The age of smart cards: an exploratory investigation of the sociotechnical factors influencing smart card innovation (1974-1996)

Robyn Alice Lindley
University of Wollongong

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The Age of Smart Cards:

An exploratory investigation of the sociotechnical factors influencing smart card innovation (1974-1996)

A thesis submitted in fulfilment of the requirements for the award of the degree

Doctor of Philosophy

from

The University of Wollongong

by

Robyn Alice Lindley, B.Sc. (Sydney University)
Grad. Dip. Ed. (Sydney University)
M.Info.Tech. (University of Wollongong)

Department of Information and Communication Technology
Declaration

This thesis is submitted in accordance with the regulations of the University of Wollongong in partial fulfilment of the requirements for the award of a Doctor of Philosophy. It does not incorporate any material previously published or written by another person except where due reference is made in the text. The work described in this thesis is original work and has not been previously submitted for a degree or diploma in any university.

Robyn A. Lindley
April, 1996
"As technologies become more complex and flexible in their application, so must people become more competent and empowered in their response."

(Taylor and Felton, 1993: 205)
Abstract

This thesis breaks new ground by providing the first detailed study of smart card innovation during its first twenty years (1974-1996). The overall aim is to apply sociotechnical principles to further our understanding of the innovation process as it relates to smart card technology. By using a sociotechnical framework, this study also seeks to illustrate the limitations of conventional innovation theory when applied to new information technologies such as smart card. The central thesis posited, is that to develop our understanding of the underlying innovation processes that have occurred during the development of this new information technology, it is necessary to study the interactions between three actors that have all appeared to play a role in the process of smart card innovation. These are smart card technology; the potential users and the organisations. However, in stating this, it is also important to realise that one tacit assumption underlying the work reported here is that new technologies are only adopted if the technological parameters (technology focus), the market needs (user focus) and the entrepreneurs (organisational focus) meet.

At a more abstract level, the work has also endeavoured to consider whether a sociotechnical approach applied as a framework for understanding the process of innovation for smart card is, in fact, a reasonable and useful paradigm for developing our understanding from both a theoretical and applied perspective. Thus the multidisciplinary process approach adopted is not intended to lead to a complete alternative theory: nor is it intended to be merely a synthesis.

What the current work has achieved, is to provide the very first insights into the understanding of smart card innovation. The sociotechnical framework adopted as a theoretical organiser and, which emphasises the role of the user, has also served to
highlight the need for a multidisciplinary approach to develop our understanding of smart card innovation. The view upheld is that the paradigm emerging from these analyses based on traditional innovation thought, both demands and empowers the view of smart card innovation as a sociotechnical process. One of the main outcomes has been to demonstrate that smart card innovation provides a case in point highlighting the benefits of adopting a broad and evolutionary approach to innovation and based on a sociotechnical framework. This is in agreement with recent paradigm shifts in technology innovation thought. For the practitioner, these findings also illuminate new possibilities for the development theoretically informed smart card systems, thus placing the smart card design team in a position to significantly and positively influence future smart card innovation patterns.
Acknowledgments

The time spent gathering the data and information presented in this thesis was a rewarding experience. This is in no small way due to the support and involvement of my supervisor, Professor Joan Cooper. I would like to thank Joan for her continued support and for giving me the opportunity to experience different facets of the academic process of inquiry. I would also like to thank my colleague Dr Leone Dunn for her support and encouragement during the final stages of the studies reported.
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<th>Description</th>
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<tr>
<td>ADF</td>
<td>Application Data File</td>
</tr>
<tr>
<td>AES</td>
<td>Associated Electronic Services (Australia)</td>
</tr>
<tr>
<td>AFC</td>
<td>Automatic Fare Collection</td>
</tr>
<tr>
<td>AID</td>
<td>Alternate Identification File</td>
</tr>
<tr>
<td>AK</td>
<td>Authentication Key</td>
</tr>
<tr>
<td>AIM</td>
<td>Advanced Informatics in Medicine program of the Commission of European Communities.</td>
</tr>
<tr>
<td>ANSI</td>
<td>American National Standards Institute</td>
</tr>
<tr>
<td>ASS</td>
<td>Allterminal Security layer Specification (developed by the Swedish Agency for Administrative Development)</td>
</tr>
<tr>
<td>ATEA</td>
<td>Australian Telecommunications Employees Association (ATEA)</td>
</tr>
<tr>
<td>ATM</td>
<td>Automatic Teller Machine</td>
</tr>
<tr>
<td>AVI</td>
<td>Automatic Vehicle Identification</td>
</tr>
<tr>
<td>B-ISDN</td>
<td>Broadband ISDN</td>
</tr>
<tr>
<td>CAD</td>
<td>Card Acceptor Device</td>
</tr>
<tr>
<td>CASC</td>
<td>Comprehensive Analysis for Smart Card (basic design approach)</td>
</tr>
<tr>
<td>CCTV</td>
<td>Closed Circuit Television</td>
</tr>
<tr>
<td>CD</td>
<td>Compact Disc</td>
</tr>
<tr>
<td>CDF</td>
<td>Common Data File</td>
</tr>
<tr>
<td>CDK</td>
<td>Ciphering/Deciphering Key</td>
</tr>
<tr>
<td>CEN</td>
<td>Comité Européen de Normalisation (European Standards Organisation)</td>
</tr>
<tr>
<td>CEPT</td>
<td>Conference Européenne des Administrations des Postes et Télécommunications (European Committee for Post and Telecommunications Standards)</td>
</tr>
<tr>
<td>CK</td>
<td>Ciphering Key</td>
</tr>
<tr>
<td>CLI</td>
<td>Calling Line Identification</td>
</tr>
<tr>
<td>CMOS</td>
<td>Complementary MOS technology</td>
</tr>
<tr>
<td>Co-Co</td>
<td>Coordination of the primary care information network (an EU telematics project)</td>
</tr>
<tr>
<td>CPS</td>
<td>Carte de Professionelle de Sante (French Health Professional Card)</td>
</tr>
<tr>
<td>CPU</td>
<td>Central Processing Unit of a microprocessor</td>
</tr>
<tr>
<td>DEC</td>
<td>Digital Equipment Company</td>
</tr>
<tr>
<td>DES/DEA</td>
<td>Data Encryption Standard/Algorithm</td>
</tr>
<tr>
<td>DF</td>
<td>Data File</td>
</tr>
<tr>
<td>DIABCARE-Q-NET</td>
<td>Quality network for the care of diabetic patients (an EU telematic network project)</td>
</tr>
<tr>
<td>DK</td>
<td>Deciphering Key</td>
</tr>
<tr>
<td>DRAM</td>
<td>Dynamic RAM</td>
</tr>
<tr>
<td>DS</td>
<td>Digital Signature</td>
</tr>
<tr>
<td>DSA</td>
<td>Digital Signature Algorithm</td>
</tr>
<tr>
<td>EAA</td>
<td>Export Administration Act (US)</td>
</tr>
<tr>
<td>EC</td>
<td>(The) European Community</td>
</tr>
<tr>
<td>ECMA</td>
<td>European Community Manufacturers' Association</td>
</tr>
<tr>
<td>EDI</td>
<td>Electronic Data Interchange</td>
</tr>
</tbody>
</table>
### Abbreviations

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Description</th>
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<tbody>
<tr>
<td>EDIFACT</td>
<td>European Committee for Information Technology &amp; Telecommunications Testing and Certification (a program to achieve pan-European recognition of testing performed by certified laboratories)</td>
</tr>
<tr>
<td>EDL</td>
<td>Electronic Drivers Licence</td>
</tr>
<tr>
<td>EES</td>
<td>Electronic Exponential Signature</td>
</tr>
<tr>
<td>EEPROM</td>
<td>Electronically Erasable Programmable Read Only Memory (memory used for data storage or for volatile data storage)</td>
</tr>
<tr>
<td>EFT</td>
<td>Electronic Funds Transfer</td>
</tr>
<tr>
<td>EFTPOS</td>
<td>Electronic Funds Transfer at Point of Sale</td>
</tr>
<tr>
<td>EHTO</td>
<td>European Health Telematics Observatory</td>
</tr>
<tr>
<td>EK</td>
<td>Erase Key</td>
</tr>
<tr>
<td>EPROM</td>
<td>Erasable Programmable Memory. The memory is used to store application programs.</td>
</tr>
<tr>
<td>ES</td>
<td>Electronic Signature</td>
</tr>
<tr>
<td>ETSI</td>
<td>European Telecommunications Standard Institute</td>
</tr>
<tr>
<td>EU</td>
<td>European Union</td>
</tr>
<tr>
<td>FRAM</td>
<td>Ferro-electric Random Access Memory (enables smart cards to retain information without a battery)</td>
</tr>
<tr>
<td>GMPTE</td>
<td>Greater Manchester Passenger Transport Executive (public transport authority in Greater Manchester, UK)</td>
</tr>
<tr>
<td>GNP</td>
<td>Gross National Product</td>
</tr>
<tr>
<td>GP</td>
<td>General Practitioner</td>
</tr>
<tr>
<td>GSM</td>
<td>Global Standard for Mobile Communications</td>
</tr>
<tr>
<td>GVE</td>
<td>RA software tool developed by Daimler-Benz AG of Berlin</td>
</tr>
<tr>
<td>HCMOS</td>
<td>High Density, Low Power MOS technology</td>
</tr>
<tr>
<td>HIV</td>
<td>Human Immune deficiency Virus</td>
</tr>
<tr>
<td>IC</td>
<td>Integrated Circuit</td>
</tr>
<tr>
<td>ICC</td>
<td>IC Card</td>
</tr>
<tr>
<td>ICCP</td>
<td>Information Computer and Communications Policy (OECD Committee for security of information systems)</td>
</tr>
<tr>
<td>IK</td>
<td>Issuer Key</td>
</tr>
<tr>
<td>INFOSEC</td>
<td>Swedish Institute for Health Services R&amp;D Program in the area of IT Systems Security and Information Security</td>
</tr>
<tr>
<td>IPR</td>
<td>Information Privacy Rights</td>
</tr>
<tr>
<td>IR</td>
<td>Infra Red</td>
</tr>
<tr>
<td>IS</td>
<td>Information Systems</td>
</tr>
<tr>
<td>ISDN</td>
<td>Integrated Services Digital Network</td>
</tr>
<tr>
<td>I/O</td>
<td>Input/Output lines</td>
</tr>
<tr>
<td>ISO</td>
<td>International Organisation for Standardisation</td>
</tr>
<tr>
<td>IT</td>
<td>Information Technology</td>
</tr>
<tr>
<td>ITSEC</td>
<td>The European Information Technology Security Evaluation Criteria</td>
</tr>
<tr>
<td>MAP</td>
<td>Modular Arithmetic Processor</td>
</tr>
<tr>
<td>MASK</td>
<td>Medium used to convert customers application software to a pattern in the silicon which can be read (ROM code).</td>
</tr>
<tr>
<td>MCU</td>
<td>A Single Chip Microcomputer is often referred to as an MCU.</td>
</tr>
<tr>
<td>ME</td>
<td>Mobile Equipment</td>
</tr>
<tr>
<td>Abbreviation</td>
<td>Description</td>
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<tr>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td>MFC</td>
<td>Multifunction Card</td>
</tr>
<tr>
<td>MFC/O</td>
<td>MFC operating in an Open systems environment</td>
</tr>
<tr>
<td>MOS</td>
<td>Metal Oxide Semiconductor technology</td>
</tr>
<tr>
<td>MS</td>
<td>Mobile Station</td>
</tr>
<tr>
<td>NMOS</td>
<td>N-channel Metal Oxide Semiconductor technology</td>
</tr>
<tr>
<td>NSA</td>
<td>National Security Agency (US)</td>
</tr>
<tr>
<td>NVM</td>
<td>Non-Volatile Memory (for permanent memory storage)</td>
</tr>
<tr>
<td>OCR</td>
<td>Optical Card Reader</td>
</tr>
<tr>
<td>OECD</td>
<td>Organisations for Economic Co-operative Development</td>
</tr>
<tr>
<td>PC</td>
<td>Personal Computer</td>
</tr>
<tr>
<td>PCMCIA</td>
<td>PC Memory Card Industry Association</td>
</tr>
<tr>
<td>PIN</td>
<td>Personal Identification Number</td>
</tr>
<tr>
<td>PKCS</td>
<td>Public-Key Cryptography Standards</td>
</tr>
<tr>
<td>PLANECE</td>
<td>Planning of the care of the elderly in the EU (telematics project)</td>
</tr>
<tr>
<td>PROM</td>
<td>Program Read Only Memory (data can be altered once the card is in use)</td>
</tr>
<tr>
<td>POS</td>
<td>Point of Sale</td>
</tr>
<tr>
<td>PTT</td>
<td>Post Telephone and Telegraph</td>
</tr>
<tr>
<td>PVC</td>
<td>Polyvinyl Chloride (used to manufacture smart cards)</td>
</tr>
<tr>
<td>QR</td>
<td>Qualitative Reasoning</td>
</tr>
<tr>
<td>RA</td>
<td>Risk Assessment</td>
</tr>
<tr>
<td>RAM</td>
<td>Random Access Memory (RAM used as temporary working memory. It is lost when the card loses power.)</td>
</tr>
<tr>
<td>R&amp;D</td>
<td>Research and Development</td>
</tr>
<tr>
<td>REMEDES</td>
<td>REseau Multimedia Europeens pour Docteurs et Etablissements de Sante</td>
</tr>
<tr>
<td>RF</td>
<td>Radio Frequency</td>
</tr>
<tr>
<td>RISC</td>
<td>Reduced Instruction Set Computer</td>
</tr>
<tr>
<td>ROM</td>
<td>Read Only Memory (Installed by manufacturer of the microprocessor chip and the information it contains is the operating system - often called a template or masque. It cannot be altered.)</td>
</tr>
<tr>
<td>RSA</td>
<td>Rivest - Shamir - Adleman encryption algorithm</td>
</tr>
<tr>
<td>SIM</td>
<td>Subscriber Identity Module (used to identify the caller on a GSM network)</td>
</tr>
<tr>
<td>SC</td>
<td>Smart Card (ISO standard card embedded with a MCU)</td>
</tr>
<tr>
<td>SCT</td>
<td>SC Terminal (communications)</td>
</tr>
<tr>
<td>SMEG</td>
<td>Monetary Systems Engineering Group (research group at the University of Newcastle, Australia)</td>
</tr>
<tr>
<td>SPRI</td>
<td>Swedish Institute for Health Services Development</td>
</tr>
<tr>
<td>SRAM</td>
<td>Static RAM</td>
</tr>
<tr>
<td>SVC</td>
<td>Stored Value Card</td>
</tr>
<tr>
<td>TQM</td>
<td>Total Quality Management</td>
</tr>
<tr>
<td>VCR</td>
<td>Video Cassette Recorder</td>
</tr>
<tr>
<td>VME</td>
<td>Visa-Mastercard-Europay</td>
</tr>
<tr>
<td>WORM</td>
<td>Write Once, Read Many times optical disc</td>
</tr>
</tbody>
</table>