

ABSTRACT

Nowadays, the mobile phone is rapidly evolving into much more than a wireless telephone. It is transforming into a Personal Trusted Device (PTD), with the ability to handle a wide variety of new services and application, such as banking, payments, ticketing and secure access-based operations.

While the First Modern Bank has been growing, customers expect more convenient services therefore the bank come up with the new channel of service as Mobile Banking.

The system development project provides the analysis, design and implementation of Mobile Banking Service System for the Electronic Banking Division of First Modern Bank Public Company Limited.

We develop the new system based on Wireless Application Protocol (WAP) Technology to reduce the existing problems of the branch banking system and also better service to the customers by providing service 24 hours a day and seven days a week. Moreover the bank can establish a communication between customers and the bank. The Mobile Banking Service System will be used parallel with the services from branches, ATM, Call Center and other channels of the bank.

The breakeven point of this system is approximately ten months and payback period at 3.6 years.