



Journal of Internet Banking and Commerce

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

*Journal of Internet Banking and Commerce, December 2014, vol. 19, no. 3
(<http://www.arraydev.com/commerce/jibc/>)*

From the JIBC Publisher

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Brief Biographic Description: Nahum Goldman, President, ARRAY Development, is a leading expert and a lecturer on building and securing ebanking and ecommerce, procurement, financial and governance strategies, Supply Chain Finance, as well as regulatory and government policy issues.

Keywords: Journal of Internet Banking and Commerce, From the JIBC Publisher

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Ecommerce and profitability

The principal goal of any commercial activity is to generate profits for the entrepreneurs and investors. Governments and politicians might talk about creating jobs or satisfying consumers and other stakeholders; however ultimately private enterprises live or die with the presence or absence of the profit. Market economy is capable of improving national welfare and creating gainful employment only as a byproduct of profitability of comprising individual corporations.

Likewise, to be successful, every enterprise or bank involved in ecommerce or ebanking activities should early or later show the profit; with the expressed or concealed expectation of being much more profitable than its brick-and-mortar competitors.

It is regretful that whereas for the ecommerce and ebanking industry *achieving sustainable profitability is by far its top objective*, most academic research publications in this subject area rarely mention the words '*profit*' or '*sustainability*' in its analysis. Internet banking and commerce, being an applied discipline, is only meaningful as an intellectually credible path towards *sustainable profitability*.

We encourage every academic and industrial innovator to make sustainable profitability the cornerstone of their research activities. Then and only then, this multidisciplinary area of knowledge would also become both consequential and pertinent to improving human wellbeing.

Publisher's change

For almost 20 years I have had an honor of serving as the JIBC Publisher. Our world-first academic refereed journal published entirely online, was evidently far ahead of its time. Initially conceptualized by our Founding Chief Editor-Emeritus Gord Jenkins and myself, and later re-defined and improved by our current Editor-in-Chief Nikhil Agarwal with the help of the JIBC Editorial Board, it has evolved as the foremost academic authority in the emerging multi-disciplinary area of knowledge and applications. Among the core members of the Editorial Board to whom we owe much gratitude, the contributions of Deputy Editor-in-Chief Prof. Joshua Fogel, Managing Editors Francis Chlarie, Anne-Marie Jennings and Prof. Xin "Robert" Luo was especially critical for JIBC success.

JIBC is still growing and, although it was much pleasure and fun for me to lead the publication of this esteemed journal, time has come to pass the torch to the new publisher. Correspondingly, after an extensive search, we have agreed to the proposal by a well known academic publishing house OMICS Group to take over as the JIBC Publisher starting with the first issue in 2015.

It is particularly pertinent that OMICS Group shares with the current JIBC publishers the passion and commitment to JIBC excellence, to this Journal's readers and to its esteemed authors. OMICS's new vision will undoubtedly be the key factor for JIBC's ongoing success for the years to come.

OMICS Group International (see <http://omicsonline.org/open-access-journals-list.php>) through its Open Access Initiative is committed to make genuine and reliable contributions to the scientific community. It hosts over 500 leading-edge peer reviewed Open Access Journals and organizes over 300 International Conferences annually all over the world.

OMICS Publishing Group journals have over 3 million readers and its success can be attributed to the strong editorial board that contains over 30,000 eminent personalities that ensure a rapid, quality and quick review process. OMICS Group Conferences make the perfect platform for global networking, as it brings together renowned speakers and scientists across the globe to a most exciting and memorable scientific event filled with much enlightening interactive sessions, world class exhibitions and poster presentations.

Thanks everybody for the privilege of being a part of your research and innovation effort! I will miss the excitement and stress of preparing new issues together with the editorial team. The time has come to pass the torch to the younger and capable hands.

Sincerely
Nahum Goldmann
JIBC Publisher

Again, I am asking each and every one of you, our readers and subscribers, to email JIBC to at least 3 of your colleagues, friends and discussion groups that you are participating at, and recommend that they also subscribe. Please share information about JIBC articles with the Internet community and suggest to us new ways to promote JIBC among academics and professionals from around the globe.

As well, I am challenging all the current and past authors and editors to email your own articles -- along with the rest of JIBC edition -- to at least 10 of your peers and colleagues in academia, government and industry. Make sure that they are well aware of your articles and the *Journal of Internet Banking and Commerce*. Recommend that they also subscribe to email editions. After all, we send it around just 3 times a year.

A special appeal to ecommerce/ebusiness students to pass a word about JIBC to your professors and classmates and, more important, to ask them to supply new articles and tell everybody to subscribe.

Please contact us with the suggestion of how to submit information on JIBC to other leading search engines and academic reference publications. Also, if you notice publications referring to JIBC articles, please let us know.

Let's spread the word!