CHAPTER 5
CONCLUSIONS AND SUGGESTIONS

5.1 Conclusion

The conclusion of this research titled “Microbank online banking system" is as follows;

1. The web-based application can manage the customer banking activities for doing transactions and including other bank products such as checking account balance, account statement, request atm cards and cheque books which is more easier at anywhere or at anytime to access the bank system.

2. This web-based banking application can manage to transfer funds effectively from a customer account to another customer account with in the bank system. From just easily accessing the bank system via web-browser and transfering funds into the bank account.

3. This application keeps the record of the customer banking automated information. The customer will always be up to date by checking the account status by this web-based application. Informations for the customer banking activities will be updated by the bank admin and staffs to keep the customer updated and monitored. That manage the banking information effective and updated.

3.2 Suggestion

This Microbank Online Banking System will have more improvement into it. Thus, it is reviewable and can be re-developed more by contributing innovations to increase its features and functions to the existing software program. This are some suggestions of the features and functions that can be added on to this application.

1. Online application form for both customer and people whom are interested to be employed in the bank can apply online.

2. To join with other third party banks for external transfer from the main bank to the third bank for the customer interest by different perspective of accounts in the banks.
3. To have mobile application for the customers to use from their smart phones and tablets. The mobile application will be downloaded from the playstore by the customer.