

REFERENCES

- (n.d.). Retrieved from The Survey System:
<https://www.surveysystem.com/sscalc.htm>
- Abrazhevich, D. (2004). Electronic payment systems : a user-centered perspective and interaction design. *CIP-DATA LIBRARY TECHNISCHE UNIVERSITEIT EINDHOVEN*.
- Adzroe, R. K., Asante, D. M., & Agbenyegah, F. K. (2018). Analysis of Electronic Payment Systems in Ghana - A Case Study of Mobile Payment System. *International Journal of Scientific Research and Management*, 17-25.
- Ahammad, D. D., & Keerthi, K. (2021). FACTORS INFLUENCING USAGE OF E-PAYMENTS IN HYDERABAD CITY, INDIA. *International Journal of Advance and Innovative Research*.
- Ahmed, A., Aziz, A., & Muneeb, M. (2019). Electronic payment system: A complete guide. *Journal of Multidisciplinary Sciences*, 1-17.
- Akturan, U., & Tezcan, N. (2012). Mobile banking adoption of the youth market: Perceptions and intentions. *Marketing Intelligence & Planning*.
- Akujor, Chinyere, J., Eyisi, & sabina, A. (2020). Effect of Electronic Payment on The Performance of SMEs in Nigeria. *Advances in Science and Technologies*, 26-34.
- Aldas-Manzano, J., Lassala-Navarre, C., Ruiz-Mafe, C., & Sanz-Blas, S. (2009). Key drivers of internet banking services use. *Online Information Review*, 672-695.
- Alyabes, A. F., & Alsalloum, O. (2018). Factors Affecting Consumers' Perception of Electronic Payment in Saudi Arabia. *European Journal of business and management*.
- Arya, S. (2021). Factors Affecting Consumers Perception on Electronic Payment System. *The Lumbini Journal of Business and Economics*.
- Ayudya, A. C., & Wibowo, A. (2018). The Intention to Use E-Money using Theory of Planned Behavior and Locus of Control. *ResearchGate*.
- Bagnall, J., Bounie, D., Huynh, K. P., Kosse, A., Schmidt, T., Schuh, S., & Stix, H. (2014). Consumer Cash Usage A Cross-Country Comparison with Payment Diary Survey Data. *European Central Bank*.
- Bamunusinha, D. R. (2022, 03 24). *SLSME introduces roadmap to enable growth of Sri Lankan SMEs*. Retrieved from DailyFT:
<https://www.ft.lk/business/SLSME-introduces-roadmap-to-enable-growth-of-Sri-Lankan-SMEs/34-732452>
- Berry, W. J. (2003). Conceptual approaches to acculturation. *American Psychological Association*, 17-37.

- Bolton, R. N. (2011). Customer Engagement: Opportunities and Challenges for Organizations. *Journal of Service Research*.
- Brodie, R. J., Hollebeek, L. D., Juric, B., & Ilic, A. (2011). Customer Engagement: Conceptual Domain, Fundamental Propositions, and Implications for Research. *Journal of Service Research*, 1-20.
- Brumercikova, E., Bukova, B., Komsta, H., & Rybicka, I. (2021). MULTI-CRITERIAL EVALUATION OF ELECTRONIC PAYMENT SYSTEM VARIANTS AND EVALUATION OF RESULTS OF AN EMPIRICAL RESEARCH FOCUSED ON AN ELECTRONIC PAYMENT SYSTEM. *TRANSPORT PROBLEMS*, 95-103.
- Camilleri, S. J., & Agius, C. (2021). Choosing Between Innovative and Traditional Payment Systems: An Empirical Analysis of European Trends. *Journal of Innovation Management*, 29-57.
- CAPGEMINI'S WORLD PAYMENTS REPORT*. (2021, 09 07). Retrieved from capgemini: <https://www.capgemini.com/news/press-releases/capgemini-world-payments-report-2021/>
- (2021). *Central Bank of Sri Lanka - Annual Report*.
- Chandrasa, I., & Liyanapathirana, Y. (2021). M-PAYMENT ADOPTION IN SMEs; VIRTUAL ENTREPRENEURS. *International Conference on Business Research*, 37-51.
- Chen, C., & Mitra, s. (2022, 08 22). *Sri Lanka's small and medium-sized enterprises can play an important role in economic recovery. By re-engaging with value chains, they can reinvigorate their own businesses and help to create opportunity and economic growth*. Retrieved from Asian Development Blog: <https://blogs.adb.org/blog/five-ways-connect-sri-lanka-s-small-businesses-global-value-chains>
- Chou, Y., Lee, C., & Chung, J. (2002). Understanding m-commerce payment systems through the analytic hierarchy process. *Journal of Business Research*, 1423-1430.
- Coskun, M., Saygili, E., & Karahan, M. O. (2022). Exploring Online Payment System Adoption Factors in the Age of COVID-19—Evidence from the Turkish Banking Industry. *International Journal of Financial Studies*.
- Cupiadi, H., Susilawati, W., & Suganda, F. R. (2022). Factors Affecting Consumer Perception Using E-Payments. *Sustainable Collaboration in Business, Information and Innovation*.
- Darren George, P. M. (2003). *SPSS for Windows Step by Step*.
- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *Management Information Systems Research Center*, 318-339.

- Davis, F. D. (1989). Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology. *MIS Quarterly*, 319-339.
- Dehbini, N., Birjandi, M., & Birjandi, h. (2015). Factors Influencing the Adoption of Electronic Payment Cards in Urban Micro-Payments. *Research journal of Finance and Accounting*.
- Digital Payment - Sri Lanka. (2023). Retrieved from Statista:
<https://www.statista.com/outlook/dmo/fintech/digital-payments/sri-lanka#:~:text=Sri%20Lanka%20Highlights%20Total%20transaction%20value%20in%20the,a%20projected%20total%20amount%20of%20US%2414bn%20by%202027>.
- Digital Payment - Worldwide. (2023). Retrieved from statista:
<https://www.statista.com/outlook/dmo/fintech/digital-payments/worldwide>
- Fatonah, S., Yulandari, A., & Wibowo, F. W. (2018). A Review of E-Payment System in E-Commerce. *Journal of Physics Conference Series*.
- Foster, B., Hurriyati, R., & Johansyah, M. D. (2022). The Effect of Product Knowledge, Perceived Benefits, and Perceptions of Risk on Indonesian Student Decisions to Use E-Wallets for Warunk Upnormal. *Sustainability*.
- Gans, J. S., & Scheelings, R. (1999). Economic Issues Associated with Access to Electronic payment systems. *University of Melbourne*.
- Gong, X., Zhang, K. Z., Chen, C., Cheung, C. M., & Lee, M. K. (2020). Transition from web to mobile payment services: The triple effects of status quo inertia. *International Journal of Information Management*, 310-324.
- GUPTA, P., & HAKHU2, D. R. (2021). Impact of Perceived Security and Perceived Trust on Intention to Use Digital Payments – A Study on Indian Customers. *Webology*.
- Harris, H., Guru, B. K., & Avvari, M. V. (2022). Evidence of Firms' Perceptions Toward Electronic Payment system (EPS) in Malaysia. *International Journal of Business and Information*, 226-245.
- Hasan, I., Renzis, T. D., & Schmiedel, H. (2012). Retail Payments and Economic Growth. *SSRN Electronic Journal*.
- Hassan, M. A., Shukur, Z., Hasan, M. K., & Al-Khaleefa, A. S. (2020). A Review on Electronic Payments Security. *Symmetry*.
- Hord, J. (2007). *How Electronic Payment Works*. Retrieved from Howstuffworks:
<https://money.howstuffworks.com/personal-finance/online-banking/electronic-payment.htm>
- Hsu, C.-L. (2023). Enhancing brand love, customer engagement, brand experience, and repurchase intention: Focusing on the role of gamification in mobile apps. *Sciencedirect*.

- Huong, N. M., Ha, D. H., Uyen, N. T., & Phuong, L. H. (2022). Factors Affecting Online Shopping Decision Behavior of Vietnam Consumers. *Journal of Business and Management*, 39-47.
- Jayasinghe, C. (2020, 7). *Sri Lanka SME's using ICTs get double the profits, information gulf blocks wider use: LirneAsia*. Retrieved from economynext: <https://economynext.com/sri-lanka-smes-using-icts-get-double-the-profits-information-gulf-blocks-wider-use-lirneasia-71685/>
- JAYASINGHE, C. (2022, 07 05). *Sri Lanka SME's using ICTs get double the profits, information gulf blocks wider use: LirneAsia*. Retrieved from economynext: <https://economynext.com/sri-lanka-smes-using-icts-get-double-the-profits-information-gulf-blocks-wider-use-lirneasia-71685/>
- Jesuthasan, S., & Jesuthasan, S. (2021). Impact of Behavioural Intention on E-Wallet Usage During Covid19 Period: A Study from Sri Lanka. *Sri Lanka Journal Of Marketing*.
- Junadi, & sfenrianto. (2015). A Model of Factors Influencing Consumer's Intention To Use E-payment. *Procedia Computer Science*, 214-220.
- Kariyawasam, N. J., & Jayasiri, N. K. (2016). AWARENESS AND USAGE OF INTERNET BANKING FACILITIES IN SRI LANKA. *nternational Journal of Scientific Research and Innovative Technology*, 173-190.
- Karki, D., Magar, S. R., Devkota, N., Parajuli, S., & Paudel, U. R. (2021). Online Shopping in Kathmandu Valley: Users' Knowledge, Challenges and Way. *The Journal of Social Sciences Research*, 135-144.
- Karki, i., Magar, S. R., Devkota, N., & Parajuli, S. (2021). Online Shopping in Kathmandu Valley: Users' Knowledge, Challenges and Way Forward. *ResearchGate*, 135-144.
- Kemp, S. (2021). *DATAPORTAL*. Retrieved from Digital 2021: <https://datareportal.com/reports/digital-2021-sri-lanka>
- Kulathunga, D., & Ekanayake, K. W. (2019). Antecedents to Adoption of Electronic Payment Systems in Sri Lanka. *Scientific Research Journal*, 30-37.
- Kulatunga, H. (2023, 08 20). *Reviving the SME sector*. Retrieved from SUNDAY OBSERVER: <https://www.sundayobserver.lk/2022/10/16/news-features/reviving-sme-sector>
- Kwabena, G.-Y., Qiang, M., Wen Yuan, L., Qalati, S. A., & Erusalkina, D. (2019). EFFECTS OF THE DIGITAL PAYMENT SYSTEM ON. *EPRA International Journal of Economic and Business Review*-, 79-87.
- Lacobucci, D., & Churchill, G. A. (2018). Marketing Research: Methodological Foundations. *New York: Dryden Press*.
- Lai, P. C., & Ahmad, Z. A. (2015). Perceived Enjoyment and Malaysian Consumers' Intention to Use a Single Platform E-Payment. *SHS web of conferenced*.

- Li, B., Mousa, S., Reinoso, J. R., M. Alaoui, H., Ali, A., & Hoang, A. D. (2023). The role of technology innovation, customer retention and business continuity on firm performance after post-pandemic era in China's SMEs. *Economic Analysis and Policy*, 1209-1220.
- Liébana-Cabanillas, F., Muñoz-Leiva, F., & Sánchez-Fernández, J. (2015). Payment Systems in New Electronic Environments: Consumer Behavior in Payment Systems via SMS. *International Journal of Information Technology & Decision Making*, 421-449.
- LinChiat Chang, J. A. (2003). Measuring the frequency of regular behaviours: Comparing the "typical week" to "past week". *Journal of American Sociological Association*.
- LIRNEasia. (2020). *Internet and ICT connectivity linked to SME business success in Sri Lanka*. Retrieved from LIRNEasia: <https://lirneasia.net/wp-content/uploads/2020/03/LIRNEasia-SMESL-Policy-Brief-English.pdf>
- Madurapperuma, K., & Wijayanayake, J. (2021). Readiness Factors for SMEs in e-Business to Adapt Digital Marketing in Sri Lanka: A Systematic Literature Review. *Proceedings of the International Conference on Industrial Engineering and Operations Management Monterrey*.
- Manandhar, R. B. (2021). Online Shopping Behavior of Students in Kathmandu. *Nepal Journal of Multidisciplinary*.
- Masłowska, E., Malthouse, E. C., & Collinger, T. (2015). The Customer Engagement Ecosystem. *SSRN Electronic Journal*.
- Mathiraj, D. S., Geeta, S. D., & Devi, D. (2019). Consumer Acuity On Select Digital Wallets. *INTERNATIONAL JOURNAL OF SCIENTIFIC & TECHNOLOGY RESEARCH*, 3551-3556.
- Menard, S. (1995). *Applied Logistic Regression Analysis*. SAGE.
- Mushkudiani, N. (2018). DEVELOPMENT OF ELECTRONIC PAYMENTS IN GEORGIA. *ECONOMICS AND CULTURE*, 64-74.
- N. Bolton, R. (2011). Customer Engagement: Opportunities and challenges for Organizations. *Journal Of Service Research*.
- Naeem, M., Hameed, M., & Taha, M. S. (2020). A study of electronic payment. *IOP Publishing*.
- (2017). *National Policy Framework for Small Medium Enterprises (SME) Development*. Ministry of Industry and Commerce.
- NGUYEN¹, C., & DO², T. (2019). FACTORS AFFECTING THE DECISION TO SHOP ONLINE VIA E-COMMERCE PLATFORMS IN VIETNAM. *Journal of Science and Technology*,.

- Nimansa, A. T., & Kuruwitaarachchi, N. (2020). A Study on Finding the Factors, Hindering the use of digital wallets among youth in Developing Countries. *Scholedge International Journal of Management & Development*, 107-117.
- Ozkan, S., Bindusara, G., & Hackney, R. (2010). Facilitating the adoption of e-payment systems: theoretical constructs and empirical analysis. *Journal of Enterprise Information Management*, 305-325.
- pallent, J. (2020). *SPSS Survival Manual*. London.
- Perera, D., & Galdolage, S. (2021). Exploring motivating and hindering factors for consumer adoption to online purchase and payments in Sri Lanka. *International Journal of Social Science and Technology*.
- Polovenko, L., Merinova, S., & Kopniak, K. (2021). The development of electronic payment systems in Ukraine and their security. *Vinnytsia Institute of Trade and Economics of Kyiv National University of Trade and Economics*, 81-86.
- Prayidyaningrum, S., & Djamaludin, M. (2016). Theory of Planned Behavior to Analyze the Intention to Use the Electronic Money. *Journal of Consumer Sciences*, 1-12.
- Primadineska, R. W., & Jannah, S. M. (2021). Perceived Security and Trust in Electronic Payment Systems: How They Affect the Decision to Use EPS During the COVID-19 Pandemic. *Jurnal Manajemen Bisnis*.
- Rassool, M. R. (2019). DIGITAL TRANSFORMATION FOR SMALL & MEDIUM ENTERPRISES (SMES): . *International Journal of Business and Management Review*, 59-76.
- Roderick J. Brodie, L. D. (2011). Customer Engagement: Conceptual Domain, Fundamental Propositions, and Implications for Research. *Journal of Service Research*, 1-20.
- Roy, S., & Sinha, D. I. (2014). Determinants of Customers' Acceptance of Electronic Payment System in Indian Banking Sector – A Study. *International Journal of Scientific & Engineering Research*.
- S.Eastin, M. (2002). Diffusion of e-commerce: an analysis of the adoption of four e-commerce activities. *Telematics and Informatics*, 251-267.
- Saunders, M. N., Lewis, P., & Thornhill, A. (2009). Understanding research philosophies and approaches. *Research methods for business students*.
- Saunders, M., Lewis, P., & Thornhill, A. (2009). *Research Methods for Business Students*. New York: Pearson.
- Selfira, Abdillah, G., Harahap, W., & Muda, I. (2018). Future Electronics Payment System Model. *Journal of Physics*.
- Shon, T. H., & Swatman, P. M. (2022). Effectiveness Criteria for Internet Payment Systems. *Electronic Networking Applications and*, 202-218.

- Shon, T.-H., & Swatman, P. M. (1998). Effectiveness Criteria for Internet Payment Systems. *Internet Research: Electronic Networking Applications and Policy*, 202-218.
- Singh, N., Srivastava, S., & Sinha, N. (2017). Consumer preference and satisfaction of M-wallets: a study on North Indian consumers. *IThe user has requested enhancement of the downloaded file.*, 944-965.
- SMEs: A Boon to the Sri Lankan Economy. (2021). Retrieved from Global Compact Network Sri Lanka: <https://www.ungcsl.com/?p=1454>
- Šonková, T., & Grabowska, M. (2015). Customer engagement: transactional vs. relationship marketing. *Journal of International Studies*.
- Statistics, D. o. (2023). *ECONOMIC STATISTICS OF SRI LANKA 2023*. Ministry of Finance, Economic Stabilization and National Policies.
- Sumanjeet, S. (2009). EMERGENCE OF PAYMENT SYSTEMS IN THE AGE OF ELECTRONIC COMMERCE: THE STATE OF ART. *Global Journal of International Business Research*, 20-40.
- Swiecka, B., Terefenko, P., & Paprotny, D. (2021). Transaction factors' influence on the choice of payment by Polish consumers . *Journal of Retailing and Consumer* .
- T.Rust, R., & J.Zahorik, A. (1993). Customer satisfaction, customer retention and market share. *Journal of Retailing* , 193-215.
- Tan, M. (2004). *E-payment: The digital exchange*.
- Teoh, W. M.-Y., Chong, S.-C., & Lin, B. (2013). Factors affecting consumers' perception of electronic payment: An empirical analysis. *Internet Research*, 465-485.
- THE ROLE OF SMES IN SRI LANKAN EXPORTS. (2021, 01 18). Retrieved from Sri lanka export development board: <https://www.srilankabusiness.com/blog/role-of-smes-sri-lanka.html>
- Timilsina, S. (2021). *User Perception on Electronic Payment Services in Kathmandu Valley*. NEPAL RASTRA BANK.
- Tounekti, O., Ruiz-Martínez, A., Skarmeta-Gómez, & F., A. (2021). Users' Evaluation of a New Web Browser Payment Interface for Facilitating the Use of Multiple Payment Systems. *sustainability*.
- Treiblmaier, H., & Floh, A. (2008). Success factors of internet payment systems. *International Journal of Electronic Business*, 369-385.
- Treiblmaier, H., Pinterits, A., & Floh, A. (2008). Success factors of internet payment systems. *International Journal of Electronic Business*, 369-385.
- Venkatesh, V. (2008). Technology Acceptance Model 3 and a Research Agenda on Interventions. *Decision Sciences*.

- Venkatesh, V., & Bala, H. (2008). Technology Acceptance Model 3 and a Research Agenda on Interventions. *Decision sciences*.
- Venkatesh, V., & Zhang, X. (2010). UNIFIED THEORY OF ACCEPTANCE AND USE OF TECHNOLOGY: U.S. VS. CHINA. *Journal of Global Information Technology Management*, 5-27.
- Wasiaturrahma, & Kurniasari, A. L. (2021). ELECTRONIC PAYMENT AND ECONOMIC GROWTH IN INDONESIA. *Journal of Developing Economies*, 286-307.
- Yousafzai, S. Y., Pallister, J. G., & Foxall, G. R. (2003). A proposed model of e-trust for electronic banking. *technovation*, 847-860.
- Yulianti, N. M., & Wiguna, I. N. (2020). THE ANALYSIS OF TECHNOLOGY ACCEPTANCE MODEL (TAM) ON MOBILE APPLICATION KLIKINDOMARET IN DENPASAR. *Open Journal Systems* , 3659-3670.
- Yusof, N. M., Hariri, M. S., Taheer, A. S., & Omar, S. A. (2019). The Adoption of Electronic Payment System Among Small Medium Enterprises (SMEs) in Malaysia . *Journal of International Business, Economics and Entrepreneurship*.