



## **Journal of Internet Banking and Commerce**

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### **From the JIBC Chief Editor**

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*First Author's Name:* **Nikhil Agarwal**

*First Author's Title/Affiliation:* **Chief Editor JIBC**

*Email:* **[nikhil.jibc\(at\)gmail.com](mailto:nikhil.jibc(at)gmail.com)**

*Brief Biographic Description:* Dr Agarwal is Professor of Information Systems. He has lectured around the world on IT Strategy, eCommerce, eGovernance and Technology Policy. He is serving as High-Level-Adviser to UN GAID and member of numerous editorial boards/review panels. He is currently based at University of Cambridge on research assignment.

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First issue of year always brings smile on the face. The year not new enough to say happy new year, still I would give wishes for the remaining months. May the money Gods shine on you.

I am pleased to announce that JIBC is supporting [Ecommerce and Internet Governance conference \(ECIG2007\)](http://www.ecig2007.org), October 19th – 20th 2007, Sousse (Tunisia) [\[www.ecig2007.org\]](http://www.ecig2007.org). The conference is organized by La Rochelle Business School (France); Laval University (Canada), University of Poitiers (France) & University of Sfax (Tunisia) along with The Information and Management Association (AIM), The International Telecommunication Society (ITS), The Internet Society (ISOC France, Quebec et Tunisia), The Journal of Internet Banking and Commerce and the support of the European Social Fund. This conference seeks to establish a vibrant and constructive global dialogue between senior industry executives, investors, central bankers, government policymakers and leading academics on how to radically improve eCommerce effectiveness and Internet Governance which includes the governance of Internet infrastructures, the governance of the content exchanged

through the Internet, and the governance of organisations in the context of the information society. The best papers would be published by JIBC as part of special issue after the conference. I would request you all to mark your diaries and visit the conference to enjoy the wonderful Tunisian hospitality. For further information on the conference, please contact our Editor Professor Jean-Michel SAHUT [[sahutjm\[at\]esc-larochelle.fr](mailto:sahutjm[at]esc-larochelle.fr)]

In current issue we have 10 articles. The 10th Annual Digital Money Forum was held in London in March 2007. Dave Birch summarizes his personal observations on first decade of digital money. Continuing on his work on SWIFT, Edwin Jacobs gives further analysis of Safe Harbor framework of the European data privacy legislation. Abdullah S. Al-Mudimigh in his paper evaluates the success of the e-business model and e-business strategy implemented by Citibank in the United Arab Emirates in offering its retail Internet Banking Service; Citibank Online. Tomas Hes talks about innovations in investment in Mexico and overview of Electronic Loan Exchange Network, ELEN Project in development between group of Czech elite bankers, IT specialists and FIPS, prime Mexican microfinance institution.

Carin Holroyd highlights how Japan, through triple helix of university-industry-government, remains frontrunner in global innovation race. Sunil Khandelwal and Dayanand Pandey discuss the risks involved in large value payment system (LVPS), economic dependency and measures to control these risks. Goi Chi Lee has comprehensively reviewed the existing web site models for e-commerce, a good material for future research. Daniel Nilsson explains that self service technology is easy for consumers but not problem free. He try to explore the gaps between seller support, third part and SSTs. B.A Ranjith Appuhami investigate the impact of the value creation efficiency on investors' capital gain on shares in Thailand. Sven Christian Berger, through his extensive survey, draw insights on online banking consumer characteristics.

You would be glad to know that JIBC is now listed by prestigious Cabell's lists. You must have noticed the new look in our publication format (pdf). We value your support and seek continuous feedback. We are working harder to keep JIBC top notch publication in its area. Please feel free to write to me for any further improvement/enhancement you would like to see, we will do our best.

Have a profitable year ahead.