

REFERENCES

- 3Wheellanka. (2010). *History of the Three Wheeler Industry in Sri Lanka*. Retrieved 11 30, 2012, from 3WheelLanka All Island Threewheeler Drivers Union: <http://www.3wheellanka.com/about.html>
- Ajzen, I., & Fishbein, M. (1977). Attitude-Behavior Relations: A Theoretical Analysis and Review of Empirical Research. *Psychological Bulletin* , 84 (6), 888 - 918.
- Alampay, E., & Bala, G. (2008 / 2009). Mobile 2.0: m-money for the BOP in the Philippines. (LIRNEAsia, Ed.)
- Ardic, O. P., Heimann, M., & Mylenko, N. (2011, 01). Access to Financial Services and the Financial Inclusion Agenda around the World A Cross-Country Analysis with a New Data Set. *The World Bank Financial and Private Sector Development Consultative Group to Assist the Poor* . The World Bank.
- Atapattu, A. (2009). *State of Microfinance in Sri Lanka*. Institute of Microfinance (InM).
- Banda, O. G. (2007). *Informal Trade in Sri Lanka*. Colombo: Pathfinder Foundation, Colombo, Sri Lanka.
- Bandara, T., Weeraratne, W., Bangagamaarachchi, T. K., Wediwardana, M., Jayasekara, J., Vithanage, A., et al. (2007). *Jana Vividathwaya*. Colombo: Ravaya.
- Bangladesh. (2012). *Encyclopedia Britannica*. Retrieved 11 30, 2012, from <http://www.britannica.com/EBchecked/topic/51736/Bangladesh/33432/Languages>
- Bank of Ceylon. (2011). *Bank of Ceylon Many things to Many People*. Bank of Ceylon.
- Benedetto, C. A. (1999). Identifying the Key Success Factors in New Product Launch. *Journal of product innovation management* , 16 (6), 530 - 544.

Beshouri, C. P., & Gravråk, J. (2010, 02). Capturing the promise of mobile banking in emerging markets. *mckinseyquarterly* .

Callahan, G., & Garrison, R. W. (2003). Does Austrian Business Cycle Theory Help Explain the Dot-Com Boom and Bust? *Quarterly Journal of Austrian Economics* , 6 (2), 67 - 98.

Capgemini; Royal Bank of Scotland; Efma;. (2011). *World Payments Report 2011*. Author.

Carlsson, C., Carlsson, J., Puhakainen, J., Hyvonen, K., & Walden, P. (2006). Adoption of Mobile Devices/Services — Searching for Answers with the UTAUT. *Annual Hawaii International Conference on System Sciences*. 6, pp. 132a - 132a. IEEE Xplore.

Castells, M., & Portes, A. (1989). World underneath: The origins, dynamics, and effects of the informal economy. *The informal economy: Studies in advanced and less developed countries* , 12.

CBSL. (2011c). *Annual Report*. CBSL.

CBSL. (2012). *Economic and Social Statistics of Sri Lanka 2012*. Retrieved 12 01, 2012, from CBSL: http://www.cbsl.gov.lk/pics_n_docs/10_pub/_docs/statistics/other/econ_&_ss_2012.pdf

CBSL. (2011a, January). Mobile Payments Guidelines No. 1 of 2011 for the Bank-led Mobile Payment Services. CBSL.

CBSL. (2011b, March). Mobile Payments Guidelines No. 2 of 2011 for Custodian Account Based Mobile Payment Services.

Chaia, A., Dalal, A., Goland, T., Gonzalez, M., Morduch, J., & Schiff, R. (2009). *Half the World is Unbanked. The Financial Access Initiative*. Yale: FINANCIAL ACCESS INITIATIVE.

- Chen, M. A. (2005, 10). Rethinking the informal economy: linkages with the formal economy and the formal regulatory environment. *ECONSTOR* .
- Chuttur, M. Y. (2009). Overview of the Technology Acceptance Model: Origins, Developments and Future Directions. *Sprouts: Working Papers on Information Systems* , 9 (37).
- Colombage, S. (2011, April / May). Electronic Banking in Sri Lanka: Expectations and Hindrances. *Economic Review* , 37 (1-2).
- Corbin, J., & Strauss, A. (1990). Grounded Theory Research: Procedures, Canons and Evaluative Criteria. *Qualitative sociology* , 13 (1), 03 - 21.
- Dahlberg, T., Mallat, N., Ondrus, J., & Zmijewska, A. (2008). Past, present and future of mobile payments research: A literature review. *Electronic Commerce Research and Applications* , 7 (2), 165 - 181.
- Davis, F. D. (1989). Perceived Usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly* , 13 (3), 319 - 340.
- Department of Census and Statistics Ministry of Finance and Planning. (2011). *Sri Lanka Labour Force Survey Annual Report - 2011 (With Provincial and District level data)*. Department of Census and Statistics Ministry of Finance and Planning.
- Dialog Axiata PLC. (n.d.). <http://www.dialog.lk/personal/mobile/ez-cash/>. Retrieved 10 31, 2012, from <http://www.dialog.lk/>: <http://www.dialog.lk/personal/mobile/ez-cash/>
- Dishaw, M. T., & Strong, D. M. (1998). Extending the technology acceptance model with task technology fit constructs. *Information & Management* , 36, 9 - 21.
- Duyck, P., Pynoo, B., Devolder, P., Voet, T., Adang, L., & Vercruyssen, J. (2008). User Acceptance of a Picture Archiving and Communication System. *Methods of Information in Medicine* , 47 (2), 149 - 156.

- Elgin, C. (2012, 02). Cyclicity of the Informal Economy. *Bogazici University Research Fund (Project No: 6345)* .
- Ernst, H. (2002). Success factors of new product development: a review of the empirical literature. *International Journal of Management Reviews* , 4 (1), 1 -40.
- Goodhue, D. L., & Thompson, R. L. (1995). Task Technology fit and Individual Performance. *MIS Quarterly* , 19 (2), 213 - 236.
- Goodhue, D., & Thompson, R. (1995). Task Technology Fit and Individual Performance. *MIS Quarterly* , 19 (2), 213 - 235.
- Groenvold, M., Klee, M. C., Sprangers, M. A., & Aaronson, N. K. (1997). Validation of the EORTC QLQ -C30 Quality of Life Questionnaire Through Combined and Qualitative Assessment of Patient - Observer Agreement. *Journal of Clinical Epidemiology* , 50 (4), 441 - 450.
- Hall, J. A. (2011). *Introduction to Accounting Information Systems*. Cengage Learning.
- Heath, H., & Cowley, S. (2004). Developing a grounded theory approach: a comparison of Glaser and Strauss. *International Journal of Nursing Studies* , 41, 141 - 150.
- HNB. (2011). *Many People One Bank - Annual Report 2011 HNB*. HNB.
- HNB. (2012). *Sustainability & CSR*. Retrieved 11 30, 2012, from <http://www.hnb.net>: http://www.hnb.net/data/sustainability_csr/community.php
- Hussain, M. M., Maskooki, K., & Gunasekaran, A. (2001). Implications of Grameen banking system in Europe: prospects and prosperity. *European Business Review* , 13 (1), 26 - 42.
- IFC. (2011). *IFC Mobile Money Study 2011 SRI LANKA*. Pennsylvania Avenue, N.W. Washington: Author.

- Ihrig, J., & Moe, K. S. (2004). Lurking in the shadows: the informal sector and government policy. *Journal of Development Economics* , 73 (2), 541 – 557.
- ILO - Department of Statistics. (2011). *Statistical Update on Employment in the Informal Economy*. ILO.
- ILO. (2002). *Decent work and the informal economy*. ILO.
- ILO. (2010). *Global child labour developments: Measuring trends from 2004 to 2008*. ILO.
- Jarvenpaa, S. L., & Lang, K. R. (2005). Managing the Paradoxes of Mobile Technology. *Information Systems Management* , 22 (4), 7 - 23.
- Jayamaha, R. (2008). Impact of IT in the Banking Sector. *LAWASIA ICT Conference*. Colombo.
- Kanagasabai, K. (2008). Market orientation and Company Performance: Market orientation and Company Performance:. Colombo, Sri Lanka.
- Kim, W. C., & Mauborgne, R. (2004, October). Blue Ocean Strategy. *Harvard Business Review* , pp. 71 - 80.
- Kiriwandeniya, P. A. (2006, April / August). Importance of SANASA in Global Economy. (3. 5, Ed.) *Arthika Vimasuma* , 32 (1 - 5).
- Klopping, I. M., & McKinney, E. (2004). Extending the Technology Acceptance Model and Task Technology Fit Model to consumer e-commerce. *Information Technology, Learning, and Performance Journal* , 22, 35 - 48.
- Kumar, K., & Tellez-Merchan, C. (2012, 09 26). *What is the Role of Start-Ups in Financial Inclusion?* Retrieved 11 30, 2012, from CGAP Advancing financial access for the world's poor: <http://www.cgap.org/blog/what-role-start-ups-financial-inclusion>

Kwon, H. S., & Chidambaram, L. (2000). A Test of the Technology Acceptance Model The Case of Cellular Telephone Adoption. *33rd Hawaii International Conference on System Sciences*. Hawaii: ieeexplore.

Malhotra, Y., & Galletta, D. F. (1999). Extending the technology acceptance model to account for social influence: theoretical bases and empirical validation. *Systems Sciences, 1999. HICSS-32. Proceedings of the 32nd Annual Hawaii International Conference on. Track1*. Hawaii: ieeexplore.

Mallat, N. (2006). Exploring Consumer Adoption of Mobile Payments - A Qualitative Study. *Sprouts : Working Papers on Information Systems* , 6 (44).

McKay, C., & Pickens, M. (2010, 09). Branchless Banking 2010: Who's Served? At What Price? What's Next? *CGAP* .

McKnight, D. H., & Chervany, N. L. (1996). *The Meaning of Trust*. Retrieved from MISRC World Paper Series.

Merriam, S. B. (2002). Introduction to Qualitative Research. In S. B. Merriam, *Qualitative research in practice: Examples for discussion and analysis*. (pp. 3 - 16). San Francisco, CA: John Wiley & Sons.

Morduch, J. (1999). The role of subsidies in microfinance: evidence from the Grameen Bank. *Journal of Development Economics* , 60 (1999), 229 - 248.

Myers, M. D. (1997, June). *Qualitative Research in Information Systems*. Retrieved 10 13, 2012, from Association of Information Systems: <http://www.qual.auckland.ac.nz/#Qualitative%20Techniques>

Nair, A., & Kloppinger-Todd, R. (2007). *Reaching Rural Areas with Financial Services: Lessons from Financial Cooperatives in Brazil, Burkina Faso, Kenya, and Sri Lanka*. Washington, DC 20433: World Bank.

Neuwirth, R. (2011b). Global Bazaar. *Scientific American* , 305, 56 - 63.

Neuwirth, R. (2011a). *Stealth of Nations*. New York: Pantheon Books.

OECD. (2009, 04 08). *Rising informal employment will increase poverty*. Retrieved 11 30, 2012, from OECD Better Policies for Better Lives: <http://www.oecd.org/development/risinginformalemploymentwillincreasepoverty.htm>

Oshlyansky, L., Cairns, P., & Thimbleby, H. (2007). Validating the Unified Theory of Acceptance and Use of Technology (UTAUT) tool cross-culturally. In D. Ramduny-Ellis, & D. Rachovides (Ed.), *BCS HCI Group. 2*. British Computer Society.

Peshkin, A. (1988). In Search of Subjectivity. One's Own. *Educational researcher* , 17 (7), 17 - 21.

Porter, M. E. (1996, November - December). Strategy and the Internet. *Harvard Business Review* , p. 1.

Porter, M. E. (2008, January). *The Five Competitive Forces That Shape Strategy*, *The Magazine* 2008. Retrieved 11 30, 2012, from Harvard Business Review: <http://hbr.org/2008/01/the-five-competitive-forces-that-shape-strategy/ar/1?referral=00269>

Ratnapala, N. (1999). *Sex Workers of Sri Lanka*. Ratmalana, Colombo, Sri Lanka: Sarvodaya Vishwa Lekha Publishers.

Sanasa Development Bank. (2012). *The History of SANASA Development Bank*. Retrieved 11 30, 2012, from <http://www.sdb.lk>: <http://www.sdb.lk/index.php/about-us/our-history.html>

Sandaradne, N. (2002). *The Informal Sector in Sri Lank: Its nature and extent and the impact of Globalisation*. ILO.

Saunders, S. G., Bendixen, M., & Russell, A. (2007). Banking patronage motives of the urban informal poor. *Journal of Services Marketing* , 21 (1), 52 - 63.



Schneider, F. (2002). Size and the Measurement of Informal Economy in 110 Countries Round the World. *Workshop of Australian National Tax Centre, ANU, Australia*, Canberra.

Schneider, F., & Buehn, A. (2012). Shadow economies around the world novel insights accepted knowledge and new estimates. *International Tax and Public Finance* , 19 (1), 139 - 171.

Schneider, F., Buehn, A., & Montenegro, C. (2010). New Estimates for the Shadow Economies all over the World. *International Economic Journal* , 24 (4), 443 - 461.

Sekaran, U. (2010). *Research Methods for Business – A Skill Building Approach* (5th ed.). New delhi: John Wiley & Sons Ltd.

Sevgin, M. (2009, 04 08). Determinant of the Size of Underground Economy : A cross Country Analysis. Washington, DC: Georgetown University.

Sivapragasam, N., Agüero, A., & Silva, H. d. (2011). The potential of mobile remittances for the bottom of the pyramid: findings from emerging Asia. *info* , 13 (3), 91 - 109.

Slater, S. F., & Narver, J. C. (1994, March - April). Market Orientation, Customer Value and Superior Performance. *Business Horizons* , pp. 22 - 28.

SLTRC. (2012b, September). *Statistical Overview*. Retrieved 11 30, 2012, from <http://www.trc.gov.lk/statistics/statistical-overview.html>

Strauss, A., & Corbin, J. (1994). Grounded Theory Methodology An Overview. In A. Strauss, & J. Corbin, *Grounded theory methodology. Handbook of qualitative research* (pp. 273-285).

Tobbin, P. E. (2012). Towards a model of adoption in mobile banking by the unbanked: a qualitative study. *info* , 14 (5), 74 - 88.

Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27 (3), 425 - 478.

Wang, Y. S., & Shih, Y. W. (2009). Why do people use information kiosks? A validation of the Unified Theory of Acceptance and Use of Technology. *Government Information Quarterly*, 26 (1), 158 - 165.

Webster, J. (2002). Analyzing the Past to Prepare the Future : Writing a Literature Review. *MIS Quarterly*, 26 (2), 13 - 23.

Wilkinson, S. (2004). Qualitative research: Theory, method and practice. 177 - 194.

<http://books.google.lk>. Retrieved 11 30, 2012, from

[http://books.google.lk/books?id=-](http://books.google.lk/books?id=-YvRs1O87KkC&pg=PA178&lpg=PA177&ots=bT39eMkdXq&dq=S+Wilkinson+-+Qualitative+research:+Theory,+method+and+practice,+2004&lr=)

[YvRs1O87KkC&pg=PA178&lpg=PA177&ots=bT39eMkdXq&dq=S+Wilkinson+-+Qualitative+research:+Theory,+method+and+practice,+2004&lr=](http://books.google.lk/books?id=-YvRs1O87KkC&pg=PA178&lpg=PA177&ots=bT39eMkdXq&dq=S+Wilkinson+-+Qualitative+research:+Theory,+method+and+practice,+2004&lr=)

Wu, J. H., & Wang, S. C. (2005). What drives mobile commerce?: An empirical evaluation of the revised technology acceptance model. *Information & management*, 42 (5), 719 - 729.