
Preface

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Internet application in the finance area, especially in the banking industry, has been continuously expanding during the recent years (e-banking). As mobile devices (smart phones and tablets) moves in people's daily life and gains a more dominating rule in consumers' online communication need, mobile banking (m-banking) has attracted more researchers' attention during last few years. Meanwhile, almost all advanced technologies and many traditional solution methodologies are trying to associate with the internet in searching the new frontiers and explored for new application potentials.

As such, inside this issue, the first paper, 'A new modular neural network approach for exchange rate prediction' introduced an attempt to combine the two well-known solution methods: the modular approach and neural network into a new system in predicting international exchange rate variation. Here the online communication through internet is the key to ensure those two solution methods working together to overcome the dynamic difficulty under all potential uncertainty nature of exchange rate prediction.

The second paper, 'International equity market integration: evidence from ETFs' investigated the impact of internet application of electronic transaction files on the international equity market integration, to further confirm the perception that the internet has made our earth more smaller and closer.

The following three papers are all in relation to the new and emerging m-banking issues. The first one of these three papers, 'Consumers' perceptions of mobile banking continuous usage in Finland and South Africa', presented a comparative study on consumers' perception of m-banking in relation to their continuing usage, with the empirical data from two different nations.

In comparison, the fourth paper of this issue, 'Continuance intention model for mobile banking' described a model, which is designated to handle the possible continuance plan for m-banking development considering today's changing world economic and social dynamics. The last of the three, the fifth paper of this issue, 'Is mobile banking a competitive weapon?' focused on the strategic implication of m-banking, and argued that the early adaption and promotion of m-banking may become an important competitive weapon in the banking industry

Finally included in this issue is a Special Section on: *The Issues and Challenges of E-Banking Application and Development in Sub-Saharan Africa* – where the three papers are edited by Dr. Francis Kofi Andoh-Baidoo (Department of Computer Information Systems and Quantitative Methods, University of Texas-Pan American).

In this special section, the first paper presented a report focused on CRM (Customer Relationship Management) and customer retention, while the second described a case

study of SWOT analysis on the m-banking issues. The third paper, discussed the e-banking deployment issues in that region from an overall social-technical perspective.

I would like to give my specific appreciation and thanks to Dr. Andoh-Baidoo for his time and effort in arranging and organising this special section, and his support to this issue and to our journal in general.

In final words, as Editor-in-Chief of *IJEF*, I would like to express my sincere appreciation to all of the contributing authors to this issue and to all the peer reviewers for their rigorous reviews which were extremely critical to the quality of this issue.