From the JIBC Chief Editor
Journal of Internet Banking and Commerce, December 2005, vol. 10, no.3
(http://www.arraydev.com/commerce/jibc/)

By: Prof. Nikhil Agarwal
Email: nikhil.jibc(at)gmail.com

We are witnessing the dawn of another year of 21st century. 2005 is instrumental in fueling up the economic growth across the globe. Economist and business historians are searching databases to find any such instance in the history of world economy when bullion, markets and real-estate all three together are going up. Few years back, nobody had ever dreamt of a new economic world order, polar shift of markets and redefining of business mantras.

I would like to take this opportunity to welcome three new members on our editorial board. Professor A. M Sherry, India; Professor Bala Shanmugam, Malaysia and Dr. Arthur J. Cordell, Canada. All the three members are distinguish scholars in their respective fields. We would be indeed benefited from their vast experience.

At JIBC we are entering into our 10th anniversary. We are able to sustain and consolidate our position in business publication over Internet. I would like to congratulate Nahum Goldmann, Publisher, Gord Jenkins, founder editor and all readers, authors, contributors for helping JIBC in maintaining its position. I wish to invite you all to celebrate the 10 intellectually simulating years of publication.

In this issue, Jonathan Band has given insights on Google Print Library Project. He has described the difference between Print Publisher Program and Print Library Project. Our old friend Dave Birch is as crisp as always, in his article Out of Africa he pointed out the change in lifestyle because of increasing mobile connectivity in Africa. Carin Holroyd introduces keitai and thrown the light on the revolution DoCoMo has bought in Japanese telecom markets. Arumugu in his article argues the benefits of integrating eCommerce and CRM with data-mining.

Joshua of City University has interesting article to share with readers of JIBC. He researched on Internet Dating sites and their profitability. He has tried to find relationship between African-Americans and White college students. Quite an interesting read. Hanudin has done a preliminary study on studentâ€™s perception on sms banking in an Malaysian university campus. Despina has introduced Karayanni scheme on Internet Marketing Strategies in B2B segment. Carlo & his friends from Brazil have got experiences of Brazilian banks in service quality. They surveyed 11,936 customers [whossh!] of a Brazilian bank, donâ€™t miss this article. Javed has given a framework to implement secure internet/mobile banking system in Iran. Lee in his article lists out the opportunity and challenges for e-banking in Malaysia. Finally, Abel has described, in first part of article, the problem & challenges of regulating Internet Banking in Nigeria.

After reading Dave Birch and Abel articles, I can foresee the next big-marketplace after India and China. Any guess! ofcourse its Africa. We would invite more articles from Africa to give our readers in-depth analysis of business situation and opportunities.

Till then, keep networked.

Prof. Nikhil Agarwal

SP Jain Institute of Management & Research (SPJIMR)
Mumbai, India