About the Contributors

Ada Scupola is an associate professor at the Department of Communication, Business and Information Technologies, Roskilde University, Denmark. She holds a PhD in social sciences from Roskilde University, an MBA from the University of Maryland at College Park, USA and an MSc from the University of Bari, Italy. She is the editor-in-chief of The International Journal of E-Services and Mobile Applications. Her main research interests are e-services, adoption and diffusion of e-commerce and e-services in SMEs, ICTs in clusters of companies, and the impact of e-commerce on industrial and organizational structures. She is collaborating and has collaborated with several national and international research projects on the above subjects. Her research has been published in several international journals, including the Journal of Electronic Commerce in Organizations, The Journal of Information Science, The Journal of Global Information Technology Management, Scandinavian Journal of Information Systems, The Journal of Electronic Commerce in Developing Countries, and in numerous book chapters and international conferences.

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Aki Ahonen was born in 1976. He earned his master’s degree in insurance science from the University of Tampere in 2002 and his doctoral degree in 2007 in management and organization from the University of Tampere. Between 2002 and 2007, he worked as a project manager by being responsible for two e-insurance research and development projects and as a researcher at the University of Tampere. Currently, he is working as development manager at OP Bank Group Central Cooperative. His main areas of expertise and research concern service management and marketing, and electronic services, especially within financial sector.

Elpida P. Chochliouros is a medical doctor (MD), graduated from the Aristotle University of Thessaloniki, Greece. During her studies, she has been involved in various medical research activities, and she has participated in several international conferences. At the present time, she works at the Paediatric Clinic of the George Gennimatas Hospital in Thessaloniki. She has also completed a postgraduate study in nuclear medicine, working in cooperation with the Aristotle University of Thessaloniki.

Ioannis P. Chochliouros is a telecommunications electrical engineer, graduated from the Polytechnic School of the Aristotle University of Thessaloniki, Greece, holding also an MSc and a PhD from the
Flavio Corradini is full professor of computer science at the University of Camerino. He received a master’s degree in computer science from the University of Pisa and a PhD in computer engineering from the University of Rome La Sapienza. His research interests are centered around design methods, formal and semiformal specification and verification of complex systems, e-government, and information society. He is the coordinator of UEG (Unicam E-Government Research Group) and COSY (Complex Systems’ Research Group). He collaborates with several companies and public administrations for the development of innovation technology, technology transfer, and scientific research.

Tilemachos D. Doukoglou holds a diploma of electrical engineering from the Aristotle University of Thessaloniki, Greece (1986), a MEng from McGill University of Montreal-Canada (1989), and a PhD in electrical and biomedical engineering from the same university (1994). He was also a visiting research engineer and postdoctoral fellow at the Massachusetts Institute of Technology, Cambridge, MA, USA (1994–1995). He is currently the head of the Labs and New Technologies Division of the Hellenic Telecommunications Organization (OTE S.A.). His interests are in the area of IP over DWDM technologies, broadband services over xDSL technologies (VoD, video-streaming, GoD, etc.), and development of platforms for modern services like telemedicine and tele-education. He has been the OTE’s ADSL rollout project manager in 2004 and 2005. Since 1995, he has been involved in various European R&D programs as technical responsible and project manager. He has more than 40 publications in international magazines, conferences, and workshops.

Morten Falch is an associate professor at the Center for Information and Communication Technologies at the Technical University of Denmark. He holds a PhD from DTU, a master’s degree in economics, and a bachelor’s degree in math. His research interests include a wide range of issues related to information and communication technologies such as cost analysis of telecom networks, e-government, regulation of the telecom sector, ICT industry policy, the role of competition in innovation of new services, use of
ICT in knowledge services, and tele-based community centers. He has participated in many EU funded research projects and conducted a large number of consultancies for national and international organizations such as ITU, UNCTAD, the World Bank, and the National Telecom Agencies in Denmark, Norway, and Sweden.

Tommaso Federici (1960, Italy) teaches information systems organization in the Faculty of Economics at the University of Tuscia in Viterbo, Italy, and at the MBA of the LUISS-University Guido Carli in Rome. As author or co-author, he has published papers, articles, and books (a list of them is available at www.tommasofederici.it). His current research domains are e-procurement as a booster to promote change in the public sector and the ERP introduction in the SMEs segment.

Carlos Flavián holds a PhD in business administration and is professor of marketing in the Faculty of Economics and Business Studies at the University of Zaragoza (Spain). His research has been published in several academic journals, specialized in marketing (European Journal of Marketing, Journal of Consumer Marketing, Journal of Strategic Marketing, International Journal of Market Research, etc.) and new technologies (Information & Management, Industrial Management and Data Systems, Internet Research, etc.). He is a member of the editorial boards of Industrial Marketing Management, the Journal of Retailing and Consumer Services, the International Journal of Services and Standards, and the Journal of Marketing Communications.

Shashi Bhushan Gogia is a practicing surgeon who obtained his medical degrees from AIIMS (www.aiims.ac.in), arguably India's best medical training institution. He ventured into medical informatics as a hobby but later started making his own software for healthcare needs. He is running his own company, AMLA MEDIQUIP (www.amlamed.com), where this software, called Medic Aid, is downloadable. He is currently president of the Indian Association of Medical Informatics (IAMI, www.iami.org.in) and also president of SATHI (www.sathi.org). He is advisor to the Ministry of Health in India and helps it in many activities for promoting telemedicine.

Benita M. Gullkvist is a senior lecturer in accounting at Hanken, the Swedish School of Economics and Business Administration, in Vaasa, Finland. She obtained her PhD from Åbo Akademi University in 2005. Prior to joining Hanken in 2006, Gullkvist taught accounting at the undergraduate and graduate levels at the University of Applied Sciences Vaasa and spent a few years as a CFO at an international manufacturing group, handling areas including information system implementation projects. Her main research interests lie in the field of accounting and information systems with particular interest in digital technology adoption and use as well as financial, behavioral, and managerial implications of usage. She has served as an ad-hoc reviewer of several international journals and presented her research at national seminars as well as international conferences to corporate executives and academic audiences.

Călin Gurău has been associate professor of marketing at Montpellier Business School, France, since September 2004. He is a junior fellow of the World Academy of Art and Science, Minneapolis, MN, USA. He worked as marketing manager in two Romanian companies, and he has received degrees and distinctions for studies and research from the University of Triest, Italy; University of Vienna, Austria; Duke University, USA; University of Angers, France; and Oxford University and Southampton Business School and Heriot-Watt University, United Kingdom. His present research interests are focused
on marketing strategies for high-technology firms and Internet marketing. He has published more than 25 papers in internationally refereed journals, such as *International Marketing Review, Journal of Consumer Marketing, Journal of Marketing Communications*, and so forth.

**Raquel Gurrea** holds a PhD in business administration and is assistant professor in the Faculty of Economics and Business Studies at the University of Zaragoza (Spain). Her main research lines are online consumer behavior, multichannel distribution, and the analysis of the advantages and limitations of the Internet in the development of the economic activity. Her work has been published in several journals such as *International Journal of Market Research, Information & Management, Journal of Retailing and Consumer Services, Internet Research* or *Journal of Targeting, Measurement and Analysis for Marketing*.

**Simon Heilesen** is an associate professor of communication studies at Roskilde University, Denmark. His principle research interests are learning and collaboration in net environments, and, more broadly, designing, planning, and evaluating various forms of net based communication. Since the mid-1980s, he has been engaged in planning and implementing ICT for academic purposes, first at Copenhagen University, and since 1999 at Roskilde University. He is chairman of the Roskilde University E-learning Committee, and is also a member of various national committees for the development and dissemination of information and communication technology in higher education. His Web site at Roskilde University is [http://www.ruc.dk/~simonhei](http://www.ruc.dk/~simonhei).

**Anders Henten** is associate professor at Aalborg University in Denmark. He is a graduate in communications and international development studies from Roskilde University and holds a PhD from the Technical University of Denmark. His main areas of research are information and knowledge society developments, information and communication technology innovation, service innovation and internationalization, regulation of communications, socio-economic implications of information and communication technologies, and e-commerce and business models. Anders Henten has worked professionally in the areas of communications economy and policy for 20 years and has published nationally and internationally more than 200 academic publications in international journals, books, conference proceedings, and so on.

**Jeffrey Hsu** is an associate professor of information systems at the Silberman College of Business, Fairleigh Dickinson University. He is the author of numerous papers, chapters, and books, and has previous business and IT experience in the software, telecommunications, and financial industries. His research interests include human–computer interaction, e-commerce, IS education, and business intelligence. Dr. Hsu received his PhD in information systems from Rutgers University.

**Raija Järvinen** was born in 1956. She graduated from Helsinki School of Economics and Business Administration in 1986. Her licentiate degree (1996) and doctoral degree (1998) are from the University of Tampere. Since 2005, she has been appointed as head of research at National Consumer Research Centre in Finland and, between 2001 and 2005, as professor of insurance at the University of Tampere. Previously, she has been working altogether 12 years in the financial sector in specialist and manager positions. Her main areas of research are financial services, risk management, and retailing. Currently,
she is in charge of two research projects, one concerning consumer investment activities and the other concerning safety and security in retailing.

**Jouni Kivistö-Rahnasto** was born in 1967. He graduated in mechanical engineering and design from Tampere University of Technology in 1993, and in 2000, he got the doctoral degree in safety engineering. Since 2003, he has been professor at Tampere University of Technology in the Center for Safety Management and Engineering. Previously, he has worked at the VTT Technical Research Centre of Finland. Jouni Kivistö-Rahnasto’s major areas of research and teaching are risk management and safety engineering. His current projects focus on, for example, safety and risk management of industrial services and safety related information systems. As a consultant, he has also helped companies in safety design and global exporting projects.

**Glenn Miller** became the University of North Dakota’s director for the Government Rural Outreach (GRO) initiative on June 1, 2002. In December 2005, Glenn was named codirector of the Center for Rural Service Delivery. Prior to joining the University of North Dakota, Glenn was an independent sales and marketing consultant. He spent 33 years at Control Data. There he held a variety of positions in sales, marketing, and program management. Glenn Miller and Robert Rubec, PhD, codirectors of the Center for Rural Service Delivery, received the Fifth Annual 2006 Healthcare IT Innovators Award for their work helping impoverished healthcare consumers. The RSD/Social Security Administration Video Claims Taking (VCT) program has been named one of the top 50 government innovations for 2006 by The Ash Institute for Democratic Governance and Innovation at Harvard University’s John F. Kennedy School of Government—in cooperation with the Council for Excellence in Government.

**Hanne Westh Nicolajsen** is an assistant professor in the Center for Information and Communication Technologies at the Technical University of Denmark. Her research interests include organizational implementation and use of IT, knowledge management, and computer-mediated communication. Her current research focuses on the use of information and communication technology for innovation in the service sector. Nicolajsen holds a PhD from the Technical University of Denmark.

**Miran Pejic-Bach** was born in Zagreb, Croatia in 1969. He graduated from the Faculty of Economics and Business–Zagreb with a major in trade, and also from the Faculty of Textile Technology–Zagreb. He worked in the market research agency Puls as field work manager. In 2003, he set up his own company specialized in international trade. He is especially interested in using Internet technologies as a competitive advantage for his firm.

**Mirjana Pejic-Bach** was born in Zagreb, Croatia in 1971. She graduated from the Faculty of Economics and Business–Zagreb, where she also received her PhD in business, submitting a thesis on “System Dynamics Applications in Business Modelling” in 2003. She works at the Department of Informatics at the Faculty of Economics and Business as assistant professor. She is the recipient of the 2004 Mijo Mirkovic award for the paper “Surviving in an Environment of Financial Indiscipline: A Case Study from a Transition Country,” published in *System Dynamics Review*. Her research interests are decision support systems, electronic commerce, and data mining.
Esko Penttinen is a researcher in information systems science at the Helsinki School of Economics. He holds a PhD in information systems science and a MSc in economics from the Helsinki School of Economics, as well as the diploma of the Dijon Business School, France. Esko has published in *Industrial Marketing Management*, as well as in several conference proceedings and book chapters. His research interests include bundling of products and services and the transition from the product focus to the service focus, especially in the traditional manufacturing industry. Currently, he is conducting research on the fundamental organizational changes in business relations and product offerings initiated by new technologies.

Alberto Polzonetti is a professor of computer network and service oriented computing at the University of Camerino. Since 2004, he has been a member of the UEG (Unicam E-Government Research Group, and he is active in several projects for realization of service infrastructure and broadband initiatives for e-government development. He is also involved in many didactics activities for the courses Computer Networking and Foundation of Computer Science. His research activity is focused on the study and on the introduction of technological advanced, innovative, and interoperable solutions able to encourage the information and communication technology inside the information society.

Barbara Re is a PhD student in computer science and complex systems at Camerino University, Italy, where she received cum laude the bachelor’s and master’s degree in computer science. She is member of UEG (Unicam E-Government Research Group, coordinated by Professor Flavio Corradini at the Department of Mathematics and Computer Science. Her research interests include models and languages for e-government interoperability, quality in e-government service and methodologies, and technologies for e-government development. Her scientific activity is documented from communications in national and international conferences. She was organizing chair of the first international conference MeTTeG07 (*Methodology Technology and Tool Enabling E-Government*).

Robert Rubeck has been with the School of Medicine and Health Sciences at the University of North Dakota for 9 years. He joined the school as the associate dean for academic affairs, responsible for academic programs, information systems, and technology. He is also an associate professor with responsibility for telemedicine and the Health Information Technology initiative. In 2001, he was appointed as the school’s first chief information officer. Dr. Rubeck was responsible for the advent of government services being delivered by video and jointly responsible for the development of the UND Rural Service Delivery Center, a university system center for the enhancement of government and healthcare service delivery. Dr. Rubeck’s background in innovation and technology management is extensive. He has been a consultant to IBM, ICI-Pharmacia, Canada Manpower, University of Kentucky, and others. His work has been recognized by IBM, U.S. Social Security Administration, Harvard University, Battelle Columbus Laboratories, Oracle, Zenith, and Kodak.

Timo Saarinen is a professor of information systems and electronic commerce at the Department of Business Technology and a vice-rector for research at the Helsinki School of Economics. He holds a PhD in information systems from the Helsinki School of Economics. Timo has published in major journals such as *MIS Quarterly, Journal of Management Information Systems, Information & Management*, and *Journal of Strategic Information Systems*. His research interests include economics of information
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systems and the development of efficient market-driven services, with the focus on the multichannel environment of electronic commerce.

Jarno Salonen was born in 1975. He holds a bachelor’s degree in mechanical engineering from Tampere Polytechnic University and is currently working on a master’s degree at the Tampere University of Technology. He has worked as research engineer and project manager at VTT Technical Research Centre of Finland since 2002. His main areas of expertise are security and privacy, development of electronic services, and radio frequency identification (RFID). Salonen has been involved in many national and international projects related to electronic services, and currently, he is actively participating in the standardization work of RFID-based near field communication (NFC).

Pekka Sinervo is the country general manager for Lexmark Finland. He holds an eMBA in international business from the Helsinki School of Economics, the Business College Examination from the Helsinki Business College, and the Diploma in Marketing from the Finnish Institute of Marketing. He is currently responsible for the business operations of Lexmark Finland. Pekka is a sales professional with over 20 years of sales and marketing experience in Finland. During his career, he has been in different sales-related managerial positions, for example, over 12 years as a sales director at Xerox, where he was responsible for sales operations for several industries such as graphical arts, trade, bank and insurance, and the public sector.

Anastasia S. Spiliopoulou is a lawyer also holding a postgraduate diploma of the Athens University Law School. She is a member of the Athens Bar Association. She has an extended experience as a lawyer, while she has been involved in various research and business affairs. Her postgraduate diploma has been performed with specific emphasis given to the investigation of multiple regulatory aspects related to the Internet (infrastructure, services, software, and content). During the latest years, she had a major participation in matters related to telecommunications and broadcasting policy in Greece and abroad within the framework of the information society. She has been involved in current research and business activities, as a specialist for e-commerce, electronic signatures, e-contracts, e-security, and other information society applications. She is author or co-author of more than 75 recognized works in the international literature. She currently works as OTE’s (Hellenic Telecommunications Organization S.A.) lawyer, for the Department of Regulatory Issues of the General Directorate for Regulatory Affairs.

Wonhi Synn is a professor of finance at the Martha and Spencer Love School of Business, Elon University, Elon, NC, where he primarily teaches corporate finance and investments. His areas of academic interest include enterprise valuation, performance evaluation, market innovations, and business education. He has recently published articles on government sponsored enterprises (GSEs), online stock trading, bankruptcy prediction, and various business curriculum and pedagogical issues. He received a bachelor's degree from Seoul National University, an MBA from University of New Orleans, and a PhD from the University at Buffalo, The State University of New York.

Zhongxian Wang is a professor in the Department of Management and Information Systems at Montclair State University, New Jersey, USA. Professor Wang teaches operations analysis, production/operations management, decision support and expert systems, business statistics, operations research, and management sciences. He is a member of the Institute for Operations Research and the Manage-
About the Contributors

Ruiliang Yan is an assistant professor of marketing at the School of Business, Virginia State University. He received his PhD in marketing from the University of Wisconsin, Milwaukee; MS from Sichuan University, China; and bachelor’s degree from Southwest Agricultural University, China. He specializes in e-marketing, retailing, and supply chain management.

James E. Yao is a professor in the Department of Management and Information Systems, School of Business, Montclair State University, New Jersey, USA. Professor Yao teaches management information systems, database, programming, and other MIS courses. His research interests are in the areas of IT innovation adoption, diffusion, and infusion in organizations, e-business, e-commerce, and m-commerce. Professor Yao’s research papers have been published in journals on information technology and information systems.

Alexander Y. Yap is an associate professor at Elon University, North Carolina. He holds a PhD in information systems from Copenhagen Business School (Denmark), an MBA in international management from Exeter University (UK), and a master’s degree in development economics from Williams College (USA). He won the prestigious ICIS Best Paper Award in Helsinki, Finland. He currently teaches e-business and Web development. His research papers have been published in the Journal of Global Information Management, Journal of E-Commerce Research, Journal of Electronics Market, and the Journal of Enterprise Information Systems, among others. He has also published in prestigious IS conferences, which include the ICIS, ECIS, and ACM.