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### From the JIBC Editor-in-Chief

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**Dr Nikhil Agarwal**  
**Editor-in-Chief JIBC**

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

Dr Agarwal an international expert on ICT, Internet Governance and Policy. 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 Director of Zensar Center for Business Innovation (ZCBI) at Pune, India.

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Oh My God!! These were the expressions of people when they watch twin tower fall seven years back. I noticed the similar faces few days back when two giants of finance industry Lehman Brothers and Merrill Lynch fall because of financial crisis. Last editorial I talked about 3F crisis, however, it appears financial crisis will swallow other two. However, Feds have given lease of life by providing cash-injection to crumbling markets. Is the federal intervention considered a step towards nationalizing financial institutions? Is it considered healthy to monitor the free market economy? Some academics may say, this is how communism started. Strong statement uhh!!

Recently, I was invited to Poland to participate in Baltic Innovation Forum held at city of Gdansk. The highlight of the forum is to create near-shore capabilities in IT & ITES for continental Europe. I found it an interesting development for IT & BPO companies. Eastern Europe in particular has low cost, native speakers, highly skilled manpower and efficient infrastructure compared to traditional IT superpowers like India. Trends have shown that many Indian IT companies are shifting their base to

countries like Hungary, Romania & Poland. In my opinion, the 'new-Europe' will see highest growth in next decade.

In current issue, Chitura (et al) has done critical review of literature to study barriers to e-commerce adoption in small and medium companies. In another important review, Chai Lee Goi investigated implementation of M-Commerce in Malaysia. Charles Ayo (et al) in his article discussed a framework for e-commerce implementation in Nigeria. In this paper author undertook PEST analysis to study the current practices not only in Nigeria but in other African nations. Sujana Adapa explores the cultural consideration in adoption of internet shopping in India & Australia.

In other article, Murali Raman & his colleagues evaluate consumer perceptions on quality of e-services and Internet banking adoption in Malaysia. Jae Won Kim, & Hyung Seok Lee from South Korea undertook a case of Sahmyook University in Korea to determine the underlying factors that keep higher educators away from e-teaching, and to discuss strategic issues associated with the diffusion of e-teaching in the context of higher education. Yazan from Bradford University has done an exciting comparison between UK & Jordanian banks on quantitative evaluation of the internet banking service encounter quality.

As always your views are important to us, feel free to write to me sharing your experience about JIBC.

Nikhil Agarwal