**ASIA PACIFIC Mobile Banking**

# 1.0 Introduction

ASIA PACIFIC Bank is a new startup banking company that is currently running in South-east Asia. The bank introduces a new mobile banking application that runs on Android platform. This application allows customers to access their bank accounts directly from phone which fulfills most of the customers’ demand. It also provides banking tasks all in one place including high security authentication, check the user’s balance and recent transactions, deposit checks, transfer funds and pay bills, send money to virtually anyone using email address or mobile number, report a lost or stolen card and order replacement cards, and receive alerts and notifications.

# 2.0 Objective

1. Allow customers to access their financial transaction using mobile device easily.

2. Provide user friendly interface which comes with great user experience.

3. Available for 24-hours basis.

4. Highly secured transaction over the internet.

5. Stable application with enhanced operational efficiency.

6. Suitable for any type of Android devices.

# 3.0 Problem Statement

1. People need to go directly to bank or ATM to conduct financial transaction. This will make bank’s operational cost higher. It is also, not efficient for the customer because it limits the customer capabilities to access their account.

2. Other mobile banking does not provide a good interface to satisfy the customer experience. Some mobile banking is too simple and less features to fulfill the customer’s need. For example, interface between one device and another device are different in terms of image pixel size and font size.

# 4.0 Solution

1. Mobile banking reduces the cost of handling transaction by reducing the needs for customers to visit a bank for their financial transaction. The customer will have the authority to access their account directly from their mobile phone anywhere and anytime using internet connection.

2. Creating an interactive application design where the customer experience is prioritized. Interface will automatically adjust with the devices specification to ensure the user satisfaction upon using the application.

# 5.0 Conclusion

After all, Human Computer Interaction takes advantage of our everyday knowledge of the world to make software and devices more understandable and usable for everyone. With a user friendly interface in the mobile banking application expected to be an improvement to the banking system at Asia Pacific Bank. Ultimately, if a system is well designed with HCI techniques, the user should not even have to think about the complexities of how to use the application and find ease of use in it.

Furthermore, the application expected to reduce the cost of handling transaction as well as creating an interactive application design where the customer experience is prioritized. In order to fulfill the requirement, in depth research and implementation will be necessary as well as to finish this assignment.