

# INTERNATIONAL JOURNAL OF RESEARCH IN COMPUTER APPLICATION & MANAGEMENT

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# CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	<b>CHALLENGES OF INTERNAL AUDITING IN THE PUBLIC SECTOR ORGANISATIONS AND THEIR EFFECT ON INTERNAL AUDITORS JOB SATISFACTION: A CASE STUDY OF PUBLIC INSTITUTIONS IN CHINGOLA DISTRICT, ZAMBIA</b> <i>DR. B. NGWENYA &amp; R. KAKUNDA</i>	1
2.	<b>FACTORS INFLUENCING THE EFFECTIVENESS OF INNOVATIVE RETAIL BANKING PRODUCTS AND SERVICES IN INDIA</b> <i>LALITHA.B.S. &amp; DR. C.S.RAMANARAYANAN</i>	2
3.	<b>EFFECTS OF PACKAGES THROUGH SIDCUL IN ENTREPRENEURIAL DEVELOPMENT OF UTTARAKHAND</b> <i>AMIT DUMKA, DR. VINAY DEVLAL &amp; DR. P. K. GARG</i>	3
4.	<b>CHANDLERS OVERCOMING CHALLENGES (COC)</b> <i>K.DURGADEVI</i>	4
5.	<b>A CONCEPTUAL FRAMEWORK FOR CUSTOMER EXPERIENCE CREATION PROCESS AND ITS IMPACT ON CONSUMER BEHAVIOUR</b> <i>HARLEEN SAHNI, DR. BILAL MUSTAFA KHAN &amp; DR. KISHOR BARAD</i>	5
6.	<b>A STUDY ON MOST INFLUENTIAL FACTORS OF CONSUMER'S BUYING PATTERN TOWARDS MEN'S WEAR WITH SPECIAL REFERENCE TO ERODE CITY</b> <i>BISWARANJAN GHOSH, A.J. MURALIDHARAN, NCUTE COORDINATOR &amp; M. SARAVANAN</i>	6
7.	<b>WOMEN ENTREPRENEURIAL DEVELOPMENT AND MSME's</b> <i>T. PONSINDHU &amp; DR. S.NIRMALA</i>	7
8.	<b>IMPACT OF FDI IN INDIAN RETAIL SECTOR: A SWOT ANALYSIS</b> <i>DR. J. S. YADAV &amp; SANTPAL</i>	8
9.	<b>PRIVATIZATION AND LIBERALIZATION IN HIGHER EDUCATION SYSTEM IN INDIA: NEED IMPROVEMENT IN CURRENT SCENARIO</b> <i>DR. SANGITA MAHESHWARI &amp; DR. APARNA BANIK</i>	9
10.	<b>A STUDY ON THE GROWTH OF MEDICAL TOURISM IN INDIA</b> <i>S. KALIST RAJA CROSS</i>	10
11.	<b>ELECTRONIC COLLABORATING FRAMEWORK FOR DIGITAL SAARC CAMPAIGN</b> <i>KAPIL GOYAL</i>	11
12.	<b>E-COMMERCE IN INDIA: CURRENT DEVELOPMENT</b> <i>BISWAJIT SAHA</i>	12
13.	<b>KING MAKERS OF BUSINESS</b> <i>DR. JEYASREE RAMANATHAN</i>	13
14.	<b>HIGH FREQUENCY TRADING: A NEW CHALLENGE FOR THE MARKET REGULATORS</b> <i>ABHAY KUMAR</i>	14
15.	<b>FINANCING OF INDIA'S GROWTH ENGINE: MICRO, SMALL AND MEDIUM ENTERPRISE</b> <i>BHAMINI GARG</i>	15
16.	<b>A STUDY OF UNORGANISED SECTOR IN INDIA: UNORGANISED RETAIL PRESPECTIVE</b> <i>KANWALJEET</i>	16
17.	<b>DATAMINING METHODOLOGIES AND ITS APPLIED APPLICATIONS</b> <i>M.DHANAMALAR</i>	17
18.	<b>A STUDY ON WORKERS PARTICIPATION IN MANAGERIAL DECISION MAKING WITH REFERENCE TO PEARL GLOBAL INDUSTRIES LIMITED, CHENNAI</b> <i>G. V. SOBHA</i>	18
19.	<b>THE EFFECTS OF ELECTRONIC PAYMENT CHANNELS ON GROWTH OF DEPOSIT BASE OF NIGERIAN DEPOSIT MONEY BANKS</b> <i>AHMADU ABUBAKAR</i>	19
20.	<b>ROLE OF FOREIGN DIRECT INVESTMENT DETERMINANT ON INDIAN ECONOMY</b> <i>Y. SATGURU ROSHAN</i>	20
	<b>REQUEST FOR FEEDBACK &amp; DISCLAIMER</b>	21

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# CHALLENGES OF INTERNAL AUDITING IN THE PUBLIC SECTOR ORGANISATIONS AND THEIR EFFECT ON INTERNAL AUDITORS JOB SATISFACTION: A CASE STUDY OF PUBLIC INSTITUTIONS IN CHINGOLA DISTRICT, ZAMBIA

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## **ABSTRACT**

*The relevance of internal audit to the challenges they face in their execution of duties in public sector organization in Zambia desires attention. Today's internal audit activity is a critical consideration in determining the quality of an organization's internal control and if its development has made great contribution to modern audit practice. Thus, this research is an attempt to providing an insight to the structure of internal auditor's challenges existing in public institutions and how they affect the job satisfaction and also recommend steps to be taken in reducing these challenges. The three significant challenges public sector internal auditor's face in their execution of duties include, reporting structure and profession independence, career development and training and non-availability of audit manuals. These challenges really affect their job satisfaction level, that is to say, the higher the challenges faced by internal auditors, the more they are dissatisfied with their jobs. There are strong relationships in the challenges which are faced by internal and their job satisfaction.*

# FACTORS INFLUENCING THE EFFECTIVENESS OF INNOVATIVE RETAIL BANKING PRODUCTS AND SERVICES IN INDIA

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## **ABSTRACT**

*Innovation is a continuous process and is considered essential to remain competitive. Indian Banking industry is not an exception for this. Various technological products have been introduced by the Indian banks. The present study focuses on identifying the key factors that have influenced the effective usage of innovative banking products provided by public and private sector banks. But all the innovative banking products are not accepted in the same way by the customers. For the study primary data was collected using likert based questionnaire. This questionnaire was developed after review of literature and discussions with bank managers and experts. Collected data was analyzed using using percentage analysis, chi-square analysis, One way Anova and t-test. Cost reduction, security of information, continued usage, error free services, service quality are some of the important factors influencing the adoption of innovative banking products. Age and profession of the customers have a considerable power on the acceptance of the innovative banking products. Overall results signify that bankers should consider the above mentioned factors and enhance the service quality of innovative banking products for better customer adoption. Increased adoption of innovative banking products by customers indicates the effectiveness of the products.*



## EFFECTS OF PACKAGES THROUGH SIDCUL IN ENTREPRENEURIAL DEVELOPMENT OF UTTARAKHAND

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### **ABSTRACT**

Uttarakhand was formed on the 9th November 2000 as the 27th State of India, when it was carved out of northern Uttar Pradesh. Located at the foothills of the Himalayan mountain ranges, it is largely a hilly State. With levels of literacy higher than the national average, the State has abundant availability of quality human resources. Uttarakhand has emerged as a significant destination for investments in manufacturing industry, tourism and infrastructure. Emphasis is on stimulating all three sectors of its economy, to their fullest potential in tandem with the geographic profile of the state. Entrepreneurs are the driving force behind the creation of any new venture and their actions, create jobs stimulate economic growth and are frequently the source of technological and management innovation. The process of entrepreneurial activity can be analyzed and understood and as a consequence individuals who choose an entrepreneurial career can significantly increase the probability of success. This may finally lead to the socio- economic development of the area where such process of activities are being dwelling hence can be called as Entrepreneurial Development of the particular area. Entrepreneurial developments at a specific area finally lead to the sustainable development of that particular area/region. The examples are the development activities being established / initiated in the Industrial Estates or along the surrounding of these individual Estates in the State of Uttarakhand. This can be exemplifying the issues as a development that meets the needs of the present without comprising the ability of future generation to meet their own needs.

**CHANDLERS OVERCOMING CHALLENGES (COC)**

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**ABSTRACT**

*In Human resource development the men and women entrepreneur are generally very similar. The differences are found only in the age, personality, motivation and type of business started. Men start an enterprise between the age group of 25-35 years, whereas women do so in 35-45 age groups. Women are goal oriented, independent, flexible, tolerant, creative, realistic, enthusiastic and energetic because of which the management style differs from their male counterpart. Women are by and large born managers as they manage their house. The paper focus on only women entrepreneurship has been largely neglected both in society in general and in the social sciences. In present scenario of India women 75% participation rates entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do. The transition from homemaker to sophisticated business woman is not that easy. But this picture is changing. In Modern India, more and more women are taking up entrepreneurial activity especially in micro, small and medium scale enterprises. Women across India are showing an interest to be economically independent. They are willing to be inspired by role models- such as IndraNooyi, Chief Executive-Pepsi Co. or Ekta Kapoor, Creative Director-Balaji Telefilms. The Indian women are no more treated as beautiful showpieces. They have carved a niche for themselves in the male dominated world. Indian women well manage both burden of work in household front and meeting the deadlines at the work place.*

# **A CONCEPTUAL FRAMEWORK FOR CUSTOMER EXPERIENCE CREATION PROCESS AND ITS IMPACT ON CONSUMER BEHAVIOUR**

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## **ABSTRACT**

*With increasing competition and wide number of buying options available to the consumers of modern world, it becomes essential to consolidate the understanding of consumers' experiences to create enthralling and riveting customer experiences. Experiences are created through every direct or indirect interaction of consumers with the company. A good experience increases customer satisfaction, and successively customer loyalty and a bad one blemishes the company's image not only in the eyes of existing customers but also of the prospective customers, thus losing its customer base. In order to manage and enhance these experiences, it is important to understand the process through which they are created. The paper is a conceptual approach towards understanding the process of customer experience creation and how experiences impact consumer behaviour. Extensive literature review has been done to identify the different dimensions of the retail environment, personal and situational factors that affect the nature of experience creation and its dynamic effect on different aspects of consumer behaviour. Findings have been presented in the form of a conceptual framework for customer experience creation and its impact on consumer behaviour. The framework elaborates upon the various stages of customer experience creation from encounter with clues and emergence of values, leading to formation of intentions and consumer response in terms of certain behaviour. The framework also elaborates upon the traits and dimensions associated with each of these phases. The conceptual framework will act as a research base on which future researches can be taken up in various dimensions.*

## **A STUDY ON MOST INFLUENTIAL FACTORS OF CONSUMER'S BUYING PATTERN TOWARDS MEN'S WEAR WITH SPECIAL REFERENCE TO ERODE CITY**

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### **ABSTRACT**

*Consumer buying is a unique phenomenon, various factors influences the buying behaviour of consumer. Systematic analysis of consumer preferences with the thresh hold of emerging retailing can lead to patterns of buying like customer orientation towards organized retail, interpersonal and intra personal stimuli among the consumers, influence of social factors and its contribution towards environmental stimuli. Black box model of buyer characteristic and the decision module affecting the buyers' response have been studied and analyzed. The present study tries to trace out the components of customer satisfaction and buying pattern towards organized and unorganized retail sector at Erode city where data is collected through structured Questionnaire comprised of demographic factors and other attributes of satisfaction, analyzed through the percentage and one way variance analysis. Among various factors most of the consumers are influenced by value added service, brand image of the retailer, more than shopping a pleasant shopping experience.*

**WOMEN ENTREPRENEURIAL DEVELOPMENT AND MSME's**

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**ABSTRACT**

*Promotion of Women Entrepreneurship is a vital issue for several countries including India. Micro, Small and Medium Enterprises (MSMEs) play a vital role in the development of Women entrepreneurs. This paper focuses on the schemes available for development of women entrepreneurship through micro, small and medium enterprises. The schemes are created by Government and processing through MSME to encourage the existing women entrepreneurs in the business sector and also encourages the budding business of women entrepreneurs. For the existing women entrepreneurs, the MSME provides Micro and Small Enterprises Cluster development programmer (MSE-CDP) and other schemes to enhance competitiveness, technology improvement, adoption of best manufacturing practices, marketing of products, employment generation etc. For the budding women entrepreneur, MSME provides Trade Related Entrepreneurship assistance and development schemes for women (TREAD), Entrepreneurship development Programmer (EDP) and other schemes for setting up their own venture, capital investment, educational skills and ability to run the business. MSME is providing Credit linked Capital Subsidy Scheme (CLCSS) for Technology Up gradation. The paper throws light on the available schemes and subsidy of special benefits to women and also creates awareness of these schemes to women entrepreneurs.*

## IMPACT OF FDI IN INDIAN RETAIL SECTOR: A SWOT ANALYSIS

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### **ABSTRACT**

*Retail Sector is the most booming sector in the Indian economy. With a growing economy, improving income dynamics, rising awareness, and a youth-heavy customer base, India is well on its way to become one of the most prospective markets for the domestic and global retailers. India being a signatory to World Trade Organization's General Agreement on Trade-in Services, which includes wholesale and retailing services, had to open up the retail trade sector to foreign investment. There were initial reservations towards this issue arising from fear of job losses, procurement from international market, competition and loss of entrepreneurial opportunities to locals. However, the government in a series of moves opened up the retail sector slowly to Foreign Direct Investment (FDI). FDI in retail is fundamentally different from that in manufacturing. FDI in manufacturing basically enhances the productive employment in most cases; but FDI in retail trade may create job losses and displacement of traditional supply chain. In this background the present paper makes an attempt to study the likely impact of FDI on Indian retail sector. The main objective of this paper is to strategically analyze the Indian retail Industry.*

## **PRIVATIZATION AND LIBERALIZATION IN HIGHER EDUCATION SYSTEM IN INDIA: NEED IMPROVEMENT IN CURRENT SCENARIO**

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### **ABSTRACT**

*Availability of right knowledge and skills to the youth can ensure the overall national progress and economic growth. But the complicated nature of Indian polity and policy process make Indian higher education a very complex enterprise and it suffers from several systemic deficiencies. As a result, it continues to provide graduates that are unemployable. Privatization expected to provide the much needed capacity, skill, quality and new ideas on higher education. The Current Gross Enrolment Ratio (GER) is 18% and is targeted 21% by end of the 12th Plan and 30% by year 2020, which cannot be achieved by the public sector alone. In 2012, private unaided institutions and universities accounted for 59 % share of total enrolments with 64% share of institutions. It needs to further expand at an accelerated rate in order to achieve the targeted GER. To do so, Govt. has to take action on development of a new national policy and regulatory framework for higher education, make them more liberal and attract big leaders of private sector. This may results in constant stream of funding which will facilitate quality based education.*

**A STUDY ON THE GROWTH OF MEDICAL TOURISM IN INDIA**

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**ABSTRACT**

*Tourism is known as an attractive and pleasing human activity, it is admired by all people and governments. Being the integral part of tourism, Medical tourism has emerged as the fastest growing fragment in tourism industry in Global Economic. Medical tourism in India is perfect combination of health treatment as well as sightseeing. This is evident in the rise in the volume of foreigners who are visiting India for treatment. The growth of medical tourism in India is a benefit for quite a lot of connected industries like hospitals, medical equipment, pharmaceutical companies and hospitality industry. This paper examines the potentiality of Medical Tourism in India and the role of hotels and hospitality industry in promoting the concept of medical tourism, thereby making India an attractive medical tourism destination for all.*



**ELECTRONIC COLLABORATING FRAMEWORK FOR DIGITAL SAARC CAMPAIGN**

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**AMRITSAR**

**ABSTRACT**

*The objective of my research manuscript is to suggest and voice my ideas in the formation of Electronic Collaborating Framework (ECF) for Digital SAARC Campaign. I wish to have more interactive cum informative, participative and outcome oriented debate and ideate on opportunities and challenges. My research paper will highlight various Metrics and Models to accelerate Digital Initiative in SAARC Nations. By virtue of my research guidelines, I wish to suggest measures for more secure, stable and efficient ECF. Working strategy on National and Global Information Infrastructure has to look forward and must devise means for eco-friendly sustainable solutions. Social Inclusion Metric will also help in achieving Millennium development goal (MDG).*

**E-COMMERCE IN INDIA: CURRENT DEVELOPMENT**

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**DURGAPUR**

**ABSTRACT**

*The term Electronic commerce has been around for the past few years and has become the latest buzzword in the Indian business scenario. Electronic commerce industry in India is growing every day by leaps and bounds. This paper discusses about the current state of affairs of electronic commerce industry in India. In doing so first some basic guidelines about online shopping have been described along with the advantages and disadvantages of online shopping. Also a discussion has been made about fresh funding amounting to billions of dollars in existing electronic commerce companies of India and setting up of new and sometimes joint ventures in the electronic commerce industry. The fact that according to media reports, the Indian electronic commerce based companies are facing a great challenge from overseas companies like Amazon has also been highlighted. This paper also throws light on jobs in electronic commerce industry being considered now as a new career option. Regulatory bodies and law making entities involvement and a probable change in laws related to electronic commerce industry has also been discussed about.*

**KING MAKERS OF BUSINESS**

**DR. JEYASREE RAMANATHAN**  
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**ABSTRACT**

*In today's speedy world, marketers must concentrate the end users rather the products or services. If they are satisfied, the product and the company will survive in the market for a long period. Man as a human being their part is vital in two places. One as an employee in management and another one as customer in marketing. To keep in mind everything, this conceptual paper will deal with the customer span of life, new application in information technology for handling the customers. Strategies can be adopted to retain them.*

## HIGH FREQUENCY TRADING: A NEW CHALLENGE FOR THE MARKET REGULATORS

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### ABSTRACT

Trading in Financial markets has come a long way from floor based trading to screen based trading and now High frequency Trading. In High frequency Trading (HFT, hereafter) securities are turned over very quickly by leveraging on latest technology and with very low latency rate. On one hand High frequency Trading is getting popular because of high speed of order execution at reduced cost, on the other hand it is also being blamed for most of the financial market crashes in recent past. Forward Market Commission (FMC) has banned on HFT in mini and micro contract on commodity bourses with effect from January 1, 2013. There is further demand to ban it or to reduce the speed of HFT transactions. As the players know that market risk has increased many folds under HFT. One wrong command or fat finger can bring disaster in the market. At the same time we also understand the importance of technology. Use of latest technology in the market helps all stakeholders to cut delivery time and costs. Nobody can deny the fact that technology has brought more liquidity and accessibility in the market. Academicians, exchanges and regulators have all agreed that advance technology favours the market. Therefore, banning the use of latest technology may not be the solution. It is certainly a challenge for both regulators and exchanges to manage HFT efficiently. But if they are well equipped to handle the technological advancement with proper policy in place, it is not so difficult also.

## FINANCING OF INDIA'S GROWTH ENGINE: MICRO, SMALL AND MEDIUM ENTERPRISE

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**UNIVERSITY OF DELHI**  
**DELHI**

### ABSTRACT

*Micro, Small and Medium Enterprises (MSME) is the backbone of Indian Economy. These are recognizes as important constituents in the lubrication and development of Indian economy. In this era of Globalization, MSMEs have to meet the global competition that it faces today by upgrading their competencies. But the biggest challenge that MSME faces is the lack of availability of adequate credit. Finance is the lifeblood of any business. It is the primary key for unlocking potential success of the MSMEs. Recognizing the importance of this credit, Government rolled out various schemes for ensuring sustainable growth of the MSME sector. This paper highlights the various financial problems that MSME is beset with. It attempts to show that although the sector is showing impressive growth, it still faces the problem of credit availability. The paper attempts to document the various financing options that MSME takes advantage of in order to improve their competitiveness as it contributes a vital part to the Indian Economy. The paper concluded by analysing that since they play an instrumental role in development of the country, their financing needs must be fulfilled with adequate measures and methods.*

# A STUDY OF UNORGANISED SECTOR IN INDIA: UNORGANISED RETAIL PERSPECTIVE

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CHAUDHARY DEVI LAL UNIVERSITY  
SIRSA**

## **ABSTRACT**

*Unorganised retail accounts for 97% of the total retail market in India. All the kiriyana stores, paan beedi shops, street vendors and hawkers etc which sell us goods and utilities but are not part of any organised system i.e are basically family owned and managed are known as unorganised retailers. Since this sector is a very large part of the Indian economy and one of its pillar stone as it employs a large number of population. This paper tries to understand various problems related to the unorganised sector including retail and the various problems faced by it and how to overcome the problems.*

**DATAMINING METHODOLOGIES AND ITS APPLIED APPLICATIONS**

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**ABSTRACT**

*Data mining is the process of analyzing data from different perspectives and summarizing it into useful information. Data mining software is one of a number of analytical tools for analyzing data. It allows users to analyze data from many different dimensions or angles, categorize it, and summarize the relationships identified. Technically, data mining is the process of finding correlations or patterns among dozens of fields in large relational databases.*

# A STUDY ON WORKERS PARTICIPATION IN MANAGERIAL DECISION MAKING WITH REFERENCE TO PEARL GLOBAL INDUSTRIES LIMITED, CHENNAI

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**NATIONAL INSTITUTE OF TECHNOLOGY**  
**TRICHY**

## **ABSTRACT**

*This project entitled "A study on workers participation in managerial decision making with reference to pearl Global Industries limited, Chennai. The main objective of the study is to analyze the level of workers participation in managerial decision making and to know the factors which hinders the participation of employees towards the decision making process. The research methodology adopted in the research is descriptive and the sampling method used in the study is simple random sampling in order to give equal importance to the population. The data was collected through survey using questionnaire and personal interview with the employees and the sample size was 170 from the total population. Percentage analysis, chi square and weighted average analysis was used in the study. Out of analysis it was found that there is a high level of employee involvement in the decision making process but with some discriminations towards age, experience etc because the organization have a misconception that people are not worthwhile to take decisions on their own. So the company was suggested to change their attitude towards the employee and trust them that they are the main asset of an organization and they were capable of taking decisions within their boundaries. And also it is been suggested to conduct some enlightening programs for the employees for developing their self confidence which in turn will motivate employees to participate in all the managerial activities.*



# THE EFFECTS OF ELECTRONIC PAYMENT CHANNELS ON GROWTH OF DEPOSIT BASE OF NIGERIAN DEPOSIT MONEY BANKS

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**FEDERAL UNIVERSITY**  
**DUTSIN-MA**

## **ABSTRACT**

*The world has witnessed an upsurge of electronic payment instruments meant to facilitate trade and simplify payments before the introduction of electronic payment into Nigerian banking system; customers had to walk into the banking hall to do transactions of all kind. They had to queue up and spend more hours to talk to a teller to make their transactions. This study examined the effects of electronic payment channels on growth of deposit base of Nigerian deposit money banks. The study employed multiple regression technique in the analysis of the time series data sourced for the study for the period 2005- 2012. The study revealed that a positive relationship exist between automated teller machine and total deposits. It was also discovered that there is no significant relationship between point of sale transaction value and total deposits. The study concludes that ATM is the most patronize electronic payment channel due to increased public awareness and enhanced public confidence, and that there exists positive relationship between automated teller machine transaction value and total deposits of Nigerian deposit money banks. It was therefore recommended that banks that want to improve their deposit base must ensure that their automated teller machines are well functional and loaded with fit notes at all times. It was also recommended that banks should create more awareness to the customers' on the usefulness and benefits of using point of sale devices to make payments. Perhaps, when this is done, it will increase the point of sale patronage rate.*

**ROLE OF FOREIGN DIRECT INVESTMENT DETERMINANT ON INDIAN ECONOMY**

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**ABSTRACT**

*Determinant plays major role to increase or decrease the volume of FDI in country. It based on resource-seeking, market seeking & efficiency seeking. It determines the applicability of domestic firm investing abroad. The development of developing country requires the flow of Gross Fixed Capital for a long time for its greater stability. Because FDI is promotes output level & economic development. The purpose of this paper is to provide a brief survey of possible location variables. Which are potential factors in influencing the foreign investment decision and to analyze it determinants such as market size, market growth, economic development, agglomeration, human capital, labor costs, governmental & integration policies etc.*

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With sincere regards

Thanking you profoundly

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