



ILMA
UNIVERSITY

Ilma University

Main Ibrahim Hyderi Road, Korangi Creek, Karachi. 75190, Pakistan

UAN : (92-21) 111-428-428 Fax No : (92-21) 35091930

E-Mail: jbs@ilmauniversity.edu.pk URL: www.ilmauniversity.edu.pk

IBT Journal of Business Studies | Volume 14 Issue 2

HEC Recognized Y- Category

P-ISSN: 2414-8393

E-ISSN: 2409-6520

Volume 14 Issue 2

J^{IBT} Journal of Business Studies

Formerly Journal of Management & Social Sciences (JMSS)



ILMA
UNIVERSITY
FORMERLY IBT