



From the JIBC Chief Editor

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It's a human tendency to make issues complex. We have worked for centuries to build our system and put ourselves on developmental path. Ironically, sometimes in modern world, religious sentiments take precedent over other major issues like education, health, infrastructure and food. I personally defy all the unnecessary conflicts our world is facing today and hope someday we will work together as one community for betterment of human race as whole.

United Nations in year 2000 has come up with [Millennium Development Goals \(MDGs\)](#) for trying to make human life better on this planet earth. Very recently UN has announced the formation Global Alliance on ICT and Development ([UN GAID](#)) focusing on achieving these MDGs through participation and usage of ICT. At JIBC we strongly believe that financial sector has to play a vital role in this development. If you are aware about any such initiatives, cases or articles that have helped a community in any way and role of financial institution in achieving that goal; we would be interested in publishing such piece it in our next available issue.

In current issue Professor Sunil Rai along with Professor Lakshmi Mohan has given a excellent overview of the Business Continuity Management (BCM) in Indian banks. Further in another article they have recommended a framework to address the issues related to BCM and applied to banks in India. I wonder if we can find further literature and related work elsewhere in the world to share it with your readers. Jean-Michel Sahut has highlighted the practical problems related to electronic wallet and suggested how the new age wallets can improve customer interface with financial institutions. Lawyers have a typical style of writing, Edwin Jacobs is at his best combining management & law. In his current article Edwin has explained mediation as alternative dispute resolution in the European ICT-sector.

As promised in my earlier editorial, we have continued to publish more article on Africa (The next big market opportunity); in this issue, Ayo Charles & Babajide Daniel in their paper have undertook case study from Nigerian financial market, which reviews the e-readiness of Nigeria as a country, the available payment methods, the motivation and opportunity for e-commerce, and the challenges motivating its wider applications. In another article on African market Richard Boateng and Alemayehu Molla have studied the Ghanaian Bank and addressed issues related to developing eBanking facilities in banks of sub-saharan region.

JIBC is developing strong readership in SEA countries especially Malaysia. One good thing I like about research happening in Malaysia is that researchers are able to highlight and work on more focused areas (like domains or geographic regions or interest groups) rather giving out motherhood statements. I have visited Kuala Lumpur on business recently and was pleasantly surprised to witness the extraordinary transformation government is able to do in short time. Development in Kuala Lumpur is true example of Public-Private-People-Partnership (PPPP). In three of the articles from Malaysia, our readers would smell what I am talking about. Goi Chi Lee has highlighted the interesting classification of

factors influencing the development of eBanking in Malaysia. In Another interesting study, T. Ramayah, Fauziah Md. Taib and Koay Pei Ling, has done a segmentation of users – non-users of Internet banking in small state of Penang, Malaysia. Jetol Bolongkikit, Joe Henry Obit, Joyce Georgina Asing and Geoffrey H. Tanakinjal have done an exploratory research of the usage level of eCommerce among SMEs another small Malaysian territory.

Festival time is round the corner. I wish all my readers, authors and team members happy festivity ahead.