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From the JIBC Editor-in-Chief

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Brief Biographic Description: Professor Agarwal an international expert on ICT, Internet Governance and Policy. He has lectured around the world on IT Strategy, eCommerce, eGovernance and Technology Policy. Other than his full time responsibilities, he is serving as Board Member to World Entrepreneurship Forum (WEF); High-Level-Adviser to UN GAID and member of numerous editorial boards/review panels. He is currently President and senior partner of Cambridge Global Partners (CGP), an international consulting firm operating in four continents.

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Goodbye Mr. Sarkozy, Welcome President Hollande.

‘*There must be a change*’, as one of the voters said in recently concluded French election. The close election saw socialist Mr. Hollande installed at elysee palace, defeating its rival incumbent Mr Sarkozy. In last one year Europeans has voted out eight governments, in middle of, what is considered to be the worst economic crisis. It seems, the elections are not yet over, French election has set the stage for the bigger election – The American Presidential Election.

There are divided opinion among economists regarding the future of single currency and austerity measures adopted by European countries. I think, the problem is beyond the fiscal deficit and monetary issues. Recently, I wrote a blog on my experiences with Spain and India. The title of the blog is [The new spice trade route: What Spain can learn from India](#). In this blog, I talked about how the road to the economic

prosperity is tough, long and sometimes bumpy. The Indians (and Chinese) have learnt the hard way what the Europeans might have forgotten, that the prosperity mainly comes from encouraging the private initiative, rather than by raising regulatory barriers.

I must acknowledge the efforts of our editors Robert Xin Luo and Francis Chlarie for editing the *mammoth* April issue of JIBC. In this issue we have 25 articles covering range of topics from cybercriminals and anti-phishing to experience of using Internet banking in countries like Jordan, Tunisia and Zimbabwe. Please do submit your opinion and comments on the articles, we would be glad to pass it to our authors.

JIBC is supporting an international conference on ‘Governance, Risk and Compliance on Oct 24th, 2012 in New-Delhi, India. The conference is organized by Jindal Global Business School’s Center for Applied Finance. JIBC will be inaugurating a special issue on the select conference papers. Professor D N Pandey, Executive Director of Center for Applied Finance has kindly consented to be guest editor for the special issue. For more information and registration, please visit www.jgu.edu.in

I also want to take this opportunity to congratulate Mr. Nahum Goldmann who is nominated as jury member for prestigious [Global Management Guru Award 2012 \(GMGA\)](#). The annual award recognise the contribution of leading management scholar. The award will be given in November 2012.

In end, I wish to highlight a new interesting social effort by our past author – Ruchi Agarwal. [FinGuru \(www.finguru.org\)](http://www.finguru.org) is a 100% free finance tutorials focusing on basic and advance concepts used in financial industry. The website is a good resource for students and executives, who wish to quickly refresh their memory or learn a concept or two.

As always, thanks for supporting JIBC.

Nikhil Agarwal