



## Editorial

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Welcome to the fourth issue of JIBC. This issue has Spain joining us in the person of Professor Julio Jimenez of the prestigious University of Zaragoza. We are also being joined by Will Keenan who is a specialist in what is going on in Electronic Commerce and Banking in Central and Eastern Europe. He'll also be a regular in future.

With each edition we hope to add another area and regular contributor until we have a full global perspective.

On subject matter the quality of this edition is what you would expect from JIBC. As editor I am somewhat disappointed by the lack of articles by the banks - particularly the North American banks, on Internet banking. If you are out there, please respond with an article or a lead to someone in your bank who will write an article.

There are exceptions of course - please read the excellent article in this edition by Miran Pecelik of Banka di Credito de Trieste- well done Mauro Cipparone!

This only makes me wonder, or suspicious, that there is a lot of scrambling going on behind the scenery by the North American banks on what strategy to follow for Internet banking and Commerce. Stay tuned for some dramatic and surprising bank announcements about Internet.

Issue #5 JIBC will be even more interesting!

Enjoy

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