**NAME:** BABATUNDE OLUWATOFUNMI BLESSING

**CLASS:** JSS 3

**SCHOOL:** GOD FIRST COLLEGE

**IF I COULD INVENT SOMETHING NEW**

 For years, Inventions have been innovated and as a result of that, it has completely changed our society, offering countless advantages that have transformed our lives.

 Moreover, over five billion people and approximately sixty-three percent (63%) of the global population have access to these inventions and it’s clear that a significant portion of the global population benefit from technological inventions and innovations.

 Therefore that brings me to the big question of what I could invent if I were to create something new. Then I would like to create software that can control or manage people’s banking system.

 Banking has provided numerous benefits to society which includes convenience, security and stability but in the early years, the banking system has experienced various challenges like fraud, facilitating economic activity,cyber-attacks, and bank failures.

 This software will serve or function as an anti-threat or an anti-virus device for the safety of the banking system and also a high rate of reduced risk of fraud. This invention can be fully handled or operated by the owner of the bank account, it has the ability to block the account from any unknown user or threat and also unblock the account for the user of the account because it would have a specific password or a four-digit passcode in case of an unknown user.

Furthermore, the nation as a whole will benefit greatly from this invention because twenty to fifty percent of the nation’s population has succumbed to fraud in which this device has been created.The main purpose of this device is to eliminate fraudulent activities in society. As we all know, illiterates have a lower chance of benefiting from technology, but this invention is open to all the people, young and old, literates and illiterates and even the special needs as well because the software can offer specialized saving plans to help families save for the future of their loved ones with special needs.

 It would also provide enhanced reputation for the bank industry as a whole by preventing the damages done to the banking system and the financial sector. It would provide a more stable, secure, enhanced, and efficient platform for individuals and businesses to manage their financial affairs, thereby contributing to the economic growth and prosperity of the nation.

 However, producing the device that would serve all these benefits requires a combination of specific factors which include strong regulations to eradicate fraud, financial inclusion for underserved population, data-driven decision making, which means the use of data analytics to inform business decisions. By focusing on these areas, the banking system can become more customer-centric.

 In addition, I would like to name this invention **“Easy Banking”** which is derived from all the benefits that comes with it.

In conclusion, Easy Banking would be very beneficial and helpful to society, illiterates, the special needs, the banking system and the nation, in numerous ways. Thank You.