

REFERENCE AND BIBLIOGRAPHY

Aberdeen Group. (2010). *Hospitality Self Service: Innovating towards a best-in-class guest experience*. Aberdeen: NCR Corporation.

Abeyaratne, S. (2009). New industrial relations under the development of information and communication technology. *The Bar Association Law Journal* , 15, 39.

Agarwal, R., & Venkatesh, V. (2002). Assessing a firm's Web presence: a heuristic evaluation procedure for the measurement of usability. *Information System Research* , 13, 168-186.

Allied Business Intelligence Inc. (2010, 2 16). *Shopping by Mobile Will Grow to \$119 Billion in 2015*. Retrieved 10 3, 2011, from ABI Research:

<https://www.abiresearch.com/press/1605->

[Shopping+by+Mobile+Will+Grow+to+\\$119+Billion+in+2015](https://www.abiresearch.com/press/1605-Shopping+by+Mobile+Will+Grow+to+$119+Billion+in+2015)

Amerasinghe, F. (2009). The Current Status and Evolution of Industrial Relations in Sri Lanka. *International Publications* , 77.

Apple Inc. (n.d.). *RL Classic*. Retrieved 9 5, 2011, from itunes.apple:

<http://itunes.apple.com/us/app/redlaser/id312720263?mt=8>

Arayama, Y., & Mourdoukoutas, P. (1987). Automation and Employment Adjustment: A Japanese Case Study. *International Journal of Manpowe* , 8 (5), 9.

ATM Security. (2011). *ATM Security Monthly Digest*. Retrieved 9 28, 2011, from ATM Security: <http://www.atmsecurity.com/monthly-digest/atm-security-monthly-digest/3.html>

ATMs in Europe. (n.d.). Retrieved 9 28, 2011, from European-atm-security:

<https://www.european-atm-security.eu/ATMs%20in%20Europe/>

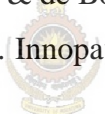
Bankable Frontier Associates. (2009, August). *How Enabling is the Latin American Environment for Mobile Money?* Retrieved 9 28, 2011, from Bankable Frontier Associates: <http://www.bankablefrontier.com/assets/pdfs/la-mobile-money.pdf>

Barclays Bank PLC. (2010, 2 15). *Barclaycard Announces New Smart Phone Enabled Terminal* . Retrieved 10 15, 2011, from Barclays: <http://www.newsroom.barclays.com/Press-releases/Barclaycard-Announces-New-Smart-Phone-Enabled-Terminal-6a7.aspx>

Bellamy, E. (2000). *Looking Backward*. Signet Classics.

Benbunan-Fich, R. (2001). sing protocol analysis to evaluate the usability of a commercial web site. *Information and Management* , 39, 151-163.

Bernard, P., Hammond, N., Morton, J., & Long, J. (1981). Consistency and compatibility in human-computer dialogue. *International Journal of Man-Machines Studies* , 15 (1), 87-134.

Boer, R., & de Boer, T. (2010). *Mobile payments 2010: Market analysis and overview*. Innopay .
 University of Moratuwa, Sri Lanka.
Electronic Theses & Dissertations
www.lib.mrt.ac.lk

CGAP: Consultative Group to Assist the Poor. (n.d.). *About Us*. Retrieved 9 28, 2011, from Consultative Group to Assist the Poor: <http://www.cgap.org/p/site/c/aboutus/>

Cluckey, S. (2009). *Mobile Payments 101: Banking*. Retrieved 9 28, 2011, from Mobile Payments Today: http://global.networkdalliance.com/downloads/white_papers/MPT_SR_Banking_To-Launch.pdf

Datamatrix UK Ltd. (2007). *The History of Currency*. Retrieved 8 19, 2011, from Datamatrix UK Ltd: <http://datamatrix-uk.com/files/aidtotrade/at202.pdf>

De Silva, S. (1997). The Changing Focus of Industrial Relations and Human Resource Management. *ILO Workshop on Employers' Organizations in Asia-Pacific in the Twenty-First Century*. Turin, Italy: International Labour Organisation.

Diebold, Incorporated. (2012, 1 10). *Diebold Innovates With World's First 4G LTE-Enabled ATM Concept*. Retrieved 1 13, 2012, from Diebold, Incorporated:

http://news.diebold.com/article_display.cfm?article_id=5149

EasyPaisa. (n.d.). *Easypaisa*. Retrieved 10 18, 2011, from EasyPaisa:

<http://www.easypaisa.com.pk/index.php/en/about/about-easypaisa>

eBay Inc. (n.d.). *About*. Retrieved 9 5, 2011, from RedLaser:

<http://www.redlaser.com/about/>

eBay Inc. (2011, 11 21). *eBay and PayPal Predict Major Spike in Mobile Shopping on Thanksgiving; eBay Powers “Couch Commerce” with Launch of “Watch with eBay”*. Retrieved 12 20, 2011, from eBay:

http://www.ebayinc.com/content/press_release/20111121006269

eBay Inc. (2011, 12 6). *eBay Go Together Allows Users to Buy Tickets to Events with Friends*. Retrieved 12 20, 2011, from eBay:

http://www.ebayinc.com/content/press_release/Go_Together_PRESSRELEASE

EDC-GSMA. (n.d.). *Mobile Wallets and Mobile Payments 2007*. Retrieved from <http://216.239.213.7/mmt/downloads/EDC%20GSMA%20Mobile%20Financial%20Services%20Survey.pdf>

Edgar, Dunn & Company. (2011). *Advanced Payments Report 2011*. Edgar, Dunn & Company.

Equity Bank, Kenya. (n.d.). *About Us*. Retrieved 10 15, 2011, from Equity Bank:

<http://www.equitybank.co.ke/about.php?subcat=8>

eZ Pay. (2008). Retrieved 2 5, 2012, from Dialog:

<http://www.dialog.lk/personal/mobile/features-and-vas/mobile-commerce/ezpay/>

Federal Bureau of Consumer Affairs. (1995). *A Cashless Society? Electronic banking and the Consumer*. Canberra: Australia Publishing Services.

Five Star Commerce, LLC. (2009). *CREDIT CARD FUNDAMENTALS: A HISTORY*. Retrieved 10 15, 2011, from Five Star Commerce, LLC:

<http://ehollick.fivestarcommerce.biz/content/ebook/CreditCardFundamentals-History.pdf>

Frank, J. (2011, 9 16). *NCR Launches Mobile Banking Platform to Help Banks Drive Adoption of Mobility within Multi-Channel Self-Service*. Retrieved 10 15, 2011, from ePayment News: <http://epaymentnews.blogspot.com/2011/09/ncr-launches-mobile-banking-platform-to.html#axzz1ITileLLZ>

Frary, M. (2005). *Self-service future or fad?* UK: Amadeus Inc.

Geminideal. (2011, 9 28). *E-banking and online payment based on the case of China*. Retrieved 10 18, 2011, from GoArticles: <http://goarticles.com/article/E-banking-and-online-payment-based-on-the-case-of-China/5424141/>

General Books LLC. (2010). *Debit Cards: Debit Card, Sparkbase, Interac, Gift Card, Inventory Information Approval System, Maestro, Fsa Debit Card, Visa Electron*. General Books LLC.

Ghate, P. (2008, 8 21). *Branchless banking in India*. Retrieved 9 15, 2011, from The Economic Times: <http://economictimes.indiatimes.com/opinion/branchless-banking-in-india/articleshow/3386737.cms>

Griffith, R. (2001). Is Virtual Cash a Reality. *International Journal of Business and Economic Perspectives* .

Henderson, C. (2009, 9 7). *ATM Fraud Review | European security agency*. Retrieved 9 27, 2011, from The Bankwatch: <http://thebankwatch.com/2009/09/07/atm-fraud-review-european-security-agency/>

Ho, S.-H., & Ko, Y.-Y. (2008). Effects of self-service technology on customer value and customer readiness: The case of Internet banking. *Internet Research* , 18 (4), 427 - 446.

Hoffman, D., & Novak, T. (2000). How to acquire customers on the Web. *Harvard Business Review* , 78, 179-184.

Intuit Inc. (2011, 5 10). *Intuit GoPayment Brings NFC Innovation to Life at Google I/O: Latest Mobile Payment Concept Would Let Small Businesses Accept Customers' Payments Without an Actual Credit Card*. Retrieved 9 11, 2011, from Intuit: http://about.intuit.com/about_intuit/press_room/press_release/articles/2011/NFCInnovation.html

Ivatury, G., & Mas, I. (2008). *The Experience with Branchless Banking: Focus Note 46*. Washington, D.C.: CGAP.

Jack, W., & Suri, T. (2010). *The Economics of M-PESA*. MIT Press.

Kitchen, M. (2009, 7 28). *Bank of America to close 10% of branches*. Retrieved 10 15, 2011, from Wall Street Journal Market Watch: <http://www.marketwatch.com/story/bank-of-america-to-close-10-of-branches-wsj-2009-07-28>

Kramer, S. N. (1998). *History Begins at Sumer: Thirty-Nine Firsts in Recorded History*. University of Pennsylvania Press.

Kupetz, A. (2007). Our Cashless Future: Despite Continued Concerns over Privacy and Security, the Era of Digital Currency Has Arrived. *The Futurist* , 41 (3), 36-40.

Liao, Z., & Wing-Keung, W. (2007). The determinants of customer interactions with internet-enabled e-banking services. *RMI Working Paper* , 19, pp. 1-26.

Lowrey, A. (2011, 2 9). *End the Fed? Actually, Maybe Not*. Retrieved 10 5, 2011, from Slate: http://www.slate.com/articles/business/moneybox/2011/02/end_the_fed_actually_maybe_not.single.html

Malhotra, P., & Singh, B. (2009). The Impact of Internet Banking on Bank Performance and Risk: The Indian Experience. *Eurasian Journal of Business and Economics* , 2 (4), 43-62.

Mas. (2009). The Economics of Branchless Banking. *Innovations* , 4 (2), 57-75.

Mas, & Rotman. (2008). *Going Cashless at the Point of Sale: Hits and Misses in Developed Countries: Focus Note 51*. Washington, D.C.: CGAP.

Mas, I., & Heyer. (2009, 9 3). *Seeking Fertile Grounds for Mobile Money*. Retrieved 9 28, 2011, from GSMA: Mobile Money for the Unbanked: http://mmublog.org/wp-content/files_mf/fertile_grounds_mobile_money.pdf

Mas, I., & Siedek, H. (2008). *Banking through Networks of Retail Agents: Focus Note 47*. Washington, D.C: CGAP.

Mobile Marketing Association. (2010, 9 9). *One in Four U.S. Adult Consumers Plans To Access Mobile Websites Daily Next Year*. Retrieved 9 5, 2011, from Mobile Marketing Association: <http://mmaglobal.com/news/one-four-us-adult-consumers-plans-access-mobile-websites-daily-next-year-september-2010>

Mobile Payments World. (2009). *Mobile Financial Services Study 2009: Advanced Payments Survey and implications for Mobile Wallets*. Retrieved 9 25, 2011, from Mobile Payments World:
<http://www.mobilepaymentsworld.com/research/MobileFinancialServicesStudy2009.pdf>



University of Moratuwa Sri Lanka
Electronic Theses & Dissertations
www.lib.mrt.ac.lk

Mohapatra, S., Ratha, D., & A, S. (2011). *Outlook for Remittance Flows 2011-13*. The World Bank.

Mulpuru, S. (2010). *The State Of Retailing Online 2010: Marketing, Social Commerce, And Mobile*. Forrester Research .

Myerson, & Ross. (2003). *The 21st Century Office*. London: Laurence King Publishing.

NCR Corporation. (2009). *NCR 2009 Self-Service Consumer Research*. USA: NCR Corporation.

NCR Corporation. (2005, 5 9). *NCR Unveils Comprehensive ATM Fraud Detection Technology and Security Consultancy Service; Holistic Approach Protects the Entire Cash Management Cycle and ATM Components*. Retrieved 9 16, 2011, from NCR

Corporation: <http://investor.ncr.com/phoenix.zhtml?c=83840&p=irol-newsArticle&ID=707517&highlight=>

Negroponete, N. (1996). *Being Digital*. USA: Alfred A. Knopf, Inc.

NetWorld Alliance LLC. (2009). *2009 Self-Service Consumer Survey*. Louisville, Kentucky, USA : NetWorld Alliance LLC.

NetWorld Alliance. (2008). *Self-Service Check-in at Hotels and Motels*. Louisville, Kentucky, USA: NetWorld Alliance.

Neville. (2010). Hunter Trainers and Assessors Network (HTAN) Conference. *Future Labour Market Trends and Implications for Training*. DEEWR Australia.

NTT DoCoMo, Inc. (2002, 4 15). *Unique Consumer Service Combining Coca-Cola Vending Machines and NTT DoCoMo's i-mode*. Retrieved 8 20, 2011, from NTT DoCoMo: <http://www.nttdocomo.com/pr/2002/000743.html>

O'Sullivan, A., & M, S. S. (2003). *Economics: Principles in Action*. Pearson Prentice Hall.



University of Moratuwa, Sri Lanka.
Electronic Theses & Dissertations

PayPal Inc. (2011, 12 5). *PayPal's Send Money App for Facebook Marries Gifting and Social Media*. Retrieved 12 16, 2011, from eBay:

http://www.ebayinc.com/content/press_release/Instant_Giving_PRESSRELEASE

Pickens, M., Porteous, D., & Rotman, S. (2009). *Scenarios for Branchless Banking 2020: Focus Note No.57*. Washington, D.C.: CGAP.

Porter, A. (1987). A Two-Factor Model of the Effects of Office Automation on Employment. *Office Technology and People* , 3, 57-76.

Retailer Daily. (2011, 7 8). *Three-quarters of Online Retailers Involved in M-commerce*. Retrieved 10 15, 2011, from Retailer Daily:

<http://www.retailerdaily.com/entry/52251/online-retailers-involved-m-commerce/>

Rhyne, E. (2009). *Microfinance for Bankers and Investors: Understanding the Opportunities and Challenges of the Market at the Bottom of the Pyramid*. New York: McGraw-Hill.

Rose, C. (2010, 6 24). *NCR survey finds today's travelers want more control managing their trip from departure to arrival*. Retrieved 10 18, 2011, from NCR Corporation: <http://www.ncr.com/newsroom/resources/ncr-survey-finds-today-s-travelers-want-more-control-managing-their-trip-from-departure-to-arrival>

Russell, D. (2009, 5 15). *ATM Fraud and Security Digest - April 2009*. Retrieved 11 17, 2011, from ATM Security: <http://www.atmsecurity.com/monthly-digest/atm-security-monthly-digest/atm-fraud-and-security-digest-april-2009.html>

Siegler, M. G. (2010, 6 18). *Square Delays Mass Roll-Out, Admits They Began Before Things Were "Fully Baked"*. Retrieved 10 17, 2011, from Tech Crunch: <http://techcrunch.com/2010/06/18/square-delays/>

SITA. (2011). *Airline IT Trends Survey 2011*. Brussels: SITA.

Siwicki, B. (2011, 11 30). *Mobile commerce played its part on Cyber Monday*. Retrieved 12 20, 2011, from Internet Retailer: <http://www.internetretailer.com/2011/11/30/mobile-commerce-played-its-part-cyber-monday>

Tanaka, T. (1996, 8 5). *Possible Economic Consequences of Digital Cash*. Retrieved 8 19, 2011, from First Monday: <http://firstmonday.org/htbin/cgiwrap/bin/ojs/index.php/fm/rt/printerFriendly/474/830>

Tempo Team. (2011). *Labour Market Trend Survey: Study into the impact of labour market trends on the workplace, 2011*. Retrieved 12 20, 2011, from RadStad: www.randstad.com/press.../tt_labourmarkettrendsurvey2011.pdf

Tode, C. (2011, 10 13). *EBay to drive mobile commerce innovation with open system*. Retrieved 11 28, 2011, from Mobile Commerce Daily: <http://www.mobilecommercedaily.com/2011/10/13/ebay-to-drive-mobile-commerce-innovation-with-open-system>

Turbeville, B. (2012, 1 16). *Beyond the Cashless Society: IBM's Vision for the Future*. Retrieved 1 20, 2012, from Activist Post:
<http://www.activistpost.com/2012/01/beyond-cashless-society-ibms-vision-for.html>

VDC Research Group Inc. (2010). *Market Intelligence Service*. Natick, MA, USA:
VDC Research Group Inc.

VeriFone Holdings Inc. (2010, 2 1). *VeriFone's PAYware Mobile Now Available on App Store as Credit Card Encryption Sleeve Begins Shipping*. Retrieved 10 15, 2011, from VeriFone: <http://www.verifone.com/2010/verifone%E2%80%99s-payware-mobile-now-available-on-app-store.aspx>

Watson, P. (2005). *Ideas: A History of Thought and Invention from Fire to Freud*. New York: HarperCollins Publishers.

Yang, & Gleckman. (1991, 4 22). The Future of Banking. *Bloomberg Business Week*

Zafar, S., & Krugel, G. (2008). *Outlook for Mobile Wallets and Mobile Financial Services: Results of EDC – GSMA Mobile Financial Services Survey 2007*. Edgar, Dunn & Company and GSMA. mrt.ac.lk

Zeithaml, V., Bitner, M. J., & Gremler, D. D. (2002). *Service Marketing*. McGraw-Hill/Irwin.