



From the Publisher

Very few electronic publications survive beyond Volume 1, Number 1. Both I and ARRAY Development are very proud to see JIBC appear for the fifth time and enter its second year of existence.

To publish a serious Journal is always a struggle for quality and relevance. We have been very fortunate in attracting first rate authors and contributing editors. Their insights and commentaries inform and entertain nearly 1,000 subscribers to our email edition and thousands of visitors to the Web archive.

One attraction of an electronic format is that there's always room for new contributors to inform our readership and to analyze both ongoing and proposed initiatives. Can you provide insight into which banks are providing serious services over the Internet? Which Internet catalog stores make money? Which airlines have Internet sales programs that really make a difference? How do you convert tire kickers into customers?

If you have an idea for an article or continuing column, please email a brief proposal to [JIBC \(at\) arraydev.com](mailto:JIBC@arraydev.com).

Whether you are a subscriber or contributor, your participation in JIBC is important. Internet banking and commerce are practical activities whose real value lies not in the misplaced media excitement but rather in the transactional delivery of everyday services. Much of what is happening has important implications, some developments are very transitory. Working together, we can maintain JIBC as the pre-eminent forum for sorting the grain from the chaff.

That was the goal we set for JIBC a year ago. It remains our goal for the year, and the years, ahead.

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