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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	IMPACT OF EMPLOYEE DEMOGRAPHICS ON TRAINING; FOR IMPROVED SERVICE DELIVERY: A STUDY ON BANKING SECTOR <i>NITISH KULSHRESTHA, DR. L K SINGH, DR. SAROJ KUMAR DASH & DR. SAVITA MOHAN</i>	1
2.	AN INDUCTIVE APPROACH TO IDENTIFYING THE JOB SATISFACTION FACETS AND JOB SATISFACTION LEVEL IN AN EXTREME ENVIRONMENT IN BANKING SECTOR EMPLOYEES IN NORTHERN REGION IN SRI LANKA <i>A. SARAVANABAWAN & LIRONG LONG</i>	2
3.	AREA EFFICIENT APPROACH FOR 64-BIT MULTIPLICATION USING CONFIGURABLE DEVICES <i>DINESH KUMAR & G.C. LALL</i>	3
4.	THE EVOLUTION OF TECHNOLOGY ACCEPTANCE MODEL: A LITERATURE REVIEW <i>INDER SINGH & DEVENDRA KUMAR PUNIA</i>	4
5.	CONSUMER BEHAVIOUR ON FAST MOVING CONSUMER GOODS – A STUDY WITH REFERENCE TO PERSONAL CARE PRODUCTS IN MADURAI DISTRICT <i>K.MUNESWARAN & DR. C. VETHIRAJAN</i>	5
6.	STUDY OF CHANNEL SATISFACTION OF VIDEOCON TELECOM SERVICES AND ITS COMPETITORS IN PUNJAB <i>RAZIA SEHDEV, DR. YUVRAJ BHATNAGAR & PRANAV RANJAN</i>	6
7.	INTEREST FREE BANKING: A POTENTIAL SUBSTITUTE TO CONVENTIONAL BANKING IN THE CONTEMPORARY GLOBAL FINANCIAL SCENARIO <i>DR. FAROOQ A SHAH</i>	7
8.	A STUDY ON DIMENSION OF SMARTPHONE AND ITS INFLUENCE ON CONSUMER PREFERENCE <i>DR. S. A. SENTHIL KUMAR & M. JAMAL MOHAMED ZUBAIR</i>	8
9.	CENTRALISED SYSTEM FOR e-PROCUREMENT- A NEW RISE IN PUBLIC SECTOR: A CASE STUDY <i>SHYNA K S & SAYED MOHAMMED V V</i>	9
10.	EFFECT OF ELECTRONIC MOBILE MONEY TRANSFER ON FINANCIAL LIQUIDITY AND GROWTH OF MICRO AND SMALL ENTERPRISES: A CASE OF NAIROBI CITY, KENYA <i>DUNCAN MOMANYI NYANG'ARA, WILLIAM MACHANI NYANG'ARA & KENNEDY O. MOENGA</i>	10
11.	CORPORATE SOCIAL RESPONSIBILITY IN BUSINESS: A CASE STUDY ON GRAMEEN PHONE LIMITED BANGLADESH <i>ARJUN KUMAR DAS, SUJAN KANTI BISWAS & DR. KUNAL SIL</i>	11
12.	EFFECTIVENESS OF TRAINING EVALUATION PRACTICES – AN EMPIRICAL STUDY <i>DR. SHOBHARANI H. & DR. MAMATHA S. M.</i>	12
13.	IMPACT OF LEARNING STYLES ON e-LEARNING ENVIRONMENT: AN EMPIRICAL STUDY <i>SHAKEEL IQBAL</i>	13
14.	THE EFFECT OF BOARD STRUCTURE ON FINANCIAL PERFORMANCE OF SRI LANKAN LISTED BANKS <i>RAVIVATHANI THURASINGAM</i>	14
15.	DISAGGREGATED VOLATILITY - A CASE STUDY IN INDIAN STOCK MARKET <i>DR. NALINA K. B.</i>	15
16.	CUSTOMER SATISFACTION OF E-BANKING IN BANGLADESH WITH FOCUS ON DUTCH BANGLA BANK LTD.: THE CONTEXT OF TWENTY FIRST CENTURY <i>MOSAMMOD MAHAMUDA PARVIN & MD. MASUDUL HASSAN</i>	16
17.	ENHANCING THE PERFORMANCE OF LEACH PROTOCOL IN WIRELESS SENSOR NETWORKS <i>NUTAN SINDHWANI & ROHIT VAID</i>	17
18.	MULTI CRITERIA DECISION MAKING USING FUZZY TOPSIS <i>PRATHIBA PH & KARTHIKEYAN R</i>	18
19.	MEASURING THE EFFECT OF CAPABILITY VERSUS USABILITY IN PURCHASE DECISION OF SMART PHONES <i>JITESH BISHT & LAKSHMI SHANKAR IYER</i>	19
20.	AN IMPACT OF GREEN COMPUTING IN HAZARDOUS DEVICE MANUFACTURING & MAXIMIZE ENERGY EFFICIENCY <i>CHITHRA MOL C. R, R. VIJAYASARATHI & THAMIL KUMARAN V. C</i>	20
21.	EFFECTIVE DYNAMIC ROUTING PROTOCOL: ANALYSIS OF VARIOUS SECURE DATA ROUTING PROTOCOL AND DATA AGGREGATION IN WIRELESS SENSOR NETWORKS <i>S.MOHAMED SALEEM & P.SASI KUMAR</i>	21
22.	HEAT TRANSFER ENHANCEMENT IN AIR CONDITIONING SYSTEM USING NANOFLUIDS <i>R. REJI KUMAR, M. NARASIMHA & K. SRIDHAR</i>	22
23.	e-COMMERCE: AN ANALYSIS OF CONCEPTUAL FRAMEWORK <i>ABU ZAFAR AHMED MUKUL & SABRINA HOQUE CHOWDHUARY</i>	23
24.	e-COUNSELING FOR INSTITUTIONS OF HIGHER LEARNING IN GHANA: WHAT ARE THE REQUIREMENTS? <i>KEVOR MARK-OLIVER</i>	24
25.	TAX INCENTIVES AND INVESTMENT BEHAVIOUR: AN EMPIRICAL REVIEW OF THE TAX PAYERS PERCEPTIONS <i>OBARETIN OSASU & DR. CHINWUBA OKAFOR</i>	25
26.	METHODS OF DATA SECURITY USED IN COMPUTER NETWORK <i>ZOBAIR ULLAH</i>	26
27.	CONSUMERS CHOICE OF RETAIL STORES WITH REFERENCE TO THEIR DEMOGRAPHIC INFLUENCERS <i>APEKSHA JAIN & MANOJ KUMAR SHARMA</i>	27
28.	GRID COMPUTING: INTRODUCTION AND APPLICATION <i>ANUDEEP RANDHAWA, HEENA GULATI & HARISH KUNDR</i>	28
29.	CONSUMER BEHAVIOR TOWARDS e-BANKING IN HDFC BANK <i>CHANABASAPPA TALAWAR</i>	29
30.	ROLE OF SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI) IN THE PROMOTION OF ENTREPRENEURSHIP IN U.P. <i>DR. MOHD. SHOEB</i>	30
	REQUEST FOR FEEDBACK	31

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IMPACT OF EMPLOYEE DEMOGRAPHICS ON TRAINING; FOR IMPROVED SERVICE DELIVERY: A STUDY ON BANKING SECTOR

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ABSTRACT

With the dawn of liberalization privatization and globalization in 1991, Indian financial markets were opened for newly formed private and foreign banks. These new generation banks brought the concept of lean organisations with higher implementation of information technology and introduced the word "Quality of Service". This gave a tough competition to the public sector banks the only Mantra for survival was "Customer Services". It became imperative for the banks to focus on "quality of the service delivery" by the employees. As all banking functions are interdependent employees deputed on various banking functions need to work in coordination with others, they need to carry right attitude and behaviour with both internal and external customers. Employee's training is a tool to develop the competency factors of employees to match the service benchmarks to enhance the customer satisfaction/delight as an output. The demographic profile of the employee plays an important role in the quality of services they are expected to deliver. Their age, gender, experience, and work motivation has direct bearing on what they can and what they will deliver to the customers. This research paper is based on measuring the impact of training on several demographic variables of the employees. The variables are classified into two important strata viz. "impact of training" is taken as -"Dependent variable" and Demographic variables of employee respondents as "Independent variables". A survey instrument was developed and administered to 398 employee respondents employed with both public and private sector banks in Agra region. Data collected was analysed by using one way ANOVA and Levene's test and Chi square test for establishing the relation between the employee demographics and training out comes. Results revealed that the association between bank of the respondent (public/private) and the overall impact of training is statistically significant. Whereas the association between gender, age, location of Bank's Branch, total experience of the respondents and overall impact of training is statistically not significant.

AN INDUCTIVE APPROACH TO IDENTIFYING THE JOB SATISFACTION FACETS AND JOB SATISFACTION LEVEL IN AN EXTREME ENVIRONMENT IN BANKING SECTOR EMPLOYEES IN NORTHERN REGION IN SRI LANKA

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ABSTRACT

Job satisfaction has a long research tradition. Researches on the facets of job satisfaction have tended to use conceptualizations based on western employees. However, are these conceptualizations appropriate in any context? Thus, the present study examined what the most appropriate conceptualization of the facets examining job satisfaction is in the context of the employees of the banks in Northern Region of Sri Lanka. An inductive approach is used this study to investigate the appropriate conceptualization of job satisfaction. Altogether 30 senior and junior executive employees were randomly selected from leading private bank and state bank for an interview. The results indicated that the facets salary, supportive working condition, job security, recognition, work-itself, responsibility, relationship with supervisor, advancement/promotion, relationship with peers, customer relationship, reward structure, communication, state/position, achievement, relationship with subordinates, bank policy and administration, job contents, and autonomy, constitute job satisfaction and were the most important satisfying facets among employees, in this context. Whereas training, workload and safe working environment constitute job satisfaction in this context and were not the important satisfying facets on satisfaction, which indicates that even extreme environment facets associated with job satisfaction do not differ from those already found in the literature except the facet of customer relationship. Moreover, Overall job satisfaction is highly correlated with, supportive working condition ($r=.60$), and training ($r=.57$). Overall job satisfaction is correlated with safe working environment ($r=.55$), achievement ($r=.51$), responsibility ($r=.48$), recognition ($r=.48$), relationship with supervisor ($r=.48$), relationship with peers ($r=.46$), significantly. Surprisingly, Advancement ($r=-0.54$) is significantly correlated negatively. Managerial implications of these studies suggest the nature of job satisfaction seems to be constant across contexts. Organizations in many areas of the world should be able to use a common metric for monitoring job satisfaction. They should be able to compare job satisfaction levels in various locations.

AREA EFFICIENT APPROACH FOR 64-BIT MULTIPLICATION USING CONFIGURABLE DEVICES

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ABSTRACT

Multiplication and division are the two elementary operations essential for the core computing process or for the arithmetic operation. These two operations are also the most critical functions carried out by the processors as the multiplication requires more number of steps for the computation, limiting the overall performance of the system, and the division has the highest latency among all arithmetic operations. Thus, high performance multiplication and division algorithms/ architectures, if available, will considerably improve the speeds of processing system. Consequently, the need for faster processing of arithmetic operations, is continuously driving major improvements in processor technologies. This work attempts to design such hardware architecture for double precision floating-point multiplication that is easily implementable with high efficiency. The multiplier unit is based on ancient Vedic mathematics technique. The proposed design is described using VHDL. The code description is simulated on reconfigurable device using Modelsim SE 5.7f and synthesized using ISE Xilinx 10.1i for the FPGA device Virtex - XC4V5X25-12FF668.

THE EVOLUTION OF TECHNOLOGY ACCEPTANCE MODEL: A LITERATURE REVIEW

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ABSTRACT

Now days, organizations are investing enormous amount in Information Technology to achieve productivity gain, excellence and competitive advantage. Academicians and practitioners have conducted many researches to determine the gain from IT investment. Actual productivity gain can only be achieved through adoption and use of technology in the organization. In this paper, extensive review of literature has been done on TAM and its other related theories such as TRA, and TPB.

CONSUMER BEHAVIOUR ON FAST MOVING CONSUMER GOODS – A STUDY WITH REFERENCE TO PERSONAL CARE PRODUCTS IN MADURAI DISTRICT

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ABSTRACT

Consumer behaviour assumes much importance in the present consumer oriented marketing system with particular reference to 'gender attention'. The FMCG sector consists of four product categories such as Household Care, Personal Care, Food & Beverage and Tobacco each with its own hosts of products that have relatively quick turnover and low costs. Every consumer is purchasing a particular product due to the influence of many factors. The influencing factors differ from one consumer to another and from product to product also. Similarly the brands which hitherto occupied a place in the minds of the consumers have started to disappear due to various sales promotion techniques and the quality brands from FMCG have slowly started to attract the rural consumers. Though there is a different ways and means to exhaust and to distribute abundantly produced personal care FMCGs products in markets, but the consumers in the market are influenced generously by responding to selling habits of retailers both in urban and rural market. In markets the consumers usually purchase what is available at the retail outlet. Therefore the producers of personal care FMCGs should progressively strengthen their distribution reach in the market. At the same time, there are some challenges such as poor distribution system, fragmented rural market and heterogeneity of population which the retailers ought to meet for satisfying the needs of consumers.

STUDY OF CHANNEL SATISFACTION OF VIDEOCON TELECOM SERVICES AND ITS COMPETITORS IN PUNJAB

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ABSTRACT

A distribution channel consists of chain of intermediaries which transfers the goods and services from producer to end customers, henceforth bridges the gap between producer and consumer. It helps companies in reaching their target market and delivering superior value proposition to customers. Researchers have tried to understand the channel satisfaction Index for Videocon mobile services and its competitor in Punjab and to find out the limitations and scope for improvement in its present business scenario. Researchers want to gain insights into the efficiency and effectiveness of the channel, especially at the dealer & the retailer level and need to retain & motivate channel participants. Besides, it seeks to find out and study the challenges being posed by organization in its document management supply chain and claim settlement.

INTEREST FREE BANKING: A POTENTIAL SUBSTITUTE TO CONVENTIONAL BANKING IN THE CONTEMPORARY GLOBAL FINANCIAL SCENARIO

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ABSTRACT

The current global economic recession that triggered in 2008-09 has yet again proved the failure of the prevailing financial architecture that is founded on the interest based conventional banking system. Prior to the present economic crisis, there have been numerous breakdown instances of the so called time tested world financial mechanism which interest is a key component of. The current global economic meltdown, as everyone knows, is the offshoot of the sub-prime mortgage crisis that emanated from the U S. The sub-standard housing loans that lacked the backing of adequate real value were repackaged and traded as derivatives. The unending transaction of such mortgages at highly inflated prices took the shape of a bubble that was sooner or later destined to burst. The crisis was no longer confined to the housing sector and the eventuality that occurred in September, 2008 shook the nerves of some most powerful economies of the world which were hitherto champions of the free market interest based economic system. The crisis that is often considered as the worst after the World War-II engulfed the whole world which is now highly globalized. Experts of interest free financial mechanism dub the crisis as the 'crisis of confidence' in the prevailing financial system and argue that there is a 'systemic flaw' inherent in the conventional banking. In the wake of continual global recessions over the last few decades including the latest one, some right thinking people have started focusing on the need for rationalizing and reforming the global financial architecture in a way that prevents the recurrent tremors in the global financial mechanism. Economists believe that the latest global financial crisis, that the world is still struggling to recover from, could have been evaded had there been interest free banking system in place of the conventional one. The present paper, therefore, takes a dig into the factors that lead to recurrent breakdowns of global financial system and explores the viability of PLS based (Profit-Loss Sharing) banking practices replacing the interest based banking system that is fast losing its relevance in the changing global financial milieu.

A STUDY ON DIMENSION OF SMARTPHONE AND ITS INFLUENCE ON CONSUMER PREFERENCE

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ABSTRACT

A Smartphone is a cell phone that allows you to do more than just make phone calls and send text messages. Smartphone's can browse the Internet and run basic software programs like a computer and the user often interacts with the Smartphone by using their finger on the touch screen. The principal objective of the study is to ascertain the dimension of smart phone influencing Sales of Smartphone. The other objectives are to study the type of sim preferred by the smart phone users and to determine the gender factor and its influence in smart phone purchase decision. This statement has been detailed through collection of primary and secondary resource. Primary source is mostly based on questionnaire. The target populations are smart phone users and the sample size is 325. Secondary source was obtained from data bases through net. The present study concludes that Male smart phone users are more opinion regarding utilitarian and technological perspective generally male customers are highly influenced by the technology and utility factor due to their technical back ground and there is no significant difference between male and female with respect to dimension of smart phone. Based on mean score people who are interested in technological and utilitarian are more opinion toward single sim smart phone with regard Marketing Perspective, Utilitarian Behavior, Hedonic Behavior and Customer Choice of Smartphone.

CENTRALISED SYSTEM FOR e-PROCUREMENT- A NEW RISE IN PUBLIC SECTOR: A CASE STUDY

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ABSTRACT

In this era of modern world, people are more conscious about the integrity, efficiency and transparency in public sector. Based on the recommendations of the Committee on Public Procurement, headed by Shri.Vinod Dhall, the Department of Expenditure launched a Central Public Procurement Portal (www.eprocure.gov.in) with the help of National Informatics Centre (NIC) for ensuring transparency, which in turn eliminates corruption. As it is in its developing stage, this study is meant for reviewing the progress made through this new initiative. At present, a total of 1300 nodal officers have registered in this portal for availing this facility of e-publishing/e-procurement. Even though the government has issued many circulars for implementing this system of e-procurement for the tenders with an estimated value of Rs. 10 lakhs and above, many organisations are not following this mandatory requirement. The objective of this study is to find out the impact of e-procurement system in our country. It has been found through this study that it is mainly happening in the sector of autonomous bodies and subordinate offices. Government has to take immediate steps for ensuring the participation of entire public sector undertakings. E-procurement system introduced by the central government can be termed as a gift to the suppliers also, as all tenders can be searched by them easily at one point access.

EFFECT OF ELECTRONIC MOBILE MONEY TRANSFER ON FINANCIAL LIQUIDITY AND GROWTH OF MICRO AND SMALL ENTERPRISES: A CASE OF NAIROBI CITY, KENYA

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ABSTRACT

Micro and small enterprises (MSEs) have emerged as promising opportunities to eliminate poverty and create jobs. Microenterprises are confronted with the liquidity challenges which lead to poor performance and finally failure of business. MSEs in the developing world are increasingly deploying the use of Mobile Phone Money Transfer (MPMT) to enhance their liquidity status and growth. The pace of transformation in the MSEs sector has speeded up with more MSEs realizing the potential of using the Mobile Phone Money Transfer in their daily business endeavors. Due to a handful of studies on the effect of this service the researchers have been puzzled to carry out further research. The study was based in Nairobi City, Kasarani District, focusing on retailers, workshops and hoteliers. Stratified random sampling was used to establish the size of the population to be studied in each stratum. A combination of descriptive and inferential statistics including chi-square test was used in data analysis supported by SPSS software. The research findings were that Mobile Phone Money Transfer (MPMT) contributes highly in both growth and stability of liquidity of Micro & Small Enterprises. Owners prefer using the technology as it is less costly and quick in transacting.

CORPORATE SOCIAL RESPONSIBILITY IN BUSINESS: A CASE STUDY ON GRAMEEN PHONE LIMITED BANGLADESH

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ABSTRACT

Any corporation's business goal is to provide value and incentive to its stakeholders. Therefore, profit-oriented corporations or organizations are not a charitable organization although sometimes it is in their direct interest to support charitable activities. Furthermore, sometimes business organizations carry out certain activities that government should undertake, although they are not government agencies. It is beneficial for the corporations to carry out such socially responsible activities and this performance of business activities is getting more importance and interest. It is strikingly obvious that a business operates within a complex web of social responsible owing to the pressures like changing expectations of stakeholders, restructuring of international business rules, continuous pressure to improve the quality of products and services, ecological imbalances due to business operations, etc. So, the business must have right directions for talking care of the society in which it operate. This study mainly focuses on the involvement of mobile telecommunication companies in corporate social responsible activities. Moreover it is vital to highlight the several unique features of this industry, such as stiff competition between the companies for a strong customer base, various new issues that arise from customer services and satisfaction.

EFFECTIVENESS OF TRAINING EVALUATION PRACTICES – AN EMPIRICAL STUDY

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ABSTRACT

There is a decreasing willingness to spend money on faith and an increasing pressure to justify training and development costs. It is imperative for those in the field to focus on evaluation of training and development and to adequately and properly demonstrate and communicate to management that training efforts are making worthwhile contributions. The major purpose of evaluation is to determine the effectiveness of the various components of a training and development programme. To accomplish this sample of two hundred and sixty seven respondents are selected. The key issues discussed in this paper include the major factors influencing the training evaluation practices of the respondent service sector units in Karnataka. The researcher will consider seven independent variables (ownership pattern, nature of main business, ISO accreditation status, workforce size, age of the unit, stage of the organisational life cycle, and degree of corporate commitment to training and development) for ascertaining the possible association with the dependent variable training evaluation practices. For the purpose of this analysis, training evaluation practices were examined under three categories (only training evaluation, both training needs analysis and evaluation, and no evaluation. The results and discussions were based on the chi-square test of significance (X^2) initially and later on, multiple regression analysis (MRA) was used to draw inferences. Finally, all the three research hypotheses formulated have been tested and results will be reported in this paper.

IMPACT OF LEARNING STYLES ON e-LEARNING ENVIRONMENT: AN EMPIRICAL STUDY

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ABSTRACT

e-learning is a popular medium of imparting knowledge during this age of World Wide Web (www). A large number of educational institutions have adopted this medium to educate students globally. Some students find this medium very exciting and useful while others are not very comfortable with it. There is a need to identify the characteristics of students who are comfortable with this medium and those who are not. In this study, an attempt is made to match students learning style with their attitude towards e-learning. Learning style questionnaire (LSQ) developed by Honey and Mumford (1992) was used to determine the learning style of the students belonging to institutes of higher learning. The results indicate significant difference in the attitude towards e-learning among students having different learning styles. Students characterized as activists and pragmatists were found to have a positive inclination towards e-learning programs, whereas those characterized as theorists and reflectors showed less inclination towards e-learning. The findings of the study have practical implications for educators and designers of e-learning programs.

THE EFFECT OF BOARD STRUCTURE ON FINANCIAL PERFORMANCE OF SRI LANKAN LISTED BANKS

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ABSTRACT

The purposes of this study were to determine the impact of board characteristics as corporate governance components (Board size, Non Executive Director Proportion, Independent Director Proportion and Female Director Proportion) on the financial performance of a sample of ten Sri Lankan banks listed on Colombo stock exchange. Data were collected from secondary data of listed banks for the period of 2008 to 2012. because it is suggested by Securities and Exchange Commission of Sri Lanka and CSE to adopt the compliance of rules of corporate governance mandatory among the listed companies with effect from April 2008. the data collected were analyzed by SPSS using correlation and regression analysis. The findings reveal that, there is no significant relationship between board structure and financial performance. These results are consistent with prior empirical studies. This may be due to the fact that in Sri Lanka, banks are still not adequately practiced corporate governance guidelines or there may be number of other factors which can have an impact on bank performance that need to be studied. Hence further research is significantly recommended.

DISAGGREGATED VOLATILITY - A CASE STUDY IN INDIAN STOCK MARKET

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ABSTRACT

This paper examines the benefits to forecasters of decomposing daily return volatility, applies a disaggregated approach to examine these characteristics in selected stocks of Indian Stock market. To decompose the return on a stock into three components. The market wide return, an industry- specific residual, and a firm - specific residual are based on this return decomposition. To construct time series of volatility measures of the three components for a typical firm and define volatility measures that sum to the total return volatility of a typical firm, without having to keep track of co-variances and without having to estimate betas for firms or industries. The analysis of volatility components relative to total volatility of an average firm reveals that market – level volatility has the largest portion of total volatility on an average. The time series variation in total volatility is due to market and industry level.

CUSTOMER SATISFACTION OF E-BANKING IN BANGLADESH WITH FOCUS ON DUTCH BANGLA BANK LTD.: THE CONTEXT OF TWENTY FIRST CENTURY

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ABSTRACT

E-banking is now a global phenomenon. It is an invaluable and powerful tool driving development, supporting growth, promoting innovation and enhancing competitiveness. Technological innovations have been identified to contribute to the distribution channels of banks and these electronic delivery channels are collectively referred to as E-banking. The developing country Bangladesh as a part and parcel of their economy is now using E-banking. The purpose of this study was to find the E-banking service dimensions of Dutch-Bangla bank that will have the impact on customer satisfaction. Questionnaires were used to collect data from 50 respondents by using random Sampling method. The major findings of this study show that customer satisfaction is influenced by seven factors namely safety reliability, transactions efficiency, customer support, service security, ease of use, performance, service content. This study is quite useful for understanding and comprehending the changes in customer E-banking behavior. E-banking applications offer wide benefits to customers and banks and it is now no longer a "nice to have" but an "impossible to survive without" for all banks in Bangladesh.

ENHANCING THE PERFORMANCE OF LEACH PROTOCOL IN WIRELESS SENSOR NETWORKS

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ABSTRACT

Low Energy Adaptive Clustering Hierarchy protocol is one of the clustering routing protocols in wireless sensor networks which uses distributed cluster formation & randomized rotation of the cluster head to minimize the network energy consumption and increase network life. In this paper we propose an algorithm which is modified version of existing protocol and is based on selection of cluster heads and vice-cluster heads on the basis of energy, residual energy & distance parameters. Simulation results show that the New Improved routing protocol reduces energy consumption and increases the total lifetime of the network compared to the existing protocol.

MULTI CRITERIA DECISION MAKING USING FUZZY TOPSIS**PRATHIBA PH****STUDENT****DEPARTMENT OF COMPUTER SCIENCE ENGINEERING****BHARATH UNIVERSITY****CHENNAI****KARTHIKEYAN R****ASST. PROFESSOR****DEPARTMENT OF COMPUTER SCIENCE ENGINEERING****BHARATH UNIVERSITY****CHENNAI****ABSTRACT**

The objective is to create a prototype of Multi Criteria Decision Making using Fuzzy TOPSIS - that will assist in selecting the most attractive alternative in making a decision under uncertainty, using criteria supplied and rated according to the priorities for said criteria Index Terms—Component, formatting, style, styling, insert. The fuzzy decision support tool will be tested by solving a real decision-making problem under uncertainty. The program utilized fuzzy sets and multi-attribute decision matrices in order to select the most desirable option.

MEASURING THE EFFECT OF CAPABILITY VERSUS USABILITY IN PURCHASE DECISION OF SMART PHONES

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ABSTRACT

In the market for consumer electronic products, manufacturers are integrating a growing number of features or capabilities to satisfy consumer's preference for high-feature products. These newer capabilities are used as a marketing element to promote value proposition of products. The additional features vary in their degree of familiarity to consumer. Some attributes being very familiar others completely novel to most consumers. Each additional feature provides reason for the consumer to purchase a product and add desired capabilities, but too many features can make products overwhelming for consumers thereby leading to dissatisfaction and "feature fatigue". Previous research suggests that consumers do not use all the features of the products they buy (Ammirati 2003), and even more significantly indicates that consumers may experience negative emotional reactions due to product complexity. The current study would help one understand the concept of feature fatigue in smart phones among respondents in Bangalore city. It is found that more the capabilities in a smart phone, more the feature fatigue and lower the usability of the product. Respondents who had paid for these capabilities are unable to use most of them due to product complexities. Hence we can conclude that before adding a new capability, product manufacturers should take into consideration the present need of the consumers and the impact of added capability on consumer's product experience.

AN IMPACT OF GREEN COMPUTING IN HAZARDOUS DEVICE MANUFACTURING & MAXIMIZE ENERGY EFFICIENCY

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ABSTRACT

The primary objective of this paper is to study and practice of using computing resources efficiently. The motto of green computing is to account for the "triple bottom line" (People, Planet, Profit), an expanded spectrum of values and criteria for measuring organizational (and societal) success. The ultimate goals are trying to reduce the use of hazardous materials, maximize energy efficiency during the product's lifetime, and promote recyclability or biodegradability of products and factory waste. Modern IT systems rely upon a complicated mix of people, networks and hardware; as such, a green computing initiative must be systemic in nature, and address increasingly sophisticated problems. Elements of such as solution may comprise items such as end user satisfaction, management restructuring, regulatory compliance, disposal of waste, telecommuting, virtualization of server resources, energy use, thin client solutions, and return on investment (ROI).

EFFECTIVE DYNAMIC ROUTING PROTOCOL: ANALYSIS OF VARIOUS SECURE DATA ROUTING PROTOCOL AND DATA AGGREGATION IN WIRELESS SENSOR NETWORKS

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ABSTRACT

In wireless sensor networks, adversaries can inject false data reports via compromised nodes and launch DoS attacks against legitimate reports. Recently, a number of filtering schemes against false reports have been proposed. However, they either lack strong filtering capacity or cannot support highly dynamic sensor networks very well. Moreover, few of them can deal with DoS attacks simultaneously. In this paper, we propose a dynamic en-route filtering scheme that addresses both false report injection and DoS attacks in wireless sensor networks. In our scheme, each node has a hash chain of authentication keys used to endorse reports; meanwhile, a legitimate report should be authenticated by a certain number of nodes. First, each node disseminates its key to forwarding nodes. Then, after sending reports, the sending nodes disclose their keys, allowing the forwarding nodes to verify their reports. We design the Hill Climbing key dissemination approach that ensures the nodes closer to data sources have stronger filtering capacity. Moreover, we exploit the broadcast property of wireless communication to defeat DoS attacks and adopt multipath routing to deal with the topology changes of sensor networks. Simulation results show that compared to existing solutions, our scheme can drop false reports earlier with a lower memory requirement, especially in highly dynamic sensor networks.

HEAT TRANSFER ENHANCEMENT IN AIR CONDITIONING SYSTEM USING NANOFLUIDS

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ABSTRACT

The experimental apparatus was built according to the National Standards of India. For providing comfort condition, the air conditioning system uses refrigerant for heat transfer. The performance of the air conditioning system depends upon the heat transfer capacity of the refrigerant. Normally R12, R22 are used as a refrigerant. This refrigerant heat transfer capacity is not so good and increase power consumption. Due to these limitation nanofluids are enhanced with the normal refrigerant and increases the heat transfer capacity and reduces the power consumption. Titanium dioxide nanofluid is used for enhancing the heat transfer capacity of the refrigerant in the air conditioning System. In this experiment heat transfer enhancement was investigated numerically on the surface of a air conditioner by using TiO_2 -R22 refrigerants where nanofluids could be a significant factor in maintaining the surface temperature within a required range. The air conditioner performance was then investigated by operating the unit continuously for 24 hours. In the case of air conditioner a series of parametric studies is presented in order to examine the effects of important parameters such as compressor suction pressure, discharge pressure and evaporation temperature. It is found that nanofluid is used to increase in thermal conductivity, improve heat transfer stability, saving of power consumption and minimal clogging. Thus using TiO_2 -R22 nano-refrigerant in air conditioning system is feasible.

E-COMMERCE: AN ANALYSIS OF CONCEPTUAL FRAMEWORK**ABU ZAFAR AHMED MUKUL****LECTURER****SCHOOL OF BUSINESS & ECONOMICS
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The internet has opened up a new horizon for trade and commerce, namely E-Commerce. Now days, E-commerce is no longer a technological issue, but is also a business issue. E-commerce involves a number of forms and varying levels of cost and complexity, depending on the needs of business. For the past few years, across the globe, e-commerce has improved significantly, but some issues remain elusive. At present, many companies in Bangladesh are using this e-commerce to operate their essential business activities. But the rate of development of e-commerce remains limited in Bangladesh. This explanatory and conceptual paper presents the ways and framework in which e-commerce gives information to the consumers. It further highlights some critical issues in e-commerce, provides suggestions and future strategies for e-commerce in years to come.

e-COUNSELING FOR INSTITUTIONS OF HIGHER LEARNING IN GHANA: WHAT ARE THE REQUIREMENTS?

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ABSTRACT

Institutions of higher learning in Ghana set up special counselling units to cater for the psychological needs of students. There are physical access to the units but preliminary investigations indicates that, most students are not comfortable having physical interaction with counselors or being seen visiting the unit for fear of stigmatization. It is therefore significant to find a way of maintaining high confidentiality, privacy and even allow students to receive counseling services on anonymity. This paper therefore looks at the requirements that could be used to develop an e-counseling system for institutions of higher learning in Ghana. Existing online counseling requirements were gathered through literature review and confirmed with interviews with counselors and questionnaires administered to students. The following requirements were elicited: Video conferencing capabilities, Stored History of Students and Sessions, Asynchronous and Synchronous Session mix, Anonymous Counseling capabilities, High Security and Ability to track the responses of students to treatment. These requirements were obtained from literature and confirmed empirically. Three new requirements were gathered from the study. These were: High internet availability, peer counseling capabilities and ability for the e-Counseling system to integrate with other student records systems.

TAX INCENTIVES AND INVESTMENT BEHAVIOUR: AN EMPIRICAL REVIEW OF THE TAX PAYERS PERCEPTIONS

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ABSTRACT

This paper focused on tax incentives and investment behaviour via the taxpayer's perspective in Nigeria. In achieving this data for this paper were gathered from primary source, and these data gathered from elite respondents (firms and investors) with use of questionnaire duly administered and in analysing these data the Z-test was used. And the paper concluded that tax incentives do not significantly influences operational behaviour among firm in Nigeria. while on recommendations the paper recommended Nigeria government should publish tax incentives bulletins for distributions to companies so as to promote greater awareness, the government should ensure massive public enlightenment through the ministry of commerce, also that the government should make legal basis for incentives, their economic consequences and their administration procedures transparent and use simple qualifying criteria to ease enforcement and monitoring

METHODS OF DATA SECURITY USED IN COMPUTER NETWORK

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ABSTRACT

The paper is intended to discuss the need of data security in computer network and to explore the different methods available in this connection. The paper basically deals with the different methods and techniques available for securing data to a large extent on a computer network.

CONSUMERS CHOICE OF RETAIL STORES WITH REFERENCE TO THEIR DEMOGRAPHIC INFLUENCERS

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ABSTRACT

Many research has concentrated on the impact of consumers' perceived value on the attitude to purchase rather than on the resulting behavior itself. In this article we address the substantive retailing issue of whether consumers' demographic factor (i.e., occupation, education and income) actually affects their choice of retail store. This paper discusses an approach to modeling consumer choice behavior (buy/not buy from the given store) based on the type of occupation, their education level and their income status. The consumer market is assumed to consist of wide variety of products and therefore have both Conventional and Modern Retail Stores. The research paper emphasize on finding the association between the type of consumers visiting conventional and modern retail stores with their demographic characteristics. It results also help to find out whether these factors are significant or not. The study aims to discover the factors influencing the customer buying behavior in modern retail malls vis-à-vis in conventional shopping stores. It will introduce new concept in the existing literature on retail marketing and buying behavior study.

GRID COMPUTING: INTRODUCTION AND APPLICATION**ANUDEEP RANDHAWA****STUDENT****DEPARTMENT OF COMPUTER SCIENCE & TECHNOLOGY****RAYAT INSTITUTE OF ENGINEERING & TECHNOLOGY****ROPAR****HEENA GULATI****ASST. PROFESSOR****DEPARTMENT OF COMPUTER SCIENCE & INFORMATION TECHNOLOGY****RAYAT INSTITUTE OF ENGINEERING & TECHNOLOGY****ROPAR****HARISH KUNDRA****HEAD****DEPARTMENT OF COMPUTER SCIENCE & INFORMATION TECHNOLOGY****RAYAT INSTITUTE OF ENGINEERING & TECHNOLOGY****ROPAR****ABSTRACT**

Computational grids are a promising platform for solving large-scale intensive problems. [4]Because grid based computational infrastructure involves a variety of geographically distributed computational resources, storage systems, data sources and databases and presents them as a unified integrated resource, the mutual relationship needs to be established and removed in a dynamic manner in grid environments. [1]Despite the wide adoption by the scientific community, grid technologies have not been given the appropriate attention by enterprises. This is merely due to the lack of enough studying and defining security requirements of grid computing systems. More specifically, access control in grid systems has been addressed with the same models for collaborative systems based on distributed computing across multiple administrative domains. However, existing solutions are not based on a foundation for a holistic approach in grid access control. This paper aims to provide an adequate approach in this direction. Additionally, a comparative review of current access control models is provided in the context of our proposed four-layer conceptual grid categorization.

CONSUMER BEHAVIOR TOWARDS e-BANKING IN HDFC BANK**CHANABASAPPA TALAWAR****STUDENT****P G DEPARTMENT OF STUDIES & RESEARCH IN COMMERCE****KARNATAK UNIVERSITY P G CENTER****KODIBAG****ABSTRACT**

E-banking or Online banking is a generic term for the delivery of banking services and products through the electronic channels such as the telephone, the internet, the cell phone etc. The concept and scope of e-banking is still evolving. It facilitates an effective payment and accounting system thereby enhancing the speed of delivery of banking services considerably. An analysis of technology and its uses show that it has permeated in almost every aspect of our life. Many activities are handled electronically due to the acceptance of information technology at home as well as at workplace. Slowly but steadily, the Indian customer is moving towards the internet banking. The ATM and the Net transactions are becoming popular. But the customer is clear on one thing that he wants net-banking to be simple and the banking sector is matching its steps to the march of technology.

ROLE OF SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI) IN THE PROMOTION OF ENTREPRENEURSHIP IN U.P.

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ALIGARH**

ABSTRACT

The word 'entrepreneur' has an interesting history and it appeared first in French, long before the emergence of any general concept of entrepreneurial function. In the early sixteenth century man engaged in leading military expeditions was referred to as entrepreneur. In simple words it can be explained that the term entrepreneur was used for army leaders. Precisely, finance is to industry what blood is for body and the leading financial Institutions act as blood banks to the ' large and medium scale sectors. The transfusion of blood enriches the recipient but does not impoverish the donor. Financial support from institutional sources is not only essential for the growth of industry but is perhaps even necessary for its very survival. When finance is easily available, industrial development can be accelerated as the participation. The Small Scale Industries Development Bank of India has been a pioneer in the field of small scale industries and development of entrepreneurship in India. It is an important financial institution in India with regard to entrepreneurship development. The study highlights the working of SIDBI in the promotion of entrepreneurship and SMEs in the state of Uttar Pradesh. SIDBI is one of the best managed financial institutions working for the development of entrepreneurship. Hence, it was made to study the role of SIDBI in the promotion of entrepreneurship in U.P. The research and scope of the study is wide and bright in the sense that due to the lack of attention from government and non availability of finance to MSMEs and entrepreneurs hinders the development of entrepreneurship, but the study has made an attempt to overcome the obstacles of entrepreneurship development by bringing valuable suggestions to the limelight. The present study is based on primary and secondary data. For the purpose of the study, primary data is obtained through well designed questionnaire from Entrepreneurs, SIDBI officials as well as government functionaries. In addition to this the researcher held discussions with the official of the banks of the sample areas to elicit required and relevant information.

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