

## Prof. ERCAN ÖZEN

### Personal Information

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### International Researcher IDs

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Publons / Web Of Science ResearcherID: A-2697-2019

Yoksis Researcher ID: 52520

### Education Information

Doctorate, Afyon Kocatepe University, Sosyal Bilimler Enstitüsü, İşletme (Dr), Turkey 2003 - 2008

Postgraduate, Anadolu University, Sosyal Bilimler Enstitüsü, Muhasebe (YI) (Tezli), Turkey 1994 - 1997

Undergraduate, Anadolu University, İktisadi Ve İdari Bilimler Fakültesi, Maliye Bölümü, Turkey 1990 - 1994

### Foreign Languages

English, B1 Intermediate

### Dissertations

Doctorate, İzmir vadeli işlem ve opsiyon borsası'xxnda hisse senedine dayalı futures işlemlerin spot piyasa etkinliğine katkısı: İMKB 30 endeksi için bir uygulama, Afyon Kocatepe University, Sosyal Bilimler Enstitüsü, İşletme (Dr), 2008

Postgraduate, Banka yatırım fonları muhasebesi ve yatırım fonları raporlarının, bilgi kullanıcılar açısından önemi, Anadolu University, Sosyal Bilimler Enstitüsü, Muhasebe (YI) (Tezli), 1997

### Academic Titles / Tasks

Associate Professor, Usak University, Uygulamalı Bilimler Yüksekokulu, Bankacılık Ve Finans Bölümü, 2017 - Continues

Usak University, Uygulamalı Bilimler Yüksekokulu, Bankacılık Ve Finans Bölümü, 2013 - 2017

Assistant Professor, Usak University, BANAZ MESLEK YÜKSEKOKULU, İktisadi Ve İdari Programlar Bölümü, 2009 - 2013

Lecturer, Usak University, BANAZ MESLEK YÜKSEKOKULU, İktisadi Ve İdari Programlar Bölümü, 2002 - 2009

Lecturer, Anadolu University, Açıköğretim Fakültesi, İktisadi Ve İdari Programlar Bölümü, 1995 - 2002

### Academic and Administrative Experience

Usak University, 2017 - 2022

Usak University, 2014 - 2015

Usak University, 2009 - 2010

Usak University, 2008 - 2009

## Courses

FİNANSAL YÖNETİM-II, Undergraduate, 2021 - 2022, 2015 - 2016, 2014 - 2015  
TÜREV PİYASA İŞLEMLERİ-1, Undergraduate, 2021 - 2022  
MESLEKİ UYGULAMA-II, Undergraduate, 2021 - 2022  
BANKACILIĞA GİRİŞ-II, Undergraduate, 2021 - 2022, 2015 - 2016, 2014 - 2015  
Tez Çalışması-I, Postgraduate, 2021 - 2022  
Finans Teorisi ve Yönetimi, Postgraduate, 2021 - 2022  
Bankacılığa Giriş-I, Undergraduate, 2021 - 2022, 2015 - 2016, 2014 - 2015  
ULUSLARARASI BANKACILIK, Undergraduate, 2021 - 2022  
Uzmanlık Alan Dersi-I, Postgraduate, 2021 - 2022  
Finansal Yönetim-1, Undergraduate, 2021 - 2022  
MEZUNİYET PROJESİ, Undergraduate, 2021 - 2022  
TÜREV PİYASA VE İŞLEMLERİ-II, Undergraduate, 2021 - 2022  
Türev Araçlar ve Finansal Risk Yönetimi, Postgraduate, 2020 - 2021  
Finansal Piyasalar, Postgraduate, 2020 - 2021  
Menkul Kıymet Analizi ve Portföy Yönetimi, Postgraduate, 2020 - 2021  
FİNANSAL YÖNETİM-I, Undergraduate, 2015 - 2016, 2014 - 2015  
PARA VE SERMAYE PİYASALARI, Undergraduate, 2015 - 2016  
Bireysel Bankacılık, Undergraduate, 2014 - 2015  
Bankacılık Hukuku, Undergraduate, 2014 - 2015  
İleri Finansal Yönetim, Postgraduate, 2014 - 2015  
Genel Muhasebe, Undergraduate, 2013 - 2014  
Finansal Yönetim, Undergraduate, 2013 - 2014  
Maliyet Muhasebesi, Undergraduate, 2013 - 2014  
Bankacılığa Giriş, Undergraduate, 2013 - 2014  
Para ve Sermaye Piyasaları, Postgraduate, 2013 - 2014  
Muhasebe Paket Program Kullanımı, Undergraduate, 2013 - 2014

## Published journal articles indexed by SCI, SSCI, and AHCI

- I. **The Impact of ESG Scores on Bank Market Value? Evidence from the U.S. Banking Industry**  
Ersoy E., Swiecka B., Grima S., ÖZEN E., Romanova I.  
Sustainability (Switzerland), vol.14, no.15, 2022 (SCI-Expanded)
- II. **Financial literacy: The case of Poland**  
Swiecka B., Yeşildağ E., ÖZEN E., Grima S.  
Sustainability (Switzerland), vol.12, no.2, 2020 (SCI-Expanded)

## Articles Published in Other Journals

- I. **Parametric Evaluation Techniques for Reliability of Internet of Things (IoT)**  
Singh K., Singh Y., Barak D., Yadav M., ÖZEN E.  
International Journal of Computational Methods and Experimental Measurements, vol.11, no.2, pp.123-134, 2023 (Scopus)
- II. **Impact of the European Green Deal (EDG) on the Agricultural Carbon (CO<sub>2</sub>) Emission in Turkey**  
Taneja S., ÖZEN E.  
International Journal of Sustainable Development and Planning, vol.18, no.3, pp.715-727, 2023 (Scopus)
- III. **DOES REAL EFFECTIVE EXCHANGE RATE HAVE AN EFFECT ON LEATHER AND LEATHER PRODUCTS EXPORTS IN TURKIYE?**

- OZEN E., Yıldırım A. E.  
Mali Çözüm, vol.33, no.175, pp.65-81, 2023 (Peer-Reviewed Journal)
- IV. **To analyse the relationship between bank's green financing and environmental performance**  
Taneja S., ÖZEN E.  
International Journal of Electronic Finance, vol.12, no.2, pp.163-175, 2023 (Scopus)
- V. **TÜRKİYE'DE REEL EFEKTİF DÖVİZ KURUNUN DERİ VE DERİ MAMULLERİ İHRACATI ÜZERİNDE ETKİSİ VAR MI?**  
ÖZEN E., YILDIRIM A. E.  
Mali Çözüm, vol.33, no.175, pp.65-81, 2023 (Peer-Reviewed Journal)
- VI. **To Analyze the Relationship between Bank's Green Financing and Environmental Performance**  
Taneja S., ÖZEN E.  
INTERNATIONAL JOURNAL OF ELECTRONIC FINANCE, 2023 (Scopus)
- VII. **The Financial Literacy of College Students: Evidence From India**  
Dahiya M., ÖZEN E., Yadav K.  
ASR:Chiang Mai University Journal of Social Sciences and Humanities, vol.10, no.1, 2023 (Peer-Reviewed Journal)
- VIII. **How Digital Banking Affects Greenhouse Gas Emissions in Turkey? An Empirical Investigation**  
ÖZEN E., Yıldırım A. E.  
Statistika, vol.103, no.1, pp.101-112, 2023 (ESCI)
- IX. **Abridgement of Renewables: It's Potential and Contribution to India's GDP**  
Dangwal A., Taneja S., ÖZEN E., Todorovic I., Grima S.  
International Journal of Sustainable Development and Planning, vol.17, no.8, pp.2357-2363, 2022 (Scopus)
- X. **Time-Varying Structure of the Optimal Hedge Ratio for Emerging Markets**  
TETİK M., ÖZEN E.  
SCIENTIFIC ANNALS OF ECONOMICS AND BUSINESS, vol.69, no.4, pp.521-537, 2022 (ESCI)
- XI. **The Linkage between Fiscal Policy and Non-Performing Household Loans in Turkey**  
ÖZEN E., Hodžić S., Yildirim A. E.  
South East European Journal of Economics and Business, vol.17, no.2, pp.113-124, 2022 (ESCI)
- XII. **Role of Social Inclusion in Sustainable Urban Developments: An Analyse by PRISMA Technique**  
Taneja S., Jaggi P., Jewandah S., ÖZEN E.  
International Journal of Design and Nature and Ecodynamics, vol.17, no.6, pp.937-942, 2022 (Scopus)
- XIII. **The Dynamic Connectedness between Risk and Return in the Fintech Market of India: Evidence Using the GARCH-M Approach**  
Bhatnagar M., ÖZEN E., Taneja S., Grima S., Rupeika-Apoga R.  
Risks, vol.10, no.11, 2022 (ESCI)
- XIV. **Behavioral Finance and Financial Literacy: An Evaluation for Teachers**  
ERSOY G., ÖZEN E.  
Journal of Economics and Business Issues, vol.2, no.1, pp.33-44, 2022 (Peer-Reviewed Journal)
- XV. **Empirical Analysis of the Effect of Foreign Trade in Computer and Communication Services on Economic Growth in India**  
ÖZEN E., B. M., Taneja S.  
Journal of Economics and Business Issues, vol.2, no.2, pp.24-34, 2022 (Peer-Reviewed Journal)
- XVI. **A wave of green start-ups in India—The study of green finance as a support system for sustainable entrepreneurship**  
Bhatnagar M., Taneja S., ÖZEN E.  
GREEN FINANCE, vol.4, no.2, pp.253-273, 2022 (Peer-Reviewed Journal)
- XVII. **A COMPARATIVE ANALYSIS BETWEEN WESTERN BALKAN COUNTRIES AND SELECTED OECD COUNTRIES (2010 - 2019) OF THE EFFECT OF UNEMPLOYMENT ON NON-PERFORMING LOAN**  
Komoni A., Morina F., Grima S., OZEN E., Mazreku I.  
Mehmet Akif Ersoy Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi, vol.9, no.1, pp.656-678, 2022 (Peer-Reviewed Journal)
- XVIII. **Critical Evaluation of Management of NPA/NPL in Emerging and Advanced Economies: a Study in**

**Context of India / Gelişen ve Gelişmiş Ekonomilerde NPA/NPL Yönetiminin Eleştirel Değerlendirmesi: Hindistan Bağlamında Bir Çalışma**

Mukul M., ÖZEN E., Taneja S.

Yalova Sosyal Bilimler Dergisi, vol.12, no.2, pp.99-111, 2022 (Peer-Reviewed Journal)

- XIX. **Using green finance to promote global growth in a sustainable way**  
Taneja S., Kaur S., ÖZEN E.  
International Journal of Green Economics, vol.16, no.3, pp.246-257, 2022 (Scopus)
- XX. **Döviz Kurlarının Uşak Deri Sanayi İşletmelerinin İhracat Performansına Etkisi**  
ÖZEN E., YILDIRIM A. E.  
Uşak Üniversitesi Uygulamalı Bilimler Fakültesi Dergisi, vol.1, no.1, pp.14-25, 2021 (Peer-Reviewed Journal)
- XXI. **DÖVİZ KURLARININ UŞAK DERİ SANAYİ İŞLETMELERİNİN İHRACAT PERFORMANSINA ETKİSİ**  
ÖZEN E., YILDIRIM A. E.  
Uşak Üniversitesi Uygulamalı Bilimler Fakültesi Dergisi, vol.1, no.1, pp.15-23, 2021 (Peer-Reviewed Journal)
- XXII. **BİST 30 Endeks Vadeli İşlem Sözleşmelerinde Optimal Finansal Korunma Oranının Zamana Bağlı Değişen Yapısı**  
ÖZEN E., TETİK M.  
Ekonomi ve Finansal Araştırmalar Dergisi, vol.3, no.2, pp.110-119, 2021 (Peer-Reviewed Journal)
- XXIII. **INCOME INEQUALITY AND ECONOMIC GROWTH: AN ECONOMETRIC ANALYSIS OF OECD COUNTRIES (2005-2018)**  
SELMONAJ D., MORINA F., ÖZEN E., Grima S.  
Uşak Üniversitesi Sosyal Bilimler Dergisi, vol.14, no.2, pp.80-95, 2021 (Peer-Reviewed Journal)
- XXIV. **EVALUATION OF FINANCIAL SUPPORTS TO HOSPITALITY BUSINESSES DURING COVID-19 PANDEMIC IN TURKEY**  
SAÇKES E., ÖZEN E., BERİSA S.  
Finans Ekonomi ve Sosyal Araştırmalar Dergisi (Fesa), vol.6, no.4, pp.820-833, 2021 (Peer-Reviewed Journal)
- XXV. **FINANCIAL ANALYSIS OF TOURISM SECTOR DURING PANDEMIC: THE CASE STUDY**  
Diakonidze M., ÖZEN E.  
Revista Tinerilor Economisti (The Young Economists Journal), vol.18, no.37, pp.24-29, 2021 (Peer-Reviewed Journal)
- XXVI. **İçsel ve dışsal Covid-19 korkusunun uzaktan çalışmanın faydası üzerindeki etkileri: Türk finans sektöründen bir örnek**  
ÖZEN E., HAMARAT B.  
JOURNAL OF LIFE ECONOMICS, vol.8, no.4, pp.547-554, 2021 (Peer-Reviewed Journal)
- XXVII. **The Relationship between Risk Perception and Risk Definition and Risk-Addressing Behaviour during the Early COVID-19 Stages**  
Grima S., HAMARAT B., ÖZEN E., Giraldo A., Dalli-Gonzi R.  
Journal of Risk and Financial Management, vol.14, no.6, 2021 (ESCI)
- XXVIII. **The interactions between covid-19 cases in the usa, the vix index and major stock markets**  
Grima S., Özdemir L., ÖZEN E., Románova I.  
International Journal of Financial Studies, vol.9, no.2, 2021 (ESCI)
- XXIX. **Investor Trust and Stock Market Participation: Evidence from BIST**  
ÖZEN E.  
Timisoara Journal of Economics and Business, vol.14, no.1, pp.1-22, 2021 (Peer-Reviewed Journal)
- XXX. **HOW DID COVID-19 PANDEMIC AFFECT THE TOURISM INDEX IN BORSA ISTANBUL?**  
ÖZEN E., ÖZDEMİR L.  
FACTA UNIVERSITATIS. SERIES: ECONOMICS AND ORGANIZATION, no.3, pp.229-242, 2021 (Peer-Reviewed Journal)
- XXXI. **The Effect of Auto-Enrollment Perception Financial Knowledge and Financial Behavior on the Demand for the Individual Pension System**  
ÖZEN E.  
Ekonomi, Politika & Finans Araştırmaları Dergisi, vol.6, no.3, pp.912-927, 2021 (Peer-Reviewed Journal)

- XXXII. **Determining the Return Volatility of Major Stock Markets Before and During the COVID-19 Pandemic by Applying the EGARCH Model**  
Özdemir L., ÖZEN E., Grima S., Románova I.  
Scientific Annals of Economics and Business, vol.68, no.4, pp.405-419, 2021 (ESCI)
- XXXIII. **Teleworking and Emotional Experience and Wellbeing: The Case in the Turkish Financial Services Industry During COVID-19**  
ÖZEN E., Grima S., HAMARAT B.  
Scientific Annals of Economics and Business, vol.68, no.3, pp.345-360, 2021 (ESCI)
- XXXIV. **Covid-19 Salgının CDS Primleri İle Borsa Endeksleri Arasındaki İlişki Üzerine Etkileri: Başlıca Avrupa Endeksleri İçin Bir Uygulama**  
VURUR N. S., ÖZEN E.  
Ekonomi, Politika & Finans Araştırmaları Dergisi, vol.5, pp.97-114, 2020 (Peer-Reviewed Journal)
- XXXV. **Does the commercial bank's loans affect economic growth? Empirical evidence for the real sector economy in Kosovo (2005-2018)**  
Morina F., ÖZEN E.  
International Journal of Sustainable Development and Planning, vol.15, no.8, pp.1205-1220, 2020 (Scopus)
- XXXVI. **Trafik ve Kasko Sigortalarında Hasar Süreçlerine İlişkin Müşteri Algılarını Etkileyen Faktörler (Uşak İli Örneği)**  
ÖZEN E., YURDAKUL H.  
Balıkesir Üniversitesi İktisadi ve İdari Bilimler Fakültesi Dergisi, vol.1, no.1, pp.94-117, 2020 (Peer-Reviewed Journal)
- XXXVII. **The Relationship between the Exchange Rate, Interest Rate and Inflation: The Case of Turkey**  
ÖZEN E., Özdemir L., Grima S.  
Scientific Annals of Economics and Business, vol.67, no.2, pp.259-275, 2020 (ESCI)
- XXXVIII. **Likiditenin Karlılık Oranları Üzerine Etkisi: Borsa İstanbul Ticaret Endeksi İçin GMM Modeli Uygulaması**  
BAYKUT E., ÖZEN E., YEŞİLDAĞ E.  
Finans Ekonomi ve Sosyal Araştırmalar Dergisi (FESA), vol.4, no.4, pp.599-608, 2019 (Peer-Reviewed Journal)
- XXXIX. **Coping with the exceptional economic problems in Turkey: a field survey on SMEs**  
ÖZEN E.  
Timisoara Journal of Economics and Business, vol.12, no.2, pp.109-126, 2019 (Peer-Reviewed Journal)
- XL. **Causality between Spot and Future Markets of the Borsa İstanbul Index and the Dow Jones Industrial Average**  
ÖZDEMİR L., ÖZEN E., GRIMA S., THALASSINOS Y.  
International Journal of Finance, Insurance and Risk Management, vol.9, pp.115-131, 2019 (Peer-Reviewed Journal)
- XLI. **Did Developed and Developing Stock Markets React Similarly to Dow Jones During 2008 Crisis?**  
ÖZEN E., TETİK M.  
Frontiers in Applied Mathematics and Statistics, vol.5, 2019 (Scopus)
- XLII. **The Relationship Between Customers' Tendency to Risk Avoidance and Preferring Online Banking Services**  
BOZ H., ÖZEN E.  
Gümüşhane Üniversitesi Sosyal Bilimler Dergisi, vol.10, no.1, pp.220-230, 2019 (Peer-Reviewed Journal)
- XLIII. **The Concept of Trust in Socio-Economic Life**  
ÖZEN E.  
European Journal of Marketing and Economics, vol.2, no.2, pp.69-74, 2019 (Peer-Reviewed Journal)
- XLIV. **The Relationship Between Customers' Tendency to Avoid Risk and Preferring Online Banking Services**  
BOZ H., ÖZEN E.  
Gümüşhane Üniversitesi Sosyal Bilimler Enstitüsü Elektronik Dergisi, vol.10, no.1, pp.220-230, 2019 (Peer-Reviewed Journal)

- XLV. Analysis of the Influencing Factors on the Farmers' Take-up of Greenhouse Agricultural Insurance Cover: A Case Study**  
ÖZEN E., GRIMA S.  
International Journal of Economics and Business Administration, vol.6, no.4, pp.14-33, 2018 (Peer-Reviewed Journal)
- XLVI. Investigation of Causality Between Interest Rate and Deposit Investor's Behaviour**  
ÖZEN E., VURUR N. S., GRIMA S.  
BRAIN-BROAD RESEARCH IN ARTIFICIAL INTELLIGENCE AND NEUROSCIENCE, vol.9, no.4, pp.177-185, 2018 (Peer-Reviewed Journal)
- XLVII. Financial Failure Estimation of Companies in BIST Tourism Index by Altman Model and Its Effect on Market Prices**  
KARACA S., ÖZEN E.  
BRAND: Broad Research in Accounting, Negotiation, and Distribution Journal, vol.8, no.2, 2017 (Peer-Reviewed Journal)
- XLVIII. Küçük İşletmelerde Karar Destek Sistemlerinin Farkındalığı Üzerine Bir Araştırma: Yerel Bir Yaklaşım (Ege Bölgesi)**  
DİZMAN H., ÖZEN E.  
Finans Ekonomi ve Sosyal Araştırmalar Dergisi (FESA), vol.2, no.3, pp.137-152, 2017 (Peer-Reviewed Journal)
- XLIX. A B Kişilik Tiplerinin İnternet Bankacılığına Duyulan Güvene Etkisi Var Mıdır?**  
BOZ H., KAYNAR İ., ÖZEN E., ŞENYILDIZ L.  
International Journal of Academic Value Studies, vol.3, no.13, pp.435-444, 2017 (Peer-Reviewed Journal)
- L. Ab Kişilik Tiplerinin İnternet Bankacılığına Duyulan Güvene Etkisi Var Midir?**  
BOZ H., KAYNAR İ., ÖZEN E., ŞENYILDIZ L.  
International Journal of Academic Value Studies (Javstudies), vol.3, no.13, pp.435-444, 2017 (Peer-Reviewed Journal)
- LI. Lisans Düzeyindeki Finans Öğrencilerinin Meslek Algısı Ve Beklentileri**  
ÖZEN E., ÖZEK S.  
Atatürk Üniversitesi İktisadi ve İdari Bilimler Dergisi, vol.31, no.1, pp.191-210, 2017 (Peer-Reviewed Journal)
- LII. Overreaction Hypothesis and Reaction of Borsa Istanbul to Dow Jones**  
TETİK M., ÖZEN E.  
Business and Economic Research, vol.6, no.2, pp.412-423, 2016 (Peer-Reviewed Journal)
- LIII. Behaviors of Companies After Initial Public Offering The Case of Turkey**  
ÖZEN E.  
Eurasian Journal of Economics and Finance, vol.4, no.4, pp.20-28, 2016 (Peer-Reviewed Journal)
- LIV. Faizsiz Bankacılık Algısı Uşak İli Örneği Islamic Banking Perception The Case of Uşak City**  
ÖZEN E., Şenyıldız L., Akarbulut K.  
Journal of Accounting Finance and Auditing Studies, vol.2, no.4, pp.1-19, 2016 (Peer-Reviewed Journal)
- LV. Muhasebe Meslek Mensuplarının Sorunları ve Mesleki Memnuniyetlerinin Analizi Uşak İli Örneği**  
GÜNDÜZ M., ÖZEN E.  
Muhasebe ve Finansman Dergisi, no.70, pp.67-90, 2016 (Peer-Reviewed Journal)
- LVI. THE PROFITS OF COMPANIES AFTER INITIAL PUBLIC OFFERING EVIDENCE FROM TURKEY**  
ÖZEN E.  
International Journal of Management and Applied Science, vol.2, no.3, pp.141-146, 2016 (Peer-Reviewed Journal)
- LVII. TOPSIS performance evaluation measures and relation between financial ratios and stock returns**  
ÖZEN E., YEŞİLDAĞ E., SOBA M.  
Pressacademia, vol.2, no.4, pp.482-500, 2015 (Peer-Reviewed Journal)
- LVIII. TOPSIS Performans Değerleme Ölçüsü ve Finansal Oranlar ile Hisse Senedi Getiri İlişkisi**  
ÖZEN E., YEŞİLDAĞ E., SOBA M.  
Journal of Economics, Finance Accounting-JEFA, vol.2, no.4, pp.482-500, 2015 (Peer-Reviewed Journal)
- LIX. Uşak İlindeki Hisse Senedi Yatırımcılarının Profili ve Yatırım Kararlarını Etkileyen Demografik ve Sosyo Ekonomik Faktörlerin Analizi**

- YEŞİLDAĞ E., ÖZEN E.  
Journal Of Accounting, Finance And Auditing Studies, vol.1, no.2, pp.78-102, 2015 (Peer-Reviewed Journal)
- LX. **A New Model in Compensation of Saving Deficit in Turkey The Golden Days in Banking and Early Results**  
ÖZEN E.  
Procedia Economics and Finance, no.23, pp.38-46, 2015 (Peer-Reviewed Journal)
- LXI. **Türkiye de Tasarruf Tercihlerini Etkileyen Değişkenlerin Kanonik Korelasyon Analizi İle Belirlenmesi**  
HAMARAT B., ÖZEN E.  
JOURNAL OF LIFE ECONOMICS, vol.2, no.1, pp.47-74, 2015 (Peer-Reviewed Journal)
- LXII. **İşletmelerde Finansal Performansın Artmasında Halkla İlişkilerin Rolü ve Halkla İlişkiler Algısı**  
ÖZEN E., KILINÇ F.  
Optimum Ekonomi ve Yönetim Bilimleri Dergisi, vol.2, no.1, pp.147-170, 2015 (Peer-Reviewed Journal)
- LXIII. **Investigating Causality Effects in Return Volatility among Five Major Futures Markets in European Countries with a Mediterranean Connection**  
ÖZEN E., ÖZDEMİR L., GRIMA S., BEZZINA F.  
The Journal of Financial Management Markets and Institutions, vol.2, no.2, pp.79-92, 2014 (Peer-Reviewed Journal)
- LXIV. **The effect of inflation and interest rate on Turkish banking system's incomes**  
ÖZEN E., TETİK M.  
International Journal of Economic Perspectives, vol.8, no.4, pp.19-38, 2014 (Scopus)
- LXV. **Bireysel Bankacılıkta Güven Önem ve Maliyet Algılarının Sadakat Algısına Etkisi**  
ÖZEN E.  
Finans Politik ve Ekonomik Yorumlar Dergisi, vol.51, no.594, pp.75-86, 2014 (Peer-Reviewed Journal)
- LXVI. **Evaluation Of Customers Bank Perception In Terms Of Financial Growth**  
ÖZEN E.  
Revista Tinerilor Economisti/The Young Economists Journal, vol.11, no.22, pp.177-196, 2014 (Peer-Reviewed Journal)
- LXVII. **Organize Sanayi Bölgelerindeki İşletmelerin Lojistik Eğilimlerinin Değerlendirilmesi Ve Lojistik Köylerin gelişme Olanakları (Uşak İli Örneği)**  
TEKİN M., SOBA M., ÖZEN E.  
Gümüşhane Üniversitesi Sosyal Bilimler Enstitüsü Elektronik Dergisi, 2014 (Peer-Reviewed Journal)
- LXVIII. **Estimation Of The Costs Of Traffic Accidents In Turkey An Evaluation In Terms Of The Insurance And Financial System**  
ÖZEN E., GENÇ E., KAYA Z.  
Journal of Yaşar University, 2014 (Peer-Reviewed Journal)
- LXIX. **Trafik Kazalarının Nedenlerine İlişkin Düşünceler ve Trafikte Farkındalık Uşak İli Örneği**  
ÖZEN E., GENÇ E., KAYA Z.  
Optimum Ekonomi ve Yönetim Bilimleri Dergisi, vol.1, no.1, pp.1-19, 2014 (Peer-Reviewed Journal)
- LXX. **The Relationship of Causality between the Price of Futures Transactions Underlying Stock Exchange and Price of Cash Market The Case of Turkey**  
ÖZEN E., BOZDOĞAN T., ZÜGÜL M.  
Middle Eastern Finance and Economics, no.4, pp.28-37, 2009 (Peer-Reviewed Journal)

## **Books & Book Chapters**

- I. **KÜMELENME ÇALIŞMALARI ÖNCESİ UŞAK DERİ FİRMALARI MEVCUT DURUMU**  
YALÇIN F., ÖZEN E., KARAKOÇ M.  
in: UŞAK İLİ PERSPEKTİFİNDEN BÖLGESEL, SOSYAL VE EKONOMİK DİNAMİKLER, Prof. Dr. Nesrin Ada, Doç. Dr. Ercan Özen, Doç. Dr. Mesut Atasever, Editor, Detay Yayıncılık, pp.201-215, 2023
- II. **AN ASSESSMENT OF THE BORSA ISTANBUL INSURANCE INDEX RETURN STRUCTURE: THE MARKOV**

## **REGIME SWITCHING MODEL**

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- XIX. EFFECT OF CRISES ON INITIAL PUBLIC OFFERING IN TURKEY: AN EVALUATION FOR COVID-19**  
ÖZEN E.  
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- XXI. EVALUATION OF WILLINGNESS TO HAVE PENSION PLAN IN TURKEY AND AUTO ENROLLMENT SYSTEM**  
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ÖZEN E.  
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- XXIII. Job Satisfaction in Banking**  
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- XXIV. The Cointegration Relationship Between Bitcoin Prices And Major World Stock Indices**  
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- XXV. Relationship between the Exchange rate-Interest rate and Inflation: The Case of Turkey**  
ÖZEN E., ÖZDEMİR L., GRIMA S.  
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- XXVIII. Effect of Currency Volatility on Small Business Market: The Case of Turkey 2018**  
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- XXIX. The Concept of Trust in Socio-Economic Life**  
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- XXX. Investigation of Financial Knowledge of Young People: Case of Poland**  
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ÖZEN E., ERSOY G.  
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ÖZEN E., BAYATLI E.  
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- XXXIV. **LİKİDİTENİN KARLILIK ÜZERİNE ETKİSİ: BİST TİCARET ENDEKSİ İÇİN GMM MODELİ UYGULAMASI**  
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- XXXVIII. **Koz Numbers İndikatör**  
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- XXXIX. **Borsa İstanbul’da Bağımsız Denetçi Görüşlerinin Analizi ve Şartlı Denetçi Görüşlerinin Borsa Fiyatına Etkisi**  
VURAL M., ÖZEN E.  
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- XL. **2008 KÜRESEL FİNANSAL KRİZİ SÜRECİNDE AŞIRI TEPKİ HİPOTEZİNİN SINANMASI: BİST 30 VE DOW JONES İLİŞKİSİ**  
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- XLI. **Küçük İşletmelerde Karar Destek Sistemlerinin Farkındalığı Üzerine Bir Araştırma: Yerel Bir Yaklaşım (Ege Bölgesi)**  
DİZMAN H., ÖZEN E.  
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BOZ H., ÖZEN E.  
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- XLIII. **The Relationship Between Customers’ Tendency to Avoid Risk and Preferring Online Banking Services**  
KOÇ E., BOZ H., ÖZEN E.  
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- XLIV. **A B Kişilik Tiplerinin İnternet Bankacılığına Duyulan Güvene Etkisi**  
KAYNAR İ., ÖZEN E., BOZ H., Şenyıldız L.  
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ATASEVER M., ÖZEN E.

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**XLVI. Aşırı Tepki Hipotezi Ve Borsa İstanbul un Dow Jones Endeksine Karşı Tepkisi**

ÖZEN E., TETİK M.

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**XLVII. AŞIRI TEPKİ HİPOTEZİ VE BORSA İSTANBULUN DOW JONES ENDEKSİNE KARŞI TEPKİSİ**

ÖZEN E., TETİK M.

20. Finans Sempozyumu, Trabzon, Turkey, 19 - 22 October 2016, pp.521-530

**XLVIII. MAHKUMLAR İKİLEMİNE DENEYSSEL BİR BAKIŞ EKONOMİ SINAVI ÖRNEĞİ**

TETİK M., ÖZEN E.

Scientific Cooperation for Future International Conference, Uşak, Turkey, 22 - 23 September 2016, pp.337-343

**XLIX. Mahkumlar İkilemine Deneysel Bir Bakış Ekonomi Sınav Örneği AN EXPERIMENTAL VIEW OF THE PRISONERS DILEMMA THE SAMPLE OF ECONOMICS EXAM**

TETİK M., ÖZEN E.

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**L. Behaviour Of Companies After Initial Public Offering The Case Of Turkey**

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Şenyıldız L., ÖZEN E., Karabulut K.

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**LII. LİSANS DÜZEYİNDEKİ FİNANS ÖĞRENCİLERİNİN MESLEK ALGISI VE BEKLENTİLERİ**

Özek S., ÖZEN E.

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**LIII. The Profits After Initial Public Offering Evidence from Turkey**

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**LIV. Topsis Performans Değerleme Ölçüsü Ve Finansal Oranlar Ile Hisse Senedi Getiri İlişkisi**

ÖZEN E., SOBA M., YEŞİLDAĞ E.

19. Finans Sempozyumu, Çorum, Turkey, 21 - 24 October 2015, pp.617-631

**LV. Finansal Okuryazarlık Seviyesinin Ölçülmesi Üniversite Öğrencileri Üzerine Bir Araştırma**

ÖZEN E., KAYA Z.

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**LVI. TOPSIS Performans Değerleme Ölçüsü ve Finansal Oranlar ile Hisse Senedi Getiri İlişkisi**

ÖZEN E., SOBA M., YEŞİLDAĞ E.

19. Finans Sempozyumu-Çorum, Çorum, Turkey, 21 - 24 October 2015, pp.617-631

**LVII. Düşük Enflasyon Ve Faiz Oranlarının Türk Bankacılık Sisteminin Ana Gelirleri Üzerindeki Etkisi Faiz Geliri Mi Komisyon Mu**

ÖZEN E., TETİK M.

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**LVIII. Düşük Enflasyon Ve Faiz Oranlarının Türk Bankacılık Sisteminin Ana Gelirleri Üzerindeki Etkisi Faiz Geliri Mi Komisyon Mu**

ÖZEN E., TETİK M.

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**LIX. Üniversitelerin Trafik Güvenliği Çalışmalarındaki Rollerini Uşak Trafik Festivali Örneği**

ÖZEN E.

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**LX. Organize Sanayi Bölgelerindeki İşletmelerin Lojistik Eğilimlerinin Değerlendirilmesi Ve Lojistik**

## Köylerin Gelişme Olanakları Uşak İli Örneği

TEKİN M., SOBA M., ÖZEN E.

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- LXI. **Türkiye’de Trafik Kazalarının Maliyetlerinin Sigortacılık Ve Finansal Sistem Bağlamında Değerlendirilmesi: "Uşak İlinde Ampirik Bir Çalışma",**  
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VURUR N. S., ÖZEN E.  
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- LXIII. **Türkiye de İllerin Finansal Faaliyetlere Katılım Eğilimlerine Göre Derecelendirilmesi**  
ÖZEN E., HAMARAT B., VURUR N. S.  
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- LXIV. **Uşak İlinin Finansal Tasarruf Eğilimi ile Sosyo ekonomik Gelişmişlik ve Rekabet Gücü Arasındaki İlişki ve Türkiye deki Konumu Açısından Analizi**  
ÖZEN E., KORKMAZ E.  
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- LXV. **İşletmelerin Basel II Sürecine Hazırlık Düzeyine Dair Bir Araştırma Ege Bölgesi Örneği**  
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AKÇAY S., ÖZEN E., KULA V.  
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- LXVIII. **Türkiye nin Turizm Gelirleri ile İstanbul Menkul Kıymetler Borsası Turizm Endeksi Arasındaki Fiyat İlişkisinin Araştırılması**  
ÖZEN E., ARSLAN R.  
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- LXIX. **KOBİ lerde Ortaklık Kültürünün Gelişmesi Sorunu ve İşletmeci Davranışlarının Analizi**  
ÖZEN E., VURUR N. S., KAYAHAN C.  
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