References

- [1] "Survey on E-Commerce Implementation in the SME Sector of Sri Lanka", Sri Lanka Business Development Centre, June 2002
- [2] M.Hertzum, N. Jorgensen, and M.Norgaard, "Usable Security and E-Banking: Ease of Use vis-à-vis Security," Australasian Journal of Information Systems, vol. 11, pp. 52-65, 2004.
- [3] Chinese Taipei PKI Forum, "Report of PKI Trend Survey", NII Enterprise Promotion Association, August 2002
- [4] A.Jafri and J.Leung, "PKI Deployment Business Issues," An OASIS PKI White Paper, August 2005.
- [5] P.Doyle and S.Hanna, "Analysis of June 2003 Survey on Obstacles to PKI Deployment and Usage," OASIS Public Key Infrastructure Technical Committee, 2003
- [6] "Electronic Transactions Act, No. 19 of 2006", Parliament of the democratic socialist republic of Sri Lanka ,May 2006
- [7] D.Blum and G. Gebel, "Public Key Infrastructure: Making Progress, But Many Challenges Remain, V2", Directory and Security Strategies Research Report No. 612, Burton Group, Utah, pp. 5-7, 2003
- [8] P.Gutmann, "PKI-It's not Dead, Just resting," IEEE Computer Magazine, pp.41-49, 2002.
- [9] M.Branchaud, "A Survey of Public key Infrastructures," Master Thesis, McGill University, Montreal, March 1997.
- [10] K.Kain, "Electronic Documents and Digital Signatures", Master Thesis, Dartmouth College, Hanover, New Hampshire, May 2003
- [11] "Digital Signatures Best Practice for e-Business Transactions", Entrust Securing Digital Identities, 2003
- [12] V.T. Kiefer, "The Future Role of Banks in Electronic Commerce Trust as the Crucial Factor of Success in "business enabling"," Commerzbank Ag, Germany, pp.1-9, 2003.
- [13] V. Patriciu, M.Bica and I.Bica, "Implementation Issues of PKI Technology," International Carpathian Control Conference ICCC' 2002, Malenovice, Czech Republic, 2002, pp.513-518.
- [14] J.Tepandi, "Digital Signatures in Interoperable Electronic Services," Baltic IT&T Review, Institute of Informatics, Tallinn Technical University, Estonia, pp.9-12

- [15] H.Hsiung, S. Scheurich, and F.Ferrante, "Bridging E-Business and Added Trust: Keys to E-Business Growth" IT Pro, March | April 2001.
- [16] Lockstep Consulting Pty Ltd, "Exposing some PKI myths", 2006-2007
- [17] A.Josang, I.G.Pedersen, and D.Povey, "PKI Seeks a Trusting Relationship," in Proc. of the 2000 Australasian Conference, pp.7-14, 2000.
- [18] M.MacDonald and E.Johansspn, "C# Data Security," United Kingdom, Wrox, 2003.
- [19] C. Ellison and B. Schneier, "Ten Risks of PKI: What you are not being told about public key infrastructure," Computer Security Journal, vol. 15, 2000.
- [20] V.S. Wheatman, "Current Status and Perspective on the PKI Related Market Worldwide," Gartner, pp.13-28, 2002.
- [21] W.E. Burr and K.L. Lyons, "Public Key Infrastructures for the Financial Services Industry," National Institute of Standards and Technology, pp.10-18, 1999.
- [22] J.Murray, "Public Key Infrastructure Digital Signatures and Systematic Risk," Journal of Information, Law and Technology (JILT), vol.1, pp.12-20, 2003
- [23] Shiralkar and Vijayaraman, "Digital Signature: Application Development Trends in E-Business," Journal of Electronic Commerce Research, Vol. 4, No. 3, pp.94-101, 2003
- [24] S.Wilson, "The Importance of PKI Today," China Communications, pp.15-21, 2005.
- [25] P.Hoepner, "Study PKI and Certificate Usage in Europe", Fraunhofer Institute FOKUS, Institute for Open Communication Systems, Oct 2006
- [26] http://www.researchandmarkets.com/reports/545/ [Accessed: 15 February 2007].
- [27] Central Bank of Sri Lanka, "Financial System Stability Review", 2006