep check on the balance, create payments and transfer funds with security and ease. Nowadays, once AN account is opened with a bank, on-line banking services are automatically offered. You can open an account with a bank using its potential on-line services. E-banking conjointly keeps and provides a track on all the transactions and activity done throughout a lively session. E-Banking is secure and fast to access and method. Non-financial data like bank news, checking statements, filling and submitting applications and a lot of is feasible with solely a click of a button.

C. Benefits of E-Banking System

1.Security Assured:

Since internet banking is one in every of the key services offered by banks, it's conjointly a extremely secure platform. Banks usually use cryptography devices to confirm that each one shopper data is protected and there's no security breach. It also provides security from various online fraud and hacking of accounts

2.Access:

No Problem Even if it's the Doomsday of your bill payment and you're minutes apart from being levied a penalty, you can confidently rely Internet banking. Online transactions can be performed anytime of the day from the convenience of your home. Not simply that, rather than being physically present for large amount of transactions, you'll safely transfer funds at any time, utterly hassle-free.

3.No Hidden Fees:

Despite the services that are being provided, there are no hidden fees related with doing online payment All you will be charged a normal transaction fee and also the rest is managed by your bank.

4.Convenience Guaranteed:

While easy accessibility one of the main benefits of online banking, conjointly makes banking extremely convenient. the necessity of waiting in long queues at the bank is totally eliminated. Moreover, with mobile banking choice obtainable for many banks, transfers and payments become easier. Transactions may be completed on the go, whether or not you're stuck in an exceedingly traffic congestion or within middle of the work. This makes it even easier to check your balance before creating cashless purchases to avoid embarrassment if your account doesn't have the balance to buy everything on your wish-list.

5.Monitor Your Accounts Closely:

Lastly, maintaining and managing your account is formed easier after you have access to e-banking and an honest good user friendly application at your fingertips. Real time expenses can also be monitored while making purchases or estimating your monthly outflow of money and inflow of money

With all the benefits and plenty of more are adding to the list. It's troublesome to cop out of victimization facilities like E-banking for smooth banking transactions.

III. RESEARCH METHODOLOGY

In the study about E-Banking system both primary and secondary data is used. The E-Banking services provided by all sector of banks were collected and a list of question for collection in the city of Mumbai only. For this purpose, a format of questions was framed into 3 segments namely 1 – Personal (A1, A2, A3, and A12), 2 – Services (A4 to A7), and 3 – Security(A8 to A11). Each variable was scaled from 1 to 5 where 1 is strongly agree, 2 – agree, 3 - neutral, 4 – disagree, and 5 – strongly disagree. Out of the 300 questionS which were distributed among various banking customers 290 were returned back out of which only 289 were having data which was usable. The secondary data were collected

from various articles that were sourced from different and journals dealing with the current issues of mobile banking. Another major secondary source for the expert's opinion extraction is done by Internet & Text books related to E-Banking & Research Methodology

IV.FUTURE SCOPE

The following section describes the work that will be implemented with future releases of the software.

- 1.In upcoming version of application, we can do everything from app, just like different payment options, web option, search nearby banks and ATMs, etc.
- 2.This application will be act as a platform, which will be connecting bank and customer in real time.
- 3.Making the app supports multiple platforms (cross platform app).
- 4.As the technology emerges it is possible to upgrade the system which can be adaptable to desired environment
- 5.Admin module can be implemented
6. Based on the future security issues, security can be improved using the emerging technologies

V. CONCLUSION

As of present the customers are relying on the manual mechanism of doing banking. For example, if the customers who want simple statement of accounts or even their balance need to come all the way to the bank, wait in a queue for a length of time depending on the time and business activity of that day. And then when their times they must wait for another fifteen to thirty minutes to get their statement of accounts when all this can be easily done by the customer themselves at any given point of time with the fraction of the costs that is incurred both the customer and business side. In the process of doing all these transactions which doesn't have any monetary value associated with it the actual business of the bank takes a backseat. The overall quality of the banking service provided is below the industry standards which has been set at a high bar.

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