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Unisync: Connect, Track, Save

Prof. Diksha Bhave¹, Vedhas Joshi², Omkar Bhujbalrao³, Prasad Kulkarni⁴

Faculty, Department of Computer Engineering ¹
Student, Department of Computer Engineering ^{2,3,4}
Shivajirao S, Jondhale College of Engineering (SSJCOE), Dombivli(E), Thane, Maharashtra, India

Abstract: Online banking transaction systems are among the most complex, high-demand, and frequently updated application systems in modern software engineering. As the scope of online banking services expands, security concerns and operational efficiency become major challenges, especially in intelligent business sub-modules. Traditional online banking architectures often fail to meet the requirements of advanced security, real-time transaction processing, and adaptability to emerging financial threats.

The proposed system introduces a new architecture designed to enhance security, improve efficiency, and support adaptive learning capabilities. The system can detect fraudulent activities in real time, optimize transaction processing, and provide personalized banking services based on user behaviour analysis. Furthermore, this research explores the key features and technical challenges associated with implementing an intelligent online banking system. We discuss how machine learning models are trained to recognize anomalies, automate decision-making, and enhance the overall security framework. Additionally, the paper highlights the integration

Keywords: Online banking, Security, Fraud detection, Real-time monitoring







