Abstract: The collaborative system with finite number of states is defined. A very large database is structured. Operations on large databases are identified. Repetitive procedures for collaborative systems operations are derived. The efficiency of such procedures is analyzed.

Key words: procedures, collaborative, state, database, operations, efficiency

1. Collaborative systems with finite number of states

Within a collaborative system, a multitude of users or agents are involved in a distributed activity, most of the time being in several different places. In the large family of distributed applications, the collaborative system is identified by the common goal that the agent are working for and the great need of interaction that exists in the process of sharing and exchanging information and applications [1].

A software collaborative system is like a distribution company that seeks the increasing of sales. The difference between a collaborative system and a distributed one is given by the following attributes of the collaborative system:

- the system elements, both users and agents, interact with each other influencing the behavior of the system;
- the system components use shared resources in order to fulfill both their own objectives and their common goals;
• the system has permanent communication channels between users and agents;
• the agents’ interests are not antagonistic (the agents have common and corporate interests).

The characteristics of collaborative systems are: complexity, reliability, portability, maintainability, structurability, stability, adaptability, operationability and integrability [3].

Types of collaborative systems counts:
• collaborative systems in education: active in the educational and research field and pursue increased performance and testing of the educational process;
• collaborative systems of defense: active in military field and are defined by strict rules of organizing and functioning;
• collaborative systems in production: pursuing increased production capabilities and product quality within distinct goods and services production units;
• collaborative banking systems: used by banks and financial units, these systems are analyzed along this paper in order to determine the parameters that influence the banking systems and all its components;
• electronic business systems: companies’ departments are becoming more and more integrated, and clients are now users of e-business systems, thus replacing the traditional security mechanisms with authorization software – the modern security systems which manage and store users’ data and correlate them with the access rules of the organization;
• public administration systems: used for managing tax collection, for integrated management of human resources and payroll, for querying city hall databases on citizen demand;
• media software development systems: media applications development was indirectly caused by the increasing of common use electronic devices; these systems include commutations stations for wireless, terrestrial, satellite and cable infrastructure.

The agents of a collaborative system interact dynamically. Therefore, the system should be flexible in ability to execute transactions. Agents, servers, data warehouses and transactions are all elements which generally compound distributed systems, but the nature of transactions between agents and shared objectives of the agents are the main parts of a collaborative system.

Let \( S_1, S_2, \ldots, S_n \) be the array of states that a collaborative system cover. Changing from \( S_i \) state to \( S_j \) state is done by a message, a command, a document \( d_{ij} \). Table 1 contains the matrix of changing by documents from one state to another for a collaborative system.

Table 1. Transition by documents between states of collaborative systems

<table>
<thead>
<tr>
<th></th>
<th>( S_1 )</th>
<th>( S_2 )</th>
<th>( \ldots )</th>
<th>( S_i )</th>
<th>( \ldots )</th>
<th>( S_n )</th>
</tr>
</thead>
<tbody>
<tr>
<td>( S_1 )</td>
<td>( d_{11} )</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>( S_2 )</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>( \ldots )</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>( S_i )</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>( \ldots )</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>( S_n )</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The collaborative system named bank covers the following states:
\( S_1 \) – open;
\( S_2 \) – money receive;
\( S_3 \) – credit approve;
$S_4$ – money discharge;
$S_5$ – currency exchange;
$S_6$ – closed.

Table 2 contains transaction between the six states of the bank collaborative system:

<table>
<thead>
<tr>
<th></th>
<th>$S_1$</th>
<th>$S_2$</th>
<th>$S_3$</th>
<th>$S_4$</th>
<th>$S_5$</th>
<th>$S_6$</th>
</tr>
</thead>
<tbody>
<tr>
<td>$S_1$</td>
<td>void</td>
<td>yes</td>
<td>yes</td>
<td>yes</td>
<td>yes</td>
<td>yes</td>
</tr>
<tr>
<td>$S_2$</td>
<td>yes</td>
<td>void</td>
<td>yes</td>
<td>yes</td>
<td>yes</td>
<td>yes</td>
</tr>
<tr>
<td>$S_3$</td>
<td>no</td>
<td>yes</td>
<td>void</td>
<td>yes</td>
<td>yes</td>
<td>yes</td>
</tr>
<tr>
<td>$S_4$</td>
<td>no</td>
<td>yes</td>
<td>yes</td>
<td>void</td>
<td>yes</td>
<td>yes</td>
</tr>
<tr>
<td>$S_5$</td>
<td>no</td>
<td>yes</td>
<td>yes</td>
<td>yes</td>
<td>void</td>
<td>yes</td>
</tr>
<tr>
<td>$S_6$</td>
<td>yes</td>
<td>no</td>
<td>no</td>
<td>no</td>
<td>no</td>
<td>void</td>
</tr>
</tbody>
</table>

Table 3 contains transaction by command from one state to another for a collaborative system. Therefore, the change from $S_i$ state to $S_j$ state is done by $C_{ij}$ command:

The transition from one state to another implies output delivery from the system. In a usual collaborative system changing from $S_i$ state to $S_j$ state is not possible for any $i$ and $j$ in $1..n$. The system changes from one state to the other but it doesn’t have the capacity to go from each state in all the others. The situation is met for instance when a very simple collaborative system like a virtual mono-product store markets cement. The possible states of the system are: open, closed, supplying, sale. Table 4 contains the system transitions between the four states:

<table>
<thead>
<tr>
<th></th>
<th>Open</th>
<th>Closed</th>
<th>Supply</th>
<th>Sale</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open</td>
<td>void</td>
<td>yes</td>
<td>yes</td>
<td>yes</td>
</tr>
<tr>
<td>Closed</td>
<td>no</td>
<td>void</td>
<td>yes</td>
<td>no</td>
</tr>
<tr>
<td>Supply</td>
<td>yes</td>
<td>no</td>
<td>void</td>
<td>yes</td>
</tr>
<tr>
<td>Sale</td>
<td>no</td>
<td>yes</td>
<td>yes</td>
<td>void</td>
</tr>
</tbody>
</table>

The change from open state to closed is done through close store command, while the transition from supply to open is triggered by the open store command. Getting from open or supply states to sales is done through merchandise command.

Probabilities are assigned to such a collaborative system, like: probability to change from $S_i$ state to $S_j$, probability to deliver $x$ as output when changing from one state to
another. These probabilities are determined by a series of parameters like: amount of stock-in-trades, the deposit capacity of the store, working program, customers’ portfolio or the amount of daily orders. The systems probability to transit from open state to closed is influenced by the following situations:

- is the end of the working program;
- the stock-in-trades is used-up, following change to closed state and then to supply;
- the clients’ orders are not honored because of different reasons.

Probabilities of these transitions are used in determining the appearance frequencies of different states of the systems at a given moment. According to Table 4, the change from the state of supply to the same state is not possible. In certain situations – like a large order from one of the clients, the system will go from one supply to other in order to honor the customer’s demand. But the probability of such situations is low, considering that one supply loads the whole deposit capacity of the store.

Let \( P_{xij} \) be the probability that the collaborative system representing a virtual mono-product store provides output \( x \) when changing from \( S_i \) state to \( S_j \) state. \( P_{xij} \) is determined by the relation:

\[
P_{xij} = \frac{CF_{x}}{CP_{x}},
\]

where:

- \( P_{xij} \) – probability that the collaborative system provides output \( x \) when changing from \( S_i \) state to \( S_j \) state;
- \( CF_{x} \) – number of favorable cases to obtain output \( x \) when changing from \( S_i \) state to \( S_j \) state;
- \( CP_{x} \) – number of possible cases to obtain output \( x \) when changing from \( S_i \) state to \( S_j \) state.

The bank collaborative system contains identities which generate messages like: demands for problem solution, open accounts, currency discharge, credit approval.

The identities are professional and in the job description they make certain operations. The person \( P_i \), operates \( n_i \) transactions: \( O_{i1}, O_{i2}, \ldots, O_{in} \).

Each transaction implies certain documents: \( d_{i1}, d_{i2}, \ldots, d_{in} \).

Each transaction has a solution: \( s_{i1}, s_{i2}, \ldots, s_{in} \).

All of these are stored in a very large database.

The dynamics of the collaborative systems point to modifications in the quality, structure, functions, dimensions, procedures and standards of the systems. The dynamics are studied by mathematical analysis, forecasting the long term behavior of each system [4].

2. The database structure

In [5] a collaborative system is presented for very large datasets visualization using web services. Web services implement collaboration and visualization through internet of very large data sets.

An article from the very large database contains: name of the person, the operation, the time of demand reception, the time of solution delivery (the time between the two times is the solving period) and the solution given.
struct article
{
char *person;
char *demand;
int input_moment;
int output_moment;
char *product;
};

Person: Johnson
Demand: Taxi-cab authorization
Input moment: 10
Output moment: 11
Product: Yes

This data is recorded by:
• the solicitor who tells his demand; the moment of demand reception is stored along with the address where the solution has to arrive;
• the solution giver;
• the auditor who verifies the quality of system activity.

The system activity leads to generation of C collection with N elements, N very large (N>10^5). The elements e₁, e₂, ..., eₙ have identical structure and conform with the unique description template. It contains the list of the field-attributes of each article, the order of appearance and the type of each attribute. The elements are updatable and the rate r of field update is known.

Let L be the number of locations where the N elements are placed and let 1₁, 1₂, ..., 1ₙ be the number of elements belonging to the i location, so that \( \sum_{i=1}^{L} 1_i = N \). The local collectivities are formed through determined aggregation criteria: geographical, structural, rank, etc. The local collectivities c₁, c₂, ..., cₙ are distinct physical databases.

Because of the large number of elements of any local collectivity cᵢ, the copy cost of elements is noticeable high. Therefore, in order to create the initial C collectivity with N elements a virtual concatenation of the L distinct databases is chosen. The central database integrates local collection by their description, functioning like a database concordance. Each record has a physical address and its own update data. In the moment when an update occurs, the data about it is stored in the local database cᵢ by modifying a single file which contains data about all the records in the collection. The concatenated database is updated by the automatic or manual copy of the L content files, when they are altered. The content files of the local databases can be database concordances of other smeller database of inferior hierarchic level.
Figure 1. Virtual aggregation of DB

The daily data volume from the virtual database follows the relation:

\[ VD_z = NP \times \sum_{i=1}^{ND} NC_i, \text{ where:} \]

NP – number of persons;
ND – number of documents;
NCi – number of fields in the i document.

Data volume for a k days period is:

\[ VD_{k\text{-days}} = k \times VD_z, \text{ where:} \]

VDz – daily data volume.

Let DB be a database whereat N stations have access for creating and updating records. In the \([t_i; t_{i+1}]\) time period there are \(P_i\) persons that operate updates on the database, \(i=1,\ldots,N\). The total number of persons that interacts with DB in the \([t_i; t_{i+1}]\) period is modeled by the relation:

\[ NTP_j = \sum_{i=1}^{N} P_j \]

If each \(P\) makes \(k\) operations on BD and each \(k\) materializes in a new record in DB, then, the total number of records generated in the \([t_i; t_{i+1}]\) interval is:

\[ NT\tilde{r}_j = \sum_{i=1}^{N} P_k_i \]
Therefore, for any two intervals \([t_j, t_{j+1}]\) and \([t_{j+1}, t_{j+2}]\) the number of records is exactly determined by the addition of the above indicators. Through gradual aggregation the long time generated data is determined.

This daily or periodic data volume includes an image of all that is realized in the collaborative systems in the informational field.

The records in the database are done:
- online by the solicitor;
- online through documents management by the agents of the collaborative system.

The documents’ processing means extracting the information from the data fields and converting as strings of bits, which can be stored in a database. The processing of forms is considered completed when all the information from documents has been extracted and saved within a database [4].

In [6] a mechanism for auto-organization of devices collection is presented, for processing documents in a collaborative system from a multi-agent perspective.

The input data quality determines the quality of the information that is given to the users or to the decisional authorities within the system. The erroneous data has to be minimized from the initial phase. The validation procedures are grouped in:
- traditional procedures which consist in visual examination of data in primary documents;
- automated data control and validation procedures, using validation software and automated data correction procedures; the errors are automatically identified and corrected without any human intervention [4].

The forms contain required and optional fields. The input data is consisted of: letter strings, dates, codes or numerical values. This data frames in the following categories:
- correct and complete; a form contains the fill-in fields \(C_v, C_{v'}, ..., C_n\); each field \(C_i\) has a value domain \(V_i\); the correct and complete state is achieved when all the fields \(C_v, i=1..n\), belong to vocabularies \(V_i, i=1..n\);
- correct but incomplete; all the fields \(C_v, C_{v'}, ..., C_{i-1}, C_{i+1}, ..., C_n\) belong to vocabularies \(V_i, i=1..n\), but field \(C_i\) is missing; in this case, the application generates messages which indicate those fields which were not filled in;
- complete but incorrect; all the fields are filled in, but one or more values doesn’t belong to the value-domain; in this case, the message generated specifies for each field what went wrong.

For each attempt of recording data, if the data is not completely correct and complete, a list of errors appear and the data is not sent to the database [7].

The application Collaborative Multicash Servicedesk records and processes phone demands taken by the analysts in a bank.

The fields that are selected or completed by the analyst are the following:
- name of the client which is selected from a predetermined list of Multicash users;
- name of the person which called;
- demand category, by selecting from a list with categories and associated codes;
- demand description for problem details;
- solving method by selecting the adequate option.

When a negative resolution is adopted to a credit demand, the justification is based on:
- incomplete documents in the credit;
• failing to fulfill the existing law requirements;
• failing to fulfill the technological restrictions: the wage is too small or assurance is inexistent.

Denials are coded for storing and for easy telling of the reasons of decision. Based on these codes reports and statistics are generated for classifying the denials on the type of negative responses.

3. Processing

Based on the very large datasets, many processing operations are realized in order to correlate and compute certain indicators.

Groups of persons are established and sorting takes place on the persons in the database leading to:

\[
\begin{align*}
\text{Name}_1 &: t_1 \text{ articles; } \\
\text{Name}_2 &: t_2 \text{ articles; } \\
&\vdots \\
\text{Name}_k &: t_k \text{ articles. }
\end{align*}
\]

In the collaborative system there are \( k \) agents. From the Collaborative Multicash Servicedesk database certain data has been extracted about the number of demands, by clients recorded in November 2009, presented in Table 5:

<table>
<thead>
<tr>
<th>Client</th>
<th>Number of demands</th>
</tr>
</thead>
<tbody>
<tr>
<td>Client Name 1</td>
<td>200</td>
</tr>
<tr>
<td>Client Name 2</td>
<td>180</td>
</tr>
<tr>
<td>Client Name 3</td>
<td>220</td>
</tr>
<tr>
<td>Client Name 4</td>
<td>100</td>
</tr>
<tr>
<td>Client Name 5</td>
<td>300</td>
</tr>
</tbody>
</table>

Analyzing the number of demands by clients its determined the number of distinct clients that recorded demands in a specific period.

In the present, is seeking the increase of services quality offered by collaborative banking systems, by introducing intelligent agents to help increase performance of these systems.

The intelligent agent means an entity performing certain operations independently on behalf of a third party. The agents have a number of attributes, their main attribute is autonomy. For an agent to be called intelligent, its autonomous nature must be flexible, meaning that:

• perceive the working environment and the appropriate response to the changes occurred;
• decide to action also in situations of not environment amending;
• ability to interact with other agents or even with the human agent, both to achieve the designed goals and to facilitate the work of other employees.

Characteristics of an agent are the followings:

• mobility, which is defined as the ability to move in an electronic network;
• veracity, which implies that an agent is unable to provide false information;
• goodwill, which means that an agent does not have conflicting goals;
• rationality, which means that an agent acts to achieve the purpose.

An agent is characterized by an architecture and a program. The agent program is a function that matches the perceptions which the agent receives from the environment and its actions. This program must be compatible with the agent architecture. The architecture made the interface between the perception given by sensors and the program, run the program and ensure that all actions chosen are made as they are generated. The environment where an agent act has many facets, being fully or partially observable, deterministic or stochastic, static or dynamic, discrete or continuous, monoagent or multiagent.

The sort is done by messages or documents received and results:
Docum₁: $k¹$ appearances;
Docum₂: $k²$ appearances;
...
Documₙ: $kₙ$ appearances.
It follows that in the system are $h$ types of documents.
They are sorted by resolution and appear:
Yes: $k¹$ appearances;
Positive opinion: $k²$ appearances;
...
Rejected: $k$r appearances.
It follows that in the collaborative systems are $r$ types of resolutions.
In the same manner are analyzed the evidence answers.
Incomplete documents: $x¹$ appearances;
Violation of legal provisions: $x²$ appearances;
Technological incompatibilities: $x₃$ appearances.

Table 6 presents a report from the database of Collaborative Multicash Servicedesk application, regarding the categories of requests and their frequency in the month of November 2009:

<table>
<thead>
<tr>
<th>Category</th>
<th>Number of requests</th>
</tr>
</thead>
<tbody>
<tr>
<td>Add new accounts in the client application</td>
<td>26</td>
</tr>
<tr>
<td>Add new users in the client application</td>
<td>14</td>
</tr>
<tr>
<td>Other requests</td>
<td>132</td>
</tr>
<tr>
<td>User blocked on the communication</td>
<td>41</td>
</tr>
<tr>
<td>User blocked at logon</td>
<td>20</td>
</tr>
<tr>
<td>Communication initiated</td>
<td>54</td>
</tr>
<tr>
<td>Confirm account balance</td>
<td>71</td>
</tr>
<tr>
<td>Deactivate payments file</td>
<td>1</td>
</tr>
<tr>
<td>Error on starting the application</td>
<td>5</td>
</tr>
<tr>
<td>Signature error</td>
<td>46</td>
</tr>
<tr>
<td>Error on see statements</td>
<td>20</td>
</tr>
<tr>
<td>Statements export</td>
<td>1</td>
</tr>
<tr>
<td>Generate electronic signature</td>
<td>20</td>
</tr>
<tr>
<td>Index corrupted in database tables</td>
<td>4</td>
</tr>
<tr>
<td>Category</td>
<td>Number of requests</td>
</tr>
<tr>
<td>----------------------------------------------</td>
<td>--------------------</td>
</tr>
<tr>
<td>Training on using the application</td>
<td>14</td>
</tr>
<tr>
<td>Training on see rejected payments</td>
<td>4</td>
</tr>
<tr>
<td>Delivery account statements</td>
<td>7</td>
</tr>
<tr>
<td>Delivery file with bank codes</td>
<td>12</td>
</tr>
<tr>
<td>Delivery files for distributed signature</td>
<td>8</td>
</tr>
<tr>
<td>Change communication channel</td>
<td>1</td>
</tr>
<tr>
<td>Change number of approvals / amount limits</td>
<td>1</td>
</tr>
<tr>
<td>Change name / address of payer</td>
<td>1</td>
</tr>
<tr>
<td>Move the application on another computer</td>
<td>13</td>
</tr>
<tr>
<td>Please repeat job with AC29</td>
<td>9</td>
</tr>
<tr>
<td>Reinstalling the application</td>
<td>7</td>
</tr>
<tr>
<td>Setting print parameters</td>
<td>5</td>
</tr>
<tr>
<td>Setting communication sessions</td>
<td>1</td>
</tr>
<tr>
<td>Training of branches for completing annexes</td>
<td>10</td>
</tr>
<tr>
<td>Transmission interrupted</td>
<td>36</td>
</tr>
<tr>
<td>Check payments status</td>
<td>162</td>
</tr>
</tbody>
</table>

On the basis of processing performed on the data sets, sorting is made by a single feature and are determined the metrics:

- **average number of documents per person, NDP:**

  \[ NDP = \frac{NTD}{NP} \]

  where:
  - \( NTD \) – total number of documents in the system;
  - \( NP \) – total number of persons.

- **average number of refusals to 100 requests, NR:**

  \[ NR = \frac{NTR}{NS} \times 100 \]

  where:
  - \( NTR \) – total number of refusals in the system;
  - \( NS \) – total number of requests.

Other statistics are performed in order to be used in the justice to determine the correlations between documents, customers, requests, and resolutions.

### 4. Combined analysis

Data sets are identified and is performed a combined analysis to determine certain statistics. The combined analysis involves correlations between data sets, for the calculation of quality indicators.

There are considered \( M \) large databases \( BD_1, BD_2, \ldots, BD_M \), made with the same informatics application, reflecting data which characterize \( M \) collectivities ordered in disjoint territorial areas. It builds an informatics application for realize the virtual database \( BDV \) by an operation of concatenation of the basic data extracted from databases \( BD_1, BD_2, \ldots, BD_M \).

The selection of records from the virtual database \( BDV \) requires to:
• across the data set of essential results in the concatenation process;
• identify the BDi databases containing records associated to the selected essential data;
• take information from real databases for processing selected records;
• carrying out processing.

For the analysis Person – Operations, are identified the types of operations made by a person:

Popescu: settle rents documents, settle taxi permits, resolve global tax.
Ionescu: settle construction permits.

Is determined the load degree of each agent in the system and is made a redistribution of operations so that do not exist a situation in which an agent is overloaded and another do not have enough operations which fill the working time.

From the combined analysis Analyst – Category of requests, on the basis of records from the Collaborative Multicash Servicedesk application, results that the analyst Mihai Iancu solved requests from the categories Add new accounts in the client application, User blocked on the communication, Generate electronic signature, Change communication channel, and the analyst Marian Neagu solved requests from the categories Add new users in the client application, Training on see rejected payments, Move the application on another computer. Taking into account the number of requests recorded on each category, it follows that the analyst Mihai Iancu has been overloaded.

For the analysis Person – Resolutions, there are evaluated the types of resolutions adopted and their frequencies of occurrence:

Popescu: resolution YES at the rate of x%, NO at the rate of y%.
Ionescu: resolution YES at the rate of z%, NO at the rate of w%.

If \( x > z \), then Popescu gave more positive resolution than Ionescu. If \( x > y \), then Popescu gave more positive than negative resolution. If \( z > w \), then Ionescu gave more positive than negative resolution.

By generalization, being considered the data sets \( D_1, D_2, ..., D_n \), correlations are established between any of \( D_i \) and \( D_j \), where \( i, j = 1..n \), with \( i \neq j \). For each combined analysis \( D_i – D_j \) the types of correlations are analyzed and are calculated quantitative and qualitative indicators.

Indicators for the case presented above are:
• the quantitative indicator comparing the number of resolutions adopted by the two entities:

\[
I_{D_i/D_j} = \frac{N_{D_i}}{N_{D_j}}, \text{ where:}
\]

\( N_{D_i} \) – the total number of resolutions adopted by \( D_i \);
\( N_{D_j} \) – the total number of resolutions adopted by \( D_j \);

• the qualitative indicators comparing values between the two resolutions adopted:

\[
I_{D_i} = \frac{x}{y}; \quad I_{D_j} = \frac{z}{w};
\]

\[
I_{x/z} = \frac{x}{z}; \quad I_{y/w} = \frac{y}{w};
\]

From the calculation of the quantitative and qualitative indicators result the current status of collaborative systems and the elements requiring replacement or improvement.
5. Construction of procedures for online problem solving

The document is followed from entry until it will be solved in order to see what is doing. There are identified the routines and activities that are repetitive. The objective of online problem solving procedures is to automate the repetitive activities in order to increase the response time and to resolve the requests.

The collaborative systems have: structure, purpose, flows, resources, routines.

For the real organization that works is built its entry into the database, from which are taken rules, using large volumes of data on which are made selections, sorting, regrouping, extractions.

From reality is issued the collaborative system model, identifying:
- the number of real states;
- the real list of states;
- types of resources;
- the real list of resources;
- number of activities types;
- list of activities;
- durations or differences between final and initial moments.

It follows the real image of the system, from which are obtained the basic parameters of the model, average durations, limitations of resources, on which the model is built.

The collaborative system has associated a neural network giving automatic solutions.

The neuronal network deliver output data and the input data are taken from databases.

Having start and final moments available, the durations are determined and, by their size, frequencies are calculated.

There are determined the probabilities that durations will be equal to a given value, \( P(\text{duration} = X) = Y \), or the durations to be less that a given value, \( P(\text{duration} < Z) = W \).

A customer arrives with a request, enter to the portal, is called the neuronal network, resulting the proposed solution which is provided to the customer and he decides. This workflow is shown in Figure 2:

![Figure 2. Workflow in a collaborative system](image)
In a collaborative banking system, the customer interaction with the bank is done in several ways, some of which requiring a minimal effort from the client. On the banks websites are a series of applications and simulators to calculate interest rates on loans or deposit. Figure 3 shows an example of simulator for the calculation of receivable interest related to a term deposit:

![Image of a calculator interface for calculating interest rates.](http://www.raiffeisen.ro)

Another example of simulator is an application for credit related calculation. The customer enters the bank website, select the type of loan, grant period, currency and interest type and enter the amount required.

The application will display to the user the monthly rate and amount of fees. These calculations are carried out also in the bank agencies, but this involves the customer go to the bank.

6. Conclusions

Collaboration is better appropriated if is based on simple rules, leaving the agents to fulfill their interests within their societies.

Increasing the volume of information and improving the software products for exploit it have led to a new quality of data usage by analysis that reveal to the organization's management information difficult or impossible to obtain otherwise. In this way are obtained information on customer preferences, their profile or distribution.

A collaborative system is characterized by a diversity of states, its transition from one state to another being accomplished through a document or command. The set of collaborative system states is finite, with an initial state and a final one. The system
throughput between the initial state, the intermediate states and the final state, carrying out a cycle when it complete the transition from the final state to the initial state.

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5 Codification of references: