Industrial Practical Training - I

on

Transaction System Website

submitted in partial fulfillment of the requirements

for the award of the degree

of

Bachelor of Technology

in

Computer Science and Engineering

By

Churchil Yash Rajpal

Enrollment No. A60205219009

Under the guidance of

Dr. Hemant Kumar Soni

Associate Professor

Department of Computer Science and Engineering
Amity School of Engineering & Technology
Amity University Madhya Pradesh, Gwalior
December, 2021

Department of Computer Science and Engineering

Amity School of Engineering and Technology

Amity University Madhya Pradesh, Gwalior

DECLARATION

I, **Churchil Yash Rajpal**, student of Bachelor of Technology in Computer Science and Engineering hereby declare that the industrial training report entitled **"TRANSACTION SYSTEM WEBSITE"** which is submitted by me to Department of Computer Science Engineering, Amity School of Engineering & Technology, Amity University Madhya Pradesh, in partial fulfilment of the requirement for the award of the degree of Bachelor of Technology in Computer Science Engineering, has not been previously formed the basis for the award of any degree, diploma or other similar title or recognition.

Churchil Yash Rajpal

Date: 04/12/2021 (Enrollment No. – A60205219009)

Department of Computer Science and Engineering

Amity School of Engineering and Technology

Amity University Madhya Pradesh, Gwalior

CERTIFICATE

This is to certify that **Churchil Yash Rajpal (Enrollment N0. A60205219009),** student of B.Tech. (C.S.E) V semester, Department of Computer Science and Engineering, ASET, Amity University Madhya Pradesh, has done his practical training entitled **"TRANSCATION SYSTEM WEBSITE"** under my guidance and supervision during **"1 June, 2021 – 3 July, 2021".**

The work was satisfactory. He has shown complete dedication and devotion to the given project work.

Date: **04/12/2021**

(Dr. Hemant Kumar Soni)
Associate Professor
Supervisor

(Dr. Shiv Shakti Shrivastava)
Professor, RNTU, Bhopal
External Examiner

(Dr. Venkatadri Marriboyina)
Head of the Department


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Churchil Yash Rajpal

(Enrollment No. – A602051219009)

ABSTRACT

A Transaction System Website is a website that uses the online transaction processing (OLTP) principle to keep track of a person's bank account. In this project, I attempted to demonstrate only the most fundamental functions of a banking account system, such as money transfer and retrieval, as well as its history, including the date and time of transactions. The transaction is carried out in Indian Rupees. The market demanded the development of an online transaction project since it allows individuals to save a variety of goods, including paper required to write notes, time spent on transaction and counting, and the expense of physically operating this large operation. This simplifies the banking environment for consumers and promotes the needs of end banking users by giving multiple options to complete banking operations. The website was very straightforward and allowed individual to direct money transactions at the comfort of their own homes. The Transaction System Website is a project that incorporates relevant technology. This project's ultimate purpose is to create a website for a Bank Account Management System (BAMS) for Sparks Foundations Ltd. Creating and managing requirements is a barrier for IT, systems, and product development projects, and just about every other activity involving a signed obligation. One of the many threats that affects the banking world is Cyber Security Threats that alone accounts for the loss of around $200,000 on average across the business market. Organizations must adequately design and implement the naming so that they will be meeting customer expectations while also demonstrating legality, and operating on schedule. An occurrence of a task and managing it can yield a high and quick return on the investment. The project understands the aforementioned problems that were existing in the business and thus tries to comes up with the appropriate answers. Essentially, it investigates other relevant systems before establishing system specifications. HTML, CSS, PHP, JavaScript were cast-off to implement the system design.

Keywords: Online Transaction Processing, Cyber Threat, Digital Banking, Localhost, Database Architecture, My Structured Query Language Database.

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LIST OF ABBREVIATIONS

S. No.	Terms	Expanded Form
1	ATM	Automated Teller Machine
2	BAMS	Bank Account Management System
3	DTH	Direct-to-Home
4	ECS	Electronic Clearing System
5	IMPS	Immediate Payment Services
6	NEFT	National Electronic Funds Transfer
7	OLTP	Online Transaction Processing
8	PIN	Personal Identification Number
9	RTGS	Real Time Gross Settlement
10	WAMP	Windows, Apache, MySQL, PHP, Perl
11	XAMPP	Cross-platform, Apache, MySQL, PHP, Perl

CONTENTS

Chapter 1

INTRODUCTION & PROJECT DETAILS

1.1 Introduction

Transaction System Website is the consequence of the troubles which users usually face while performing banking activities manually. This website implements the concept of Internet Banking. Internet banking allows individuals to perform various banking activities from anywhere via Internet. It enables customers to perform all routine transactions such as Account Transfers, Balance Inquiries, Bill Payments, Stop-Payment Requests and many more.

Using Internet Banking Account information can be accessed any time, day or night and can be done from anywhere. The beneficiary uses the capital and medium to conduct these budgetary activities. The expedient that a purchaser use can be a handy device like a pc, tablet, or a smart phone. The medium is the internet that makes the technology possible. Thus, the majority of basic banking transactions can be completed without the customer having to visit the bank location. Not all the account holders get the access of Internet Banking. The customer through admin must register for the facility while opening the bank account or later. The customer should use the registered customer id and password to login into their Internet Banking Account. This is very jammed and easy, also a shielded path to bank.

1.2 Features of Online Banking

- A patronage consuming this benefit can conduct asset-related and other tasks like:
  i) The person can observe bank status.
  ii) They can scrutinize the archives of their transactions for a given period.
  iii) Opening a fixed deposit.
  iv) Paying taxes, utility bills, recharge mobiles, DTH connections, insurance premium etc.
- Safe and secure mode of banking.
- Customers can apply for the issuance of chequebook.
- Set-up or cancel automatic recurring payments and standing orders.

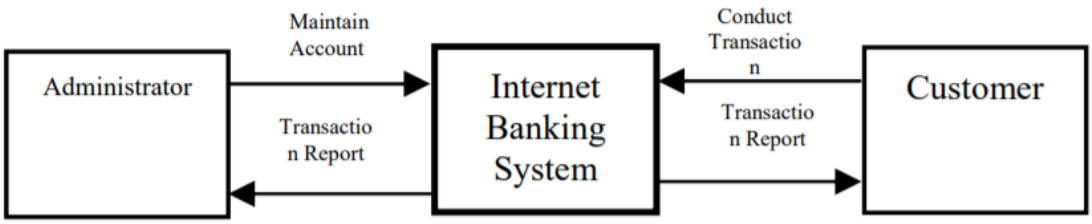

Fig 1.1 Context Diagram

1.3 Advantages of Online Banking

Given are few of the advantages associated with Internet Banking:

- **24×7 Availability:** Unlike traditional banking hours, internet banking is not restricted by time. It is available all through the year, 24/7. The majority of online services are not time-limited. Users can rapidly check their account balances, financial records, and make financial transactions.
- **Convenience of beginning banking transactions:** Internet banking is widely used as of the shrewd routine it allows for financial transfers and services. Financial procedures such as submitting tally and transferring funds between accounts can be completed at any time, according to the user's convenience.
- **Proper Track of Transactions:** After transactions with a high likelihood of being misplaced, the bank provides acknowledgement slips. Nonetheless, with internet banking, it is quite easy to keep track of all of the transactions that the customer has performed.
- **Fast and Secure:** Net banking users can immediately transfer funds between accounts, especially if they are in the paired bank. Furthermore, both the transactions and the account are protected by a password and a unique User-ID.
- **Non-financial Transactions:** Aside from fund transfers, online banking enables users to view non-financial services including balance checks, account statements check, and applications for cheque book issuance among others.

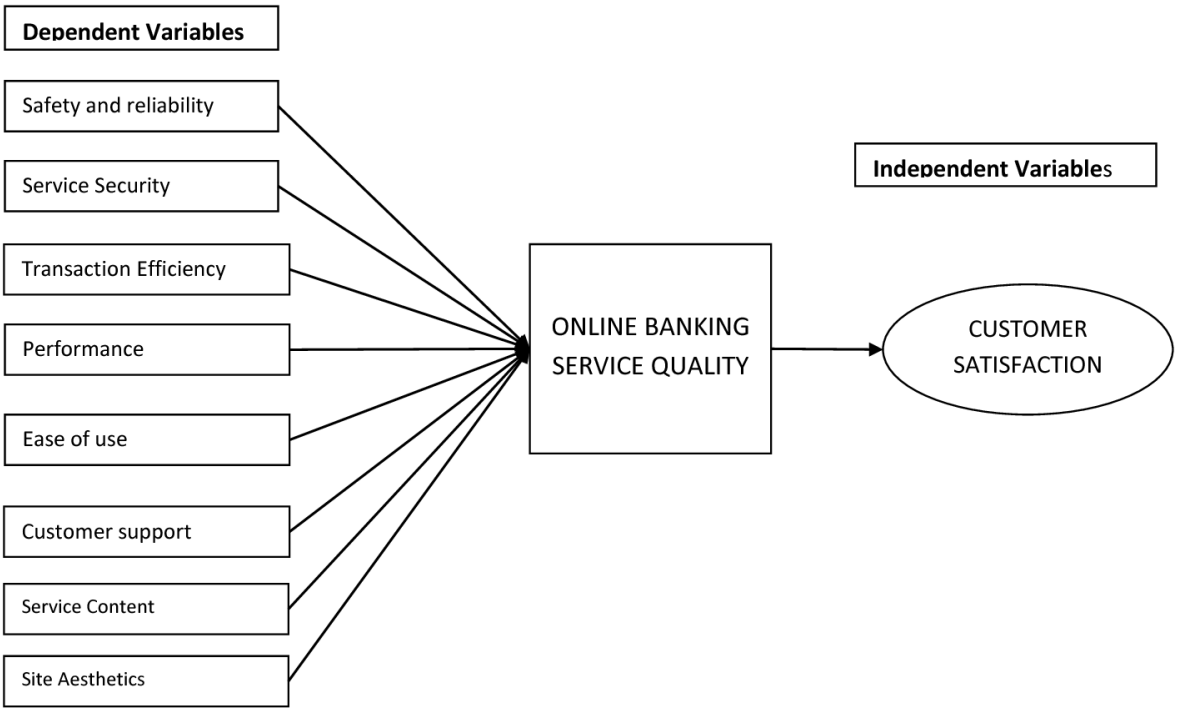

Fig 1.2 Advantages of Transaction System

1.4 Project Details

1.4.1 AIM

The Transaction System Website is created with the primary goal of managing bank details, Net banking, log, cash, and statements. The goal of this project is erecting a website interface which will bottommost the consignment of manual work requisite to cope the aforementioned jobs while also monitoring them. HTML, CSS and JavaScript are used for front-end design while PHP and MySQL are used to handle the back-end. This bank application was implemented using a MYSQL database where all banking customers can log in using their account login id and password via a protected web page.

1.4.2 Getting Started

Choose our Online Banking if you want to try out online banking before wanting to commit. It is not a requisite to register in any way, thus a wonderful method to assess the service before committing. Once the punter examined the site he/she will have the choice of either enact just the basic banking activities and checking balances or doing more involving finances. This will depend on the user.

1.4.3 Scope of the Project:

It may be useful for acquiring detailed information about optimal management. The collection will be transparent, easy, and sensible in a very short time. It will assist a person in comprehending the administration of the previous year in a clear and vibrant manner. It also facilitates in current all works relative to Online Banking System. It will also stunt the cost of compiling the management and ensure that the data collected runs properly.

Our project attempts to automate business procedures, which means we've attempted to digitise distinct Online Banking System processes.

- In a software system, a person can fill out numerous forms, and a big number of copies of the forms can be produced quickly.
- No stipulation to create the manifest on a PC system; instead, we can print it immediately, saving time.
- To help employees in documenting the time and effort they put into their different work.
- Making the mass of riches by boosting their effectiveness via automated systems.
- This creation congregates a range of information that can be accessed for a variegated reason.
- It meets the needs of the customer.
- It should be simple to grasp for self-same, the user and the administrator.
- Be simple to use and have a user-friendly interface.
- The project was completed on time and in cost.

1.5 Goals and Objectives

1. **Main Goals:**
    - The aim is to create a software programme that will handle the entire bank operation related administrative accounts, customer accounts, as well as maintain track of each customer's assets and other transaction procedures.
    - In light of today's market, our primary goal is client contentment.

2. **Customer Satisfaction:**
    - Client can conduct his business without fear of being judged or losing his privacy.
    - The scaffolding will lug out and complete all of the duties that a client may require.
3. **Saving Customer Time:**
    - For simple transactions, an individual does not need to go to the financial institution.
4. **Protecting the Customer:**
    - It assists the consumer in feeling content and at ease with his decisions; this protection encompasses the customer's account, wealth, and confidentiality**.**
5. **Transferring Money:**
    - Prove helpful with money transfers to/from another bank or country.

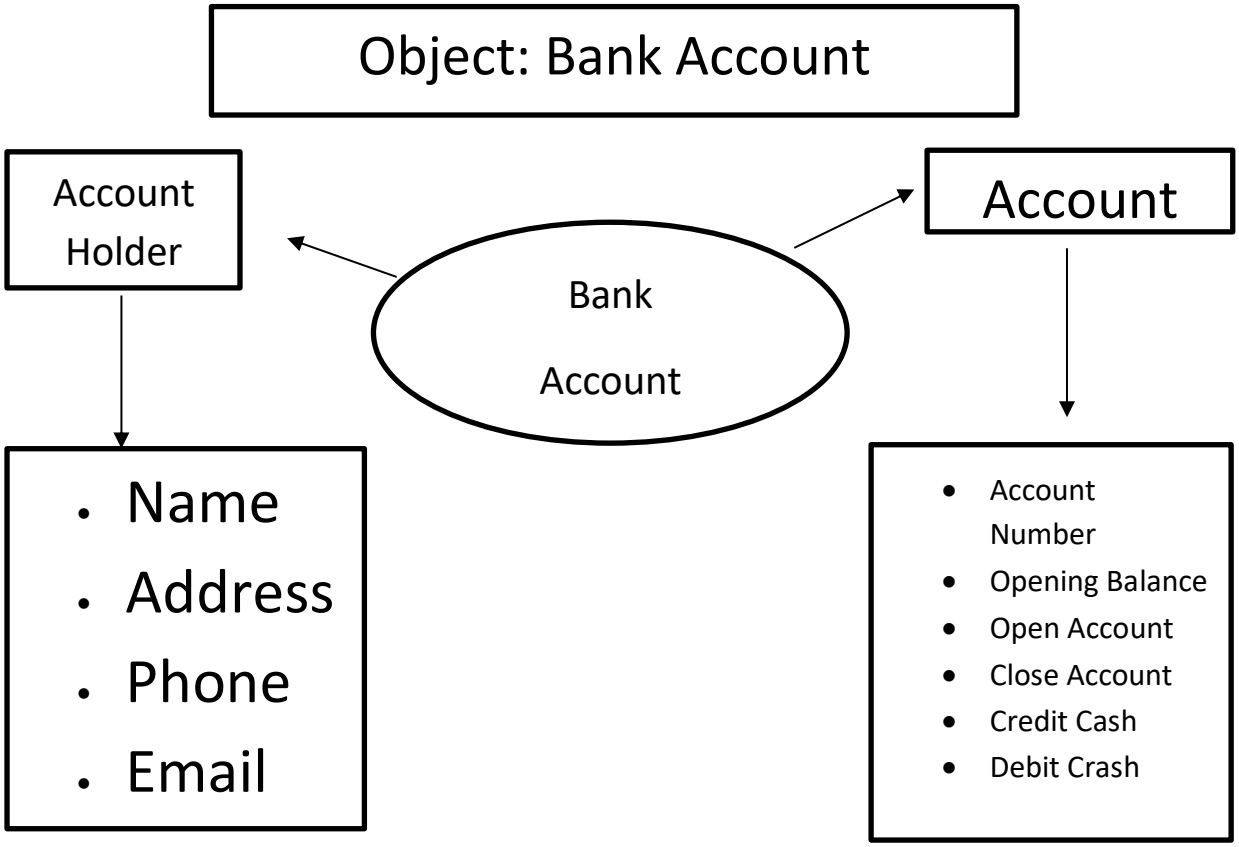

Fig 1.3 Bank Account System

Chapter 2

MODULES AND SYSTEM REQUIREMENTS

2.1 Modules Description

1. **User Module:** The major goal in building this module was to provide the record of all of the clientele's details and information. We've created all of the customer's CRUD (Create, Read, Update, and Delete) actions. This module receives the customer's info as well as bank account numbers, as well as verification of financial disclosure. This module allows account holders to get in to the system. As a result, this is the website's secure login page for consumers.

   Features of User Module:

   - ✓ The purchaser can to login into his/her account.
   - ✓ The patron will be able to create an account with the bank and ask for permission for net banking.
   - ✓ The frequenter will be allowed to examine the personal information.
   - ✓ The client will be able to transpose his or her information.
   - ✓ JScript employment to authenticate all customer forms on the operand side.

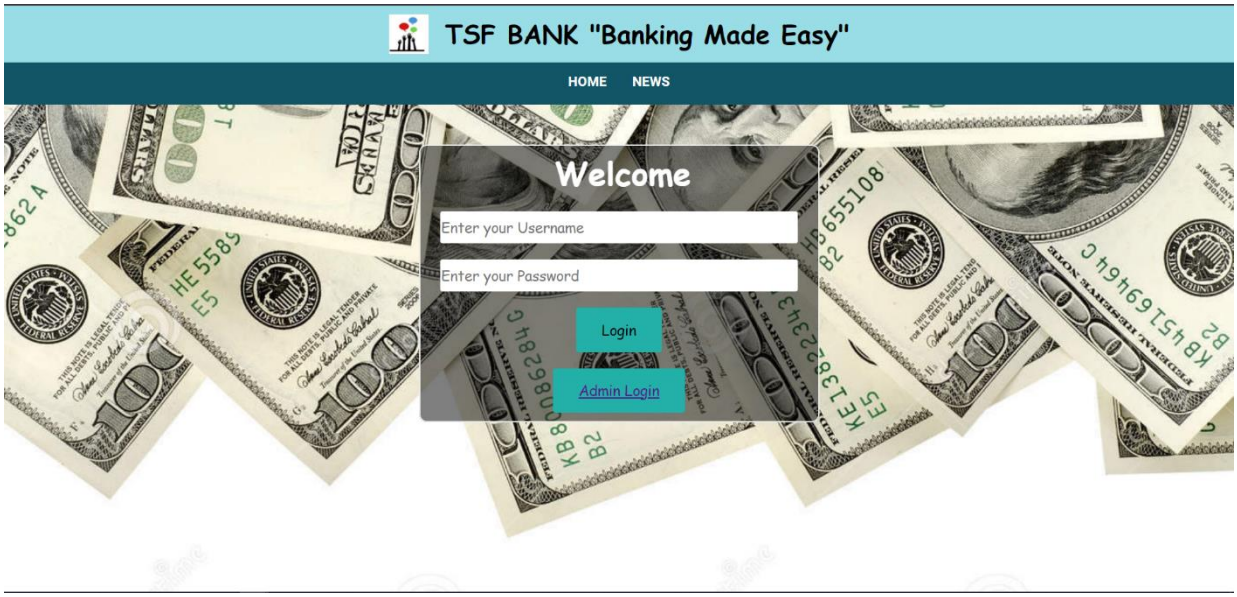

Fig 2.1 Customer login page

2. **Admin Module:** There will be a credibility identification that is going in place before admin can access this application. If you log in as an administrator, you'll be taken to the Admin Home Page; if you log in as a regular user, you'll be taken to your Account Home Page. The following gizmo are implemented by this: Individual accounts can be originated, subsist accounts can be managed, all transactions can be scrutinized, balance queries can be performed, and accounts can be deleted or terminated.

   Features of Admin Module:

   - ✓ The list of customer account numbers is visible to the administrator.
   - ✓ Administrator exclusively has the option to alter, delete, and update the customer's log.
   - ✓ Administrator login option will be available only for admins.
   - ✓ Any account can be activated or deactivated by the administrator.
   - ✓ Admin has access to the entire transaction history.

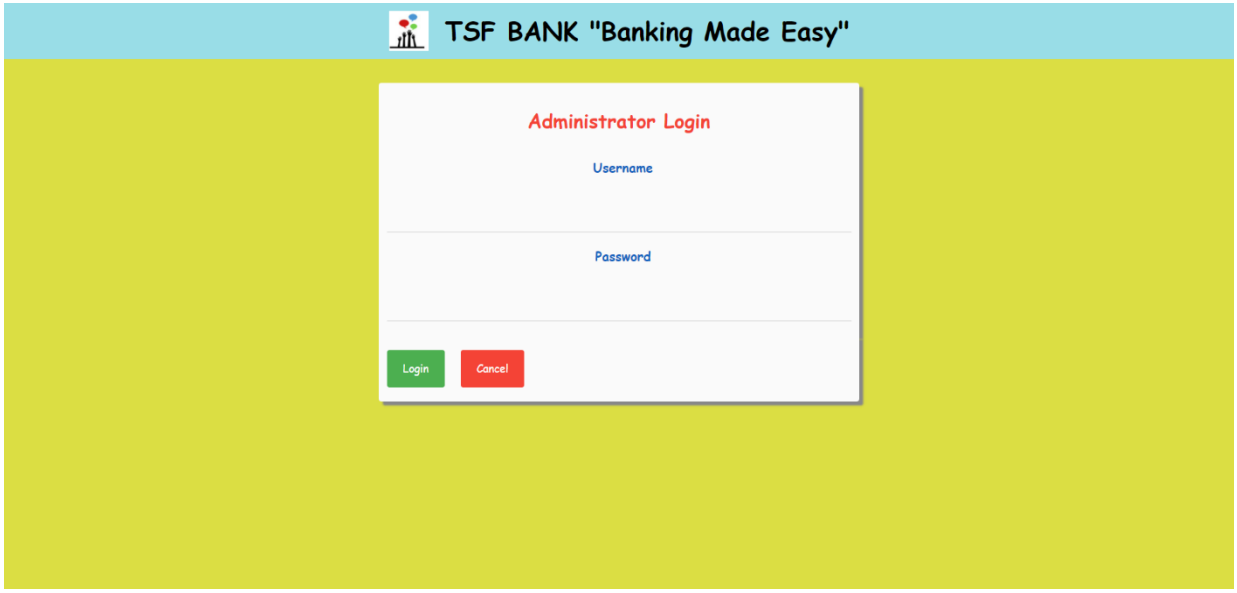

Fig 2.2 Administrator login page

3. **Balance Module:** This module is built primarily for supervising customer balance data. The amount that will set foot in by the user along with other account details like IFSC code, Acc. No., etc will be all managed in this module. The balance amount of the fellow will change after he/she will receive any kind of payment.

Features of Balance Module:

- ✓ The account holder is able to check his or her balance at any time of the day.
- ✓ The regular client can view and modify his account balance information.
- ✓ Customers has the option of requesting internet banking access.
- ✓ The customer will have the option to close his or her account with the bank.

Trans. ID	Date & Time (IST)	Remarks	Debit (INR)	Credit (INR)	Balance (INR)
1	26/09/2017, 6:23 PM	Opening Balance	0	50,000	50,000
2	26/09/2017, 6:42 PM	Cash Deposit	0	123,456	173,456
3	26/09/2017, 6:42 PM	Cash to Self	5,698	0	167,758
4	26/09/2017, 6:43 PM	Cash to Self	9,658	0	158,100
5	26/09/2017, 6:43 PM	Cash to Self	1,569	0	156,531
6	26/09/2017, 6:43 PM	Cash to Self	12,369	0	144,162
7	26/09/2017, 6:43 PM	Cash to Self	100,000	0	44,162
8	26/09/2017, 6:44 PM	Cash Deposit	0	200,000	244,162
9	29/09/2017, 7:27 PM	Cash to Self	10,000	0	234,162
10	20/10/2021, 3:34 PM	Cash to Self	14,930	0	219,232
11	20/10/2021, 9:18 PM	Cash to Self	50,000	0	169,232

Fig 2.3 Transaction Page

4. **Account Management Module:** This module is being used for managing the figures and statistics of the account date wise where Admin can manage all accounts. Administrator can access the list of all accounts and funnel them based on their customers. We created all of the account's CRUD (Create, Read, Update, and Delete) operations.

   Features of Management Module:

   - ✓ Admin can perform the management of the accounts.
   - ✓ Admin can also edit or delete an account according to the bank rules and regulations.
   - ✓ Customer can see and update their account details.
   - ✓ Customer also has the right to active or inactive his/her account at any point.
   - ✓ Customers and Admin both can see the transaction history.

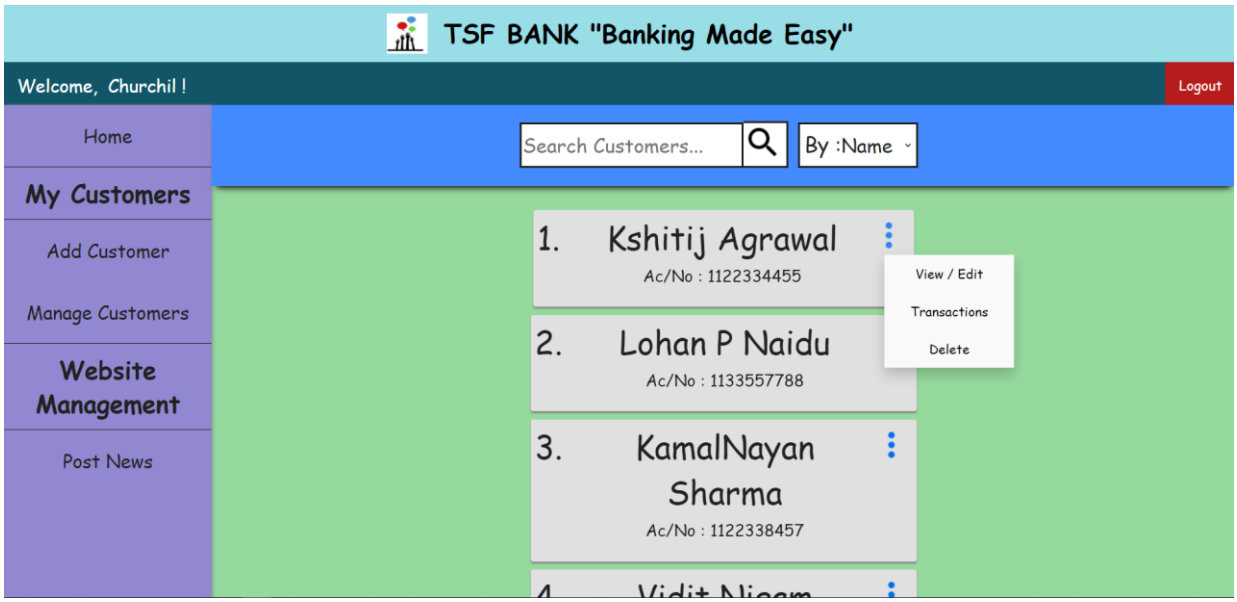

Fig 2.4 Governance of Accounts

5. **Branch Module:** The major goal in building this module was to administer the bank's branch. Admin will control all branches in this module, and customers can monitor their own branches. The administrator can get a list of all the branch areas and filter them.

   Features of Branch Module:

   - ✓ Admin has the right for the managing the branch.
   - ✓ Admin can take a note on the directory of all the beneficiaries.
   - ✓ Only through admin login new beneficiaries can be added or deleted from the bank.
   - ✓ Customer has the access to their account.
   - ✓ Customer has the right to delete their account from the bank.
   - ✓ Customer also has the right to change their password and username for the account.

2.2 Validation of Project

1. All sections are authenticated and do not accept incorrect values.
2. Null value fields are not acceptable on any of the forms for Bank, Account, or Cheque Book.
3. Keeping records free of inaccuracies.
4. Managing the amount of input.
5. All sections are authenticated and do not accept incorrect values.

6. Null value fields are not acceptable on any of the forms for Bank, Account, or Cheque Book.
7. Keeping records free of inaccuracies.
8. Managing the amount of input.
9. All of the system's modules/forms are integrated.
10. Compilation of potential test data, including necessary competency framework.
11. The test cases are being generated.
12. Manual testing was carried out.
13. All reproduced errors are recorded.
14. Corrections made in response to errors discovered during testing.

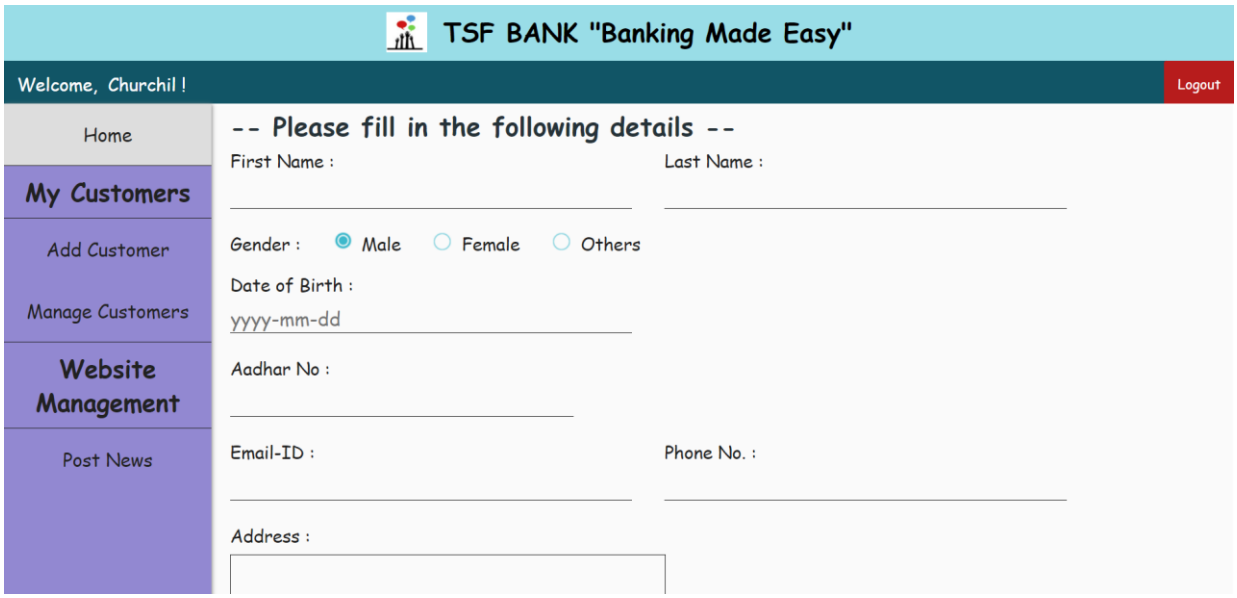

Fig 2.5 Adding an Accounts

2.3 System Requirements

2.3.1 Operating System

This project can be set up on the following operating systems:

- **Windows:** This application is easy to set up on a Windows OS computer. You will need to install WAMP or XAMPP on your Windows system in order to run this project.
- **Linux:** This project can be run on any version of the Linux operating system.
- **Mac:** This project can also be easily configured on the Mac operating system.

2.3.2 Software Requirements

Some of the requirements of the proposed system are:

- The system must save information about a new bank registration.
- Structure should oblige internal staff in keeping account counsel and unearthing it in response to various queries.
- System must trail of the volume of information.
- The system must maintain a record of the rebalancing.
- It also requires a surveillance system to prevent data loss.

Software Requirements Specifications

Front End Language -- PHP

Back End Database -- MYSQL

Additional Tools -- XAMPP Server

Operating System -- Windows 7, 8, 10

2.3.2 Hardware Requirements

The Website can be used on any device with bare minimum requirements. Any device with a modest processor, RAM, cache memory, and hard disk can definitely be used to run this website. More over XAMPP Server and MySQL configuration and environment respectively should be there in order to use this website. In inception, one need to copy the folder (net-banking) or the ingredients to the destination of the localhost. Then we are required to import the net_banking.sql database into the MySQL setup where our database is created. We can create a new database just for this SQL file. At last we need to edit the file (connect.php) in accordance with user-name and password of the respective MySQL setup we are using our database. After this open a browser and test whether the setup works or not by visiting the home page. Type “localhost/home.php” as the URL in the browser to visit the home page.

Hardware Requirements Specifications

Processor -- Intel Pentium III or later

Main Memory (RAM) -- 256 MB

Cache Memory -- 512 KB

Chapter 3

SYSTEM AND DATABASE ARCHITECTURE

3.1 System Architecture

The rudimentary stairway in the blooming juncture of any engineered product or system is architecture. Architecture is an artistic process. A good architecture is essential for an efficient system. The term "architecture" is identified as "the process of applying multiple techniques and ways to tell a procedure or a scheme in sufficient detail to start its working order." Software design is the technical foundation of the software engineering process, and it is employed despite of the framework. The architectural detail required to produce a system or product is developed through the system design. As with any methodical technique, our programme has through the most thorough design process imaginable, fine-tuning all levels of efficiency, performance, and accuracy. The change from a user-oriented document to a document for programmers or database personnel occurs during the design process.

The design of a system goes through two stages:

1. Logical Design
2. Physical Design

3.2 Logical Design

The fringes or extremities of any system is achieved by knowing the logical stream of it. It can contain the following mentioned steps:

- Inspect the present physical system, including file content, volumes, frequencies, and so on.
- Determines the type, substance, and frequency of reports by preparing output specifications.
- Prepares input parameters, including style, substance, and the majority of input functions.
- Helps prepare requirements for editing, privacy, and governance.
- The action plan is detailed in this section.
- Creates a logic model walkthrough of the data flow, output, input, and interfaces.
- Advantages, costs, deadlines, and limitations are all examined.

3.3 Physical Design

Physical device produces the operating structures through outline the layout specs that inform the programmers precisely what the candidate device ought to do. It consists of the subsequent steps.

- Create a physical model.
- Inlet and outlet medium must be defined.
- Make a database schema and recovery processes.
- Design a practical design that allows physical information to trickle covering the system and take a look around.
- Prepare for the system's implementation.
- Make a transformation timeline and set a deadline.
- Set up training modules, sessions, and a schedule.
- Create a testing and implementing strategy, as well as any additional hardware and/or software requirements.
- Advantages, expenses, transition date, and system constraints should all be updated.

3.4 Database Design

The database, called churchildb, will have various tables for admin, beneficiaries, customer, and of all the passbooks of every customer. Each will store either account or customer information. Using a foreign key, the two tables will be linked. The customer table has the following fields:

Four different holders will be there who can dispatch the banking activities at first but more users can be entered via admin. There will be a section for reportage besides modified by the head admin only. Database will handle information of all these things. Apart from these affairs, an ATM stimulator that will sanction to debit or credit money from it using pin digits that will be assigned to each customer during the investiture of their account.

Table 3.1 Database Fields

Fields	Description
cust_id	This will create a new id for every new customer by admin.
first_name	Used to store customer first name.
last_name	Used to store customer last name.
gender	For customer's gender.
dob	For customer's date of birth.
aadhar_no	It will store aadhar card number of each customer.
email	This will store customer's email address.
phone_no	This will store customer's phone number.
address	This will be used for storing customer's address
branch	Used to store customer's branch.
account_no	Used to store customer's account number.
pin	For customer's pin number.
uname	This will contain customer's username to login.
pwd	This will contain customer's password to login.

Chapter 4

GENERAL TERMS & SERVICES

4.1 Types of Online Transactions

4.1.1 National Electronic Fund Transfer (NEFT)

The National Electronic Funds Transfer (NEFT) system is a countrywide payment system that allows for one-on-one transfers of funds. Participants, firms, and corporations can digitally transfer monetary from bank branch in the nation participating in the Scheme to any other individual, firm, or corporation with an account at some other organization bank in the country takin part in the measure. Individuals, businesses, and corporations with bank accounts can use NEFT to transfer cash. Walk-in clients with no account can deposit cash at NEFT-enabled bifurcate with command to make payments via NEFT. Cash remittances will, however, be limited to Rs.50,000 per transaction. As a result, NEFT makes it easier for originators and remitters to conduct money transfer transactions even if they don't have a bank account.

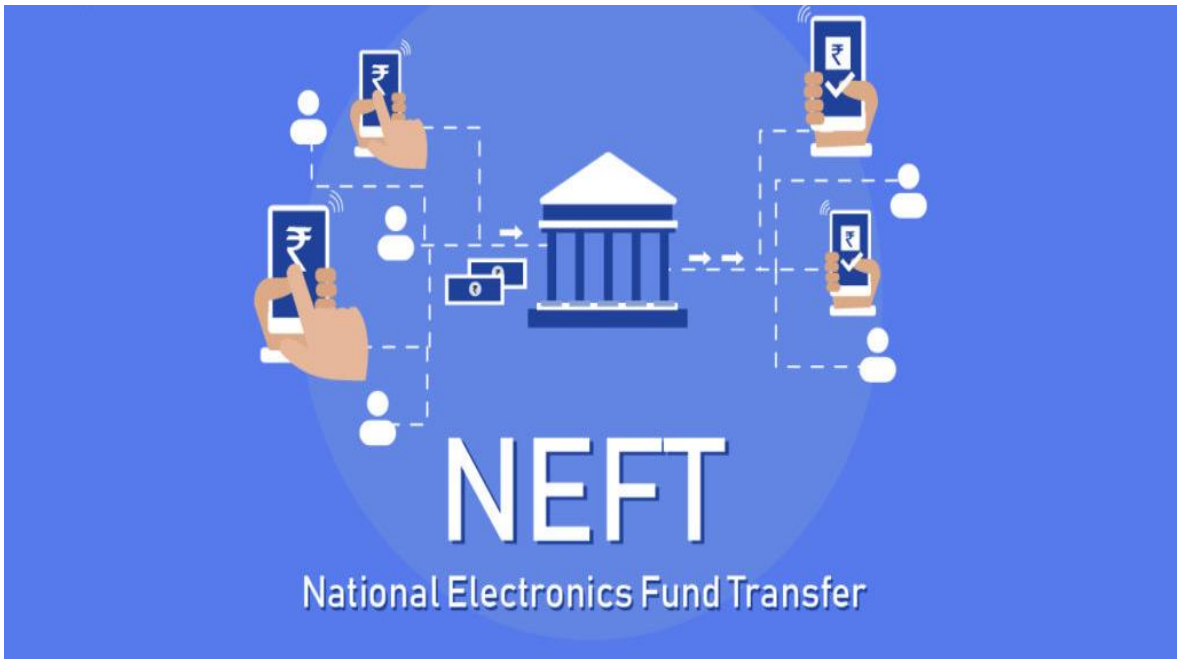

Fig 4.1 NEFT

4.1.2 Real Time Gross Settlement (RTGS)

The incessant (real-time) settlement of individual financial transfers on an order-by-order basis is characterised as RTGS (without netting). 'Real Time' indicates that orders are processed immediately rather than later; 'Gross Settlement' means that funds transfer directions are settled personally. Because the funds agreements occur in the RBI's books, the liquidation are last and irrevocable. The RTGS system is designed for high-volume transactions. The nadir amount to be sent is Rs. 2 lakh. For RTGS transactions, there is no upper limit. The banks' timings vary based on the bank branches' customer timings.

Fig 4.2 RTGS

4.1.3 Electronic Clearing System (ECS)

ECS is a different procedure for effecting money transfers for utility bills such as phone bills, power bills, health coverage premia, online payments, and debt payments, etc., that eliminates accoutre and handling paper instruments, allowing banks, companies, corporations, and government departments to provide better customer service.

4.1.3 Immediate Payment Service (IMPS)

A further other payment system that transmits payments in real-time is the Immediate Payment System (IMPS).

- IMPS is a system for instantly transferring funds between banks in India via mobile, internet, and ATM, which is not only secure but also cost-effective from both a monetary and non-monetary standpoint.
- IMPS is a low-cost method of money transfer. Other methods of fund transmission, such as NEFT and RTGS, have far greater fees than IMPS.
- It does not ask for information of account number or IFSC code. The beneficiary's mobile number is all that is required to send money using IMPS.

Fig 4.3 IMPS

Chapter 5

CONCLUSION

Most of us have hectic schedules. Some get up before the sun rises, strengthening ourselves for the events. We scurry to work, rush to get the kids to school, and scurry home at the denouement of the day only to prepare for the following day. After a long day at work, the hindmost thing you want to do is stand in line at the bank or the post office. This is where Online Banking comes into play. Several advantages of online banking are self-evident:

- No desideratum to wait in queue.
- You are not required to schedule your day around the hours of the bank.
- You don't have to wait till you get a statement to check your balance.

5.1 Future

The “Transaction System Website” is a massive and visionary undertaking. I am grateful to have been given this wonderful opportunity to work on it. As previously said, this project has undergone thorough research. We successfully created and executed a banking online system based on our research findings. When you think about online banking, you generally picture a computer (desktop or laptop), a three- or four-step security process, and an interface that allows you to examine the balances of your various bank accounts and credit cards while also allowing to coerce pacts. The most important future perspectives are, more bank branches, maybe global, which means more ATM machines outside. Customer issues will be created based on their requirements, ensuring that the help desk is aware of their requirements and simple to use. Creating a mobile app for a banking system that allows to complete journals; all they require to do is sign in. After that, enter your password and PIN. Finally, the system will perform an automatic update.

Chapter 6

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