

## References

Alimi R.S., (2014). ARDL Bounds Testing Approach to Cointegration: A Re Examination Of Augmented Fisher Hypothesis In An Open Economy. *Asian Journal of Economic Modelling*, 2(2): 103-114

Central Bank of Sri Lanka (2018). *Annual Report*.

Claessens S., Glaessner T. and Klingebiel D. (2001). E-Finance in Emerging Markets: Is Leapfrogging Possible? *Financial Sector Discussion Paper No. 7, The World Bank June*

Emeka N. and Aham K. U, (2016), Autoregressive Distributed Lag (ARDL) cointegration technique: application and interpretation, *Journal of Statistical and Econometric Methods*, vol.5, no.4, 2016

Eze G. P., Egoro S. (2016), Electronic Banking and Profitability of Commercial Banks in Nigeria, *Journal of Finance and Economic Research (Vol. 3, No. 1; 2016)*

FATF and MENAFATF (2015), Money Laundering through the Physical Transportation of Cash, *FATF, Paris, France and MENAFATF, Manama, Bahrain*

Felix U. O., Rebecca U. I., Igbino O. K. (2015). Appraisal of the Impact of e-Banking and Cashless Society in the Nigerian Economy. *Management and Economics Research Journal, Vol 1, 34-45*

Gutpa N, Gupta S, (2017), Impact of Cashless Society on Banking Sector (with reference to the MEERAT Region)

Hernando I. and Nieto M. J, (2006), Is the Internet delivery channel changing banks' performance? The Case of Spanish Banks, *Journal of Banking and Finance*

Itah A. J. (2014). Impact of Cashless Banks 'Profitability (Evidence from Nigeria), *Asian Journal of Finance & Accounting Vol 6, No. 02*

- Jaratin L, Mori K., Dullah M., Lim T. and Rozilee A. (2014), Exchange Rate Movement and Foreign Direct Investment in Asean Economies, *Economics Research International*
- Kahandawa K., Wijayanayake J (2014), Impact of Mobile Banking Services on Customer Satisfaction:A Study on Sri Lankan State Commercial Bank, *International Journal of Computer and Information Technology (Vol 3, 2014)*
- Kamboh, K.M and Leghari M.E.J. (2016). Impact of Cashless Banking on Profitability: A Case Study of Banking Industry of Pakistan. *Journal of Commerce, Economics and Social Sciences, 10 (2), 82-93*
- Kamrul Hasan, E-Banking in Bangladesh: The Future of Banking
- Kulkarni K (2018), Learn bitcoin and Blockchain
- Magnus F. J, Bounds Testing Approach: An Examination on Foreign Direct Investment, Trade and Growth Relationships., *KNUST School of Business, Kwame Nkrumah University of Science & Technology*
- Maldeni H. M. C. M and Jayasena S. (2009), Information and Communication Technology and Bank Branch Performance, *The International Journal on Advances in ICT for Emerging Regions 2009 02 (02)*
- Mutua R. W. (2010), Effects of Mobile Banking on the Financial Performance of commercial Banks in Kenya
- Nyoni T. and Bonga W. G. (2017). Cashless Transacting Economy: A Necessary Evil for Development! A Zimbabwean Scenario!, *Journal of Economic and Finance, Vol 2, 1-10*
- Odior E. S. and Fadiya .B. B, Cashless Banking In Nigeria: Challenges, Benefits And Policy Implications, *European Scientific Journal, (June edition vol. 8, No.12)*

Okon A. N, Amaegberi M.A, Mobile Banking Transactions and Bank Profitability in Nigeria, (2018), *International Journal of Economics, Commerce and Management (Vol VI)*

Omar W.A.W., Hussin F., Asan A G H. (2015). The Empirical Effects of Islam on Economic Development in Malaysia. *Research in world Economy, Vol 6, No1.*

Onay C, Ozsoz E. Helvacioğlu A. D, (2008), The impact of Internet-Banking on Bank Profitability - The Case of Turkey, *Oxford Business & Economics Conference Program*

Payments and Settlements Department, Central Bank of Sri Lanka (2018) *Payment Bulletin 4<sup>th</sup> Qtr 2018*

Payments and Settlements System and Money Laundering Activities, Interview (2019.05.06), [www.cbsl.gov.lk](http://www.cbsl.gov.lk)

Pierre Monnin and Terhi Jokipii. (2010). The Impact of Banking Sector Stability on the Real Economy.

Roche I. D, An Empirical Investigation of Internet Banking Service Quality, Corporate Image and the Impact on Customer Satisfaction; With Special Reference to Sri Lankan Banking Sector, *Journal of Internet Banking and Commerce*

Shendge P. A. and Shelar B. G. (2017), Impact and Importance of Cashless Transaction in India, *International Journal of Current Trends in Engineering and Research (Vol 3, Issue 4, 22-28)*

Shobhit W, (2016), Impact of m-Banking on Profitability of Scheduled Commercial Banks in India, *International Journal of Control Theory and Applications (Vol 10, No. 40, 2016)*

Sumra S.H., Manzoor M. K., Sumra H.H. and Abbas M. (2011). The impact of E-banking on the Profitability of Banks: A study of Pakistani Banks. *Journal of Public Administration and Governance*, 1(1), (31-38)

World Payment Report-2018, Capgemini and BNP Paribas

Yang S, Li Z, Ma Y, Chen X (2017), Does Electronic Banking Really Improve Bank Performance? Evidence in China, *International Journal of Economics and Finance*, (Vol. 10, No. 2; 2018)