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From the JIBC Editor-in-Chief

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

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

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

Brief Biographic Description: 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. Other than his full time responsibilities, he is serving as Co-Chair of ISOC AC (Internet Society); 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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The new year, new administration, new hope new recession. The year 2009 has lot to deliver and probably it would be become one of the most memorable year in the current century. As our publisher Nahum Goldmann has said in his note, beating the bush will not lead us to anywhere. We have to find the greens in the desert, sooner we do it, better for economy. For instance, the green in the desert may be Asian economies like India who is poised to grow by 7.1% despite of the slowdown. The renewed thinking on investments in the developing economy in core sectors may balance the growth rate world-wide. It is said by one of the thinkers, 'Road is long, keep walking'.

JIBC is pleased to announce our association with 'International Conference on eCommerce and ePayments 09' at Marrakech, Morocco 24-26 July 2009. The call for papers and complete information about the conference including themes, tracks, visitor information is available on the conference website

<http://www.icep.educasphere.com/> . I am sure it would be great intellectual gathering giving different perspective on MENA region financial markets. JIBC would organize a special issue in August/September 2009 to include the selected papers from IEC09.

In this issue we are papers from 3 different continents and 6 different countries. Egwali in his article talks about customer perception of security indicators for online banking websites in Nigeria. In another article from Nigeria Tella & Paul gives overview of problems & suggest the way forward for SMEs participation in electronic economy. Christos in his article has given a comprehensive commentary of internet banking website performance in Greece.

Our regular contributor Hanudin writes on prospects & challenges of e-business from Islamic perspectives in Malaysia. In other interesting article from France Sebastian, Vincent and Luc gives a qualitative analysis of different models of e-commerce performance and suggested a global theory based on their findings. Michael & Yair from USA gives an empirical assessment of banking information system (BIS) in Jamaica.

In another article, Wee Kheng, has done a market study on Taiwanese market on the factors affecting non bank-issued POS e-micropayment choice. There are very few studies available on Taiwanese market, therefore, this article is a must read. Yazan in continuation of the article from previous issue talk about the quality of internet banking service in Jordan.

As always your views are important to us, feel free to write to me sharing your experience about JIBC. I look forward meeting you in Morocco in July.

Nikhil Agarwal

Participate at the International Conference on eCommerce and ePayments
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