

# Editorial Preface

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This issue includes four papers. The first paper two papers address the markets for electronic banking applications, while the two other papers are on mobile e-business (e-learning and e-shopping).

The first paper in this issue is “Mobile Banking Roll-out in Egypt - Antecedences of Mobile Banking Adoption” by Tamer Abbas Awad, German University in Cairo and Yasmine Salah Aldin Dessouki, ADIB Egypt. Diffusion of mobile banking in Egypt is still in an early phase and this paper aims to study user acceptance of mobile banking using the TAM framework in order to enhance marketing of this service. Customers have a positive attitude towards mobile banking services. In their marketing, banks should emphasize the compatibility with current lifestyle and ease of use.

The second paper “Exploratory Study of Internet Banking Technology Adoption” is written by Rahmath Safeena Abdullah from Taif University. The paper includes a comprehensive literature review of the adoption of Internet banking technology (IBT) in India. The paper finds four different constructs considered in studies of IBT adoption: Perceived risks; Perceived ease of use; Perceived usefulness; Technology features; and Trust.

The third paper “Innovative Business Models for E-Learning Entrepreneurs” is written by Mr. Arunasalam Sam Sambhanthan and Dr. Vidyasagar Manohar Potdar from Curtin University. The paper includes a literature review and classifies the e-learning business models by use of three main approaches: managerial approach, economic approach and service oriented approach. The managerial approach speaks about the internal business mechanism whilst the other two looks at the client engagement model and service delivery model respectively. This explorative research is applied to develop a framework, which can be used as a tool for assessing the e-learning capacity of any organisation in the context of all three perspectives namely financial, human resources as well as client engagement.

The fourth paper “The Use of Mobile Applications in Shopping - a Focus on Customer Experience” is written by Marko Mäki, Haaga-Helia and Teemu Kokko from Haaga-Helia University of Applied Sciences. The paper emphasizes on the active participation of customers in the value network. The paper investigates the use of a mobile shopping app “DISE Shapply”. The study identifies user experiences with the app, and how the app contributes to active customer participation. The study found that the use of an application is a cumulative learning process, and the target should be that customers create a habit of interacting with the company by using an application.

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