MOBILE WEB-BASED ONLINE MONETARY TRANSFER MODEL

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By

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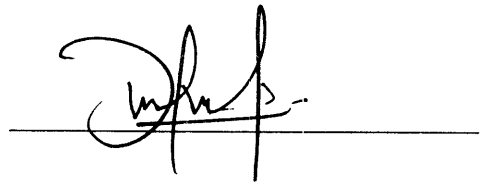
(Signature) : 

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ABSTRACT

The bank institutions are now offer mobile banking to persuade their customers to perform online banking anywhere and anytime however the bank services are not permit customers to perform third party funds transfer between banks. This project has aim to propose model for Mobile Monetary Transfer System (MMTS), which use as a model to develop a MMTS prototype. With the MMTS prototype, user can transfer money from his bank's account to another bank's account. The MMTS prototype was evaluated the usability by using semi-structured interviewing techniques. In the finding founds that all respondents was accepted MMTS prototype to perform third party funds transfer.

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LIST OF ABBREVIATIONS

ATM	- Automatic Teller Machine
BCB	- Bumiputra-Commerce Bank
cHTML	- compact Hypertext Markup Language
E-Banking	- Electronic Banking
E-commerce	- Electronic Commerce
E-mail	- Electronic mail
E-Mail	- Electronic Mail
E-Wallets	- Electronic Wallets
GPRS	- General Packet Radio Service
HDML	- Handheld Device Markup Language
HTML	- Hypertext Markup Language
ISO	- International Standards Organization
IT	- Information Technology
M-Banking	- Mobile Banking
M-commerce	- Mobile Commerce
MMTS	- Mobile Monetary Transfer System
M-Wallets	- Mobile Wallets
OBMB	- OCBC Bank Malaysia Berhad
PC	- Personal Computer
PDA	- Personal Digital Assistant
PHP	- PHP Hypertext Preprocessor
PIN	- Personal Identification Number
Pocket IE	- Pocket Internet Explorer
SIM	- Subscriber Identity Module
SMS	- Short Message Service
UML	- Unified Modelling Language
UMTS	- Universal Mobile Telephony Service
UOB	- United Oversea Bank
VML	-Voice Markup Language

WAP	- Wireless Application Protocol
WLAN	- Wireless Local Area Network
WML	- Wireless Markup Language
XHTML	- eXtensible Hypertext Markup Language

CHAPTER 1

BACKGROUND OF THE STUDY

1.1 Introduction

The growth of the Internet and network communication has changed the way of people life and lives (Deitel, Deitel, & Kate, 2001). The Web technologies are the technologies available with a variety of content and application platforms that use pass Web browsers when connect to the Internet. Electronic mail (E-mail) is one of web application types that have the capability of quick and easy communication via Internet. E-mail facilitates communication among hundreds of millions of people worldwide. Another popular web application service is Internet banking which make available, electronic payment. Kerem (2003) studied Internet banking in Estonia and found that, since it was made available in 1996, until 2002 the Internet has become the main transactions channel of the usage dynamics in a variety of different transaction methods. Other transaction methods are at the office, ATM, direct order, standing order, phone, and PC Bank. And 57% of Internet accessing is using Internet banking.

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