As a small business owner with limited resources, I want the banking system to have low fees, be easy to use, provide access to credit, and allow me to manage my business finances efficiently so that I can focus on growing my business. Acceptance Criteria: The banking system should have lower fees compared to other banking systems available in the market. The banking system should be easy to use with a user-friendly interface and intuitive navigation. The banking system should offer access to credit with flexible repayment terms and interest rates. The banking system should allow me to manage my business finances efficiently with features like account balance tracking, transaction history, and budgeting tools.