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ONLINE SMART DOCTOR SYSTEM

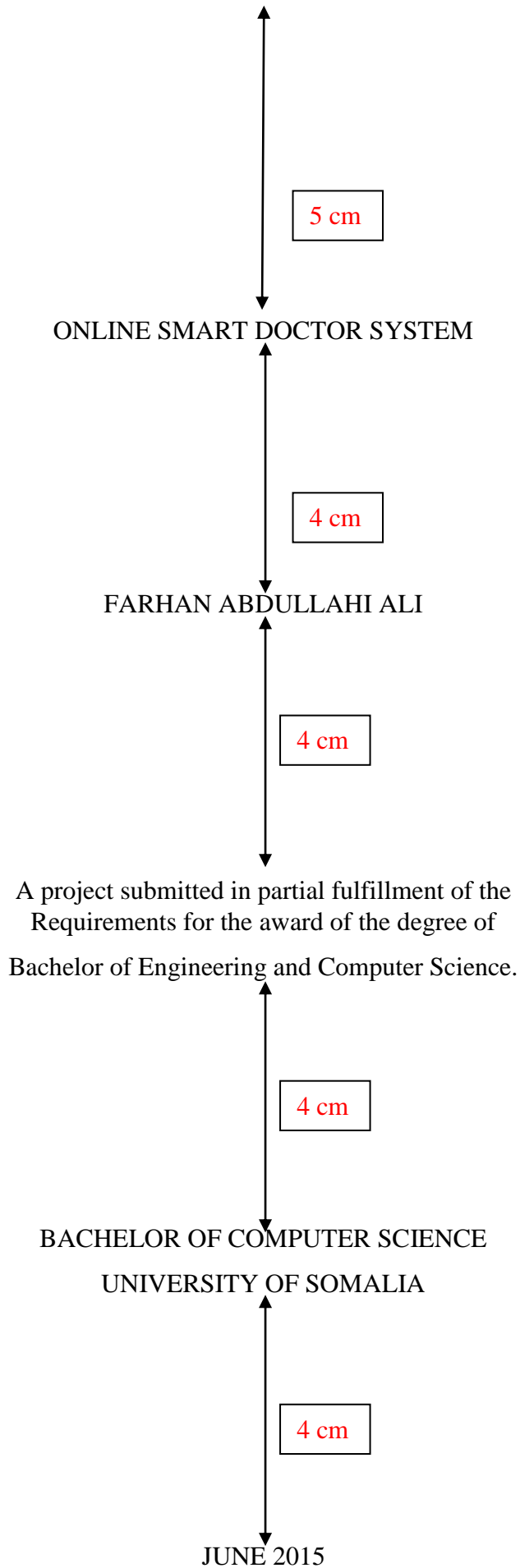
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2015



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ABSTRACT

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Mobile Payment is a new technology in world of online shopping. Mobile Payment (M-Payment) is a kind of payment for goods, bills and services with mobile device like Cell Phone, Smart Phone and PDA (Personal Digital Assistant) and uses the advantage of wireless and other technologies. Mobile devices can be used in variety area of payment such music, video, ringtone, transport tickets, books, and magazine. The existence of M-Payment Systems is back to 1997 when the first two mobile phones enabled on Coca Cola vending machine that installed in the Helsinki area in Finland. This project focuses on business to customer (B2C) view of this business and review M-Payment technology. There is lots of different M-Payment method, M-Payment system, Transaction model and M-Payment model. This project focuses on direct-mobile billing (DMB), Mobile Web Payment (WAP) and Short Message Service (SMS). The proposed model named *Flexible Model* is based on these payment methods. In this study, some questions collected from users to know their needs and their previous experiences in using M-Payment. These answers have been analyzed using SPSS. From this knowledge, the author proposes a payment model which can satisfy all users. The proposed model is tested and some future works are suggested at the end of this study.

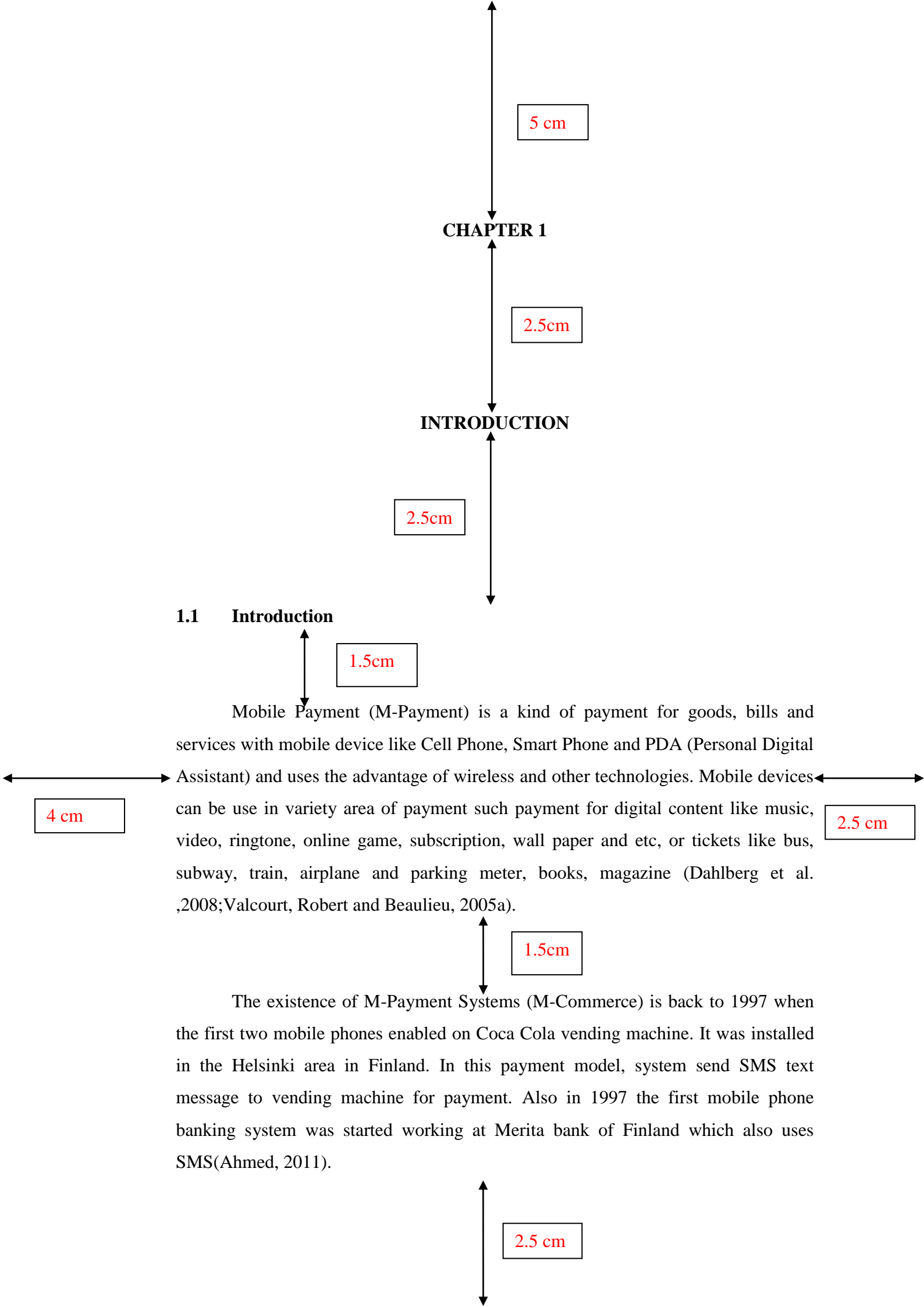
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M-Payment is an innovated branch of E-Commerce, before the existence of M-Commerce people use computer to connect networks and buy or sell thing through it, this situation has some limitation for people like connectivity, or availability. Then people start to use smaller device like laptop computers, PDA and etc, But they still had problem with connectivity of devices, this problem has been solved by new media called wireless network connection and people could connect everywhere via this new connection method. By appearance of M-Payment systems people adopt it faster because of its mobility, ubiquity, convenience, instant connectivity and personalization and low cost of device.

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M-Payment procedure can be widely adopted by customer if it cover all payment scenarios and people are ensure the confidential treatment of data , also they need have their payment confirmation by SMS or Email. Customers are not interested to buy a new mobile device for using this technology. They need a system which is easy to handle and responds quickly, also large number of merchant accept it to use. At least this Project will come up with designing a model which can cover most needs of customers.

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M-Payment methods can be categorized in four primary models:

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1. Short Message Service (SMS) based Transaction payment (Anon, 2006).
2. Direct Mobile Billing (DMB) (Anon, 2006).
3. Mobile Web Payment (WAP) (Anon, 2006;VanSteenderen, 2002).
4. Contactless M-Payment (NFC) (VanSteenderen, 2002;Card et al., 2007).

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The current M-Payment is categorized in two groups (Jerry Gao, Jacky Cai and Shim, 2005): 1- Account based payment system (ABPS) (Rabara ,2010) and 2- Point Of Sale (POS) payment system (Jerry Gao, Jacky Cai and Shim, 2005). In ABPS three types of payment are available which are: Mobile base payment system, Smart card payment system and credit card payment system. And POS payment

Minimum 2.5

2.5 M-Payment Existence Payment System

The existing m-payment systems can be classified as (Jerry Gao, Jacky Cai and Shim, 2005):

Account-based payment systems:

- Correct**
- Mobile phone based payment systems.
 - Smart card payment systems.
 - Credit-card payment systems.

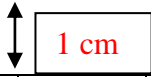
POS payment systems:

- Incorrect**
- Automated POS payments.
 - Attended POS payments.

2.5.1 Account-Based Payment Systems

2.5.1.1 Mobile Phone-Based Payment System (MPB)

MPB payment system use mobile phone by operator or financial company or both. There is a lot of options were presented for mobile phone like: (1) multi-application smart card (SIM card and Wireless Identification Module (WIM) both in one SIM card), (2) Dual Sim Mobile (for SIM and WIM), (3) dual-slot phone

						
	Question	1	2	3	4	5
SMS Method	Easy to use					
	Security is acceptable					
	Do you prefer this method?					
DMB Method	Easy to use					
	Security is acceptable					
	Do you prefer this method?					
WAP Method	Easy to use					
	Security is acceptable					
	Do you prefer this method?					
	This model is better than other web site's model					

1-Totally Agree 2-Agree 3-Average 4-Disagree 5-Totally Disagree

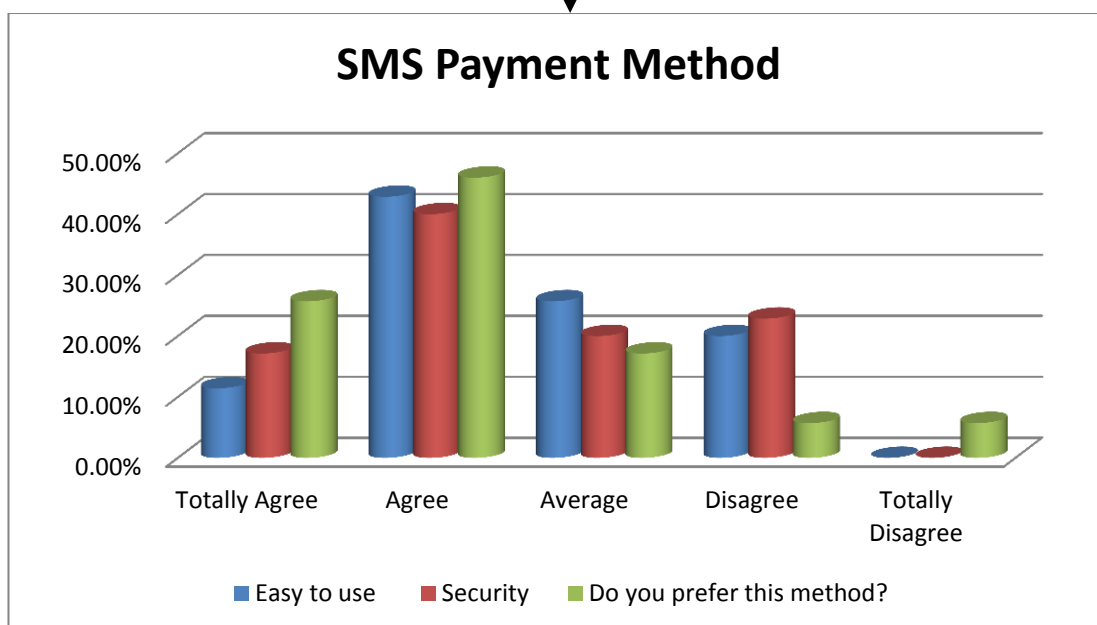


Figure 6.1 Questions about SMS Payment method in Flexible Payment Model

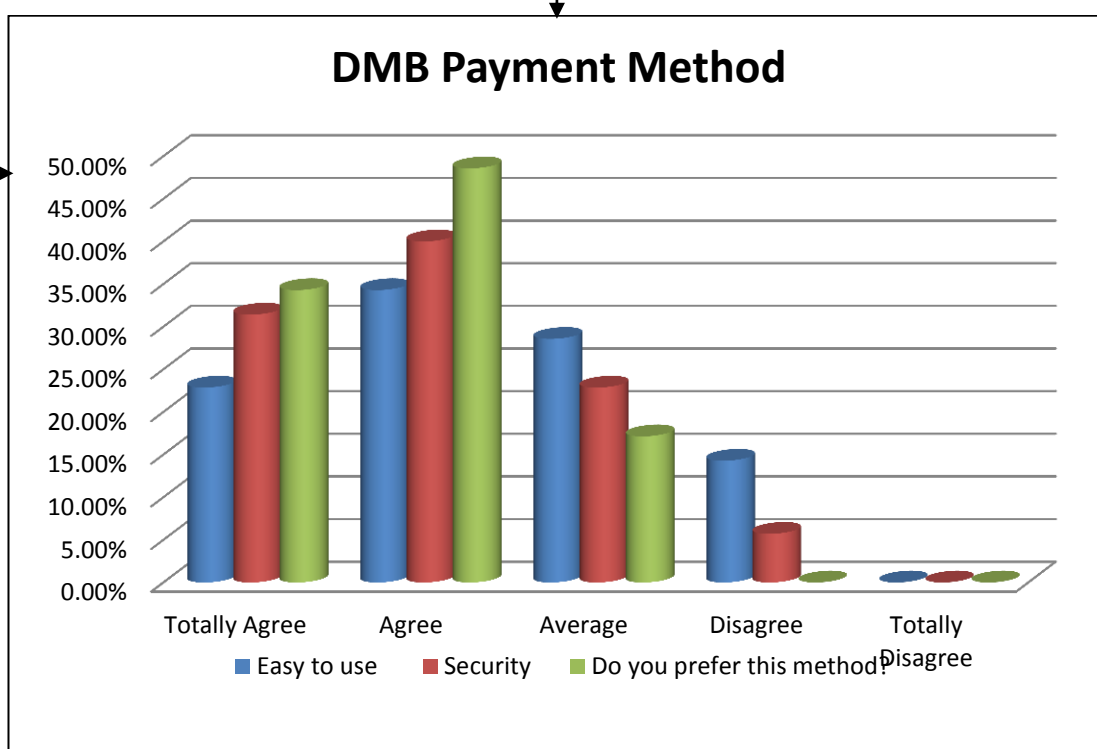


Figure 6.2 Questions about DMB Payment method in Flexible Payment Model

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APPENDIX C

MORGAN SAMPLE SIZE TABLE

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Morgan Sample Size Table (The research advisor 2006)