

References

- Abaidoo, R., and Anyigba, H. (2020). Bank performance variability and strands of inflationary conditions. *European Journal of Management and Business Economics*, 29(3): 235–253.
- Abdul-Wahab, A. H., and Haron, R. (2017). Efficiency of Qatari banking industry: an empirical investigation. *International Journal of Bank Marketing*, 35(2): 298-318.
- Abina, A. P., and Lemea, G. M. (2019). Capital Market and Performance of Nigeria Economy. *International Journal of Innovative Finance and Economics Research*, 7(2): 51–66.
- Adams, R. B., de Haan, J., Terjesen, S., and Van Ees, H. (2015). Board diversity: Moving the field forward. *Corporate Governance: An International Review*, 23(2): 77–82.
- Adams, R.B. and Ferreira, D. (2009). Women in the boardroom and their impact on governance and performance. *Journal of Financial Economics*, 94(2): 291–309.
- Adetutu, M. O., and Ajayi, V. (2020). The impact of domestic and foreign R and D on agricultural productivity in sub-Saharan Africa. *World Development*, 125: 104690.
- Agarwal, P., Arora, D., Kashiramka, S., and Jain, P. K. (2021). The impact of non-performing assets on bank performance under basel regime - empirical evidence from india. *Journal of Commerce and Accounting Research*, 10(3): 36–45.
- Ahsan, A.F.M.M. (2012). Can Return on equity be used to predict portfolio performance? *Economics, Management, and Financial Markets*, 7(2) :132–148.
- Ahuja, H. L. (2022). *Principles of Macroeconomics*. S. Chand Publishing.
- Alesina, Alberto Ferrara, E. (2005). Ethnic diversity and economic performance. *Journal of Economic Literature*, 43(3): 762–800.
- Alessio, D. (2013). Oil prices and inflation expectations. *Banca d'Italia*, 4.
- Alhassan, A. L., Tetteh, M. L., and Brobbey, F. O. (2016). Market power, efficiency and

- bank profitability: evidence from Ghana. *Economic Change and Restructuring*, 49(1): 71–93.
- Alchian, A. A., & Demsetz, H. (1972). Production, information costs, and economic organization. *The American economic review*, 62(5):777-795.
- Al-Homaidi, E. A., Ahmad, A., Khaled, A. S., and Qaid, M. M. (2019). External factors and banks' performance: An empirical examination of commercial banks listed on Bombay Stock Exchange (BSE). *International Journal of Emerging Technologies and Innovative Research*, 6(6): 368-371.
- Al-Khazali, O., and Mirzaei, A. (2017). Stock market anomalies, market efficiency and the adaptive market hypothesis: Evidence from Islamic stock indices. *Journal of International Financial Markets, Institutions and Money*, 51: 190-208.
- Almandoz, J. And Tilcsik, A. (2016). When experts become liabilities: Domain experts on boards and organizational failure. *Academy of Management Journal*, 59 (4): 1124–1149.
- Almaqtari, F. A., Hashid, A., Farhan, N. H., Tabash, M. I., and Al-ahdal, W. M. (2022). An empirical examination of the impact of country-level corporate governance on profitability of Indian banks. *International Journal of Finance and Economics*, 27(2): 1912-1932.
- Alsagr, N., and Almazor, S. F. V. H. (2020). Oil rent, geopolitical risk and banking sector performance. *International Journal of Energy Economics and Policy*, 10(5): 305–314.
- Al-Tamimi, H., Hussein, A. (2010). Factors influencing performance of the UAE Islamic and conventional national banks. *Global Journal Business Research*, 4(2): 1-9
- Amuakwa-Mensah, F., and Näsström, E. (2022). Role of banking sector performance in renewable energy consumption. *Applied Energy*, 306(11): 118023.
- Annas, M., Humairoh, H., and Endri, E. (2024). Macroeconomic and bank-specific factors on non-performing loan: evidence from an emerging economy. *Quality - Access to*

Success, 25(199): 155–161.

- Anwar, K. (2017). Analysing the Conceptual Model of Service Quality and Its Relationship with Guests' Satisfaction: A Study of Hotels in Erbil. *The International Journal of Accounting and Business Society*, 25(2):1–16.
- Arellano, M., and Bond, S. (1991). Some tests of specification for panel data: Monte Carlo evidence and an application to employment equations. *The review of economic studies*, 58(2): 277-297.
- Arellano, M., and Bover, O. (1995). Another look at the instrumental variable estimation of error-components models. *Journal of econometrics*, 68(1): 29-51.
- Arioglu, E. (2021). Board age and value diversity: Evidence from a collectivistic and paternalistic culture. *Borsa Istanbul Review*, 21(3): 209–226.
- Armantier, O., Bruine de Bruin, W., Topa, G., van der Klaauw, W., and Zafar, B. (2015). Inflation expectations and behaviour: Do survey respondents act on their beliefs?. *International Economic Review*, 56(2): 505-536.
- Arouri, m. E. H. (2011). Does crude oil move stock markets in Europe? A sector investigation. *Economic Modelling*, 28: 1716-1725.
- Aspal, P. K., and Dhawan, S. (2014). Financial performance assessment of banking sector in India: A case study of old private sector banks. *The Business and Management Review International Trade and Academic Research Conference*, 5(3): 3–4.
- Athanasoglou, Panayiotis Brissimis, S., and Delis, M. (2005). Bank specific, industry-specific and macroeconomic determinants of bank profitability. *Bank of Greece*, 32026.
- Aysen Doyran, M. (2013). Net interest margins and firm performance in developing countries: Evidence from Argentine commercial banks. *Management Research Review*, 36(7): 720-742.
- Ayub, G., Atif, M., Iqbal, M., Rehman, N. U., and Zaman, Q. (2014). Relationship Between Inflation and Interest Rate: Evidence from Pakistan. *Research Journal of*

Recent Sciences, 3(4): 55.

- Bagirov, M., and Mateus, C. (2019). Oil prices, stock markets and firm performance: Evidence from Europe. *International Review of Economics and Finance*, 61: 270-288.
- Bapat, D. (2017). Exploring the antecedents of loyalty in the context of multi-channel banking. *International Journal of Bank Marketing*, 35(2):174-186.
- Barak, M., and Sharma, R. K. (2024). Does intellectual capital impact the financial performance of Indian public sector banks? An empirical analysis using GMM. *Humanities and Social Sciences Communications*, 11(1): 1–11.
- Barsky, R. B., and Kilian, L. (2002). Oil and the macroeconomy since the 1970s. *Journal of Economic Perspectives*, 18(4): 115-134.
- Basel Committee report. (2001). Basel Committee on Banking Supervision Customer due diligence for banks.
- Baumeister, C., and Kilian, L. (2016). Forty years of oil price fluctuations: Why the price of oil may still surprise us. *Journal of Economic Perspectives*, 30(1) :139-160.
- Beck, T., Cull, R., and Jerome, A. (2005). Bank privatization and performance: Empirical evidence from Nigeria. *Journal of Banking and Finance*, 29(8-9): 2355–2379.
- Behera, S. H., and Raut, S. D. K. (2019). Bank Deposits : Underlying Dynamics. *RBI Bulletin*, 5: 35–46.
- Belkhaoui, S. (2023). Banking system and economic growth linkages in MENA region: Complementarity and substitutability between Islamic and conventional banking. *Journal of Islamic Accounting and Business Research*, 14(2): 267-288.
- Berge, T.J. (2018). Understanding survey-based inflation expectations. *International Journal of Forecasting*. 34 (4): 788–801.

- Bernanke, B. S., Gertler, M., Watson, M., Sims, C. A., and Friedman, B. M. (1997). Systematic monetary policy and the effects of oil price shocks. *Brookings papers on economic activity*, 1997(1): 91-157.
- Bhattacharya, S., and Bhattacharya, S. (2020). The Aftermath of the Naxalbari Movement: Nabarun Bhattacharya's Urban Fantastic Tales. *Postcolonial Modernity and the Indian Novel: On Catastrophic Realism*:157-200.
- Bhattacharya, S.C. and Jana, C. (2009). Renewable energy in India: Historical developments and prospects. *Energy*, 34 (8): 981–991
- Bikker, J., and Bos, J. W. (2008). Bank Performance: A theoretical and empirical framework for the analysis of profitability, competition and efficiency. *Routledge*.
- Binder, C. C. (2020). Long-run inflation expectations in the shrinking upper tail. *Economics Letters*, 186: 108867.
- Biswas, P. K., Chapple, L., Roberts, H., and Stainback, K. (2021). Board Gender Diversity and Women in Senior Management. *Journal of Business Ethics*, 182(1):177-198
- Blackman, C. N. (1981). The management of foreign exchange reserves in small developing countries. *Sir Arthur Lewis Institute of Social and Economic Studies, University of the West Indies*, 30(4) :156–171.
- Blundell, R., and Bond, S. (1998). Initial conditions and moment restrictions in dynamic panel data models. *Journal of Econometrics*, 87(1): 115–143.
- Bond, S. R. (2002). Dynamic panel data models: a guide to micro data methods and practice. *Portuguese Economic Journal*, 1(2):141–162.
- Boyd, J. H., Levine, R., and Smith, B. D. (2001). For evidence on inflation and growth, see Barro. *Journal of Monetary Economics*, 47.
- Brahma, S., Nwafor, C. and Boateng, A. (2021). Board gender diversity and firm performance: The UK evidence. *International Journal of Finance and Economics*, 26(4): 5704–5719.

- Brahmaiah, B., and Ranajee. (2018). Factors Influencing Profitability of Banks in India. *Theoretical Economics Letters*, 08(14): 3046–3061.
- Broadstock, D. C., Fan, Y., Ji, Q., and Zhang, D. (2016). Shocks and stocks: a bottom-up assessment of the relationship between oil prices, gasoline prices and the returns of Chinese firms. *The Energy Journal*, 37(1): 55-86.
- Brown, S. P. A., Yucel, M. K., and Thompson, J. (2003). Business cycles: the role of energy prices. *Federal Reserve Bank of Dallas, Research Department*, 3(4).
- Cagan, P. (1991). Expectations in the German hyperinflation reconsidered. *Journal of International Money and Finance*. 10(4): 552–560.
- Campbell, K. and Mínguez-Vera, A. (2008). Gender diversity in the boardroom and firm financial performance. *Journal of Business Ethics*, 83(3): 435–451.
- Carter, D. A., Simkins, B. J., and Simpson, W. G. (2003). Corporate governance, board diversity, and firm value. *Financial Review*, 38(1): 33–53.
- Cashin, P., Mohaddes, K., Raissi, M., and Raissi, M. (2014). The differential effects of oil demand and supply shocks on the global economy. *Energy Economics*, 44: 113-134.
- Cempakasari, E. P., Firdaus, M., and Hardiyanto, A. T. (2019). Dynamics of Firm's Capital Structure Along The Life Cycle of Indonesian Manufacturing Firms. *Indonesian Journal of Business and Entrepreneurship*, 5(1): 21–31.
- Chaluvadi, S., Raut, R. and Gardas, B.B. (2018). Measuring the performance efficiency of banks in a developing economy: The case study of Indian public sector vs private sector. *Benchmarking*, 25(2) :575–606.
- Chan, Z. R. S. (2015). Women on boards and bank efficiency in ASEAN-5 : the moderating role of the independent directors. *Review of Managerial Science*, 11: 225 -250
- Charnes, A., Cooper, W. W., and Rhodes, E. (1979). Measuring the efficiency of decision-making units. *European journal of operational research*, 3(4): 339.

- Chiaramonte, L., Liu, F. H., Poli, F., and Zhou, M. (2016). How Accurately Can Z-score Predict Bank Failure?. *Financial Markets, Institutions and Instruments*, 25(5): 333–360.
- Chin, L., Saydaliev, H. B., and Kadyrov, S. (2023). The asymmetric effect of oil price fluctuation on non-performing loans in Kazakhstan: evidence from the Ricardian curse of the resource boom. *Journal of East-West Business*, 29(2): 114-137.
- Chioma, O.D and Odinaudoeze, I.J. (2017). International Digital Organization for Scientific Research IDOSR. *Journal of Science and Technology*, 3(1): 37–46.
- Choubey, A. and Sharma, M. (2021). Green banking: the case of the commercial banking sector in Delhi NCR. *Journal of Environmental Planning and Management*, 65(11): 1–24.
- Chow, G. C. (2011). Usefulness of Adaptive and Rational Expectations in Economics. *CEPS Working Paper*, 221: 0–5.
- Christopher Graham, É. B. (2013). The Impact of Liquidity on Bank Profitability. *International Journal of Economics, Commerce and Management United Kingdom*, 5(5): 2306–9007.
- Clark, T.E. and Davig, T., (2009). The Relationship between Inflation and Inflation Expectations. *FOMC Secretariat*: 1–17.
- Coibion, O., Gorodnichenko, Y., Kumar, S., and Pedemonte, M. (2020). Inflation expectations as a policy tool?. *Journal of International Economics*, 124: 103297.
- D’Acunto, F., D. Hoang, and M. Weber (2016). Unconventional fiscal policy, inflation expectations, and consumption expenditure. *CESIFO Working Paper*: 5793.
- Daly, S., and Frikha, M. (2017). Determinants of bank Performance: Comparative Study Between Conventional and Islamic Banking in Bahrain. *Journal of the Knowledge Economy*, 8(2): 471–488
- Dang, R., Houanti, L. H., Reddy, K., and Simioni, M. (2020). Does board gender diversity influence firm profitability? A control function approach. *Economic Modelling*, 90:

168–181.

- Dankwano and Hassan, Z. (2018). Impact of Gender Diversity on Indian Firm's Financial Performance. *Dankwano, RN, and Hassan, 5(5): 319–341.*
- Das, D., Bhatia, V., Pillai, J., and Tiwari, A. K. (2018). The relationship between oil prices and US economy revisited. *Energy Sources, Part B: Economics, Planning, and Policy, 13(1): 37-45.*
- Das, S., Bose, S., and Bhanumurthy, N. R. (2014). Oil price shock, pass-through policy and its impact on India. *Market, Regulations and Finance: Global Meltdown and the Indian Economy: 231-253.*
- Dash, S., Pradhan, R. P., Maradana, R. P., Gaurav, K., and Jayakumar, M. (2020). Impact of banking sector development on insurance market-growth nexus: the study of Eurozone countries. *Empirica, 47(2): 205-243.*
- David, G., and Vlad, M. (2005). A Cross-Country Nonparametric Analysis of Bahrain's Banking System. *IMF Working Paper, 117: 1018–5941.*
- De Wet, J. H. V. H., and Du Toit, E. (2007). Return on equity: A popular, but flawed measure of corporate financial performance. *South African Journal of Business Management, 38(1): 59-69.*
- Dehn, J. (2001). The effects on growth of commodity price uncertainty and shocks. *World Bank, Development Research Group, Policy Research Working Paper: 2455.*
- Delis, M., Iosifidi, M., and Tsionas, M. G. (2017). Endogenous bank risk and efficiency. *European Journal of Operational Research, 260(1): 376-387.*
- Dobbin, F., and Jung, J. (2011). Corporate board gender diversity and stock performance: the competence gap or institutional investor bias? *North carolina law review, 89: 809–836.*
- Donwa, P., Mgbame, C., and Ekpulu, G. (2015). Economic growth: oil and gas contributions. *Sci-Afric Research Journal of Accounting and Monetary Policy, 1(2): 102-108.*

- Doyran, M.A. (2013). Net interest margins and firm performance in developing countries: Evidence from Argentine commercial banks. *Management Research Review*, 36(7): 720–742.
- Dsouza, S., Rabbani, M. R., Hawaldar, I. T., and Jain, A. K. (2022). Impact of Bank Efficiency on the Profitability of the Banks in India: An Empirical Analysis Using Panel Data Approach. *International Journal of Financial Studies*, 10(4): 93.
- Du, X. (2016). Does Confucianism Reduce Board Gender Diversity? Firm-Level Evidence from China. *Journal of Business Ethics*, 136(2): 399–436.
- Duppati, G., Rao, N. V., Matlani, N., Scrimgeour, F., and Patnaik, D. (2020). Gender diversity and firm performance: evidence from India and Singapore. *Applied Economics*, 52(14): 1553-1565.
- Durmaz, N. And Kagochi, J. (2018). Democracy and inter-regional trade enhancement in Sub-Saharan Africa: Gravity model. *Economies*, 6(3): 1–17.
- Elyasiani, E., Mansur, I., and Odusami, B. (2011). Oil price shocks and industry stock returns. *Energy Economics*, 33(5): 966-974.
- Engemann, K. M., Kliesen, K. L., and Owyang, M. T. (2011). Do oil shocks drive business cycles? Some US and international evidence. *Macroeconomic Dynamics*, 15(S3): 498-517.
- Evans, G. W., and Honkapohja, S. (2003). Expectations and the stability problem for optimal monetary policies. *Review of Economic Studies*, 70(4): 807–824.
- Fama, E. F., and French, K. R. (2004). The capital asset pricing model: Theory and evidence. *Journal of economic perspectives*, 18(3): 25-46.
- Fang, J., Lau, C. K. M., Lu, Z., Tan, Y., and Zhang, H. (2019). Bank performance in China: A Perspective from Bank efficiency, risk-taking and market competition. *Pacific-Basin Finance Journal*, 56: 290-309.

- Filis, G., and Chatziantoniou, I. (2014). Financial and monetary policy responses to oil price shocks: evidence from oil-importing and oil-exporting countries. *Review of Quantitative Finance and Accounting*, 42: 709-729.
- Filis, G., Degiannakis, S., and Floros, C. (2011). Dynamic correlation between stock market and oil prices: The case of oil-importing and oil-exporting countries. *International review of financial analysis*, 20(3): 152-164.
- Fitriaty, F., Lubis, T. A., and Trilianah, N. (2018). The influence of fuel oil prices on profitability with corporate social responsibility as moderating variable (Empirical study of companies in oil and gas mining industry listed on Indonesia Stock Exchange). *Jurnal Perspektif Pembiayaan Dan Pembangunan Daerah*, 6(1): 143–154.
- Fran Galetić, T. O. (2018). Measuring Concentration of the Banking Market of the Republic of Croatia. *Leibniz-Informationszentrum Wirtschaft Leibniz Information Centre for Economics*: 598–625.
- Friedman, M. (2018). Theory of the consumption function, *Princeton University Press*, 1: 20–37.
- Fujii, H., Managi, S., and Matousek, R. (2014). Indian bank efficiency and productivity changes with undesirable outputs: A disaggregated approach. *Journal of banking and finance*, 38: 41-50.
- Galletta, S., Mazzù, S., Naciti, V., and Vermiglio, C. (2022). Gender diversity and sustainability performance in the banking industry. *Corporate Social Responsibility and Environmental Management*, 29(1): 161–174.
- García-Herrero, A., Gavilá, S., & Santabárbara, D. (2009). What explains the low profitability of Chinese banks? *Journal of Banking & Finance*, 33(11); 2080-2092.
- Gbatu, A. P., Wang, Z., Wesseh Jr, P. K., and Tutdel, I. Y. R. (2017). The impacts of oil price shocks on small oil-importing economies: Time series evidence for Liberia. *Energy*, 139: 975-990.

- Ghalayini, L. (2011). The interaction between oil price and economic growth. *Middle Eastern Finance and Economics*, 13(21): 127-141.
- Ghosh, A. (2016). Banking sector globalization and bank performance: A comparative analysis of low-income countries with emerging markets and advanced economies. *Review of Development Finance*, 6(1): 58–70.
- Ghosh, S. (2016). Does productivity and ownership matter for growth? Evidence from Indian Banks. *International Journal of Emerging Markets*, 11(4): 607–631.
- Ghosh, S. (2017). Why is it a man’s world, after all? Women on bank boards in India. *Economic Systems*, 41(1): 109–121.
- Goddard, J., Molyneux, P., & Wilson, J. O. (2004). The profitability of European banks: a cross-sectional and dynamic panel analysis. *The Manchester School*, 72(3): 363-381.
- Gong, X., Chen, L., and Lin, B. (2020). Analyzing dynamic impacts of different oil shocks on oil price. *Energy*, 198: 117306.
- Goswami, R., Hussain, F., and Kumar, M. (2019). Banking efficiency determinants in India: a two-stage analysis. *Margin: The Journal of Applied Economic Research*, 13(4): 361-380.
- Govindaraj, M., and Nandagopal, R. (2016). Impact of Falling Oil Prices on Indian Economy. *International Journal of Multidisciplinary Approach and Studies*, 3(1): 220–223.
- Goyal, K. (2017). NPA of Public and Private Banks: A Comparative Study: 219–227.
- Green, C. P., and Homroy, S. (2018). Female directors, board committees and firm performance. *European Economic Review*, 102: 19–38.
- Gul, S., Irshad, F. And Zaman, K. (2011). Factors affecting bank profitability in Pakistan. *Romanian Economic Journal*, 14(39): 61–87.
- Gulati, R. (2015). Trends of cost efficiency in response to financial deregulation.

Benchmarking: An International Journal, 22(5): 808–838.

Gulati, R. And Kumar, S. (2016). Assessing the impact of the global financial crisis on the profit efficiency of Indian banks. *Economic Modelling*, 58: 167–181.

Gupta, N., and Mahakud, J. (2020). CEO characteristics and bank performance: evidence from India. *Managerial Auditing Journal*, 35(8): 1057–1093.

Gürkaynak, R.S., Kantur, Z., Taş, M.A. and Yıldırım, S. (2015). Monetary policy in Turkey after Central Bank independence. *Central Bank of the Republic of Turkey*, 520: 1-29

Guru, B. (2002). Determinants of Commercial Bank Profitability in Mexico. *Econoquantum* 12(1): 97–123.

Guru, B.K., Staunton, J. And Balashanmugam, B., (2002). Determinants of commercial bank profitability in Malaysia. *Journal of Money, Credit, and Banking*, 17(1): 69-82

Hadad, M. D., Hall, M. J., Kenjegalieva, K. A., Santoso, W., and Simper, R. (2011). Banking efficiency and stock market performance: an analysis of listed Indonesian banks. *Review of Quantitative Finance and Accounting*, 37: 1-20.

Hagendorff, J., Collins, M. And Keasey, K. (2007). Bank governance and acquisition performance. *Corporate Governance: An International Review*, 15(5): 957–968.

Hakim, F. K., Hasanah, M., and Herianingrum, S. (2018). Effect of Financing of Revenue Sharing on Return on Assets of Sharia Commercial Banks in Indonesia.

Hakim, L. (2018). Determinant profitability and implications on the value of the company: Empirical study on banking industry in IDX. *International Journal of Economics and Financial Issues*, 8(1): 205–216.

Hamilton, J. D. (1983). Oil and the macroeconomy since World War II. *Journal of Political Economy*, 91(2): 228-248.

Hamilton, J. D. (2011). Nonlinearities and the macroeconomic effects of oil prices.

Macroeconomic Dynamics, 15(S3): 364-378.

- Hammoudeh, S., and Reboredo, J. C. (2018). Oil price dynamics and market-based inflation expectations. *Energy Economics*, 75: 484–491.
- Hani, P. (2020). Impact of frauds on the Indian banking sector. *International Journal of Economics and Financial Issues*, 8(4): 1602.
- Harold, D. (1973). Industry structure, market rivalry, and public policy. *The Journal of Law and Economics*, 16(1): 1–9.
- Hassan, M. (2019). How bank regulations impact efficiency and performance?. *Journal of Financial Economic Policy*, 12(4): 545-575.
- Hesse, H., and Poghosyan, T. (2009). Oil prices and bank performance: Evidence from major oil-exporting countries in the Middle East and North Africa. *World Bank Working Paper*, 9(227).
- Hesse, H., and Poghosyan, T. (2016). Oil prices and bank profitability: Evidence from major oil-exporting countries in the Middle East and North Africa. *In Palgrave Macmillan US*: 247-270.
- Hirtle, B. J., and Stiroh, K. J. (2007). The return to retail and the performance of US banks. *Journal of Banking and Finance*, 31(4): 1101-1133.
- Idris, I. T., and Nayan, S. (2017). A PMG approach to the joint effects of oil price changes and environmental risks on non-performing loans: Evidence from Organisation of the Petroleum Exporting Countries. *International Journal of Energy Economics and Policy*, 7(3): 345-351.
- Ioana, O. R., and Blaga, L. (2017). A split in the Middle East financial system. *Ovidius University Annals, Economic Sciences Series*, 17(1): 573–577.
- Islam, M. S., and Nishiyama, S.-I. (2016). The determinants of bank profitability: Dynamic panel evidence from South Asian countries. *Journal of Applied Finance and Banking*, 6(3): 1792–6599.

- Issa, A., Yousef, H., Bakry, A., Hanaysha, J. R., and Sahyouni, A. (2021). Does the board diversity impact bank performance in the MENA countries? A multilevel study. *Corporate Governance: The International Journal of Business in Society*, 21(5): 865-891.
- Jadah, H. M., Murugiah, L. A., and Adzis, A. B. A. (2016). The effect of board characteristics on Iraqi banks performance. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 6(4): 205–214.
- Jalili, Z., Bishak, M. R. S., Azad, M. A. M., Salmani, B., and Haghghat, J. (2019). Resource-economic growth nexus, role of governance, financial development, globalization, and war. *Journal of Economic Integration*, 34(3): 520-545.
- Goddard, J., Molyneux, P., and Wilson, J. O. S. (2004). Dynamics of growth and profitability in banking. *Journal of Money, Credit and Banking*, 36(6): 1069–1090.
- Jin, Y., Zhai, P., and Zhu, Z. (2022). Oil price shocks and bank risk around the world. *Energy Journal*, 43(1): 89–109.
- Johl, S. K., Kaur, S., and Cooper, B. J. (2015). Board characteristics and firm performance: Evidence from Malaysian public listed firms. *Journal of Economics, Business and Management*, 3(2): 239–243.
- Jones, C. M., and Kaul, G. (1996). Oil and the stock markets. *The Journal of Finance*, 51(2), 463-491.
- Jumono, S., and Mala, C. F. (2017). Market concentration index and performance: Evidence from Indonesian banking industry. *International Journal of Economics and Financial Issues*, 7(2), 249–258.
- Kadir, H. A., Reza Masinaei and Nasim Rahmani (2011). Long-Term Effects of bank Consolidation Program in a Developing Economy. *Journal of Asia Pacific Business Innovation and Technology Management*, 1(1): 20-30
- Kaffash, S. (2014). Oil price and bank performance in the Middle Eastern oil exporting countries (Doctoral dissertation).

- Kagzi, M. And Guha, M. (2018). Does board demographic diversity influence firm performance? Evidence from Indian-knowledge intensive firms. *Benchmarking*, 25 (3): 1028–1058.
- Kanoujiya, J., Bhimavarapu, V. M., and Rastogi, S. (2023). Banks in India: a balancing act between profitability, regulation and NPA. *Vision*, 27(5): 650-660.
- Kanter, R.M. (1977). Some Effects of Proportions on Group Life. *The Gender Gap in Psychotherapy*: 53–78.
- Kapusuzoglu, A., and Ulusoy, M. K. (2015). The interactions between agricultural commodity and oil prices: an empirical analysis. *Agricultural Economics/Zemědělská Ekonomika*, 61(9).
- Karimzadeh, M., and Sasouli, M. (2013). Contribution of online banking to India. *Acta Universitatis Danubius*, 9(6): 59–60.
- Katırcıoğlu, S., Ozatac, N., and Taspınar, N. (2020). The role of oil prices, growth and inflation in bank profitability. *Service Industries Journal*, 40(7–8): 565–584.
- Kelkar, A. S. (2022). Emerging trends of banking frauds and impact on economy: Analytical review with respect to India. *Himalayan Economics and Business Management*: 210–216.
- Khan, I., Khan, I., and Senturk, I. (2019). Board diversity and quality of CSR disclosure: Evidence from Pakistan. *Corporate Governance (Bingley)*, 19(6): 1187–1203.
- Khan, W. A., and Vieito, J. P. (2012). Executive compensation and gender: SandP 1500 listed firms. *Journal of Economics and Finance*, 36(2): 371–399.
- Khan, W. A., Shahid, M., Bari, R., Anam, W., Shehzad, N., and Siddique, S. (2014). Impacts of inflationary trends on banks' performance (large banks segment) in Pakistan. *International Journal of Accounting and Financial Reporting*, 4(1): 296.
- Khandelwal, S., Tailor, Y. K., and Kumar, M. (2016). Deep eutectic solvents (DESs) as eco-friendly and sustainable solvent/catalyst systems in organic transformations. *Journal of Molecular Liquids*, 215: 345-386.

- Khue, N. N. D., and Lai, Y. W. (2020). Threshold effects of inflation on the banking sector performance in the asean-6 countries. *Romanian Journal of Economic Forecasting*, 23(1): 117.
- Kilian, L. (2008). The economic effects of energy price shocks. *Journal of Economic Literature*, 46(4): 871-909.
- Kilian, L., and Vigfusson, R. J. (2011). Nonlinearities in the oil price–output relationship. *Macroeconomic Dynamics*, 15(S3): 337-363.
- Kilic, M. (2015). The effect of board diversity on the performance of banks: Evidence from Turkey. *International Journal of Business and Management*, 10(9): 182–192.
- Killins, R. N., and Mollick, A. V. (2020). Performance of Canadian banks and oil price movements. *Research in International Business and Finance*, 54: 101258.
- Kocaarslan, B., Soytaş, M. A., and Soytaş, U. (2020). The asymmetric impact of oil prices, interest rates and oil price uncertainty on unemployment in the US. *Energy Economics*, 86: 104625.
- Kolapo, T. F., Ayeni, R. K., and Oke, M. O. (2012). Credit risk and commercial banks' performance in Nigeria: A panel model approach. *Australian Journal of Business and Management Research*, 2(2): 31–38.
- Khue, N. N. D., & Lai, Y. W. (2020). Threshold effects of inflation on the banking sector performance in the asean-6 countries. *Romanian Journal of Economic Forecasting*, 23(1): 117.
- Kuchler, A. (2013). The efficiency of Danish banks before and during the crisis: A comparison of DEA and SFA. *Danmarks National bank Working Papers*, 87.
- Kumar, and Kumara. (2020). Market capitalization: Pre and post COVID-19 analysis. *Materials Today: Proceedings*, 37(2): 2553–2557.
- Kumar, M., Sujit, K. S., and Charles, V. (2018). Deriving managerial implications through SERVQUAL gap elasticity in UAE banking. *International Journal of Quality and Reliability Management*, 35(4): 940–964.

- Kumar, V. P., and Kar, S. (2023). Measuring the efficiency of Indian public and private banks using the two-stage network DEA model. *Benchmarking*, 30(2): 382–406.
- Landry, E.E., Bernardi, R.A. and Bosco, S.M. (2016). Recognition for Sustained Corporate Social Responsibility: Female Directors Make a Difference. *Corporate Social Responsibility and Environmental Management*, 23(1): 27–36.
- Larmou, S. and Vafeas, N. (2010). The relation between board size and firm performance in firms with a history of poor operating performance. *Journal of Management and Governance*, 14(1): 61–85.
- Lawson, T. (1981). Keynesian model building and the rational expectations critique. *Cambridge Journal of Economics*, 5(4): 311–326.
- Lee, C. C., and Lee, C. C. (2019). Oil price shocks and Chinese banking performance: Do country risks matter?. *Energy Economics*, 77: 46-53.
- Liang, Q., Xu, P., and Jiraporn, P. (2013). Board characteristics and Chinese bank performance. *Journal of Banking and Finance*, 37(8): 2953–2968.
- Lin, B., and Bai, R. (2021). Oil prices and economic policy uncertainty: Evidence from global, oil importers, and exporters' perspective. *Research in International Business and Finance*, 56: 101357.
- Lin, N., Zhang, L. and Guo, X. (2020). The Effects of Non-interest Activities on Banking Loan Risk in China. *Revista Argentina de Clínica Psicológica*, 29(5): 145.
- Lin, X., and Zhang, Y. (2009). Bank ownership reform and bank performance in China. *Journal of Banking and Finance*, 33(1): 20–29.
- Liu, H., and Wilson, J. O. S. (2010). The profitability of banks in Japan. *Applied Financial Economics*, 20(24): 1851–1866.
- Lizardo, R. A., and Mollick, A. V. (2010). Oil price fluctuations and US dollar exchange rates. *Energy economics*, 32(2): 399-408.
- Lopatta, K. and Tchikov, M. (2016). Do microfinance institutions fulfil their promise?

- Evidence from cross-country data. *Applied Economics*, 48(18): 1655–1677.
- Lopatta, K., Tchikov, M., and Körner, F. M. (2019). The impact of market sectors and rating agencies on credit ratings: global evidence. *The Journal of Risk Finance*, 20(5): 389-410.
- Low, D. C., Roberts, H., and Whiting, R. H. (2015). Board gender diversity and firm performance: Empirical evidence from Hong Kong, South Korea, Malaysia and Singapore. *Pacific-Basin Finance Journal*, 35: 381-401.
- Luo, H., Kamarudin, F., and Nor, N. M. (2024). The impact of economic uncertainty on bank efficiency—the moderating role of country governance. *Heliyon*, 10(6).
- Ma, Y., Zhang, Y., and Ji, Q. (2021). Do oil shocks affect Chinese bank risk? *Energy Economics*, 96: 105166.
- Mahadeo, J.D., Soobaroyen, T. and Hanuman, V.O. (2012). Board Composition and Financial Performance: Uncovering the Effects of Diversity in an Emerging Economy. *Journal of Business Ethics*, 105(3): 375–388.
- Maiti, A., and Jana, S. K. (2017). Determinants of profitability of banks in India: A panel data analysis. *Scholars Journal of Economics, Business and Management*, 4(7): 436-445.
- Maity, S., and Sahu, T. N. (2022). How far the Indian banking sectors are efficient?: An empirical investigation. *Asian Journal of Economics and Banking*, 6(3): 413–431.
- Maji, S. G., and Saha, R. (2021). Gender diversity and financial performance in an emerging economy: empirical evidence from India. *Management Research Review*, 44(12): 1660-1683.
- Maji, S.G. and Hussain, F. (2021). Technical efficiency, intellectual capital efficiency and bank performance in emerging markets: the case of India. *Journal of Advances in Management Research*, 18(5): 708–737.
- Malmendier, U., and S. Nagel (2016). Learning from inflation experiences. *Quarterly Journal of Economics*, 131(1): 53-87.

- Mangala, D., and Soni, L. (2023). A systematic literature review on frauds in banking sector. *Journal of Financial Crime*, 30(1), 285–301.
- Maria, M.B. and Hussain, F. (2023). Does inflation expectation affect banks' performances? Evidence from Indian banking sector. *Journal of Economic and Administrative Sciences*.
- Marimba, K. A. (2018). Effect of inflation rate on profitability of commercial banks in Kenya (Doctoral dissertation, Thesis, University of Nairobi).
- Marinkovic, S. and Radovic, O. (2010). On the determinants of interest margin in transition banking: the case of Serbia. *Managerial Finance*, 36(12): 1028–1042.
- Meckling, W. H., & Jensen, M. C. (1976). Theory of the Firm. *Managerial Behavior, Agency Costs and Ownership Structure*.
- Mensi, S., and Zouari, A. (2010). Efficient structure versus market power: Theories and empirical evidence. *International journal of Economics and Finance*, 2(4): 151-166.
- Micco, A., Panizza, U. And Yaez, M. (2007). Bank ownership and performance: does politics matter?. *Journal of Banking and Finance*, 31(1): 219-241.
- Mohan, R., Mohanty, D., Nachane, D. M., Roy, B., Kapur, G., Singh, Y., Ray, A. K., Raj, J., Rao, K. U. B., Maria, P., Mal, O. P., and Augustine, S. (2010). Inflation Expectations Survey of Households. *RBI Bulletin, November 2016*: 41–48.
- Mohanty, D. (2010). Measures of Inflation in India: Issues and Perspective. *RBI Bulletin*: 299–307.
- Moreira, A.C. and Silva, P.M. (2013). Market orientation, innovation and organizational commitment in industrial firms. *Market-Tržište*, 25 (2), 123–142.
- Muth, J. F. (1961). Rational expectations and the theory of price movements. *Econometrica: journal of the Econometric Society*, 315-335.
- Nagaraju, T. (2014). An analysis of profitability and marketability efficiencies of indian

- public and private banks. *Indian Journal of Finance*, 8(1): 15–29.
- Narasimhan, R. and Jayaram, J. (1998). Causal linkages in supply chain management: An exploratory study of North American manufacturing firms. *Decision Sciences*, 29(3): 579–605.
- Narayan, P. K., & Gupta, R. (2015). Has oil price predicted stock returns for over a century? *Energy economics*, 48:18-23.
- Nguyen, T., Locke, S. and Reddy, K. (2015). Does boardroom gender diversity matter? Evidence from a transitional economy. *International Review of Economics and Finance*, 37: 184–202.
- Nguyen, T. H. H., Ntim, C. G., and Malagila, J. K. (2020). Women on corporate boards and corporate financial and non-financial performance: A systematic literature review and future research agenda. *International review of financial analysis*, 71: 101554.
- Nielsen, S. and Huse, M. (2010). The contribution of women on boards of directors: Going beyond the surface. *Corporate Governance: An International Review*, 18(2): 136–148.
- Nippani, S., and Ling, R. (2021). Bank size and performance: An analysis of the industry in the United States in the post-financial-crisis era. *Journal of Financial Research*, 44(3): 587-606.
- Nouaili, M. A., Abaoub, E., and Ochi, A. (2015). The determinants of banking performance in front of financial changes: Case of trade banks in Tunisia. *International Journal of Economics and Financial Issues*, 5(2): 410-417.
- Oino, I. (2019). Do disclosure and transparency affect bank 's financial performance ?. 19 (6):1344–1361.
- Oleka Dorothy Chioma and Isaac JaneFrances Odinaudoeze. (2017). International Digital Organization for Scientific Research IDOSR. *Idosr Journal of Science and Technology*, 3(1): 37–46.

- Olokoyo, F., Ibhagui, O., Babajide, A., and Yinka-Banjo, C. (2021). The Impact of Macroeconomic Variables on Bank Performance in Nigeria. *Savings and Development*, 43(3): 31–47.
- Olson, D., and Zoubi, T. A. (2011). Efficiency and bank profitability in MENA countries. *Emerging Markets Review*, 12(2): 94–110.
- Owen, A. L., and Temesvary, J. (2018). The performance effects of gender diversity on bank boards. *Journal of Banking and Finance*, 90: 50–63.
- Ozdincer, B. and Ozyildirim, C. (2008). Determining the factors of bank performance with a focus on risk and technical efficiency. *In Proceedings of the 2nd WSEAS International Conference on management, marketing and finances*, 8: 24-26
- Palaniappan, S., Mustapha, A., Foozy, C.F.M. and Atan, R., (2017). Customer profiling using classification approach for bank telemarketing. *JOIV: International Journal on Informatics Visualization*, 1(4-2): 214-217
- Parvarthy, and Satheesh, E. K. (2019). Behaviour of Equity Investors towards Investment in the Banking Sector in the Context of Bank Frauds in India. *International Journal of Management Studies*, 1(8): 40.
- Patra, B., Padhan, P. C., and Padhi, P. (2023). Efficiency of Indian Banks—private versus public sector banks: A two-stage analysis. *Cogent Economics and Finance*, 11(1): 2163081.
- Pattanaik, S., Muduli, S. And Ray, S. (2020). Inflation expectations of households: do they influence wage-price dynamics in India?. *Macroeconomics and Finance in Emerging Market Economies*, 13(3): 244–263.
- Peltzman, S. (1977). The gains and losses from industrial concentration. *The Journal of Law and Economics*, 20(2): 229-263.
- Pennacchi, G. G., and Santos, J. A. (2021). Why do banks target ROE?. *Journal of Financial Stability*, 54: 100856.
- Pennathur, A. K., Subrahmanyam, V., and Vishwasrao, S. (2012). Income diversification

- and risk: Does ownership matter? An empirical examination of Indian banks. *Journal of Banking and Finance*, 36(8): 2203–2215.
- Perry, P. (1992). Do banks gain or lose from inflation?. *Journal of retail banking*, 14(2): 25-31.
- Perryman, A.A., Fernando, G.D. and Tripathy, A. (2016). Do gender differences persist? An examination of gender diversity on firm performance, risk, and executive compensation. *Journal of Business Research*, 69(2): 579–586.
- Petersen, M. A., and Schoeman, I. (2008). Modeling of banking profit via return-on-assets and return-on-equity. *Proceedings of the World Congress on Engineering*, 2(1): 12-37.
- Pfeffer, J., & Salancik, G. R. (1978). *The external control*. New York.
- Phan, D. H. B., Tran, V. T., and Iyke, B. N. (2022). Geopolitical risk and bank stability. *Finance Research Letters*, 46: 102453.
- Pinto, P., Hawaldar, I. T., Rahiman, H. U., TM, R., and Sarea, A. (2017). An evaluation of financial performance of commercial banks. *International Journal of Applied Business and Economic Research*, 15(22): 605-618.
- Pokhriyal, A.K., Rani, R. and Uniyal, J., (2014). Role of micro-finance in the empowerment of the women. *Journal of business and finance*, 2(1): 21-31.
- Pooja, M. (2019). An Empirical Study on the Impact of Banking Frauds in the Development of Indian Economy: With Special Reference to Public Sector Banks. *International Journal of Exclusive Management Research*, 9(2): 1–13.
- Pradhan, R. (2014). Z Score Estimation for Indian Banking Sector. *International Journal of Trade, Economics and Finance*, 5(6): 516–520.
- Pradhan, R. P., Arvin, M. B., Nair, M., Hall, J. H., and Gupta, A. (2017). Is there a link between economic growth and insurance and banking sector activities in the G-20 countries? *Review of Financial Economics*, 33: 12–28.

- Pradhan, R., B. Arvin, M., R. Norman, N., and H. Hall, J. (2014). The dynamics of banking sector and stock market maturity and the performance of Asian economies: Time series evidence. *Journal of Economic and Administrative Sciences*, 30(1): 16-44.
- Prashar, K. (2019). *Recent Developments in Banking Sector in India*. 1–20.
- Rafinda, A., Rafinda, A., Witiastuti, R. S., Suroso, A., and Trinugroho, I. (2018). Board diversity, risk and sustainability of bank performance: evidence from India. *Journal of Security and Sustainability Issues*, 7(4): 627–636.
- Rajaraman, I., Bhaumik, S., and Bhatia, N. (1999). NPA variations across Indian commercial banks: Some findings. *Economic and Political Weekly*: 161-168.
- Rakshit, B. (2023). Assessing the effects of cost, revenue and profit efficiency on bank performance: empirical evidence from Indian banking. *International Journal of Organizational Analysis*, 31(5): 1867-1898.
- Ramly, Z., Sok-Gee, C., Mustapha, M. Z., and Sapiei, N. S. (2015). Gender diversity, board monitoring and bank efficiency in ASEAN-5. *South East Asia Journal of Contemporary Business, Economics and Law*, 7(1): 9-21.
- Ramly, Z., Chan, S.G., Mustapha, M.Z. and Sapiei, N.S., (2017). Women on boards and bank efficiency in ASEAN-5: the moderating role of the independent directors. *Review of Managerial Science*, 11(1): 225-250.
- Raut, R., Cheikhrouhou, N. and Kharat, M. (2017). Sustainability in The Banking Industry: A Strategic Multi-Criterion Analysis. *Business Strategy and the Environment*, 26 (4): 550–568.
- Rixom, J. M., Jackson, M., and Rixom, B. A. (2023). Mandating diversity on the board of directors: Do investors feel that gender quotas result in tokenism or added value for firms?. *Journal of Business Ethics*, 182(3): 679-697.
- Robert Jr, L. P., Dennis, A. R., and Ahuja, M. K. (2018). Differences are different:

- Examining the effects of communication media on the impacts of racial and gender diversity in decision-making teams. *Information Systems Research*, 29(3) :525-545.
- Roodman, D. (2009). How to do xtabond2: An introduction to difference and system GMM in Stata. *Stata Journal*, 9(1): 86–136.
- Rost, K. and Osterloh, M. (2010). Opening the black box of upper echelons: Drivers of poor information processing during the financial crisis. *Corporate Governance: An International Review*, 18(3): 212–233.
- Saeed, M.S., (2014). Bank-related, industry-related and macroeconomic factors affecting bank profitability: A case of the United Kingdom. *Research journal of finance and accounting*, 5(2): 42-50.
- Saggar, R., Arora, N. and Singh, B. (2022). Gender diversity in corporate boardrooms and risk disclosure: Indian evidence. *Gender in Management*, 37(2): 182–201.
- Sahoo, M. (2021). Measuring Contagion Effects of Crude Oil Prices on Sectoral Stock Price Indices in India. *RBI working paper series, January*.
- Said, A. (2015). The influence of oil prices on Islamic banking efficiency scores during the financial crisis: Evidence from the MENA area. *Journal of Finance and Banking Studies*, 4(3).
- Saif-Alyousfi, A. Y., Rus, R. M., and Mohd, K. N. T. (2018). Oil price and banking sectors in gulf cooperation council economies before and after the global financial turmoil: Descriptive analysis. *International Journal of Energy Economics and Policy*, 8(6): 89-101.
- Saif-Alyousfi, A. Y., Saha, A., Md-Rus, R., and Taufil-Mohd, K. N. (2021). Do oil and gas price shocks have an impact on bank performance?. *Journal of Commodity Markets*, 22: 100147.
- Saji, U., Abdul, M., and Jozsef, P. (2023). Determinants of bank efficiency in emerging economy: A data envelopment anlaysisi approach. *Department of Economics*,

Faculty of Economics and Administration, Masaryk University, Žerotínovo nám.,
63(3): 1005–1011.

Salancik, G and Pfeffer, J. (2015). External control of organizations—Resource dependence perspective. *Routledge*, 2:(355-370).

Samuel, G. G., and Samuel, K. A. (2018). Assessment of the relationship between leverage and performance: An empirical study of unlisted banks in Ghana. *Journal of Economics and International Finance*, 10(10): 123–133.

Sanan, N.K. (2016b). Board gender diversity and firm performance: evidence from India', *Asian Journal of Business Ethics*, 5(1–2): 1–18.

Sargent, T. J., and Wallace, N. (1973). Rational expectations and the dynamics of hyperinflation. *International economic review*: 328-350.

Sarmah, A., and Bal, D. P. (2021). Does Crude Oil Price Affect the Inflation Rate and Economic Growth in India? A New Insight Based on Structural VAR Framework. *The Indian Economic Journal*, 69(1), 123–139.

Seenaiyah, K., Rath, B. N., and Samantaraya, A. (2015). Determinants of bank profitability in the post-reform period: Evidence from India. *Global Business Review*, 16(5_suppl): 82S-92S.

Seiford, L. M., and Joe Zhu. (1999). Profitability and Marketability of the Top 55 U.S. Commercial Banks. *Institute for Operations Research and the Management Sciences*, 83(3): 335–340.

Sek, S. K., Teo, X. Q., and Wong, Y. N. (2015). A comparative study on the effects of oil price changes on inflation. *Procedia Economics and Finance*, 26: 630-636.

Sensarma, R., (2006). Are foreign banks always the best? Comparison of state-owned, private and foreign banks in India. *Economic Modelling*, 23(4): 717-735.

Shaeri, K., and Katircioğlu, S. (2018). The nexus between oil prices and stock prices of oil, technology and transportation companies under multiple regime shifts. *Economic research-Ekonomska istraživanja*, 31(1): 681-702.

- Shahid, M. N., Abbas, A., Latif, K., Attique, A., and Khalid, S. (2020). The mediating role of board size, philanthropy and working capital management between basic corporate governance factors and firm's performance. *Journal of Asian Business and Economic Studies*, 27(2): 135-151.
- Buniamin, S., Johari, N. H., Abd Rahman, N. R., and Rauf, F. H. A. (2012). Board diversity and discretionary accruals of the top 100 Malaysia corporate governance (MCG) index company. *African Journal of business management*, 6(29): 8496.
- Shen, C. H., and Huang, Y. L. (2013). Effects of earnings management on bank cost of debt. *Accounting and Finance*, 53(1): 265-300.
- Shihadeh, F. H., Hannon, A. M. T., Guan, J., Ul Haq, I., and Wang, X. (2018). Does financial inclusion improve the banks' performance? Evidence from Jordan. *Research in Finance*, 34: 117–138.
- Sholikha, O. (2023). Cost efficiency, innovation and financial performance of banks in Indonesia. *Journal of Economic and Administrative Sciences*, 39(1): 100–116.
- Siddiqui, A., Mahmood, H., and Margaritis, D. (2020). Oil prices and stock markets during the 2014–16 oil price slump: Asymmetries and speed of adjustment in GCC and oil-importing countries. *Emerging Markets Finance and Trade*, 56(15): 3678-3708.
- Sill, K. (2007). The macroeconomics of oil shocks. *Federal Reserve Bank of Philadelphia, Business Review*, 1(1): 21-31.
- Singh, D. P., Mishra, A., and Shaw, P. (2024). Taking cognisance of households' inflation expectations in India. *Macroeconomics and Finance in Emerging Market Economies*: 1-28.
- Singhal, D. (2012). Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances.
- Singhal, S., Newell, G. and Nguyen, T.K. (2011). The significance and performance of infrastructure in India. *Journal of Property Research*, 28 (1): 15–34.

- Singhania, S., Singh, J., and Aggrawal, D. (2024). Board committees and financial performance: exploring the effects of gender diversity in the emerging economy of India. *International Journal of Emerging Markets*, 19(6): 1626-1644.
- Sinha, P., and Sharma, S. (2016). Determinants of bank profits and its persistence in Indian Banks: a study in a dynamic panel data framework. *International Journal of System Assurance Engineering and Management*, 7: 35-46.
- Smirlock, M. (1985). Evidence on the (Non) Relationship between Concentration and Profitability in Banking. *Journal of Money, Credit and Banking*, 17(1): 69-83.
- Sodeyfi, S. (2016). Review of Literature on the Nexus of Financial Leverage, Product Quality, and Business Conditions. *International journal of economic perspectives*, 10(2).
- Sodeyfi, S., and Katircioglu, S. (2016). Interactions between business conditions, economic growth and crude oil prices. *Economic Research-Ekonomska Istraživanja*, 29(1): 980-990.
- Sreenu, N. (2018). The effects of oil price shock on the Indian economy—A study. *The Indian Economic Journal*, 66(1-2): 190-202.
- Sufian, F. (2011). Benchmarking the efficiency of the Korean banking sector: A DEA approach. *Benchmarking*, 18(1), 107–127.
- Sufian, F. and Chong, R.R. (2009). Determinants of bank profitability in a developing economy: Empirical evidence from Bangladesh. *Journal of Business Economics and Management*, 10(3): 207–217.
- Suyanto, S. (2021). The Effect of Bad Credit and Liquidity on Bank Performance in Indonesia. *Journal of Asian Finance, Economics and Business*, 8(3): 451–458.
- Syed, A. A. (2020). Does Banking Efficiency, Regulation, and Operations Affect Banking Performance in South Asia: Dynamic Correlated Model Approach. *Frontiers in Applied Mathematics and Statistics*, 6(10): 1–8.
- Taljaard, C.C., Ward, M.J.D. and Muller, C.J. (2015). Board diversity and financial

- performance: A graphical time-series approach. *South African Journal of Economic and Management Sciences*, 18(3): 425–448.
- Tan, Y. and Floros, C. (2012). Bank profitability and inflation: The case of China. *Journal of Economic Studies*, 39(6): 675–696.
- Tang, W., Wu, L., and Zhang, Z. (2010). Oil price shocks and their short-and long-term effects on the Chinese economy. *Energy Economics*, 32: S3-S14.
- Taylor, J. B. (1993). Discretion versus policy rules in practice. *Carnegie-Rochester conference series on public policy*, 39: 195-214.
- Thadeus, E. D (2012). Analysis of Effect of Financing Leverage on Bank Performance: Evidence from Nigeria. *Journal of Public Administration and Governance*, 2(4): 178-187.
- Tone, K. (2001). A slacks-based measure of efficiency in data envelopment analysis. *European journal of operational research*, 130(3): 498-509.
- Torchia, M., Calabrò, A. and Huse, M. (2011). Women Directors on Corporate Boards: From Tokenism to Critical Mass. *Journal of Business Ethics*, 102(2): 299–317.
- Totonchi, J. (2011). Macroeconomic theories of inflation. *International conference on economics and finance research*, 4 (1): 459-462.
- Tran, D.B. and Vo, D.H. (2018). Should bankers be concerned with Intellectual capital? A study of the Thai banking sector. *Journal of Intellectual Capital*, 19 (5): 897–914.
- Tregenna, F. (2009). The fat years: the structure and profitability of the US banking sector in the pre-crisis period. *Cambridge Journal of Economics*, 33(4): 609-632.
- Triana, M. Del C., Miller, T.L. and Trzebiatowski, T.M. (2014). The double-edged nature of board gender diversity: Diversity, firm performance, and the power of women directors as predictors of strategic change. *Organization Science*, 25(2): 609–632.
- Tsai, Y. S., Lin, C. C., and Chen, H. Y. (2015). Optimal diversification, bank value maximization and default probability. *Applied Economics*, 47(24): 2488-2499.

- Tverberg, G. E. (2012). Oil supply limits and the continuing financial crisis. *Energy*, 37(1): 27-34.
- Uddin, M. N., Rashid, M. H. U., and Rahman, M. T. (2022). Profitability, marketability, and CSR disclosure efficiency of the banking industry in Bangladesh. *Heliyon*, 8(11).
- Vallence, C. (2012). Foreign Exchange Reserves and the Reserve Bank's Balance Sheet. *RBA Bulletin, December*: 57-63.
- Varghese, G. (2017). Inflationary effects of oil price shocks in Indian economy. *Journal of Public Affairs*, 17(3): e1614.
- Weintraub, S. (1958). An approach to the theory of income distribution. (*No Title*).
- Wernerfelt, B. And Cynthia A. Montgomery (1988). Tobin' s q and the Importance of Focus in Firm Performance. *The American Economic Review*, 78(1): 246–250
- Williams, B. (2003). Domestic and international determinants of bank profits: Foreign banks in Australia. *Journal of Banking and Finance*, 27(6): 1185-1210.
- Yusuf, M. And Muhammed, A. (2021). Impact of monetary policy decision on profitability of listed deposit money banks in Nigeria. *International journal of Management Science and entrepreneurship*: 177–194.
- Zeitun, R. (2012). The Efficiency of Banks and Financial Crisis in a Developing Economy : The Case of Jordan. *International Review of Accounting, Banking and Finance*. 4(2): 28–60.
- Zou, Y., Miller, S. M., and Malamud, B. (2011). Geographic deregulation and commercial bank performance in US state banking markets. *The Quarterly Review of Economics and Finance*, 51(1): 28-35.

List of Publications

(i) Journal Articles

- Maria, M.B and Hussain, F. (2023). Does inflation expectation affect banks' performances? Evidence from Indian banking sector. *Journal of Economic and Administrative Sciences*, DOI:[10.1108/jeas-05-2023-0123](https://doi.org/10.1108/jeas-05-2023-0123)
- Maria, M.B. and Hussain, F. (2024). Impact of board gender diversity on performance of public sector vis-a- vis private sector banks in India. *Gender in management-An international Journal*, <https://doi.org/10.1108/GM-06-2023-0232>

This article is published in a UGC Care Listed and Scopus Indexed Journal.

(ii) Book Chapters

- Maria, M.B. and Gogoi, N (2023) "Effect of gender diversity on banking performance in India. Contemporary issue in commerce management and social sector development, Rangapara college, Assam, pp-1-12, ISBN 978-81-923478-7-5
- Gogoi, N and Maria, M.B. (2023) "A study on firm performance of the Indian Automobile Industry and its determinants ,Insight into paradigm shift in commerce ,Eureka publication, Economy and society, Vol(4)pp 76-94

(iii). Conferences and Seminars

- Paper presented in on Graduate research meet organized by IIT, Guwahati, during 6-7 January 2023 entitled " Inflationary conditions and banking performance In India
- Paper presented in 6th Annual conference of Sustainability Development: Business policy & Management practices organised by Northeast India Commerce & Management Association (NEICMA) and Shillong College, during 5-6 of May, 2023 entitled inorganic or organic fertilizers? Evidence from Indian Agro based Industry
- Paper presented in "International Seminar on Accounting, Finance, Business and Social science (ISAFBS'2023)" organized by Assam University, Alabama A& M University, and North Easter University during 11-16 September 2023 entitled "Impact of Gender Diversity on Banking Performance in India: A Panel Data Analysis".

- Paper presented in International Finance and Accounting Conference (IFAC 2023) organized by IIM Jammu during 8 - 9 September 2023 entitled " Profitability and Marketability Efficiency in India: A Panel Data Analysis ".
- Paper presented in 5th International conference 2024” Entrepreneurship and business sustainability organised by youth empowerment and research association (YERA), Commerce and management association of India (CMAI) and Norbuling Rigter college, Bhutan during 3-5 May 2024 entitled” Impact of board gender diversity on performance of public sector vis-a- vis private sector banks in India”