Online Banking Systems: A Comprehensive Study of Technologies, Security, and User Experience

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Abstract*: The digital transformation in the banking sector has revolutionized the way banking services are delivered. Online banking systems (OBS) provide users with a convenient way to access and manage their financial accounts through the internet. This paper explores the key features, challenges, and future trends in the development of online banking systems. Topics such as security protocols, ease of use, machine learning for fraud detection, and the integration of emerging technologies like blockchain and artificial intelligence are discussed. The findings suggest that while online banking systems offer significant benefits, security concerns remain a major challenge that requires continuous innovation and regulatory measures.*

Keywords: Online Banking, Security, Machine Learning, Blockchain, Artificial Intelligence, Fraud Detection, User Experience