

**Tribhuvan University**

**Faculty of Humanities and Social Sciences**

A PROJECT REPORT

**“Internet Banking System”**

**Submitted To:**

**Department of Computer Application**

**Bhaktapur Multiple Campus**

**Dudhpati Bhaktapur, Nepal**

**In partial fulfillment of the requirements for the Bachelors in Computer Application.**

**Submitted by**

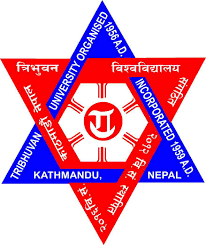
Suman Khatri

T.U. reg: 6-2-20-28-2021

August 2025

Under the Supervision of

**Mr. Madan Nath**



**Tribhuvan University**

**Faculty of Humanities and Social Science Bhaktapur Multiple Campus**

**SUPERVISOR’S RECOMMENDATION**

I hereby recommend that this project prepared under my supervision by **Mr. Madan Nath** entitled “**Internet Banking System**” in partial fulfillment of the requirements for the degree of Bachelor of Computer Application is recommended for the final evaluation.

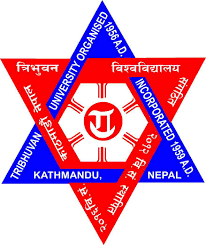
**Mr. Madan Nath**

Project Supervisor

Bachelor of Computer Application (BCA)

Bhaktapur Multiple Campus

Dudhpati, Bhaktapur



**Tribhuwan University**

**Faculty of Humanities and Social Science**

**Bhaktapur Multiple Campus**

**LETTER OF APPROVAL**

This is to certify that this project is prepared by **Suman Khatri** entitled **“Internet Banking System”** in partialfulfillment of the requirements for the degree of Bachelor in Computer Application has been evaluated. In our opinion it is satisfactory in the scope and quality as a project for the required degree.

|  |  |
| --- | --- |
| **Signature of Supervisor**  Mr. Madan Nath  Bhaktapur Multiple Campus  Dudhpati, Bhaktapur | **Signature of HOD/Co-ordinator**  Mr. Madan Nath  Bhaktapur Multiple Campus  Dudhpati, Bhaktapur |
| **Signature of Internal Examiner**  **Internal Examiner** | **Signature of External Examiner**  **External Examiner** |

**Abstract**

In today's digital era, managing financial transactions has become a crucial task. An **Internet Banking system** is designed to streamline the process of managing user finances, allowing users to send or receive money and manage their accounts. The system also includes a feature where users can submit a request to administrators to update their profile data. This system typically includes features such as secure money transfers, real-time transaction notifications, and user-friendly data updates. By leveraging digital solutions, the Internet Banking system reduces manual errors, enhances user convenience, and improves operational efficiency for performing financial transactions.

Keywords: Internet-Banking, Internet Banking System, Sorting Algorithm, Transaction.

**ACKNOWLEDGEMENT**

Foremost, We would like to express our sincere thanks to our adviser and mentor **Mr. Madan Nath** sir for all his continuous support in this project. We got a chance to have knowledge and experience through this project and gave me opportunity to work on this innovative and wonderful project on the topic named as “Internet Banking System”.

We are so thankful to our mentors to motivate, encourage and guide us throughout the project. We appreciate all the technical support by BCA program Bhaktapur Multiple Campus and all the help provided in order to keep this project aligned with its actual objectives.

We have tried to maintain and give credit to everyone who helped us in this project, along with the sources from where we collected required data and information which supported this project. Yet, there may be some unintended errors and some sources or individuals may have missed to mention. We shall feel obligated if they are brought to our notice**.**

Yours Sincerely

Suman Khatri

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**List of Abbreviations**

|  |  |  |
| --- | --- | --- |
| **Abbreviations** | | **Full Forms** |
| BCA : |  | Bachelors in Computer Application |
| CSS : |  | Cascade Style Sheet |
| DFD : |  | Data Flow Diagram |
| HTML : |  | Hyper Text Markup Language |
| JS : |  | JavaScript |
| MySQL : |  | My Structured Query Language |
| PHP : |  | Hyper Text Preprocessor |
| UI : |  | User Interface |

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# **Chapter 1: Introduction**

## **1.1. Introduction**

A digital solution like "EasyPay" is designed to automate and simplify the process of sending or receiving money. Traditionally, many financial transactions were handled manually, leading to potential errors. However, with advancements in technology, **Internet Banking systems** allow users to perform transactions easily, offering convenience and efficiency. EasyPay is a system that :

* Allows customers to conduct transactions anywhere and anytime.
* Allows customer to view their transaction history whenever they want.

## **1.2. Problem Statement**

Managing financial transactions and record-keeping through traditional methods can be time-consuming, prone to errors, and inconvenient. Users face challenges such as long queues at physical banks and limited access to their financial data, while administrators struggle with manual record-keeping and inefficiencies in managing user accounts. People in remote areas or those unable to travel to a physical bank might face difficulty with transactions. The process of manually recording transactions and managing accounts is slow and inefficient.

* **Inefficiency of Traditional Banking:** Traditional banking is slow and requires in-person visits, creating a barrier for users.
* **Lack of Real-Time Access:** Users cannot access their financial data or transaction history at any time.
* **Geographical Constraints:** People in remote areas have limited or no access to banking services.

## **1.3. Objectives**

The main objective of developing the EasyPay system is to create a secure and user-friendly system with the following aims:

* To allow customers to perform transactions anywhere, anytime.
* To help administrators efficiently manage user accounts and profile update requests.
* To reduce paper usage with digital receipts and transaction records.
* To minimize errors in financial transactions and record-keeping.

## **1.4. Scope and Limitation**

### **Scope of the Project**

The goal of this project is to create a simple internet banking system that allows users to manage their basic finances from a website. The system will include the following main features:

* **User Management:** People can sign up for a new account and log in securely.
* **Profile Management:** Once logged in, users can view and update their personal information, like their name or address.
* **Transaction Management:** Users can see their complete history of transactions, including money they've sent and received.
* **Fund Transfer:** The system will allow users to securely send money from their account to another user's account.
* **Administrator Panel:** A special section will be available for administrators to manage user requests and oversee the system.

### **Limitations of the Project**

Since this is a project for a course, it will have some limitations. These are the things the system will **not** do:

* **No Mobile Application:** The system will only work on a web browser and won't have a separate app for phones.
* **No Advanced Features:** It will not include complex banking features like applying for loans, setting up fixed deposits, or buying stocks and bonds.
* **Simple Security:** The security features are for a prototype and are not as strong as what a real, large-scale bank would use.
* **No Real-time Notifications:** The system will not send users text messages or emails for every transaction. Users will have to log in to see their notifications.
* **Limited Integration:** It will not connect with any other real-world banking systems or payment gateways.

## **1.5. Development Methodology**

The development model used for the Internet Banking System is the **Waterfall Model**, which is a type of **System Development Life Cycle (SDLC)**.



This model was chosen because the project's requirements, such as user management, fund transfers, and an admin panel, were well-defined and unlikely to change during development. The Waterfall Model is a traditional approach that works well for projects where the goals are clear from the beginning. It gets its name from the way each phase flows down to the next, like a waterfall, with each step completed fully before the next one begins. The key stages are:

* **Requirements:** Defining what the system needs to do.
* **Design:** Planning the system's architecture and user interface.
* **Implementation:** Writing the code.
* **Verification:** Testing the system to ensure it works.
* **Maintenance:** Fixing issues and making updates after the system is in use.

# **Chapter 2: Background Study and Literature Review**

## **2.1. Background Study**

For a long time, banking was all about going to a physical bank. If you needed to do anything with your money, like depositing a check or getting a loan, you had to go to a branch during specific hours. This was reliable, but it was also slow and inconvenient. It cost banks a lot of money to run all those branches.

Then, the internet came along and changed everything. **Internet banking**, or online banking, lets people handle their money from a computer or phone. This was a huge change because now you don't have to go to a bank to pay bills, transfer money, or check your balance. You can do it from home, work, or anywhere else, at any time of day or night. This made banking much more convenient for customers and cheaper for banks to operate.

Today, internet banking is a must-have for any bank. It's not just about convenience; it's also about helping more people get access to banking services, especially in places that don't have many physical banks. For a country like Nepal, where more and more people are getting internet access, an effective internet banking system can connect people to the financial world, help the economy grow, and make transactions simpler and more secure. So, creating an Internet Banking System is key to building a better financial future.

### **Admin Actions**

* **User Management:** Admins create, approve, and manage user accounts.
* **Request Handling:** Admins approve or deny user requests to change profile information.
* **Transaction Monitoring:** Admins can view and track all transactions in the system.

### **User Actions**

* **Login and Profile Access:** Users securely log in to their personal account.
* **Money Transfer:** Users can send funds to other users.
* **Account View:** Users can check their balance and view their transaction history.

## **2.2. Literature Review**

The rapid adoption of the internet has reshaped the financial industry, with **Internet banking** emerging as a central component of modern financial services. This section reviews key studies on the evolution, benefits, and challenges of online banking platforms.

The transition from traditional banking to online banking offers substantial benefits to both financial institutions and their customers. For consumers, the primary advantages are the convenience of 24/7 access, reduced transaction costs, and time savings by eliminating the need for physical branch visits [1]. For banks, online platforms lead to significant cost reductions in operations, improved customer reach, and the ability to offer a wider range of services without physical expansion [2]. The literature consistently highlights this symbiotic relationship as a key driver of growth in the sector.

However, the expansion of Internet banking is not without its challenges, with security being the most prominent concern. A vast body of research addresses the threats posed by data breaches, phishing, and other cyber-attacks, which can severely impact customer trust and inhibit adoption [3]. Beyond security, the usability and design of the user interface are frequently cited as crucial factors affecting adoption rates. User-friendly interfaces that are intuitive and easy to navigate are linked to higher levels of customer satisfaction and continued usage [4].

The global and regional financial landscape has been significantly transformed by the emergence of platform-specific solutions. **PayPal** and **Paytm** have become dominant forces, offering seamless digital wallets and payment gateways that facilitate e-commerce and international transactions. In the local context of Nepal, platforms like **eSewa** have played a pivotal role in accelerating digital payments, enabling a range of services from bill payments to fund transfers, thereby bridging the gap between traditional and online financial systems and expanding access to unbanked populations [5]. This platform-centric approach highlights a trend toward specialized services that cater to specific market needs and regulatory environments.

# **Chapter 3: System Analysis and Design**

## **3.1. System Analysis**

### **3.1.1. Requirement Analysis**

Requirements convey user’s expectations from the software product. The requirements can be obvious or hidden, known or unknown, expected, or unexpected from a client's perspective. Therefore, it is important to make it clear to the development team and stakeholders.

#### **i. Functional Requirements**

#### **User Accounts:**

#### **Sign Up:** A new user can create an account.

#### **Log In:** Users can securely access their account.

#### **Send Money:** Users can transfer money to another user.

#### **View History:** The app shows a list of all transactions

#### **Admin Tools:**

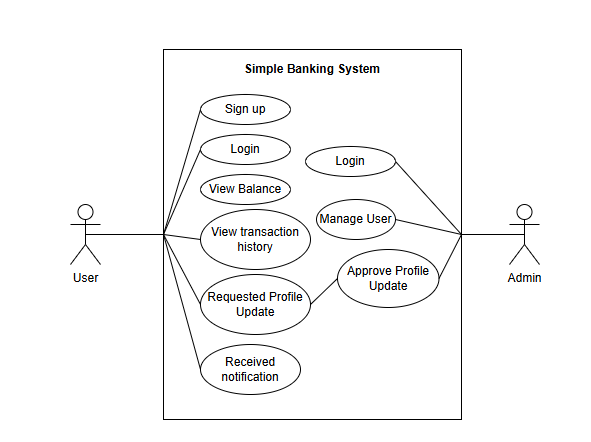
#### **Manage Users:** A bank employee (admin) can see and manage all user accounts.

#### **Approve Changes:** Admins must approve any requests to change a user's profile information.

#### **Monitor Transactions:** Admins can monitor the transaction that is done by user.

#### **Alerts:**

#### **Notifications**: The app sends a message to a user when something important happens, like receiving money.



**Figure 1:Use-Case diagram of Internet Banking System**

#### **ii. Non-Functional Requirements**

**Security**

The system must be secure by protecting user data with encryption, managing user sessions properly, and ensuring users can only access the parts of the application they are allowed to.

**Performance**

The system needs to be fast and efficient. It should respond quickly to user requests and be able to handle more users and transactions as the service grows without slowing down.

**Usability**

The application should be easy and pleasant to use for everyone. Its design should be simple and clear, and it should work well on any device, from a desktop computer to a smartphone.

### **3.1.2. Feasibility Analysis**

As feasibility study is an assessment of the practicality of a proposed plan or method, our proposed solution might satisfy all the requirements and is flexible enough. Changes can be easily done for the further future requirements.

According to its workability, impacts on the organization, ability to meet user needs and effective use of the resources its main task done during feasibility study are:

#### **i. Technical Feasibility**

We can say that this system is technically feasible since Microsoft Edge browser is used for scrutinizing and it has been developed on MS-Windows 11 platform and a high configuration of 16GB RAM on Intel Core i5 13 Generation processor.

It meets the need of the proposed system. This includes the study of function, performance and constraints that may affect the ability to achieve an acceptable system.

#### **ii. Operational Feasibility**

Our system can be operationally feasible since it can reduce the cost of developing the system without undermining its quality or product. Well trained manpower is not necessary to operate. Users can easily access the system and each process are smoothly done which also makes easy to operate. It provides timely, suitable, accurate and useful formatted information.

It perfectly intends to solve the stated problem and leverage the opportunities identified during the scope definition phase. Additionally, it will also satisfy every requirement identified in its requirement analysis phase.

#### **iii. Economic Feasibility**

It is designed with freeware software. Also no external personal is needed for its development and the whole system cycle will be operated by one person. This factor will decrease the overall expenses of the project development life cycle. There is no extra cost required for this project. This system will be available free of cost for all users. Thus, it can be called Economically Feasible.

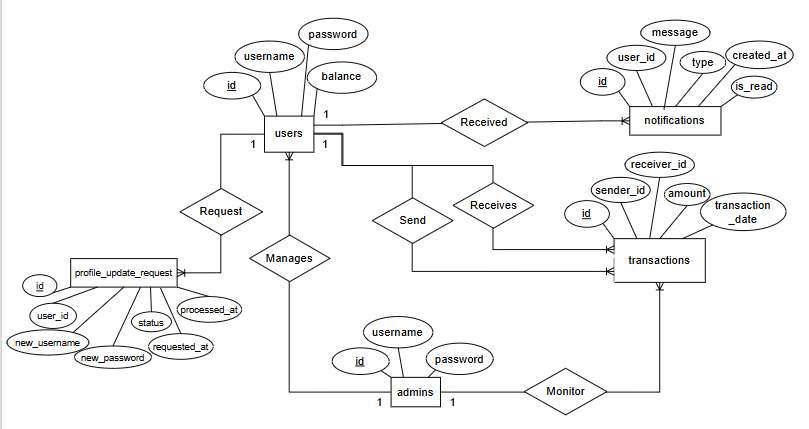
#### **iv. Schedule Feasibility**

#### A Gantt chart is used for planning of our project, and it became a useful way of showing what work is scheduled to be done on a specific day. It also helped us to view the start and end dates of a project in one simple chart. A Gantt chart was incredibly useful because it allowed us to simplify complex projects into an easy-to-follow plan and track the status of tasks as work progresses. The following Gantt chart shows the timeline required for completion of the project. However, due to some inconveniences, timeline may be affected and updated as per the requirement.

**Table 1: Gannt Chart**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Suman | | **WEEKS** | | | | | | | | | | | | |
| **1** | **2** | **3** | **4** | **5** | **6** | **7** | **8** | **9** | **10** | **11** | **12** |
| **Activities** | **Planning** |  |  |  |  |  |  |  |  |  |  |  |  |
| **Research** |  |  |  |  |  |  |  |  |  |  |  |  |
| **Design** |  |  |  |  |  |  |  |  |  |  |  |  |
| **Implementation** |  |  |  |  |  |  |  |  |  |  |  |  |
| **Testing** |  |  |  |  |  |  |  |  |  |  |  |  |
| **Documentation** |  |  |  |  |  |  |  |  |  |  |  |  |

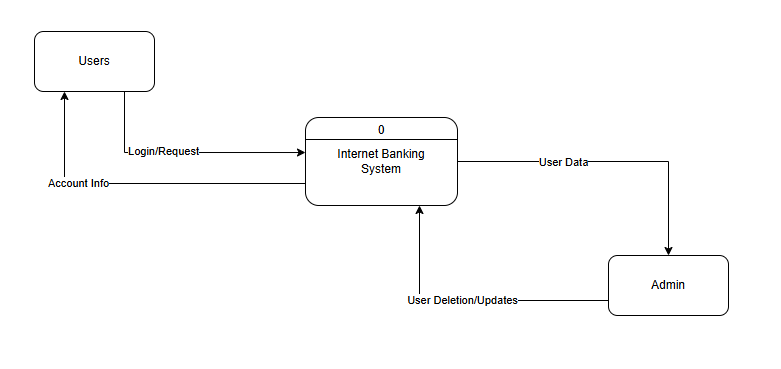
### **3.1.3. Data Modeling (ER-Diagram)**



**Figure 2:ER-diagram of Internet Banking System**

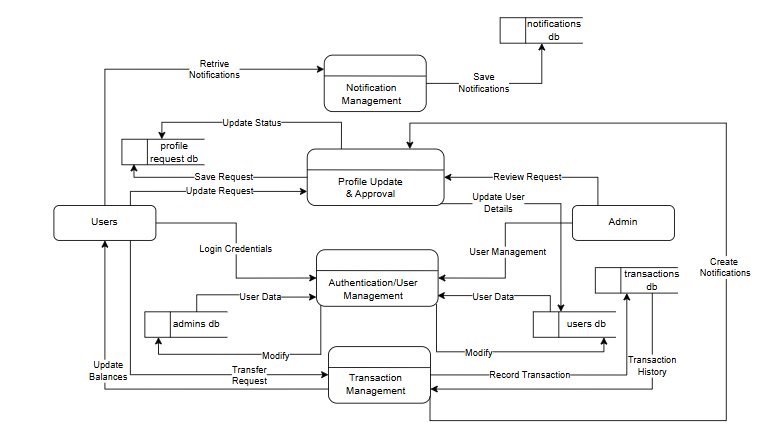
### **3.1.4 Process Modeling (DFD)**

**Context Diagram**



**Figure 3:Context Diagram of Internet Banking System**

**Data Flow Diagram**

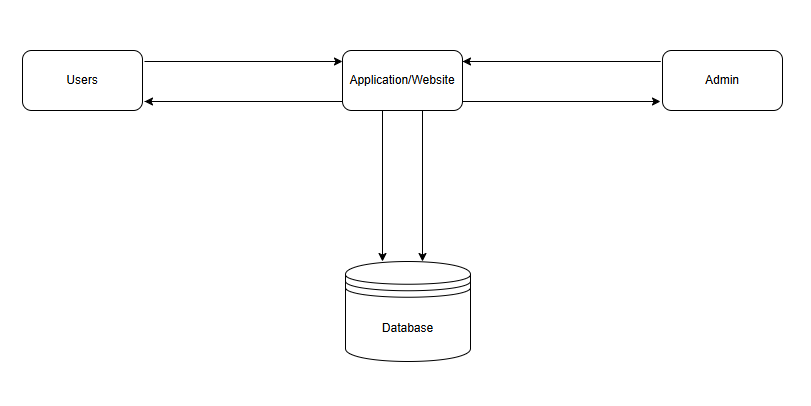


**Figure 4:level 1 DFD of Internet Banking System**

## **3.2. System Design**

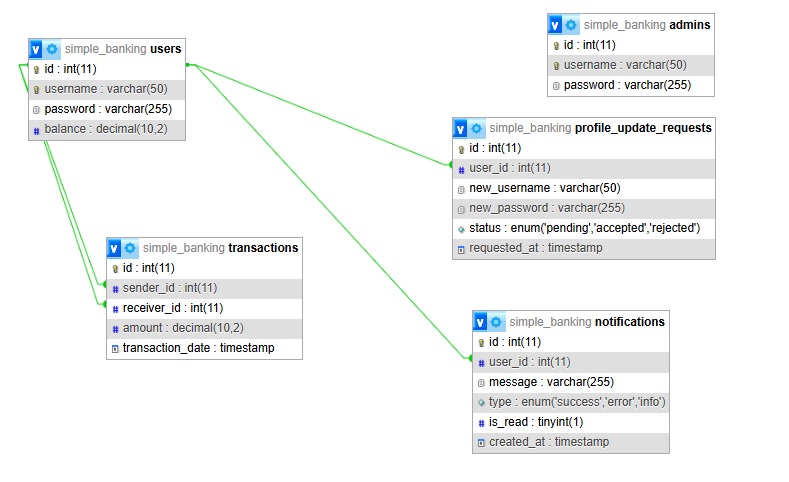
The block diagrams below show a simple visual representation for describing actions of the complex system. The blocks are often referred as black boxes, which represent mathematical or logical operations that occur in sequence.

**3.2.1 Architectural design**

****

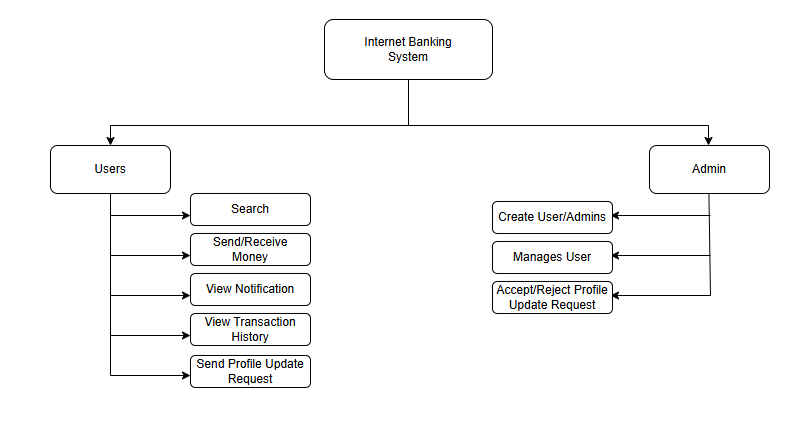
**Figure 5:Architectural design of Internet Banking System**

### **3.2.1. Database Schema Design**



**Figure 6: Schema Design of Internet Banking System**

### **3.2.2 Interface Design**



**Figure 7:Interface Design of Internet Banking System**

## **3.3. Algorithm Details**

Algorithm used in this project are given below:

* Bubble sort:- This algorithms play a vital role in Internet Banking systems, ensuring user can easily send or receive money and see their transaction history whenever they want. Here are the followings steps that how the algorithm is used in this project.

1. User searches for transaction history.
2. The system collects or shows all the transaction history of the users.
3. We apply Quick Sort to arrange them:

* Choose one schedule as a pivot.
* Put schedules less than pivot to the left.
* Put schedules greater than pivot to the right.

1. Repeat the sorting recursively on both sides.
2. Finally, Users can see their transaction according to the Price(high/low) Date(old/new).

# **Chapter 4: Implementation and Testing**

## **4.1. Implementation**

### **4.1.1. Tools Used**

**i. Front End Tool**: Front end of this application is designed using HTML, CSS, JavaScript (JS).

**ii. Back End and Database Tool**: Back end of this system is built with PHP. MySQL is used for managing database. The system is hosted in Apache server with the help of XAMPP software. XAMPP is an abbreviation for cross-platform, Apache, MySQL, PHP, on a local web server on your computer.

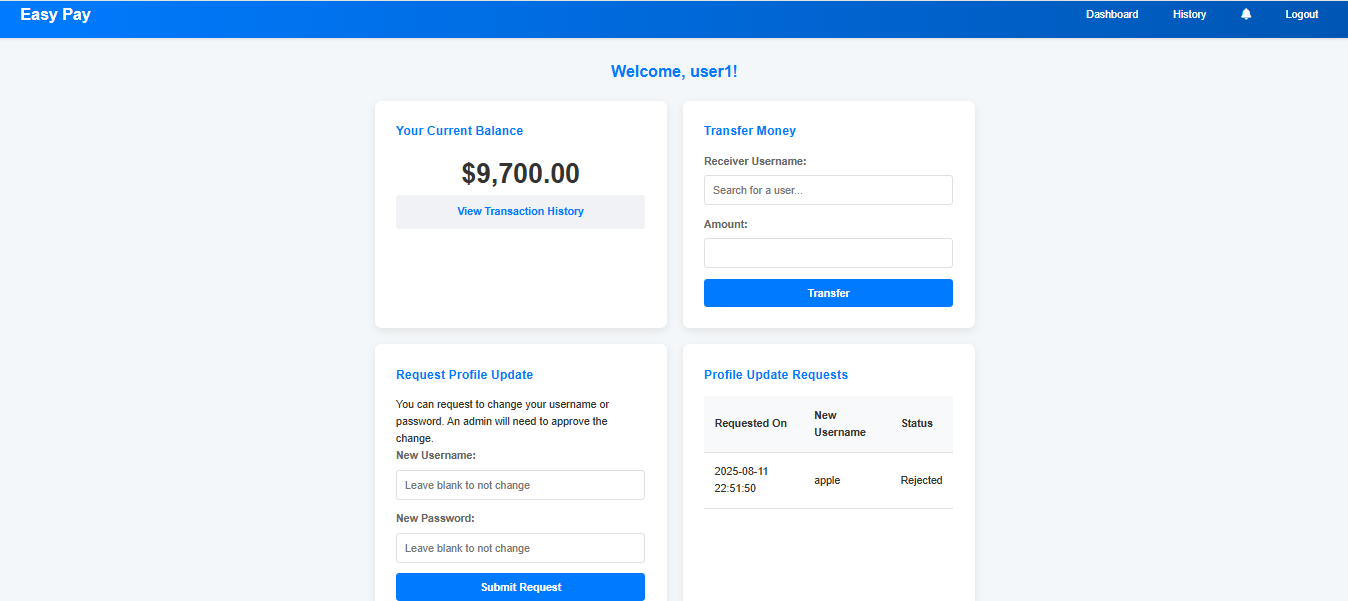
**iii. Documentation Tool**: Microsoft Word or MS Word, a graphical word processing program where users can type is used for the documentation of our system Internet Banking System. Draw.io is used for drawing diagrams and figures.

**iv. Software Used**: For the development process, Notepad and Visual Studio Code is used for writing the code. XAMPP server is used for hosting the application locally. Edge browser is used while creating this web application.

### **4.1.2. Implementation Details of Modules**

#### **Client Module**

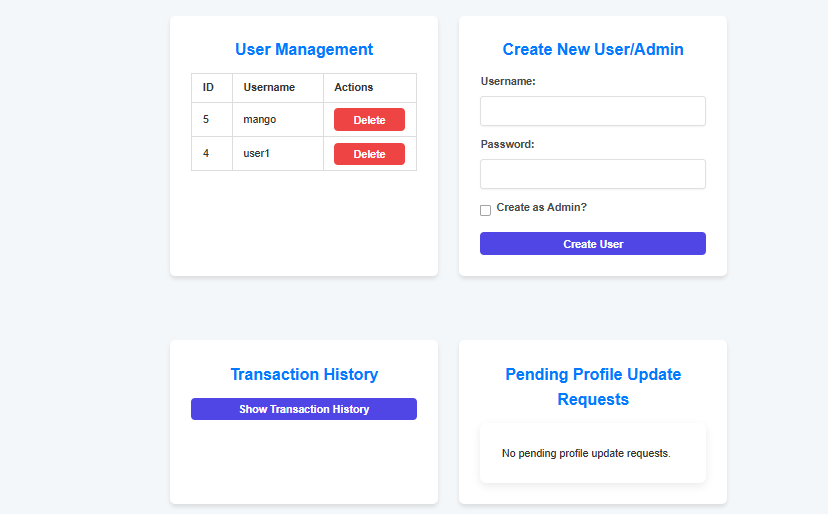
It is the module for the client users. When the user visit our website then this index page will be opened.



**Figure 8:Client Module of Internet Banking System**

#### **Admin Module**

It is the module which can be seen only to the admins of the system. Here Admins can manages user, accept or reject the update request of the user, create the user or admin of the system and delete the data / details of the user.



**Figure 9:Admin Module of Internet Banking System**

## **4.2. Testing**

Unit testing and system testing are done after the Implementation of the system. User module is tested and it is found that the system works as it is designed. Login is done with registered user data only. This system only consists user module so as system testing, user module is tested. Following test cases are done for Unit testing and System testing.

### **4.2.1. Test Cases for Unit Testing**

**Testing For Sign-up Page**

**Table 2: Test case for unit testing of Internet Banking System**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **S.N.** | **Objectives** | **Test description** | **Expected Outcome** | **Result** |
| 1 | Checking Registration Process | Filling register form:  Full Name=user1  Password=user123  (Click on Register) | Registration successful! | Registration successful! |
| 2 | To check user’s login process | Filling the details in form:  Username=”user1”  Password= ”user123”  (click on login) | login successfully into user’ panel | welcome |
| 3 | To check the login process of admin | Filling the following details in the login form: Username=“suman”  Password= “suman122” | Admin must be logged into system successfully | Successful |

This testing is done to ensure that the system meet the requirement. We have performed the system testing of our system and achieved the following result.

### **4.2.2. Test Cases for System Testing**

**Table 3: Test case for unit testing of Internet Banking System**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| S.N. | Objectives | Test Cases | Actual result | Result |
| 1. | To send a money | 1. Login 2. Email=‘user1’ 3. Password=’user123’ 4. He search user to send money. 5. He select a receiver and send the money. | The money will sent to register user in the same database. | Successful |
| 2. | To see transaction history | 1. Login. 2. Go to history. 3. You will see the panel for history. | History Featched | Successful |
| 3. | To send update request | 1. Login . 2. Go to User update request panel 3. Fill up the data and send to the admin | Update request sent | Successful |

# **Chapter 5: Conclusion and Future Recommendations**

## **5.1. Lesson Learnt**

The development process was very informative. During the course of this system’s development, we found that several features of web development could be used to develop a system. Different technologies that we were unknown about have been brought in use. Time management was the main factor. This system is developed in a team and proper work division, resources management was the key. We learnt presentation ideas and skills.

Some important learning’s of this project are:

* System modeling and diagrams,
* Database design,
* Plan a brief system development activity, Team management, etc.

## **5.2. Conclusion**

This internet banking system represents a successful implementation of a secure and functional online financial platform. Through a combination of procedural PHP, MySQL, for all database interactions, the system effectively manages user accounts, handles financial transactions, and ensures data integrity. The development of this system was a valuable exercise in building a real-world application, achieving all the functional goals while prioritizing security and efficiency.

## **5.3. Future Recommendations**

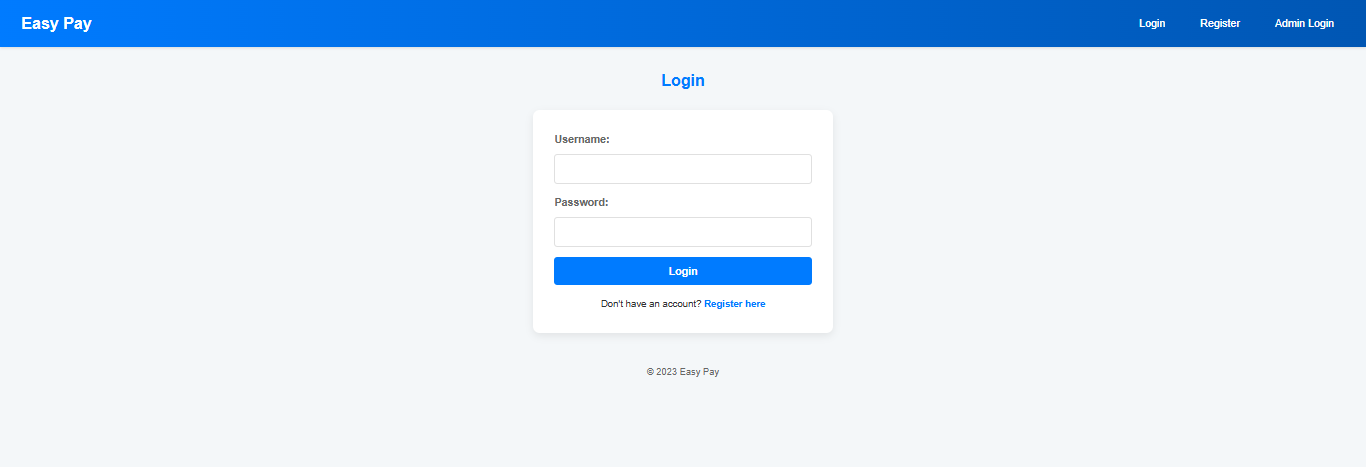
Due to time bound, it was difficult to test and implement everything it was planned for. Future developments will be done according to the feedbacks and reviews obtained from the system. Regular and frequent upgrading and refinement in the database will be carried out.

Following are the future enhancements of our system:

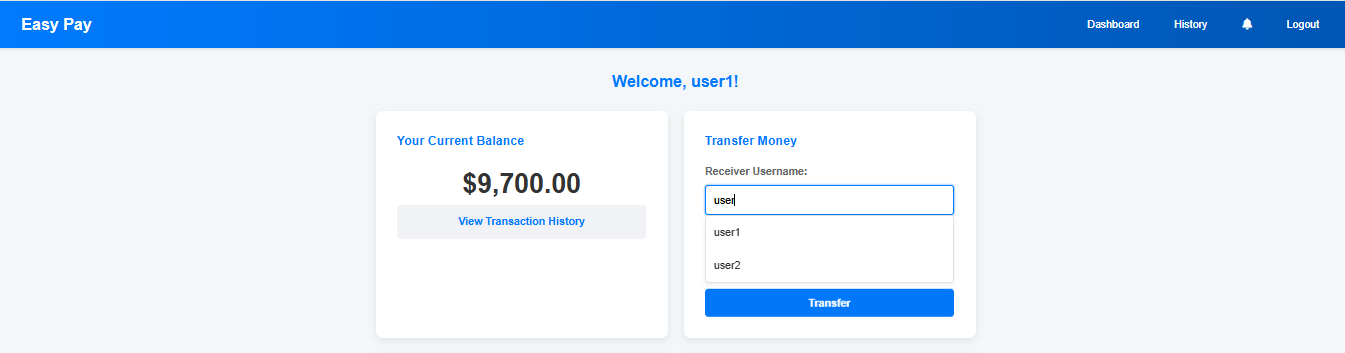
* Automate refund process for cancellations.
* Option to load different wallet and other banking services.
* Notify users on real time whenever they send or receive money.

# **Appendices**

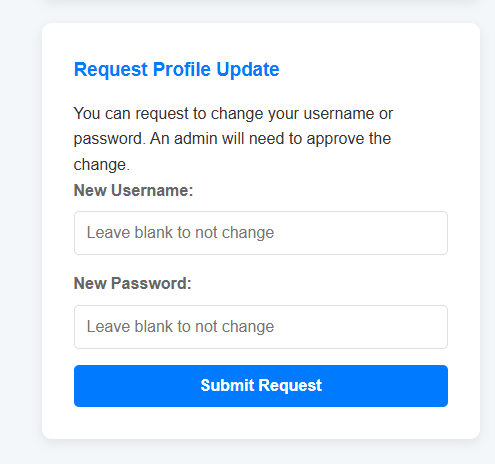
**Screenshots:**



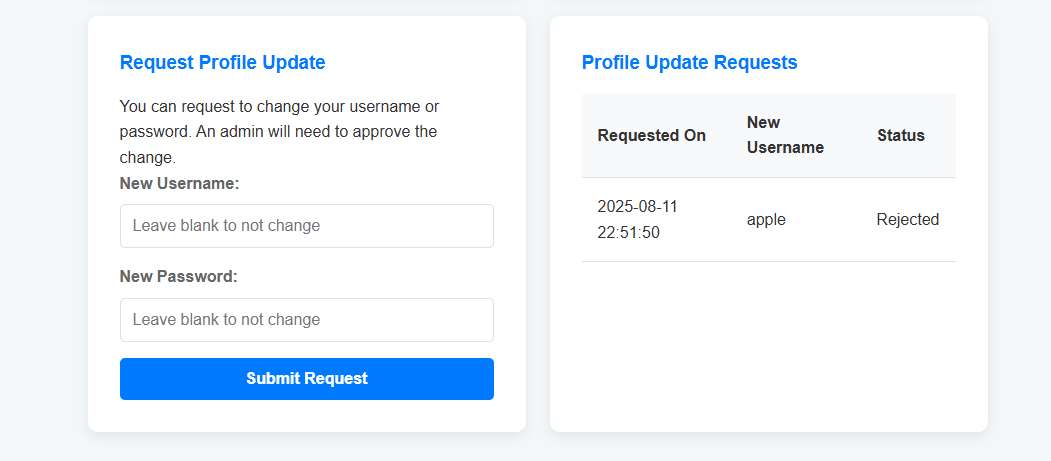
**Figure 10: Index page of Internet Banking System**

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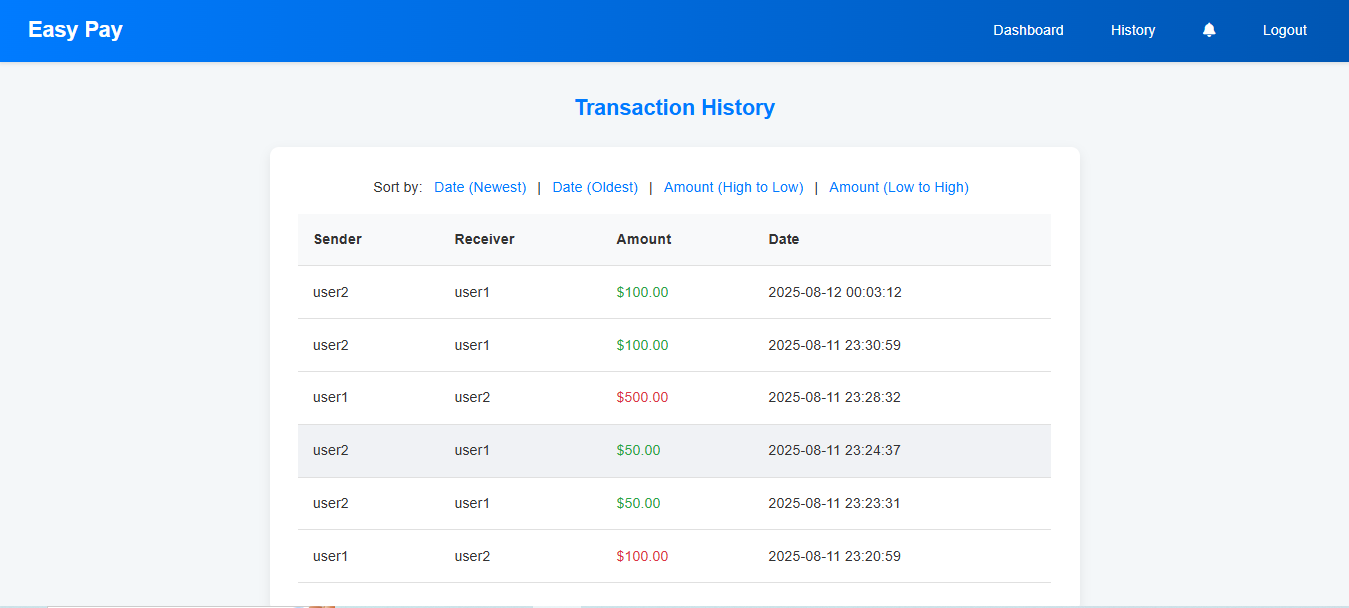
**Figure 11:Search and transfer money panel of Internet Banking System**



**Figure 12:Profile Update request of Internet Banking System**



**Figure 13:Profile update and request panel of Internet Banking System**



**Figure 14:Transaction history panel of Internet Banking System**

# **References**

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