Dr. Joy Say

Department of Economics Education
University of Education, Winneba

ORCID 0000-0002-0213-0541 · Google Scholar scholar.google.com/citations?user=7Bta1I8AAAAJ&hl=en · Profile uew.peerford.com/staff/20d56cf8-55be-4419-a7d4-be36f80eee53

RESEARCH

Interests	economics · financial economics · monetary economics · open economy macroeconomics
Areas	Marketing · Business and International Management · Economics and Econometrics · Finance · Sociology and Political Science · Accounting

RESEARCH SUMMARY

14	146	6	4	1.47	33%
Publications	Citations	h-index	i10-index	Field-weighted impact	World top 10%

Counted from the 14 publications listed below, 2011–2026. Field-weighted impact is the mean over the 9 works scored for it; 1.00 is the world average for works of the same field, type and year. 3 of the 9 papers scored for it are among the world's most cited tenth for their field, type and year.

POSITIONS

LECTURER 2013–present
DEPARTMENT OF ECONOMICS EDUCATION, University of Education Winneba, Winneba, Ghana

EDUCATION AND QUALIFICATIONS

Ph.D 2016–present
SCHOOL OF MANAGEMENT SCIENCE AND ECONOMICS, University of Electronic Science and Technology of China, Chengdu, China

PUBLICATIONS

Journal articles 13

1. **Joy Say** (2026). A marriage in a complex relationship: bank source, bank visibility and banking efficiency. Does clients' perception agree with the balance sheet data? *European Journal of International Management*. https://doi.org/10.1504/ejim.2026.151142
2. Thomas Boampong, **Joy Say**, Anthony Abbam (2026). Energy poverty and digital technology usage in rural Ghana. *International Journal of Social Economics*. https://doi.org/10.1108/ijse-12-2024-1083
3. Sule Salifu, Abraham Gyamfi Ababie, **Joy Say** (2025). Effects of Child Poverty on Child's Learning Outcomes and Hours in Ghana: The Role of Ecological Zones. *World Journal of Educational Research*. https://doi.org/10.22158/wjer.v12n5p146
4. **J Say** (2023). Sources of economic growth: Bankerteers or marketeers or both? An auto regressive distributed lag (ARDL) evidence from Ghana. *International Journal of Finance & Economics*.
5. Hossin Md Altab, Josephine Bosompem, Samuel Okae-Adjei, Philip Avornyo, Evans Asante Boadi, Victoria Atuobuah Boadi, **Joy Say** (2022). Personal and organisational resources on electronic health usage intentions in an emerging economy. *Telematics and Informatics*. https://doi.org/10.1016/j.tele.2022.101832
6. Frank Ebo Sagoe, Ying Teng, **Joy Say**, Lawrence Sagoe, Anita Sagoe, Muhammad Hashim Shah (2021). Intention to use High Speed Rail (HSR) in Ghana: A comparative study. *Journal of Psychology in Africa*.

https://doi.org/10.1080/14330237.2020.1871251

7. **Joy Say**, Hongjiang Zhao, Fang Wang, Francisca Sena Agbenyegah (2021). Sources of economic growth: Bankerteers or marketeers or both? An auto regressive distributed lag (ARDL) evidence from Ghana. *International Journal of Finance & Economics*. https://doi.org/10.1002/ijfe.2546

8. Angela Abena Nusenu, Wen Xiao, **Joy Say**, Christian Narh Opata (2021). Value co-creation intention among consumers at the bottom of the pyramid: A study of rural and community banks in Ghana. *Journal of Psychology in Africa*. https://doi.org/10.1080/14330237.2021.1913907

9. Evans Asante Boadi, Zheng He, Eric Kofi Boadi, Samuel Antwi, **Joy Say** (2020). Customer value co-creation and employee silence: Emotional intelligence as explanatory mechanism. *International Journal of Hospitality Management*. https://doi.org/10.1016/j.ijhm.2020.102646

10. **Joy Say**, Hongjiang Zhao, Francisca Sena Agbenyegah, Angela Abena Nusenu, Evans Asante Boadi, Samuel Morkporkpor Egbadewoe (2020). Regional efficiency disparities in rural and community banks in Ghana: A data envelopment analysis. *Journal of Psychology in Africa*. https://doi.org/10.1080/14330237.2020.1767955

11. Evans Asante Boadi, Zheng He, Josephine Bosompem, **Joy Say**, Eric Kofi Boadi (2019). Let the Talk Count: Attributes of Stakeholder Engagement, Trust, Perceive Environmental Protection and CSR. *SAGE Open*. https://doi.org/10.1177/2158244019825920

12. **Joy Say** (2015). An analysis of choice of commercial banks among University students in Ghana. *International Journal of Economics, Commerce and Management*. https://www.academia.edu/download/80562204/3232.pdf

13. **Joy Say** (2015). An empirical analysis of customer choice of banks in Ghana. *European Journal of Business and Management*. https://scholar.google.com/scholar?cluster=11059100296405185936&hl=en&oi=scholarr

Reports 1

1. **Joy Say** (2011). Interelationship between stock price index and macroeconomic variables: Case of Ghana. *University of Cape Coast*. https://ir.ucc.edu.gh/server/api/core/bitstreams/b274d42d-2be1-43ae-aa9f-cd2322ef6bed/content