Editorial

This is the first issue in the fourth year of publication of the *Journal of Business Systems, Governance and Ethics* and the articles included cover a very wide range of topics. The articles also come from a number of different countries: Nigeria, Switzerland, Cyprus, Malaysia and Australia.

In the first article on *Motivations for the Adoption of Chronic Disease Information Systems in General Practice*, Daniel Carbone and Stephen Burgess highlight the key motivational factors that lead to the successful implementation of Chronic Diseases Information System (CDIS). in twenty-eight general practices, in a case study of a large general practice division network in Australia. Their study showed that patient care was the most important motivation for adopting CDIS, followed by risk management and financial incentives, but that motivational forces are inter-related. They suggest that the decision to adopt CDIS should be based on a number of these identified factors.

The second article, by Eyesan Leslie Dabor and Semiu Babatunde Adeyemi investigates: *Corporate Governance and the Credibility of Financial Statements in Nigeria*. They note that optimal decision-making is based on the quality of information available to the decision maker, and that financial statements are a major sources of information for investors and other stakeholders. Hence, credibility of these statements has important implications for quality of investor decisions. Their study used primary data collected from 248 respondents, and secondary data from 20 quoted companies in Nigeria and sought to determine the relationship between corporate governance and the credibility of financial statements. They found that including non-executive directors on the board, and compliance with audit committee composition are likely to enhance the credibility of financial statements.

The third article is titled: *Strategic Design Factors for an Automated Customer Interface* and was written by Kristian Bader and Geoff Turner who identify three agents that influence automation of the customer interface in insurance companies: intensified competition, changes in the customer base and technological development. The paper describes a qualitative empirical study involving interviews of experts from a sample of Swiss insurance companies. The study posed the question: "What are the critical success factors that enable the automation of the customer interface in insurance companies?" and the article describes and discusses the results.

The next article: *Women and Superannuation: Work Until You Drop?* by Jo Vu and James Doughney describes how, in Australia, superannuation is becoming an increasingly important source of retirement income, but that Australian women face a significant barrier in accumulating superannuation entitlements because of their positions in the paid and unpaid workforce. Analysis of the Survey of Employment Arrangements and Superannuation and other Australian Bureau of Statistics data, together with data published by the Australian Prudential Regulatory Authority, reveals that dramatic policy initiatives will be needed to improve women's access to retirement resources.

In the final article, Rusnah Muhamad discusses: *Religiosity, Ethical Judgments and Malaysian Muslim Students*. The paper discusses how culture is often cited as one of the powerful determinants in shaping the personality and behaviour of individuals and that religion, being an important element of culture, is seen as playing an important role in determining how people behave in certain situations. This study investigates the influence of religious education on the perceptions of unethical business practices among final year students in a university in Malaysia, concentrating on the impact of education on the level of religious commitment among Malay Muslim students and how these two variables influence their ethical judgment. It found that the level of religiosity is negative and significantly related to the level of tolerant towards unethical business practices.

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Editor