

IBT JOURNAL OF BUSINESS STUDIES (JBS)
Volume 15 Issue 1 July 2019

**IBT JOURNAL OF BUSINESS STUDIES (JBS)
[FORMERLY JOURNAL OF MANAGEMENT & SOCIAL SCIENCE (JMSS)]**

AIMS & OBJECTIVES

IBT Journal of Business Studies (JBS) examines a wide variety of business decisions, processes and activities within the actual business setting. Theoretical and empirical advances in buyer behavior, finance, organizational theory and behavior, marketing, risk and insurance and international business and other contemporary issues are evaluated on a regular basis. Published for executives, researchers and scholars alike, the Journal aids the application of empirical research to practical situations and theoretical findings to the reality of the business world. The scope of the journal includes all the contemporary issues of management sciences. Unpublished papers and extended versions of papers presented at conferences may be submitted for possible publications in IBT Journal of Business Studies (JBS). Responsibility for the content of a paper rests upon the authors and not upon the editors or the publishers.

ABOUT THE JOURNAL

IBT Journal of Business Studies (JBS) is a biannual journal in the field of Management Sciences that offers platform for researchers, scholars & scientist to publish their original and to date research of high scientific value. It is a double blind peer review open access academic journal, published biannually by Ilma University - Formerly IBT. Articles published in the journal illustrate innovations, development and achievements in the field of Management sciences. The journal is being published electronically as well as in print form. It has received HEC recognition in Category “Y”.

ABSTRACTING / INDEXING



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Foreword

Dear Readers,

Education without innovative research and development is meaningless for the community. This is more so when we are intertwined globally and contribution to global knowledge is the call of the day. I feel highly motivated by the positive response from contributors and like-minded educational fraternities exhibiting their deep interest in bringing this Volume 15 Issue 1 of IBT Journal of Business Studies (JBS) to print. Furthermore, I am glad to inform that now onwards IBT Journal of Business Studies (JBS) is available on OJS (Open Journal System).

IBT Journal of Business Studies (JBS) endeavors to provide a forum for academicians, researchers and practitioners who are interested in the discussion of innovation are keen to promote, share and publish relevant high-quality research in the domains of finance, human resource management, economics, and marketing. We focus on such areas as organizational change, negotiation, strategy, operations, challenges of the education system of Pakistan and managing people. Thus, IBT Journal of Business Studies (JBS) aims to promote the novelty in various fields and provides assistance in decision making and presents the advanced methods with insights on applied qualitative and quantitative methods, tools and techniques.

I would like to hear from you as well as your valuable suggestions on improving our journal further. I sincerely extend my thanks to contributors, editorial board members and looking forward for continuous support.

Profound Regards,

Dr. Asif Kamran

Editor-in-Chief

IBT Journal of Business Studies,

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