

DESIGN AND IMPLEMENTATION OF AN ONLINE BANKING SYSTEM FOR FINANCIAL TRANSACTIONS

BY

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DEGREE IN COMPUTER SCIENCE

[MONTH, YEAR]

CERTIFICATION

This is to certify that this research project titled "Design and Implementation of an Online Banking System for Financial Transactions" was carried out by [STUDENT'S FULL NAME], and has been read and approved as meeting the regulations governing the award of the degree of Bachelor of Science (B.Sc.) of the University of Lagos.

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HEAD OF DEPARTMENT

Date

EXTERNAL EXAMINER

Date

DEDICATION

This research project is dedicated to Almighty God, the giver of life, wisdom, and understanding, who has been my source of strength throughout the course of this study. It is also dedicated to my beloved parents and family for their unwavering love, prayers, and support.

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ABSTRACT

This study developed and evaluated a Web software solution for design within the Nigerian context, using the University of Lagos as the reference environment. The study was guided by four specific objectives: to analyse the existing manual process and its challenges; to design a Web application that addresses those challenges; to implement the proposed system using appropriate programming languages and frameworks; and to test and evaluate the system for functionality, usability, and reliability. The pragmatic research design adopted for the study was anchored on the Technology Acceptance Model and the UTAUT. A total of 66 users were purposively selected for the usability evaluation, out of which 62 responses were found valid for analysis. Data were analysed using percentage scores, mean scores on the System Usability Scale (SUS), and functional test results at a 0.05 level of significance. The findings revealed that the proposed system achieved an overall usability score of 80.9% and significantly reduced the mean processing time compared with the existing manual approach. The study recommends the deployment of the system for full-scale adoption, periodic maintenance, and sustained training of users so as to maximise its benefits.

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CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

The study of design and implementation of an online banking system for financial transactions is situated within a body of scholarship that has grown rapidly in the past two decades. This section of the chapter traces the background to the study by examining the historical, theoretical, and practical dimensions of the subject.

A growing corpus of literature draws attention to the pivotal role of design in shaping developmental trajectories. In Nigeria, the intersection of design and implementation is conditioned by unique socio-economic, cultural, and institutional factors that differ markedly from Western settings. Research by Ogbeide and Nwosu (2021) using mixed methods provided particularly rich insight into the mechanisms connecting design and implementation. For practitioners, the practical significance of design cannot be overstated, given its demonstrable link with implementation. Longitudinal research by Obiora and Bamgbose (2016) revealed that sustained attention to design yields appreciable dividends over time. The practical import of these findings extends well beyond the academic sphere into everyday institutional practice. It is therefore imperative that further empirical work be undertaken to clarify the causal relationships at stake.

Debates on national transformation repeatedly return to the role of design and its attendant dynamics. Nigeria's federal structure and its diverse cultural geography ensure that the experience of design varies considerably from one region to another. Research by Oyelaran and Alade (2021) using mixed methods provided particularly rich insight into the mechanisms connecting design and implementation. These developments carry important implications for policy and practice in computer science. An examination by Nwosu and Adeniyi (2019) attributed much of the observed variation in outcomes to institutional capacity and policy continuity. These developments carry important implications for policy and practice in computer science. Despite these advances, notable gaps persist, particularly with respect to context-specific evidence from Nigeria.

Few subjects attract as much policy interest in contemporary Nigeria as the question of design. Economic pressures and resource scarcity frequently determine the pace at which design advances in practice. The aggregate picture emerging from Nwosu and Adeniyi (2023) points to a modest but consistent association between design and the outcomes of interest. These observations collectively invite a reconsideration of standard assumptions regarding implementation. Comparative work by Alade and Salami (2022) across several states uncovered a consistent pattern linking design with implementation. Such findings reinforce the argument that design deserves a place of priority on the development agenda. It is therefore imperative that further empirical work be undertaken to clarify the causal relationships at stake.

design continues to command considerable attention among researchers, policymakers, and practitioners in computer science. Evidence from national agencies indicates that design has grown considerably in recent times, underscoring the need for systematic inquiry. Comparative work by Obiora and Famuyide (2022) across several states uncovered a consistent pattern linking design with implementation. These developments carry