Hacking Threats against Next Generation Contactless Transactions

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Abstract—Next Generation Banking consists of Mobile Banking, Thumb Banking, Cashless Payments using Google Wallet, Smart Cards (Advanced version of Credit Cards) etc. This paper discuss about the key security threats and hacking methods which are challenges for next generation banking using following techniques:

1. Curse of Silence
2. Phishing (Social Engineering),
3. IVR (Social Engineering),
4. Baiting (Social Engineering),
5. Pretexting (Social Engineering),
6. Diversion Theft (Social Engineering) and
7. Quid pro quo (Social Engineering)
8. Social Networking-Social Engineering (using facebook and other social networking sites)

Analyzing Investor Preferences towards Commodity Markets: An Indian Perspective

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Abstract—Commodity Exchange trading has become very convenient form of purchasing and selling of commodities. The paper focuses on the level of awareness of respondents regarding investment in commodities market and also analyses the preferences of investors towards commodity market. For this Primary data was collected through a structured questionnaire that was distributed among commodity investors in Mumbai. The sample size consists of 50 respondents who had invested in commodity markets. Question wise analysis was made with the help of Excel and SPSS version 12.0. The facts obtained from the questionnaire were analysed by using Factor Analysis and Principal Component analysis. Variables that have factor loading of more than 0.5 are grouped under one factor. Only the factors have Eigen values greater than one are being considered and rest all have not been considered as part of analysis. Further statistical tests were performed on the data collected and three major hypotheses were developed on basis of above analysis. Results from the analysis indicate that investors do have inherent specific preference towards different types of commodities and has been also found that the investors will prefer that commodity which gives them maximum protection. Thus it is highly required for economy as whole to expand their investor base in commodities so as to eliminate the risk of concentration.