

## REFERENCE

- Amazon, Summary of the Amazon EC2 and Amazon RDS Service Disruption. *Amazon.com*. Available at: <http://aws.amazon.com/message/65648/> [Accessed November 30, 2012].
- Armour, F.J., Kaisler, S.H. & Liu, S.Y., 1999. A big-picture look at enterprise architectures. *IT Professional*, 1(1), pp.35–42. Available at: <http://www.mendeley.com/catalog/big-picture-look-enterprise-architectures-1/> [Accessed May 12, 2013].
- Birks, M. & Mills, J., 2010. Essentials of grounded theory. In *Grounded Theory: A Practical Guide*. pp. 1–14. Available at: <http://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:Essentials+of+grounded+theory#5> [Accessed September 28, 2013].
- Butler, T., 1998. Towards a hermeneutic method for interpretive research in information systems. *Journal of Information Technology*, 13(4), pp.285–300. Available at: <http://www.palgrave-journals.com/doi/10.1057/jit.1998.7>.
- Cantu, A., 2011. The History and Future of Cloud Computing - Forbes. *Forbes.com*. Available at: <http://www.forbes.com/sites/dell/2011/12/20/the-history-and-future-of-cloud-computing/> [Accessed October 21, 2012].
- CBSL, 2012. Banks & finance Companies in Sri Lanka. Available at: [http://www.cbsl.gov.lk/pics\\_n\\_docs/01\\_home/docs/banner\\_2\\_e.pdf](http://www.cbsl.gov.lk/pics_n_docs/01_home/docs/banner_2_e.pdf) [Accessed May 7, 2013].
- CBSL, 2011. FINANCE BUSINESS ACT, No. 42 OF 2011. Available at: [http://www.cbsl.gov.lk/pics\\_n\\_docs/09\\_lr/\\_docs/acts/finance\\_business\\_act\\_2011\\_42E.pdf](http://www.cbsl.gov.lk/pics_n_docs/09_lr/_docs/acts/finance_business_act_2011_42E.pdf).
- CBSL, 2000. FINANCE LEASING ACT, NO. 56 OF 2000. Available at: [http://www.cbsl.gov.lk/pics\\_n\\_docs/09\\_lr/\\_docs/acts/fin\\_leasing\\_7th\\_rev.pdf](http://www.cbsl.gov.lk/pics_n_docs/09_lr/_docs/acts/fin_leasing_7th_rev.pdf).
- CBSL, 2004. LOCAL TREASURY BILLS ORDINANCE. Available at: [http://www.cbsl.gov.lk/pics\\_n\\_docs/09\\_lr/\\_docs/acts/lrb\\_ordinance.pdf](http://www.cbsl.gov.lk/pics_n_docs/09_lr/_docs/acts/lrb_ordinance.pdf) [Accessed May 25, 2013].
- CBSL, 2013a. Registered Finance Companies. Available at: [http://www.cbsl.gov.lk/htm/english/05\\_fss/popup/registered\\_fc.htm](http://www.cbsl.gov.lk/htm/english/05_fss/popup/registered_fc.htm) [Accessed May 25, 2013].
- CBSL, 2013b. Registered Finance Leasing Establishments. Available at: [http://www.cbsl.gov.lk/htm/english/05\\_fss/popup/registered\\_le.htm](http://www.cbsl.gov.lk/htm/english/05_fss/popup/registered_le.htm) [Accessed May 25, 2013].

- Charmaz, K., 2006. *Constructing Grounded Theory: A Practical Guide Through Qualitative Analysis* 1st ed., London: SAGE Publications. Available at: [http://books.google.com/books?hl=en&lr=&id=w2sDdv-S7PgC&oi=fnd&pg=PP1&dq=Constructing+grounded+theory:+A+Practical+Guide+Through+Qualitative+Analysis&ots=p\\_si4\\_KFdB&sig=j1QVr-JXtzK7NoSdiz7koxzeeT4](http://books.google.com/books?hl=en&lr=&id=w2sDdv-S7PgC&oi=fnd&pg=PP1&dq=Constructing+grounded+theory:+A+Practical+Guide+Through+Qualitative+Analysis&ots=p_si4_KFdB&sig=j1QVr-JXtzK7NoSdiz7koxzeeT4) [Accessed September 30, 2013].
- Charmaz, K., 1983. The Grounded Theory Method: An Expectation and Interpretation. In Emerson R.M., ed. *Contemporary field research*. Boston, MA: Little, Brown, pp. 109–126.
- Chua, W., 1986. Radical developments in accounting thought. *Accounting Review*, 61(4), pp.601–632. Available at: <http://www.jstor.org/stable/10.2307/247360> [Accessed September 21, 2013].
- CIO Forum, 2012. Push Your Cloud Supplier to Participate in CSA STAR CIO.com. Available at: [http://www.cio.com/article/702858/Push\\_Your\\_Cloud\\_Supplier\\_to\\_Participate\\_in\\_CSA\\_STAR?taxonomyId=1375#disqus\\_thread](http://www.cio.com/article/702858/Push_Your_Cloud_Supplier_to_Participate_in_CSA_STAR?taxonomyId=1375#disqus_thread) [Accessed November 24, 2012].
- CoreBankingBlog, 2013. What is core banking? *corbankingblog.com*. Available at: <http://www.corebankingblog.com/forum/> [Accessed May 10, 2013].
- Dhar, S., 2012. From outsourcing to Cloud computing: evolution of IT services. *Management Research Review*, 35(8), pp.664–675. Available at: <http://www.emeraldinsight.com/journals.htm?issn=2040-8269&volume=35&issue=8&articleid=17042015&show=html> [Accessed March 29, 2013].
- Ebner, D. et al., 2010. Enterprise Architecture Frameworks for Enabling Cloud Computing. In *2010 IEEE 3rd International Conference on Cloud Computing*. IEEE, pp. 542–543. Available at: <http://www.computer.org/csdl/proceedings/cloud/2010/4130/00/4130a542-abs.html> [Accessed May 8, 2013].
- Egan, T.M., 2002. Grounded Theory Research and Theory Building. *Advances in Developing Human Resources*, 4(3), pp.277–295. Available at: <http://adh.sagepub.com/content/4/3/277.abstract> [Accessed September 25, 2013].
- Fairlie, R., 2011. How the Cloud Facilitates Business Growth - Forbes. Available at: <http://www.forbes.com/sites/microsoft/2011/04/12/how-the-cloud-facilitates-business-growth/> [Accessed October 19, 2012].
- Fitch Lanka, 2012. *The Sri Lankan Banking Sector Special Report*, Available at: [www.fitchratings.lk/download-article-160.pdf](http://www.fitchratings.lk/download-article-160.pdf).
- Forbes, 2011. Managing Cloud Risks - Forbes. Available at: <http://www.forbes.com/sites/ciocentral/2011/10/25/managing-cloud-risks/> [Accessed November 30, 2012].

Forrester, 2011. Forrester: Public Cloud Growth to Surge, Especially SaaS CIO.com. Available at:

[http://www.cio.com/article/680673/Forrester\\_Public\\_Cloud\\_Growth\\_to\\_Surge\\_Especially\\_SaaS?page=2&taxonomyId=3024](http://www.cio.com/article/680673/Forrester_Public_Cloud_Growth_to_Surge_Especially_SaaS?page=2&taxonomyId=3024) [Accessed October 21, 2012].

Fox, A. & Griffith, R., 2009. Above the clouds: A Berkeley view of cloud computing. ... , *University of California, Berkeley*, ... Available at: <http://www-inst.cs.berkeley.edu/~cs10/sp11/lec/20/2010Fa/2010-11-10-CS10-L20-AF-Cloud-Computing.pdf> [Accessed October 15, 2012].

Gartner Inc., 2012 Cloud Computing Planning Guide: From Hybrid IT to Hybrid Clouds | 1837017. Available at: <http://www.gartner.com/DisplayDocument?id=1837017> [Accessed October 21, 2012a].

Gartner Inc., 2013a. Gartner Compares Vendors of Comprehensive Application Infrastructure Suites. Available at: <http://wso2.com/landing/gartner-compares-vendors-of-comprehensive-application-infrastructure-suites/> [Accessed May 8, 2013].

Gartner Inc., Gartner Identifies the Top 10 Strategic Technologies for 2012. Available at: <http://www.gartner.com/it/page.jsp?id=1826214> [Accessed October 21, 2012b].

Gartner Inc., Gartner Maps Out the Rapidly Evolving Market for Cloud Infrastructure as a Service. Available at: <http://www.gartner.com/it/page.jsp?id=1622514> [Accessed October 21, 2012c].

Gartner Inc., Gartner Says IT Organisations Will Spend More Money on Private Cloud Computing Investments Than on Offerings From Public Cloud Providers Through 2012. Available at: <http://www.gartner.com/it/page.jsp?id=1239813> [Accessed October 21, 2012d].

Gartner Inc., 2013b. Gartner Says Worldwide Public Cloud Services Market to Total \$131 Billion. Available at: <http://www.gartner.com/newsroom/id/2352816> [Accessed February 8, 2014].

Gopalakrishnan, A., 2009. <http://cis.cau.edu/cms/files/CIS509-OAUTH/cloud-computing-identity-management.pdf>, pp.45–54. Available at: <http://cis.cau.edu/cms/files/CIS509-OAUTH/cloud-computing-identity-management.pdf> [Accessed October 22, 2012].

Gowrigolla, B., Sivaji, S. & Masillamani, M.R., 2010. Design and auditing of Cloud computing security. In *2010 Fifth International Conference on Information and Automation for Sustainability*. IEEE, pp. 292–297. Available at: <http://ieeexplore.ieee.org/articleDetails.jsp?arnumber=5715676&contentType=Conference+Publications> [Accessed November 30, 2012].

Gregor, S., Hart, D. & Martin, N., 2007. Enterprise architectures: enablers of business strategy and IS/IT alignment in government. *Information Technology & People*, 20(2), pp.96–120.



- Available at: <http://www.emeraldinsight.com/journals.htm?issn=0959-3845&volume=20&issue=2&articleid=1610788&show=html> [Accessed March 13, 2013].
- Hancock, B., Ockleford, E. & Windridge, K., 2007. An Introduction to Qualitative Research. *Trent RDSU*.
- Hoogervorst, J., 2004. ENTERPRISE ARCHITECTURE: ENABLING INTEGRATION, AGILITY AND CHANGE. *International Journal of Cooperative Information Systems*, 13(03), pp.213–233. Available at: <http://www.worldscientific.com/doi/abs/10.1142/S021884300400095X?journalCode=ijcis> [Accessed May 13, 2013].
- IBM, 2013a. IBM - Core Insurance Transformation Solutions. Available at: <http://www-01.ibm.com/software/industry/insurance/transformation.html> [Accessed May 11, 2013].
- IBM, 2013b. IBM - Infrastructure as a Service (IaaS): Overview - Sri Lanka. Available at: <http://www-935.ibm.com/services/lk/en/cloud-enterprise/index.html> [Accessed May 8, 2013].
- IBSL, 2011a. Insurance Companies in Sri Lanka. Available at: [http://www.ibsl.gov.lk/insurance\\_companies.htm](http://www.ibsl.gov.lk/insurance_companies.htm) [Accessed May 7, 2013].
- IBSL, 2011b. Overview of Insurance Industry. Available at: [http://www.ibsl.gov.lk/overview\\_insurance\\_industry.htm](http://www.ibsl.gov.lk/overview_insurance_industry.htm) [Accessed May 23, 2013].
- IBSL, 2010. Performance of the Insurance Industry 2009. Available at: [http://www.ibsl.gov.lk/Downloads/Data\\_Room/Media\\_Write\\_Up\\_2010.pdf](http://www.ibsl.gov.lk/Downloads/Data_Room/Media_Write_Up_2010.pdf) [Accessed May 25, 2013].
- Infoworld, The 10 worst cloud outages (and what we can learn from them) | Cloud Computing - InfoWorld. Available at: <http://www.infoworld.com/d/cloud-computing/the-10-worst-cloud-outages-and-what-we-can-learn-them-902> [Accessed October 22, 2012].
- IT Governance Ltd, Cloud Computing - Benefits vs Risks. Available at: <http://www.itgovernance.co.uk/cloud-computing.aspx#4> [Accessed November 30, 2012].
- IT PRO, 2010. Prof Gihan Dias to discuss Cloud Computing at CIMA Business Brief | ITpro. Available at: <http://www.itpro.lk/node/6830> [Accessed May 8, 2013].
- Janssen, M. & Klievink, B., 2012. Can enterprise architectures reduce failure in development projects? *Transforming Government: People, Process and Policy*, 6(1), pp.27–40. Available at: <http://www.emeraldinsight.com/journals.htm?issn=1750-6166&volume=6&issue=1&articleid=17021752&show=html> [Accessed April 15, 2013].
- Kaushik, P., 2011. Economic Uncertainty: Perfect Time To Switch To Cloud Computing | Business 2 Community. Available at: <http://www.business2community.com/b2b->

perspective/economic-uncertainty-perfect-time-to-switch-to-cloud-computing-089967 [Accessed November 30, 2012].

Kim, W. et al., 2009. Adoption issues for cloud computing. *Proceedings of the 11th International Conference on Advances in Mobile Computing and Multimedia - MoMM '09*, pp.3–6. Available at: <http://dl.acm.org/citation.cfm?id=1806338.1806341> [Accessed November 27, 2012].

Klein, H. & Myers, M., 1999. A set of principles for conducting and evaluating interpretive field studies in information systems. *MIS quarterly*, 23(1). Available at: <http://www.jstor.org/stable/10.2307/249410> [Accessed September 15, 2013].

Knorr, E. & Gruman, G., 2011. What cloud computing really means | Cloud Computing - InfoWorld. *InfoWorld*. Available at: <http://www.infoworld.com/d/cloud-computing/what-cloud-computing-really-means-031> [Accessed November 30, 2012].

Low, C., Chen, Y. & Wu, M., 2011. Understanding the determinants of cloud computing adoption. *Industrial Management & Data Systems*, 111(7), pp.1006–1023. Available at: <http://www.emeraldinsight.com/journals.htm?issn=0263-5577&volume=111&issue=7&articleid=1944403&show=html> [Accessed November 10, 2012].

Marasinghe, D.R.B., 2012. Telemedicine today: can late adopters leapfrog! *Sri Lanka Journal of Bio-Medical Informatics*, 2(4), pp.116–117. Available at: <http://www.sljol.info/index.php/SLJBMI/article/view/4314> [Accessed October 20, 2012].

Marshall, C. & Rossman, G.B., 1995. Data Collection Methods. In *Designing qualitative research*. Sage Publications, pp. 97–150. Available at: [http://books.google.lk/books/about/Designing\\_qualitative\\_research.html?id=SQxHAAAA\\_MAAJ&pgis=1](http://books.google.lk/books/about/Designing_qualitative_research.html?id=SQxHAAAA_MAAJ&pgis=1) [Accessed August 12, 2013].

Microsoft, 2011. Microsoft SL Cloud. Available at: <http://www.microsoft.com/srilanka/PressRoomNew39.aspx> [Accessed May 8, 2013].

Mitchell, D., Cloud Computing and the Goal of IT-Business Alignment. Available at: <http://www.forbescustom.com/TechnologyPgs/CloudComputingP1.html> [Accessed October 21, 2012].

Monroe Collage, 2011. Exploratory, Descriptive, and Causal Research Designs. In *Qualitative Research Design*. pp. 26–41. Available at: <http://medcontent.metapress.com/index/A65RM03P4874243N.pdf> [Accessed September 21, 2013].

Montagna, J.A., 1981. The Industrial Revolution. *Yale*. Available at: <http://www.yale.edu/ynhti/curriculum/units/1981/2/81.02.06.x.html> [Accessed February 8, 2014].

- Moore, G.A., 2002. *Crossing the chasm: marketing and selling high-tech products to mainstream customers*, HarperBusiness Essentials. Available at: <http://books.google.com/books?id=duMcxFvG1qIC&pgis=1> [Accessed November 18, 2012].
- Myers, M., 1997. Qualitative research in information systems. *Management Information Systems Quarterly*, (June). Available at: [http://www.researchgate.net/publication/220260372\\_Qualitative\\_Research\\_in\\_Information\\_Systems/file/60b7d51803a28485c3.pdf](http://www.researchgate.net/publication/220260372_Qualitative_Research_in_Information_Systems/file/60b7d51803a28485c3.pdf) [Accessed September 15, 2013].
- Nguyen, T.H., 2009. Information technology adoption in SMEs: an integrated framework. *International Journal of Entrepreneurial Behaviour & Research*, 15(2), pp.162–186. Available at: <http://www.emeraldinsight.com/journals.htm?issn=1355-2554&volume=15&issue=2&articleid=1775764&show=html> [Accessed November 18, 2012].
- NIST, 2011. The NIST Definition of Cloud Computing. *NIST Publications*. Available at: <http://csrc.nist.gov/publications/nistpubs/800-145/SP800-145.pdf> [Accessed October 19, 2012].
- Porter, M.E., 2008. *Competitive Advantage: Creating and Sustaining Superior Performance*, Simon and Schuster. Available at: <http://books.google.com/books?id=H9ReAijCK8cC&pgis=1> [Accessed May 9, 2013].
- Raghavendra, G., 2012. Impact of adapting Cloud Computing Technology in health care industry. *Sri Lanka Journal of Bio-Medical Informatics*, 2(4), pp.166–174. Available at: <http://www.sljol.info/index.php/SLJBMI/article/view/2259> [Accessed October 20, 2012].
- Raghavendra, G., 2011. Scope of adapting Cloud Computing Technology in healthcare industry. *Sri Lanka Journal of Bio-Medical Informatics*, Vol 2(No 4), pp.166–174.
- Rose India, 2011. Disaster Recovery in Cloud Computing. Available at: <http://www.roseindia.net/cloudcomputing/Disaster-Recovery-in-Cloud-Computing.shtml> [Accessed November 30, 2012].
- Sabahi, F., 2011. Cloud Computing Reliability, Availability and Serviceability (RAS): Issues and Challenges. *International Journal on Advances in ICT for Emerging Regions*, 04(02), pp.12–23. Available at: <http://www.sljol.info/index.php/ICTER/article/view/4673>.
- Saldana, J., 2008. An Introduction to Codes and Coding. In *The Coding Manual for Qualitative Researchers*. SAGE Publications Ltd, pp. 1–31. Available at: <http://www.sagepub.com/textbooks/Book237888> [Accessed August 7, 2013].
- Schutt, R.K., 2011. *Investigating the Social World The Process and Practice of Research* 7th ed., SAGE Publications. Available at: [http://www.sagepub.com/upm-data/43454\\_10.pdf](http://www.sagepub.com/upm-data/43454_10.pdf) [Accessed September 24, 2013].

- Server School, 2011. POP vs. IMAP vs. Webmail vs. Cloud Mail. Available at: <http://www.serverschool.com/server-software/pop-vs-imap-vs-webmail-vs-cloud-mail/> [Accessed October 21, 2012].
- Shima Ramezani, T., 2013. *Factors Influencing the Adoption of Cloud Computing by Small and Medium-Sized Enterprises (SMEs)*. Ryerson University. Available at: [http://digitalcommons.ryerson.ca/cgi/viewcontent.cgi?article=2181&context=dissertations&sei-redir=1&referer=http://scholar.google.com/scholar\\_url?hl=en&q=http://digitalcommons.ryerson.ca/cgi/viewcontent.cgi%3Farticle%3D2181%26context%3Ddissertations&sa=X&sig=AAGBfm3tdR59ExHpELAbTzzw5gPhyjjNhg&oi=scholaralt#search=http://digitalcommons.ryerson.ca/cgi/viewcontent.cgi?article=2181&context=dissertations.](http://digitalcommons.ryerson.ca/cgi/viewcontent.cgi?article=2181&context=dissertations&sei-redir=1&referer=http://scholar.google.com/scholar_url?hl=en&q=http://digitalcommons.ryerson.ca/cgi/viewcontent.cgi%3Farticle%3D2181%26context%3Ddissertations&sa=X&sig=AAGBfm3tdR59ExHpELAbTzzw5gPhyjjNhg&oi=scholaralt#search=http://digitalcommons.ryerson.ca/cgi/viewcontent.cgi?article=2181&context=dissertations.)
- Soscia, I., Arbore, A. & F., H.C., 2011. The impact of trial on technology adoption: the case of mobile TV. *Journal of Research in Interactive Marketing*, 5(2/3), pp.226–238. Available at: <http://www.emeraldinsight.com/journals.htm?issn=2040-7122&volume=5&issue=2/3&articleid=1958944&show=html> [Accessed May 5, 2013].
- Standard & Poor's, 2012. S&P | Banking Industry Country Risk Assessment Update: July 2012. Available at: <http://www.standardandpoors.com/ratings/articles/en/us/?articleType=HTML&assetID=1245336109698> [Accessed May 19, 2013].
- Staten, J. (Forrester), Top 10 Cloud Predictions For 2012: The Awkward Teenage Years Are Upon Us | Forrester Blogs. *Forrester*. Available at: [http://blogs.forrester.com/james\\_staten/11-11-28-top\\_10\\_cloud\\_predictions\\_for\\_2012\\_the\\_awkward\\_teenage\\_years\\_are\\_upon\\_us](http://blogs.forrester.com/james_staten/11-11-28-top_10_cloud_predictions_for_2012_the_awkward_teenage_years_are_upon_us) [Accessed October 21, 2012].
- Sunday Times, F.N., 2011. hSenid Mobile wins Manthan Award South Asia 2011 | DailyFT - Be Empowered. Available at: <http://www.ft.lk/2011/12/15/hsenid-mobile-wins-manthan-award-south-asia-2011/> [Accessed May 8, 2013].
- Sunday Times, F.N., 2012. Sri Lanka's first cloud platform "Lanka Cloud" launched | DailyFT - Be Empowered. Available at: <http://www.ft.lk/2012/08/21/sri-lankas-first-cloud-platform-lanka-cloud-launched/> [Accessed May 8, 2013].
- Takabi, H., Joshi, J.B.D. & Ahn, G.-J., 2010. Security and Privacy Challenges in Cloud Computing Environments. *IEEE Security & Privacy Magazine*, 8(6), pp.24–31. Available at: <http://ieeexplore.ieee.org/xpl/articleDetails.jsp?arnumber=5655240> [Accessed January 12, 2013].
- Thoran Rodrigues, 2011. Small business? The cloud is the only way to go | TechRepublic. *Tech Republic*. Available at: <http://www.techrepublic.com/blog/datacenter/small-business-the-cloud-is-the-only-way-to-go/5157> [Accessed October 21, 2012].

- U.S. General Services Administration, What are the Deployment Models? | info.apps.gov. Available at: <http://info.apps.gov/content/what-are-deployment-models> [Accessed October 19, 2012a].
- U.S. General Services Administration, What are the Services? | info.apps.gov. Available at: <http://info.apps.gov/content/what-are-services> [Accessed October 19, 2012b].
- U.S. General Services Administration, What is the Cloud? | info.apps.gov. Available at: <http://info.apps.gov/content/what-cloud> [Accessed October 19, 2012c].
- Vishwanath, K.V. & Nagappan, N., 2010. Characterizing cloud computing hardware reliability. *Proceedings of the 1st ACM symposium on Cloud computing - SoCC '10*, p.193. Available at: <http://portal.acm.org/citation.cfm?doid=1807128.1807161>.
- Weerawarana, S., 2009. Sanjiva Weerawarana's Blog: Talk on SOA & cloud computing at SOA Symposium. Available at: <http://sanjiva.weerawarana.org/2009/04/talk-on-soa-cloud-computing-at-soa.html> [Accessed May 8, 2013].
- Weiland, G. & Motwani, J.G., 1992. A Model for Implementing New Technology. *Industrial Management & Data Systems*, 92(7), pp.13–16. Available at: <http://www.emeraldinsight.com/journals.htm?issn=0263-5577&volume=92&issue=7&articleid=849708&show=html> [Accessed May 5, 2013].
- Wikipedia, 2013. Core banking - Wikipedia, the free encyclopedia. *Wikipedia*. Available at: [http://en.wikipedia.org/wiki/Core\\_banking](http://en.wikipedia.org/wiki/Core_banking) [Accessed May 10, 2013].
- Wittmann, A., Cloud Computing Is Still In Its Adolescence - Wall Street & Technology. Available at: <http://www.wallstreetandtech.com/it-infrastructure/cloud-computing-is-still-in-its-adolesce/232601239> [Accessed October 21, 2012].
- Zachman, J. & Zachman, I., 2009. *Information Systems Management* 8th ed., Zachman International.