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Editorial Note:

This proceedings are organised under the following tracks:

- 1. Banking, Economics and Finance**
- 2. Management and Marketing**

Find the paper

Papers contained in this proceedings are refereed papers as they are blind peer

reviewed. The readers are advised to click on individual track (say Management and Marketing) and then select the paper by the first name of the author (s). We have tried to minimise the errors but sole responsibility rests on the author(s) concerned. In some cases, we have provided “abstract” only as per instruction of the concerned author(s).

We hope these papers would serve as the most valuable materials for business research only and no materials should be used or manipulated for any purpose other than purely academic research. We appreciate the contribution of the author(s) and our editorial staff who worked relentlessly to make the conference an outstanding success with authors from 20 countries.

Professor Dr. Zia Haqq
Editor