



Introduction to the special issue on electronic commerce in banking and finance

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It is with great satisfaction that I announce the publication of our latest special issue on Electronic Commerce in Banking and Finance, an academic compilation that amalgamates 24 scholarly papers from preeminent researchers in the field. These papers explore the financial applications of electronic commerce platforms, offering a critical analysis of their successes and failures within the industry. Moreover, they provide an in-depth academic examination of operational mechanisms and delineate the essential factors that are pivotal for achieving profitability in their application.

Many of these articles address financial innovation in China. The Chinese context is particularly intriguing due to the unique synthesis of central planning in telecommunications, banking, and consumer payments, which has cultivated a diverse and innovative array of new financial technologies. These technologies, largely unexamined outside the Chinese milieu, remain somewhat obscure to both practitioners and scholars, irrespective of their geographic location. Furthermore, other papers in this issue rigorously assess the effects of e-commerce platforms on the responsiveness of financial systems during various crises, encompassing both societal and health-related emergencies, as well as crises associated with financial markets. Additionally, certain articles critically evaluate the emerging and occasionally contentious financial applications involving technologies such as blockchain, artificial intelligence, and robotics. Of particular note in this special issue are research articles on the following:

1. An empirical exploration into the factors that cultivate consumer trust and adoption of fintech in China.
2. An investigation into the potential escalation of risk-taking behaviors among commercial banks due to fintech development, with specific evidence from China.

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3. A study on the impact of digital finance on resident happiness, focusing on the case of mobile payments in China.
4. A scientometric analysis aimed at uncovering current research trends and prospective opportunities in FinTech.
5. Development of a knowledge acquisition model for mobile payments, utilizing automatic summary technology.
6. An examination of the barriers hindering the adoption of blockchain technology in supply chain finance, particularly within the context of Indian SMEs.
7. An analysis of the influence of expertise on herding behaviors, with evidence drawn from a crowdfunding market.
8. A study on the adoption patterns of mobile payments during the COVID-19 pandemic.
9. An inquiry into the relevance of electronic economics for financial technology firms.
10. A research piece exploring the factors influencing users' continued engagement with internet wealth management services, from the perspective of network externalities and herding behavior.

... and numerous other intriguing studies, each offering a distinctive and insightful perspective on various aspects of financial technology.

I want to extend my deepest gratitude to our guest editors for their management of the editorial process for this issue. I am confident that you, the reader, will derive numerous new insights and acquire substantial knowledge through the high-quality research presented in this special issue of *Electronic Commerce Research*. I encourage you to delve into these articles, as they promise to enhance your understanding and perspective in the dynamic and evolving application of new information technologies to finance and banking.

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