Abstract

It is becoming evident that the use of electronic systems in performing transactions in modern day world deliver significant benefits to financial institutions. Payment systems are vital for financial institutions in any country. They enable the transfer of money and financial instruments. The desire for improved financial management service using Information Technology has transformed the banking sector and made better the various ways through which mobile phones have been used by customers at their convenience to access and operate their accounts. The emergence of technological advancement has led to the introduction of mobile banking. The presented algorithms implemented using the USSD exploit a fine granularity synchronization strategy to significantly outperform existing strategies, particularly by improving the way electronic banking is carried out in Ghana. The research sketches a proof of correctness of these algorithms. This explains the use of model-checking to perform exhaustive verification within a limited application domain and also describe empirical tests performed on execution traces from an actual implementation. The researcher further enumerated new
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approaches that can be adopted in improving electronic banking

References

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Index Terms

Computer Science Information Systems

Keywords

Banking, Electronic, Unstructured Supplementary Service Data, Technology