

VoiceNote: An Intelligent tool for monetary transactions with integrated voice support

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Abstract

The smart phone has become a critical aspect of our daily lives, with many applications providing solutions to different problems that we encounter. Fintech have become a major priority in the present world. The use of petty cash has run its course throughout the world. Credit cards have proven to be successful in creating a cashless environment. Combining the smartphone with financial planning ability will be a powerful tool. In the meantime, customers in the modern society expect more convenient methods to make financial transaction with enhanced security measures. This paper describes how a QR based payment system which can be controlled by voice commands simplifies business operations between customer and vendor. QR code based mobile payments represent a relatively new technology that can be used in the new business arena of payments using smartphones. It provides a flexible and cashless environment for users. It is more secure and easier to; pay in supermarkets, shopping malls, as well as the user can share money with their friends and families, even can be manipulated by voice commands. The use of such devices in the payment process has lots of advantages in terms of speed and comfort when accessing services, and also improves the security and integrity of transactions, and the simplicity with user friendly interactions. To evaluate the potential of QR code-based voice support payment system, in the context of business transactions, VoiceNote updates monetary transaction in real-time and uses encryption and decryption methods for security. The transaction details can be analyzed and forecast through a web dashboard. VoiceNote research findings shows that transaction time is reduced by an average of 64 seconds when compared with a cash transaction and an average reduction of 13.5 seconds when compared with card transactions.

Keywords: *Mobile payments, QR code payments, VoiceNote, Voice payments*