

Journal of Applied Research and Multidisciplinary Studies (JARMS)

Volume 4 Issue 1, Spring 2023

Editor-in-Chief Saif UR Rehman UMT	Technical Editor Muhammad Rafiq Awan KRSS, UMT	Formatting Editor Sadaf Lal Din KRSS, UMT
Executive Advisor Prof. Zulkornain Yusop Universiti Putra, Malaysia	Publishing Process Editor Zujayah Khursheed KRSS, UMT	Graphic Designer Muhammad Abdullah KRSS, UMT
Editor Khansa Masood UMT	Language Editor Shahzaib Chaudhry KRSS, UMT	In charge Subscriptions Samreen Aamer KRSS, UMT
Editorial Assistant Miral Maryiam KRSS, UMT	Indexing Editor Syed Mughees ul Hassan KRSS, UMT	Dispatcher Abdul Aziz KRSS, UMT
	Metadata Editor Shanawer Rafique KRSS, UMT	

Editorial Board

Mohsin Ashraf <i>Liaoning Normal University (LNU), Dalian, China</i>	Farhan Azmat Mir <i>IMS, BZU</i>
Nawaz Ahmad <i>Shaheed Benazir Bhutto Women University, Peshawar</i>	Muhammad Arif <i>International Islamic University, Islamabad, Pakistan</i>
Shahid Mansoor Hashmi <i>National Institute of Banking & Finance, State Bank of Pakistan</i>	Muhammad Zulqarnain Arshad <i>Universiti Utara, Malaysia</i>

Advisory Board

Maliah Sulaiman <i>International Islamic University, Malaysia</i>	Huma Lodhi <i>University of Education, Pakistan</i>
Muhammad Abiodullah <i>University of Punjab, Pakistan</i>	Muhammad Rizwan <i>Northumbria University, London</i>
Prof. Zulkornain Yusop <i>Universiti Putra, Malaysia</i>	