

## **Abstract**

Tight competition in banking industry, especially sector consumer banking make sector banking corporation provide easy and simple service. Since society progressively want simplicity in every life aspect.

That demand have to be respond by banking corporation by providing various new service it more than service other. Like that can be doing transaction anywhere and anytime. Besaid that need inexpensive, data transfer good and device easy get it.

So I'm make new application can be supply custommor need. It I'm make title "Mobile Banking Bebas GPRS Menggunakan J2ME". Now have mobile banking based GPRS for data transfer.

After end this researching so researcher can be dissidence if based GPRS with j2me based data transfer so low cost. With cost for data transfer Rp12,- in maret 2007 and simpati operator. And if use SMS need Rp1000/transaction, and interface more interactive than SMS. Have fungsionality in this shoftware like that balance information, transfer, pay PLN, Telkom, PDAM

**Keywords:** *Mobile Banking, J2ME, GPRS*