



## Journal of Internet Banking and Commerce

An open access Internet journal (<http://www.arraydev.com/commerce/jibc/>)

*Journal of Internet Banking and Commerce, December 10, vol. 15, no.3*  
(<http://www.arraydev.com/commerce/jibc/>)

### From the JIBC Editor-in-Chief

---

*First Author's Name:* **Professor 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 Board Member to World Entrepreneurship Forum (WEF); High-Level-Adviser to UN GAID and member of numerous editorial boards/review panels. He is currently Professor and Director of Europe Asia Business School (EABS), Pune.

---

**Keywords:** **Journal of Internet Banking and Commerce, From the JIBC Editor-in-Chief**

© Nikhil Agarwal, 2010

---

The financial turmoil, democratic turmoil, Euro Turmoil ..... wow!! What a year. As we say adieu to 2010 and welcome 2011, let us take a moment and look back on our achievements & failures for 2010. I think the most important development for the 2010 is Arab world & Africa quest for democracy. My good friend Kah Walla is running for the President of the Republic of Cameroon this year, she is trying to displace the long serving president for last 3 decades. The time is to bring the young leadership, time is to bring people with 21<sup>st</sup> century ideas, and time is bringing the change..... The time is NOW (inspired from Kah Walla's campaign). The 2011 will be the initiator of changes in world politics, paving the way for new models of economic growth in laggard countries.

JIBC brings you the special issue for ICEP 2010 which was held in Poland in Sept 2010. Through the editorial review process, we have selected 22 articles (19 from Poland, 1 from France and 2 from Canada) to be published as part of JIBC. This

special issue will give you a great opportunity to ePayment and eCommerce industry of Poland. Poland is one of the stable & growing economies of Europe. In 2010 the Polish economy grew by 3.8%, probably giving best growth rate in Europe. The issue gives you insights about various models & structure used in Poland.

Usually, majority of the Polish literature is available in Polish language or in French / German. Few authors contribute the literature in English; this issue will become a significant contribution of Polish ePayments & eCommerce literature to the English speaking world.

JIBC is on constant lookout for universities, organizations who wish to organize the conferences. We will be pleased to provide academic & editorial support for such efforts. Please feel free to write to me or Nahum Goldmann for sharing of ideas / views.

I invite you all to further explore the December 2010 issue of JIBC.

Nikhil Agarwal