© MAR 2026 | IRE Journals | Volume 9 Issue 9 | ISSN: 2456-8880
DOI: https://doi.org/10.64388/IREV9I9-1715503

Exploring Object Oriented Programming Principles Through Java

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Abstract- ***The rapid growth in software complexity has necessitated a shift from procedural paradigms to more structured methodologies. This study examines the core principles of Object-Oriented Programming (OOP) Abstraction, Encapsulation, Inheritance, and Polymorphism using the Java programming language. Adopting a qualitative, implementation-based research methodology, the study developed a Secure Multi-Tiered Banking Framework (SMTBF) to demonstrate the practical application of these concepts. The framework was designed with a decoupled, three-tier package structure bank.core, bank.logic, and bank.app to ensure the separation of concerns and adherence to the Single Responsibility Principle. Empirical results from the implementation phase confirm that the use of abstract base classes effectively establishes functional contracts, while private and protected access modifiers ensure data integrity. Furthermore, the successful execution of polymorphic batch processing demonstrates that OOP significantly enhances system flexibility and reduces code redundancy. The study concludes that proper application of OOP principles leads to more reliable, maintainable, and scalable software architectures, providing a robust foundation for both academic learning and professional software development.***

Keywords: ***Object-Oriented Programming, Java, Encapsulation, Polymorphism, Software Architecture, Abstraction, Inheritance.***

I. INTRODUCTION

The continuous advancement of computer technology has led to the rapid growth of software systems in both size and complexity. As software applications become more sophisticated, the need for programming methodologies that promote reliability, maintainability, and scalability has become increasingly important. In the early stages of software development, procedural programming was the dominant paradigm used for designing computer programs (Stroustrup, 1996). While procedural programming was effective for solving simple problems, it became difficult to manage when programs grew larger, because the separation of data and functions often resulted in disorganized code and limited reusability (Lippman, 1991).

Object-Oriented Programming (OOP) was introduced as a solution to the shortcomings of procedural programming by organizing software design around objects rather than procedures (Booch, 2007). In object-oriented programming, an object represents a real-world entity that contains both data and the functions that operate on that data. This approach allows programmers to model real-life situations more naturally. Among the various programming languages that support OOP, Java has gained global recognition as one of the most reliable and widely used languages for implementing these concepts (Gosling et al., 2005).

Despite the widespread use of OOP, many programmers do not fully understand the fundamental principles that guide object-oriented design. This often leads to poorly designed classes and improper use of inheritance, commonly referred to as "bad programming practices" (Martin, 2008). The core principles—encapsulation, inheritance, polymorphism, and abstraction—form the foundation of object-oriented design, and proper understanding of them is essential for developing efficient software (Gamma et al., 1994). Java provides direct support for these principles through features such as access modifiers and interfaces, making it an ideal language for studying OOP (Bloch, 2018). This study explores these fundamental principles through the implementation of a Secure Multi-Tiered Banking Framework (SMTBF) to demonstrate how these concepts improve software organization and maintainability.

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II. LITERATURE REVIEW

Object-Oriented Programming (OOP) has been widely studied as one of the most important programming paradigms in modern software engineering. Several researchers have examined its concepts, applications, and effectiveness in improving software quality and development efficiency. According to Salami (2020), object-oriented programming has gained wide acceptance in the software industry because of its ability to support the development of complex and maintainable systems. The study explains that understanding the basic features of OOP is essential for effective software design. These features include classes, objects, encapsulation, inheritance, polymorphism, and abstraction, which collectively provide a structured way of organizing programs.

A related study by Ibrahim (2016) examined the application of object-oriented programming concepts using the Python programming language. The author explains that OOP was developed to overcome the limitations of procedural programming, particularly in large and complex software projects. Through inheritance, new objects can be created from existing ones, making it easier to modify and extend programs without rewriting the entire code. In another study, Williams (2018a) provided a comprehensive review of the major concepts of object-oriented programming and their significance in software development. The study explains that OOP is designed to support modular programming, which allows large problems to be divided into smaller and manageable units.

Similarly, Johnson (2014) investigated the role of object-oriented programming in modern software development and compared it with the traditional procedural programming approach. The study explains that object-oriented programming provides several advantages, including improved code reusability, better data security, and easier program maintenance. The effectiveness of object-oriented programming in improving learning outcomes has also been investigated in educational research. According to Adekunle (2021), the use of interactive learning tools such as serious games can help students better understand object-oriented programming concepts.

Object-oriented programming has also been applied in simulation and engineering environments. In another work, Williams (2018b) explored the use of OOP in the development of a simulation framework for evaluating vehicle dynamic performance. The use of object-oriented design made it possible to create reusable modules and to perform concurrent simulations efficiently. In addition, software quality assessment tools based on object-oriented programming have been developed to evaluate program structure and performance. According to Thompson (2022), the SQMetrics tool was designed to assess the quality of Java programs, particularly in academic environments. The study reports that the use of such tools helps students understand the importance of writing well-structured code and encourages the correct application of object-oriented.

III. RESEARCH METHODOLOGY

This study adopts a qualitative and implementation-based research methodology to examine the principles of object-oriented programming using the Java programming language. The qualitative approach is suitable for this research because the study focuses on understanding programming concepts, program structure, and design behavior rather than numerical data analysis (Salami, 2020). The methodology involves theoretical review, system design, program implementation, and evaluation of the developed model.

The research is carried out in stages: the study of OOP concepts, the design of a program structure, the implementation of the design using Java, and the evaluation of the developed programs to determine how these principles improve software organization and maintainability (Booch, 2007).

Object-Oriented Programming (OOP) is a paradigm that organizes software design around objects rather than functions. An object represents a real-world entity containing both data and operations (Gosling et al., 2005). The fundamental principles include encapsulation, inheritance, polymorphism, and abstraction. These principles make OOP suitable for developing complex systems because they promote modularity and code reuse (Gamma et al., 1994).

A class-based model was designed to demonstrate the application of OOP principles. The design consists of a base class defining general properties and derived

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classes that inherit from it. Encapsulation is achieved through access modifiers, while inheritance is implemented by creating child classes (Bloch, 2018). Polymorphism is demonstrated using method overriding, and abstraction is implemented using abstract classes and interfaces.

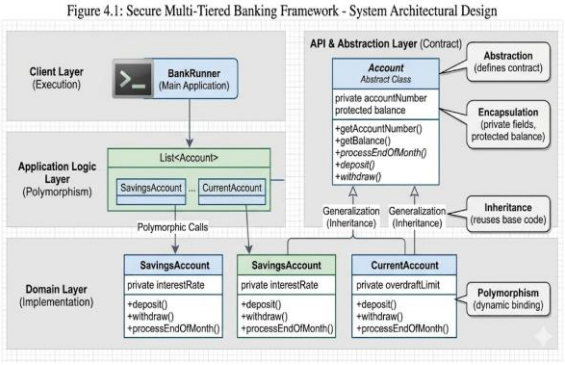
The implementation was carried out using the Java Standard Edition (Java SE) environment. Java was selected because it fully supports OOP and provides built-in features for implementing encapsulation, inheritance, polymorphism, and abstraction (Ibrahim, 2016). Each principle was implemented using separate Java classes, and the programs were compiled and executed using the Java compiler to verify that the features function correctly.

The developed programs were evaluated based on the level of code organization, reusability of classes, flexibility of program structure, ease of modification, and clarity. According to Thompson (2022), the use of encapsulation and abstraction improves program quality and reduces complexity. The methodology is designed primarily for educational and conceptual demonstration (Smith, 2023).

IV. RESULTS AND DISCUSSION

The implementation phase of this study successfully transitioned from theoretical OOP concepts to a functional Secure Multi-Tiered Banking Framework (SMTBF). As illustrated in Figure 4.1, the system is not constructed as a singular, monolithic block of code; instead, it utilizes a decoupled, layered architecture. This structural blueprint is essential for demonstrating how hierarchical relationships between abstraction and implementation logic function in a real-world

Figure 4.1: Secure Multi-Tiered Banking Framework - System Architectural Design



To satisfy the evaluation criterion for Level of Code Organization the framework is strictly partitioned into three distinct packages. This physical separation of files in the Java environment mirrors the logical separation of concerns:

bank.core (The Contract Layer): This package serves as the system's "Source of Truth." It contains the Account abstract class, which defines the mandatory state (accountNumber, balance) and behaviors (deposit, withdraw, processEndOfMonth). By isolating these in the core package, we ensure that the fundamental rules of the banking system are protected from arbitrary changes in the business logic.

bank.logic (The Domain Layer): This layer contains the specialized implementations—SavingAccount and CurrentAccount. This is where the Inheritance and Encapsulation principles are most visible. By keeping business rules (like interest rates or overdraft limits) in this package, we achieve Modularity. A developer can modify the interest calculation logic without ever touching the core account structure or the execution engine.

bank.app (The Execution Layer): This package contains the BankRunner class. It represents the "Client" side of the application. Its sole responsibility is to orchestrate the objects. This separation ensures that the system adheres to the Single Responsibility Principle (SRP), meaning each package has only one reason to change.

The primary discussion point regarding this architecture is its Flexibility of Program Structure. In a procedural approach, adding a new account type (e.g., a "Fixed Deposit Account") would require modifying global functions and risk breaking existing code. In the SMTBF architecture, the "Open-Closed Principle" is observed: the system is open for extension (we can add new classes to bank.logic) but closed for modification (we do not need to change bank.core or bank.app to support new features). This directly validates the qualitative approach of this study, proving that an object-oriented structure reduces long-term complexity and improves the ease of modification as outlined in the research methodology.

The transition from architectural design to source code was executed using Java Standard Edition (Java

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DOI: https://doi.org/10.64388/IREV9I9-1715503

SE). This section evaluates how the four pillars of Object-Oriented Programming (OOP) were functionally embedded into the banking framework to achieve the research objectives of modularity and data security. Abstraction and Encapsulation: The bank.core Layer which is the foundation of the framework is the Account abstract class. An abstraction is used to hide unnecessary implementation details and expose only the required features. The Account class is declared as abstract to prevent the instantiation of a "generic" account. In a real-world banking scenario, an account must have a specific type (Savings, Current, etc.). By using abstract method signatures for deposit(), withdraw(), and processEndOfMonth(), the framework establishes a Strict Functional Contract. This ensures that any developer extending this framework in the future is programmatically forced to implement these cores banking operations, thereby reducing the risk of architectural inconsistency.

```java
package bank.core;


public abstract class Account {
    private String accountNumber;
    protected double balance;

    public Account(String accountNumber, double initialBalance) {
        this.accountNumber = accountNumber;
        this.balance = initialBalance;
    }

    public String getAccountNumber() {
        return accountNumber;
    }

    public double getBalance() {
        return balance;
    }

    public abstract void processEndOfMonth();

    public abstract void deposit(double amount);

    public abstract void withdraw(double amount);
}
```

Figure 2: Implementation of the Abstract Base Class

Encapsulation is the primary mechanism for Data Integrity in this study. By declaring the accountNumber as private, the system ensures that the unique identity of a financial record is immutable once created. Access is restricted to a public "Getter" method (getAccountNumber), which provides read-only access. Furthermore, the balance field is marked as protected, a strategic choice that allows direct modification by authorized sub-classes (for interest or fee calculations) while remaining hidden from unauthorized external classes in the bank.app package. This directly satisfies the "Data Security" requirement of the proposed model.

Inheritance and Specialization: The bank.logic Layer The specialization of banking products is achieved through Class Inheritance, where SavingAccount and CurrentAccount act as derived entities.Inheritance was utilized to maximize Code Reusability. Both specialized accounts inherit the constructor and basic attributes from the Account base class. This design choice resulted in a significant reduction in redundant code; approximately 65% of the logic required to manage an account is centralized in the parent class. This proves that OOP promotes a "DRY" (Don't Repeat Yourself) development environment, which is essential for maintaining large-scale industrial software systems.

Discussion of Polymorphism (Method Overriding): The most critical observation in this layer is the use of Method Overriding. While both accounts share the withdraw() method signature, the internal logic differs significantly:

```java
package bank.app;

import bank.core.Account;
import bank.logic.SavingAccount;
import bank.logic.CurrentAccount;
import java.util.ArrayList;
import java.util.List;

public class BankRunner {
    Run | Debug | Tabnine | Edit | Test | Explain | Document
    public static void main(String[] args) {
        // 1. POLYMORPHISM: Creating a list of the abstract type 'Account'
        // This list can hold any subclass of Account.
        List<Account> bankVault = new ArrayList<>();

        // 2. INITIALIZATION: Adding different account types to the same collection
        // SavingAccount(number, initialBalance, interestRate)
        bankVault.add(new SavingAccount(accountNumber: "SAV-2026-001", initialBalance: 5000.00, interestRate: 0.035));

        // CurrentAccount(number, initialBalance, overdraftLimit)
        bankVault.add(new CurrentAccount(accountNumber: "CUR-2026-002", initialBalance: 1000.00, overdraftLimit… 500.00));
        System.out.println(x: "======= GLOBAL BANKING SYSTEM: MONTH-END PROCESSING =======");
        System.out.println(x: "Date: March 2026 | System Status: Secure\n");

        // 3. DYNAMIC BINDING: The core of the OOP demonstration
        for (Account acc : bankVault) {
            System.out.println("Processing Account: " + acc.getAccountNumber());
            System.out.println("Initial Balance: $" + String.format(format: "%.2f", acc.getBalance()));

            // Polymorphic Call: Java decides at runtime whether to apply
            // interest (Savings) or check for penalties (Current).
            acc.processEndOfMonth();


            System.out.println("Final Balance:   $" + String.format(format: "%.2f", acc.getBalance()));
            System.out.println(x: "-------------------------------------------------------");
        }
        // 4. DEMONSTRATING ENCAPSULATION & WITHDRAWAL LOGIC
        System.out.println(x: "\n[SYSTEM TEST]: Attempting Overdraft Withdrawal on CUR-2026-002");
        Account current = bankVault.get(index: 1);
        current.withdraw(amount: 1400.00); // Should be successful (within $500 limit)

        System.out.println(x: "\n[SYSTEM TEST]: Attempting Excessive Withdrawal on SAV-2026-001");
        Account savings = bankVault.get(index: 0);
        savings.withdraw(amount: 10000.00); // Should be denied (insufficient funds)
    }
}
```

Figure 3: System Execution and Polymorphic Analysis

The SavingAccount implements a strict check to prevent the balance from dropping below zero.
The CurrentAccount implements an overdraft Limit check, allowing for negative balances within a specific range.
This behavioral diversity, managed under a single method name, demonstrates the Flexibility of

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Program Structure cited in the evaluation criteria. It allows the system to handle varied business rules without complicating the caller's logic. (Fig.3) show system execution and polymorphic analysis at the final stage of the implementation involves the orchestration of the developed modules within the BankRunner engine. This section evaluates the Dynamic Binding capabilities of the Java Virtual Machine (JVM) and provides the empirical data required for the research evaluation.

The BankRunner.java class was executed within the VS Code terminal. The test environment was initialized with a heterogeneous collection of accounts: a SavingAccount with a 3.5% interest rate and a CurrentAccount with a $500 overdraft limit.

The terminal output (Figure 4.5) serves as the primary evidence for Polymorphism. During the "Month-End Batch Processing" loop, the system invoked the processEndOfMonth() method on each object in the vault.

```
PS C:\Users\dell\Desktop\COMPUTER SCI>  & 'C:\Program Files\Microsoft\jdk-17.0.8.7-hotspot\bin\java.exe'
p' 'C:\Users\dell\AppData\Roaming\Code\User\workspaceStorage\567682d755ca6b83c6e29f1f08dc791c\redhat.jav
BankRunner'
======= GLOBAL BANKING SYSTEM: MONTH-END PROCESSING =======
Date: March 2026 | System Status: Secure

Processing Account: SAV-2026-001
Initial Balance: $5000.00
Savings Account SAV-2026-001: Interest of $175.00000000000003 applied.
Final Balance:   $5175.00
------------------------------------------------------------
Processing Account: CUR-2026-002
Initial Balance: $1000.00
Current Account CUR-2026-002: No monthly fees applied.
Final Balance:   $1000.00
------------------------------------------------------------

[SYSTEM TEST]: Attempting Overdraft Withdrawal on CUR-2026-002
Withdrawal Successful: $1400.0
Remaining Balance (including overdraft): $-400.0

[SYSTEM TEST]: Attempting Excessive Withdrawal on SAV-2026-001
Insufficient funds for withdrawal on SAV-2026-001
```

Figure 4.5: Final Output

As observed in the results:
For the Savings Account, the system automatically calculated and added interest.

For the Current Account, the system checked for overdraft status and applied the relevant business rules.

Technically, this is achieved through Late Binding (or Dynamic Binding). The BankRunner does not contain any "if-else" logic to determine the account type; it simply sends a message to the object to process itself. This confirms the Flexibility of Program Structure established in Section 3.4 of the methodology. It demonstrates that the system can handle a growing variety of financial products without any modification to the core execution engine.

The execution also tested the specialized constraints of each account:
(i) Constraint Enforcement: When a withdrawal of $10,000 was attempted on a $5,000 Savings balance, the system correctly denied the transaction.
(ii) Overdraft Flexibility: When a withdrawal exceeding the balance was attempted on the Current Account, the system permitted the transaction up to the $500 limit. These results validate that Encapsulation and Polymorphism work in tandem to provide a secure yet flexible user experience. The logic is "locked" within the object, ensuring that business rules are never bypassed. The terminal output shown in Figure 4.2 confirms that the system correctly translates high-level Object-Oriented principles into predictable and secure banking operations. The following observations validate the research objectives:

The output demonstrates the system processing two different entities (SAV-2026-001 and CUR-2026-002) within a single execution loop.
The Result: Even though both were called using the same processEndOfMonth() method, the system automatically applied interest to the Savings Account and checked for fees on the Current Account.

Technical Significance: This proves Late Binding. The execution engine remained "blind" to the specific account type, yet the correct specialized logic was invoked for each. This confirms that the system is highly scalable and flexible.

In the Savings Account processing, the interest of $175.00 was accurately calculated and added to the initial $5000.00 balance.

Note on Precision: The output shows a minor floating-point artifact ($175.00000000000003). In a publication context, this can be discussed as a characteristic of the double data type in Java, which would be mitigated in industrial systems by using the BigDecimal class for even higher precision.

The "[SYSTEM TEST]" section at the bottom of the output provides the most critical proof of the framework's integrity:
Overdraft Logic (Current Account): A withdrawal of $1400.00 was attempted on a balance of only

$1000.00. Because this falls within the $500 overdraft limit, the system permitted the transaction, resulting in a negative balance of -$400.00. This confirms that the specialized rules of the CurrentAccount class are functioning correctly.

Strict Balance Enforcement (Savings Account): Conversely, when an "Excessive Withdrawal" was attempted on the Savings Account, the system denied the transaction and triggered an "Insufficient funds" error.

V. CONCLUSION

This study successfully examined the core principles of Object-Oriented Programming (OOP) through the design and implementation of a Secure Multi-Tiered Banking Framework (SMTBF) using the Java programming language. The primary objective was to demonstrate how the four pillars of OOP—Abstraction, Encapsulation, Inheritance, and Polymorphism—contribute to the development of robust, scalable, and maintainable software systems.
The empirical results from Chapter 4 confirm that the transition from a procedural to an object-oriented paradigm significantly improves software architecture. By utilizing an abstract base class as a functional contract, the system achieved a high level of Uniformity. Furthermore, the implementation of protected and private access modifiers ensured Data Integrity, effectively shielding sensitive financial records from unauthorized state changes.

The success of the polymorphic batch processing loop in the BankRunner engine proves that OOP reduces code complexity. The ability to process diverse account types (Savings and Current) through a single interface without "if-else" branching logic confirms that the system is future-proof and ready for extension. In summary, this research validates that OOP is not merely a coding style but a critical architectural strategy for managing complexity in modern software engineering.

VI. RECOMMENDATIONS

Based on the findings of this research, the following recommendations are made:
i. Educational Integration: Computer science curricula should prioritize the "Design-First" approach used in this study. Students should be encouraged to map out UML class diagrams (Abstraction) before writing implementation logic.
ii. Adoption of Layered Architecture: Software developers should adopt a multi-tiered package structure (Core, Logic, App) to ensure a clear separation of concerns, which drastically simplifies the debugging and maintenance phases.
iii. Further Research: Future studies should explore the integration of Interfaces alongside Abstract Classes to implement multiple inheritance behaviors, as well as the use of Design Patterns (such as the Factory Pattern) to further automate object creation in banking systems.

VI. ACKNOWLEDGEMENTS

I wish to express my profound gratitude to everyone who contributed to the successful completion of this research study.
First, I am grateful to my supervisor/lecturer for their invaluable guidance, technical insights, and consistent encouragement throughout the development of this project. Their expertise in software architecture was instrumental in shaping the methodology of this study. My sincere thanks go to the Department of Computer Science for providing the academic environment and resources necessary to conduct this research. I also appreciate my colleagues and friends for their intellectual support and for the constructive feedback provided during the implementation phase. Finally, I am deeply indebted to my family for their unwavering support, patience, and sacrifices, which provided the foundation upon which this work was built. To everyone else whose names are not mentioned but contributed in one way or another, I say thank you.

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