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By: Dr. Nikhil Agarwal

Judge Business School & St. Edmunds College,
University of Cambridge, UK
Email: [nikhil.jibc\(at\)gmail.com](mailto:nikhil.jibc(at)gmail.com)

Wish you a very happy new year 2007.

In Chinese mythology 2007 is a year of Ding Hai or the year of Pig. In modern world (youth) are celebrating it as year of James Bond (note 007). I would rather agree with modern world. Year 2007 is a year of economic growth & prosperity as most of the markets around the world are looking strong. In the last year, the behaviour of different sectors send mixed signals eg: Automobiles where restructuring is the buzz word or take steel where industry is heading towards consolidation (Arcelor-Mittal, Tata-Corus). It would be interesting to witness the similar trends in Internet companies. Any ideas?

In this issue we have nine articles from three different continents. Carlos Flavian and Raquel Gurrea have touched upon the very important sector the 'fourth state'. They have studied the impact of internet on press sector and analysed the possibilities for digital press versus traditional press. AA Agboola from Nigeria has examined 36 banks for electronic payment systems and tele-banking services in Nigeria. Zouhaïer M'CHIRGUI in his article researched on electronic purse in France, namely Moneo and discuss the problems preventing a widespread adoption of Moneo and use by customers/merchants.

Another article from Nigeria, Ayo Charles has examined the prospects of eCommerce implementation in Nigeria. He argued that developing country like Nigeria is yet to harness the opportunities from optimal financial gains. An empirical investigation of adoption of Internet Banking in Nigeria is conducted by Chiemeka and Ewwiekpaefe. These articles from African continent further consolidate the academic interest of people in eBanking and eCommerce.

Hanudin, Hamid, Tanakinjal & Lada investigate the undergraduate attitude & expectation towards mobile banking. This article takes special reference on Islamic banking practices in Malaysia by analysing student's socio-demographic elements. Sakkthivel from India further discuss the impact of demographics on the consumption of different services online in India. His research is supported by primary research conducted at Indian silicon valley (Bangalore) to understand the customer willingness to buy online. Halve and Kulkarni from IMT, India studied the hospitals in city of Nagpur and proposed the benefits of patients informatics in health care sector. Awamleh and Fernandes from Dubai have argued the diffusion of Internet Banking amongst educated consumers in a high income non-OECD country. Their research is supported by primary data and usage of technology acceptance model (TAM).

At JIBC, we care about the constant feedback we get from our readers and authors. We are also trying to restructure lot of things like the way we accept and publish articles. From next issue onwards articles will be available in pdf format to our readers. We are committed towards open access philosophy, therefore, it will be openly available to all who wish to simulate their minds.

Happy Reading and have a profitable year ahead.