

References

- Abbott, A. (1988). *The system of professions: An essay on the division of expert labour*. Chicago, IL: University of Chicago Press.
- Alexander, K., Ferran, E., Jackson, H., & Moloney, N. (2007, January 29). *Transatlantic financial markets dialogue*. Cambridge, MA: Harvard Law School.
- Amos, T., & Daniel, K. (1981). Behavioural finance. *Journal of Economic Behaviour*, 111, 39–60.
- Barth, J. R., Caprio, G., Jr., & Levine, R. (2006). *Rethinking bank regulation: Till angels govern*. New York, NY: Cambridge University Press.
- Baxter, L. G. (2014). Capture nuances in the context for financial regulation. *Wake Forest Law Review*, 47, 537–568.
- Bertocco, G. (2017). *Crisis and the failure of economic theory*. Cheltenham: Edward Elgar.
- Beyer, S. (1982). *Regulation and its reform*. Cambridge, MA: Harvard University Press.
- Blair, M., et al. (2001). *Blackstone's guide to the financial services and markets act 2000*. London: Blackstone Press Ltd.
- Braithwaite, J. (2002). *Restorative justice and responsive regulation*. New York, NY: Oxford University Press.
- Briguglio, M., & Spiteri, J. (2018). Does good governance foster trust in government? An empirical analysis. In S. Grima & P. Marano (Eds.), *Governance and regulations: Contemporary issues*. Bingley: Emerald Publishing.
- Bugeja, D. (2018). Managing conduct risk in the boardroom: A credit institution's perspective. In S. Grima & P. Marano (Eds.), *Governance and regulation*. Bingley: Emerald Publishing.
- Buttigieg, C. (2014, July). Strengthening the governance of national financial supervision in the EU: Existing weaknesses and a proposal for reform. *ERA Forum*, 15(2), 197–227.
- Carfang, A. (2018). *Index and timeline – Retracing the financial crisis 2007–2008*. Retrieved from <https://www.linkedin.com/pulse/index-anthony-carfang/>.
- Cassar White, J. (2018, September 10). Financial crisis, 10 years on. *Times of Malta*.
- Chamon, M. (2011). EU agencies between Meroni and Romano or the devil and the deep blue sea. *Common Market Law Review*, 48, 1055.
- Chiti, E. (2009). An important part of the EU's institutional machinery: Features, problems and perspectives of European agencies. *Common Market Law Review*, 46, 1395.
- Consiglio, J. A. (2006). *Privatisation of financial Services in the CEECs: Relating the analysis to the Malta experience*. Ph.D. thesis, University of Malta.
- Cushman, R. C. (1941). *The independent regulatory commissions*. New York, NY: Oxford University Press, reprinted in 1972 by Octagon Books.

- Daniela, W.-R. (2007). Latest developments in European corporate governance in light of better regulation efforts. In S. Weatherill (Ed.), *Better regulation* (pp. 247–269). Portland, OR: Hart Publishing.
- David, M. (2004). Experts and the vertical integration of expertise in EMF/RF litigation. In G. Edmund (Ed.), *Expertise in regulation and law*. Aldershot: Ashgate Publishing Ltd.
- Douglas, M. (1982). *In the active voice*. London: Taylor & Francis Group.
- Douglas, M. (1986). *How institutions think*. Syracuse, NY: Syracuse University Press.
- Farrugia, P. (2017, September 5). The public interest. *Times of Malta*, p. 14.
- Federal Reserve Deposit Insurance Corporation. (1984). *The First fifty years*. Washington, DC: Federal Deposit Insurance Corporation.
- Francis, J. (1993). *The politics of regulation*. Oxford: Blackwell.
- Ganado, M. (2018, November 12). Evolve, embrace. *Times of Malta*, Malta Blockchain Summit Supplement.
- Gauci, S. P. (1993). *European integration and the regulation of international banking*, Ph.D. thesis, University of Bradford, Bradford, UK.
- Gieryn, T. (1998). *Cultural boundaries of science: Credibility on the line*. Chicago, IL: University of Chicago Press.
- Goldstein, M., et al. (1993). *International capital markets – Part 1: Exchange rate management and international capital flows*. Washington, DC: World Economic and Financial Surveys, IMF.
- Goodnow, F. J. (1900). *Politics and administration*. New York, NY: Macmillan Publishers.
- Gower, L. C. B. (1982). *A review of investor protection: A discussion document*. London: HMSO.
- Griller, S., & Orator, A. (2010). Everything under control? The way forward for European agencies in the footsteps of the Meroni Doctrine. *European Law Review*, 35.
- Grima, S., Scicluna, L., Seychell, S., & Spiteri, J. (2018, June). The Maltese Financial Services Industry’s perception on the regulators: An empirical analysis. *European Research Studies Journal*, XXII(1), 16–56.
- Haber, S. (2004). *Political institutions and economic development: Evidence from the banking systems of the US and Mexico*. (mimeo). Stanford University, CA.
- Haines, F. (2011). *The paradox of regulation*. Cheltenham: Edward Elgar.
- Hancher, L., & Moran, M. (Eds.). (1989). Organising regulatory space. In *Capitalism, culture, and regulation*. London: Oxford University Press.
- Himmelfarb, G. (1996). *The de-moralisation of society: From Victorian virtues to modern values*. New York, NY: Alfred A. Knopf.
- Irwin, A., & Wynne, B. (Eds.). (1996). *Misunderstanding science: The public reconstruction of science and technology*. Cambridge, MA: Cambridge University Press.
- Kagan, R. A., & Bardach, E. (1982). *Going by the book: The problem of regulatory unreasonableness*. London: Temple University Press.
- Kahn, A. E. (1990). Deregulation: Looking backward and looking forward. *Yale Journal on Regulation*, 7, 325–354.
- Kaminsky, G. L., & Reinhart, C. M. (1996, March). *The twin cases: The causes of banking and balance of payments problems*. International Finance Discussion Paper No. 544. Board of Governors of the Federal Reserve System, Washington, DC.

- Kane, E. (1981, May). Accelerating inflation, technological innovation, and the decreasing effectiveness of banking regulation. *The Journal of Finance*, 555–567.
- Kane, E. (1984). Strategic planning in a world of re-regulation and rapid technological change. In R. C. Aspinwall & R. A. Eisenbeis (Eds.), *The banking handbook*. New York, NY: Wiley.
- Kane, E. J., & Wilson, B. (1998). *A contracting theory interpretation of the origins of federal deposit insurance*. National Bureau of Economic Research Working Paper No: W6451.
- Kelmen, S. (1983). *Regulating America, regulating Sweden: A comparative study of occupational health policy*. Cambridge, MA: MIT Press.
- Kindleberger, C. P. (1978). *Manias, panics, and crashes: A history of financial crises*. New York, NY: John Wiley & Sons.
- Klein, R. W. (2017). *Regulation and markets in catastrophe insurance*. Applied and Agricultural Economics Association Annual Meeting, Chicago, IL.
- Kneeshaw, J. T. (1995, April). *Survey of non-financial sector balance sheets in industrialised countries: Implications for the monetary policy transmission mechanism*. Working Paper No: 25, Bank for International Settlements, Geneva.
- Knight, F. (1921). *Risk, uncertainty and profit*. New York, NY: Houghton Mifflin & Co.
- Kohn, M. (1999). Early deposit banking. Chapter in “Finance, Business, and Government before the Industrial Revolution”, Dartmouth College. Retrieved from http://www.dartmouth.edu/_mkohn/.
- KPMG (America). (2016). *Ten key regulatory challenges – Facing the financial services industry in 2017*. KPMG LLP, Delaware.
- Lenaerts, K. (1993). Regulating the regulatory process, delegation of powers in the European community. *European Law Review*, 18, 23.
- Lindgren, C. J., Garcia, G., & Saal, M. (1996). *Bank soundness and macroeconomic policy*. Washington, DC: International Monetary Fund.
- Lindholm, C. (1997). Logical and moral dilemmas of postmodernism. *The Journal of the Royal Anthropological Institute*, 3(4), 747–760.
- Lutsch-Emmenegger, E. (2014, November 11). *The business observer*, Malta.
- MacNeil, I., & O’Brien, J. (2010). *The Future of financial regulation*. Oxford and Portland, OR: Hart Publishing.
- Mahoney, J. (2014, October 15). *The Times of Malta*.
- Mansfield, P. (2004). Anomie and disaster in corporate culture: The impact of mergers and acquisitions on the ethical climate of marketing organisations. *Marketing Management Journal*, 14(2), 88–99.
- McCrae, R., & John, O. (1991). *An introduction to the five-factor model and its application*. Retrieved from <https://www.workplace/bullying.org/multi/pdf/5factor-theory-pdf>.
- McDonald, O. (2019). A matter of principle. *Financial World*, The London Institute of Banking and Finance, April/May, pp. 46–47.
- Mercer, D. (2004). Hyper-experts and the vertical integration of expertise in EMF/RF litigation. In G. Edmond (Ed.), *Expertise in regulation and law*. Aldershot: Ashgate Publishing Ltd.
- Meuwese, A. C. M. (2007). Institutionalising EU impact assessment. In S. Weatherill (Ed.), *Better regulation*. Portland, OR: Hart Publishing.
- Minsky, H. (1986). *Stabilising an unstable economy*. New Haven, CT: Yale University Press. Reprint 2008, McGraw-Hill.

- Moran, M. (1986). Theories of regulation and changes in regulation: The case of financial markets. *Political Studies*, XXXIV, 185–201.
- Norton, J. J. (1999). A new international financial architecture: Reflection on the possible law-based dimension. *International Lawyer*, 33, 891–926. American Bar Association.
- Norton, J. J. (2000). The Flipside of the new international financial architecture: An ‘Elite Corp’ of banking institutions and qualified self-rule. *The International Financial Regulations*, Summer 2000, pp. 1–18.
- Norton, J. J. (2001). Discerning future financial crises: The law and institutional based dimensions. *Bank of Valletta Review*, No 24, Autumn, 20–51.
- Patrick, Y. (2018). Victory or death. In *Conference on digital transformation, institute of financial services*, Malta, November 13.
- Pigou, A. C. (1938). *The economics of welfare* (4th ed.). London: Macmillan Publishers.
- Pious, S. (1993). *The psychology of judgement and decision making* (p. 217). New York, NY: McGraw-Hill.
- Rooney, K. (2018). *Your guide to cryptocurrency regulations around the world and where they are headed*. Retrieved from <https://www.cnn.com/2018/03/27>.
- Schooner, H. M., & Taylor, M. W. (2008). *Global bank regulation: Principles and policies*. New York, NY: Academic Press.
- Schooner, H. M., & Taylor, M. W. (2010). *Global bank regulation: Principles and policies*. Burlington, MA: Elsevier.
- Shapin, S. (1994). *A social history of truth: Civility and science in seventeenth-century England*. Chicago, IL: University of Chicago Press.
- Shapin, S. (1995). Cordelia’s love: Credibility and the social studies of science. *Perspectives on Science*, 3, 255–275.
- Shleifer, A., & Vishny, R. W. (1998). *The grabbing hands: Government pathologies and their cures*. Cambridge, MA: Harvard University Press.
- Sparrow, M. (2000). *The regulatory craft controlling risks: Solving problems and managing compliance*. Washington, DC: Brookings Institute Press.
- Stigler, G. J. (1975). *The citizen and the state*. Chicago, IL: University of Chicago Press.
- Stiglitz, J. (2001). Principles of financial regulation: A dynamic portfolio. *The World Bank Research Observer*, 16(1), 1–18.
- Stevens, C., et al. (Eds.). (2014). *Legal education: Simulation in Theory and practice*. Farnham: Ashgate Publishing.
- Sundararajan, V. (1995). *The role of prudential supervision and financial restructuring: The banks during transition to indirect instruments of monetary control*. Paper presented at the Symposium on Business Finance in Emerging Countries, University of Laval, August 31–September 1.
- Timmerman, A., & Chive, W. J. (2004). Efficient market hypotheses and forecasting. *International Journal of Forecasting*, 20(1), 25–27.
- Tsahuridu, E. E. (2006). Anomie and ethics at work. *Journal of Business Ethics*, 69(2), 163–174.
- Turner, A. (2015). *Interview with Adair Turner* (p. 208), April 16. Retrieved from <http://moneyandbanking.com/commentary/2015/4/16/interview-with-adair-turner>. Accessed on March 16, 2016.

- Vella Cardona, M. (2018, September 19). New regulatory regime for insurance distributors. *Times of Malta*, p. 21.
- Vogel, D. (1978). Why businessmen distrust their state: The political consciousness of American corporate executives. *British Journal of Political Science*, 8, 45–78.
- Winrel, D. (2019, April 26). *Hutchins centre on fiscal and monetary policy*. Washington, DC: Brookings Institution.