INTRODUCTION

This minitrack deals with electronic commerce on the Internet, and in particular corporate approaches to it.

One paper, “Corporate Policies for Electronic Commerce,” argues that most companies do not yet have adequate policies for electronic commerce. It suggests a general approach for developing corporate policies to guide both internal and external transactions and relationships. This approach looks at the six key corporate relationships: employees, customers, suppliers, governments, stakeholders, and competitors; and develops a matrix with the four key areas of electronic “space”: intranets, extranets, websites, and the Internet.

A second paper, by Gallagher and Parsons, presents a model for effectively and efficiently targeting hypermedia-based banner advertisements in an on-line information service, using information technology to micro-target, based on user characteristics. The model will assist advertisers to more precisely target consumers.

A final paper, by Yan, Paradi and Bhargava, “Banking on the Internet and Its Applications,” argues that growth of the net is creating new opportunities for banking institutions to introduce new products and services. This is particularly true of smaller financial institutions, which the paper demonstrates, are ahead of larger ones in using the network power of the Internet as a tool for business development.