GLOBAL SYSTEM FOR MOBILE COMMUNICATIONS SHORT MESSAGE SERVICE BASED AUTOMATED CREDIT INFORMATION SYSTEM

A PROJECT REPORT PRESENTED BY

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ABSTRACT

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The use of mobile communication devices has become very commonplace in the modern world due to several factors including lower cost, and the number of uses made possible by the advancements in technology. This project is an attempt to automate the processing of Credit Collection Information by using mobile phones. One of the services of Global System for Mobile communications (GSM) is used in this project which is Short Message Service (SMS). GSM is a standard that grips all areas of technology, resulting in global, seamless wireless services for all its users. The great evolution experienced today in wireless communication, is achieved through the GSM family of wireless technology platforms such as GSM, General Packet Radio Service (GPRS), Enhanced Data rate for GSM Evolution (EDGE) and third generation GSM (3GSM).

The greatest trend on GSM nowadays is SMS which allows users to send and receive text messages on the mobile phone. In addition to simple user generated text messages, it provides news on sports, financial, location based services such as flight information and exam results, as well as traditional services of mobile commerce which include stocks and share prices, mobile banking facilities and leisure booking services.

The approach for the project is to investigate the possibilities of using the SMS service for a company that provides credit facilities. The collection officers collect the loan recovery installments on the due dates. Instead of the present practice of periodic delivery to a main office and manual checking of due dates, SMS facilities

were used to transfer the information between the collection officers and the main office under this project. The SMS data transmitted to the office is read to computer and then processed using the developed software. The decoded message is then made accessible for the existing data management system (DMS) of the company. The information of accounts is distributed to the collection officers on a daily basis using SMS manually or automatically by the server.

Since SMS is a very cost effective mode of transferring information this method would be more economical to both the company and the collection officers. Another advantage of this solution is that no person is needed for processing information at the office end. This type of a system can be incorporated with any other application that involves remote data collection and remotely controlled equipment.

The coding was done using Microsoft Visual Basic since it is simple, flexible and compatible with Microsoft Active Server Page (ASP) and Microsoft .Net. The Microsoft Access database was used to store data due to the compatibility and flexibility with the existing DMS. The developed software was tested using sample data and was found to work satisfactory.