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### From the JIBC Editor-in-Chief

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*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 Head of Global Education Projects at Zensar Technologies Ltd, Pune, India.

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Sub-prime market tremors were felt across the world. In many Asian countries tremors have taken shape of tsunami. One of my colleagues jokingly attributed the situation as global warming of economy. I would agree with him to certain extent, the global climate change of economy is not yet over. In another major development, London Inter-Bank Offer Rates (LIBOR) have jumped to a 20-year record as senior bankers, economists, financial analysts and traders warn that central banks have not properly understood or recognised the dangers ahead. Few economists in London were heard saying "*this is a storm in a tea cup and it will soon blow over, enjoy the holidays!*". Till then, we are keeping our finger crossed. I would urge our readers/authors to highlight the cases in their home country like what are the measures government is taking, what is the sentiment in the domestic industry, how is the overall environment of the economy. Please do submit short articles on any of the related themes.

I am pleased to announce that JIBC has partnered with Worldwide Business Research to provide academic support to ProcureCon Indirect USA 2008 <http://www.wbresearch.com/procureconindirectusa/> to be held between January 29<sup>th</sup>-30<sup>th</sup>, 2008 at Atlanta, GA. Worldwide Business Research has offered 15% discount to

JIBC readers who wish to attend Procure Indirect USA 2008. Please contact Ms. Amy Rae Stephenson for any further information. [amyrae.stephenson@wbresearch.com](mailto:amyrae.stephenson@wbresearch.com). Kindly, make it convenient to attend.

Please join me in congratulating Dr Joshua Fogel who has agreed to assume a larger role in JIBC. Dr Fogel is now elevated to Dy-Editor-in-chief. Also, I would take this opportunity in welcoming Dr. Carlo G. P. Bellini from beautiful Brazil to join us on editorial board. Dr Bellini Associate Professor of Information Systems and Vice-Head of the Graduate School of Management at the Centre for the Applied Social Sciences (CCSA), Universidade Federal da Paraba (UFPB) at João Pessoa, Brazil the Easternmost city of the Americas.

In this issue we have 11 articles from 3 continents & 8 countries. Guosong Shao of University of Alabama has written excellent article providing a detailed picture of research trends and rigorousness in online banking research. Ki Soon Lee, Hyung Seok Lee and Sang Yong Kim from South Korea have highlighted the factors influencing the adoption of mobile banking services in South Korea. Khalil Md Nor and J Michael Pearson have worked on 'softer' side of internet banking ie Trust. They argued in online environment, trust has been suggested to play an important role in influencing one's acceptance of an innovation.

Our old friend & now a regular author Goi Chai Lee has written an interesting paper on correlation between Internet & ICT, website development & internet marketing. His paper reflects the perception of marketers in Malaysia & Singapore. In another paper from Malaysia, Yahya Dauda, A. Solucis Santhapparaj and David Asirvatham discussed the impact of ecommerce security, and national environment on consumer adoption of Internet Banking in Malaysia and Singapore.

In an interesting article from Turkey Murat Hakan Altıntaş and Necmi Gürsakil surveyed complaints from 200 bank customers to analyze the phishing attacks and perceptions of service quality in Turkish banks. Charles K. Ayo, Uyinomen O. Ekong, Adebisi Ayodele A and Fatudimu Ibukun Tolulope from Nigeria discusses the trends & issues in M-Commerce implementation in Nigeria. Bruce Budd & Daniel Budd from UAE have done a preliminary empirical investigation of 'Brick-to-Click' banking presence in the UAE.

Ela Kumar & Shruti Kohli from India, in their opinion article, has done strategic analysis of search engine advertising in web-based commerce. In other opinion article N P Singh gives detailed overview of phishing attacks and its implication on banking industry.

From this issue we are restarting our old service of book-reviews. Arthur J. Cordell & Prabir K. Neogi has done excellent review of *Internet Governance: An Introduction* by *Ravi Kumar Jain Bandamutha* (ed). I would request the editors/authors to submit at least 3 such reviews in every issue. Though we believe in online content, still we would not undermine the power, knowledge & satisfaction of reading a good book.

Please write to me for your feedback. We strongly value your feedback. We are now working on the new look of JIBC. Hopefully, we would surprise you with something 'kool' in the next issue.

Have a profitable year ahead.