

# Journal of Applied Research and Multidisciplinary Studies (JARMS)

Volume 5 Issue 1, Spring 2024

Editor-in-Chief  
**Saif UR Rehman**  
UMT

Editor  
**Khansa Masood**  
UMT

Assistant Editor  
**Miral Maryiam**  
KRSS, UMT

Technical Editor  
**Muhammad Rafiq Awan**  
KRSS, UMT

Publishing Process Editor  
**Mehar Tahir Farid**  
KRSS, UMT

Language Editor  
**Shahzaib Chaudhry**  
KRSS, UMT

Indexing Editor  
**Syed Mughees ul Hassan**  
KRSS, UMT

Metadata Editor  
**Shanawer Rafique**  
KRSS, UMT

Format Editor  
**Sadaf Lal Din**  
KRSS, UMT

Graphic Designer  
**Muhammad Abdullah**  
KRSS, UMT

In charge Subscriptions  
**Samreen Amer**  
KRSS, UMT

Dispatcher  
**Abdul Aziz**  
KRSS, UMT

## Editorial Board

**Mohsin Shahzad**  
*Liaoning Normal University (LNU), Dalian,  
China*

**Shahid Mansoor Hashmi**  
*National Institute of Banking & Finance, State  
Bank of Pakistan*

**Farhan Azmat Mir**  
*IMS, BZU*

**Muhammad Arif**  
*International Islamic University, Islamabad,  
Pakistan*

**Muhammad Zulqarnain Arshad**  
*Universiti Utara, Malaysia*

**Nawaz Ahmed**  
*Shaheed Benazir Bhutto Women University,  
Peshawar, Pakistan*

## Advisory Board

**Maliah Sulaiman**  
*International Islamic University, Malaysia*

**Muhammad Abiodullah**  
*University of Punjab, Pakistan*

**Prof. Zulkornain Yusop**  
*Universiti Putra, Malaysia*

**Huma Lodhi**  
*University of Education, Pakistan*

**Muhammad Rizwan**  
*Northumbria University, London*