

**M-payment using mobile phone application in  
University Utara Malaysia**

**By**

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(801614)**

**Universiti Utara Malaysia, 2009**

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**M-payment using mobile phone application in  
University Utara Malaysia**

A thesis submitted to the Graduate School, College of Arts and Sciences in partial  
fulfilment of the requirements for the degree Master of Science (IT)

Universiti Utara Malaysia

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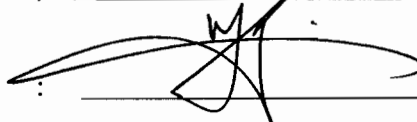
**M-PAYMENT USING MOBILE APPLICATION IN UUM**

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## **ABSTRACT**

Wireless technology has developed into one of today's hottest topics due to its ability to bring the power of communication and the Internet into the hands of users while overcoming temporal and spatial constraints. Students in University Utara Malaysia are facing some of problems in paying their bills and paying their tuition fees. Thus, every time they have to go to Jitra or Alostar to pay for their internet or astero bills. Moreover, for their tuition fees, students have to withdraw money from their bank and then go to pay for their tuition fees. These consume a lot of money and time. In this study, M-payment system helps to make it much easier for student to make their payment and settle their bills and their tuition fees at their convenience by using their wireless devices.

## ACKNOWLEDGEMENT

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## **LIST OF ABBREVIATIONS**

<b>HTTP</b>	Hypertext Transfer Protocol
<b>ICT</b>	Information and Communications Technology
<b>IDE</b>	Integrated Development Environment
<b>PDA</b>	Personal Digital Assistant
<b>POTS</b>	Plain Old Telephone Service
<b>SMS</b>	Short Message Service
<b>UML</b>	Unified Modelling Language
<b>WAP</b>	Wireless Application Protocol
<b>WML</b>	Wireless Markup Language
<b>WWW</b>	World Wide Web

# CHAPTER 1

## INTRODUCTION

This chapter briefly explains the background of the study, in which will discuss the utilizing of mobile technology in developing M-payment service to help University Utara Malaysia students to pay their bills and fees. The problem statement, objectives, significance and scope of the study will also be introduced.

### 1.1 Background of the Study

The wireless technology is the most interesting technology in the ICT industry today, where there is much innovation and research. As technology has been developed through time, advances in telecommunication and computer hardware knowledge have led to the emergence of mobile computing (Chipangura *et al*, 2006). Mobile computing provides instant deployment of service over a large geographical area and offers every user an equalivant service of quality. Information Communication Technologies (ICTs) play a significant role in enhancing rural development in developing countries (Pade et al, 2006). As the popularity of wireless services grows, manufacturers are enabling wireless devices with an increasing array of features and capabilities. However, a new

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