

Managing Editor Board

- ❖ Dr. Muhammad Kashif Irshad, Pakistan
- ❖ Dr. Md Golam Mohiuddin, Bangladesh
- ❖ Dr. V. Balachandran, India
- ❖ Dr. Wilson Ani, Nigeria
- ❖ Dr. Muhammad Sabbir Rahman, Malaysia
- ❖ Dr. Pawel Tadeusz Kazibudzki, Poland

International Editorial Board

- ❖ Dr. E. Chuke Nwude, Nigeria
- ❖ Dr. Shalini Rahul Tiwari, India
- ❖ Dr. Naveed Saif, Pakistan
- ❖ Dr. Rishipal, India
- ❖ Dr. Devadatta Gopal Ranade, India
- ❖ Dr. Radha Mohan Chebolu, India
- ❖ Dr. Nurul Fadly Habidin, Malaysia
- ❖ Dr. M. Veerappan, India
- ❖ Dr. Shakil Adnan Malik, Pakistan
- ❖ Dr. P. Malyadri, India
- ❖ Dr. Bandaru Srinivasa Rao, India
- ❖ Dr. Anamakiri, Onyemechi Dio, Nigeria
- ❖ Dr. Khundrakpam devananda Singh, India
- ❖ Dr. Muhammad Ahmed Mazher, Pakistan
- ❖ Dr. S.Ravishankar, India
- ❖ Dr. Priti Bakhshi, India
- ❖ Dr. Twinkle R. Singh, India
- ❖ Dr. Muhammad Zahoor, Pakistan
- ❖ Dr. N. Ramu, India
- ❖ Dr. Vasthiyampillai Sivalogathan, Sri Lanka
- ❖ DR. Mihir Kumar Shome, India
- ❖ Prof. Dr. B.Balamurugan, India
- ❖ Dr. Anita Erari, Indonesia
- ❖ Dr. Muhammad Jawad, Pakistan

Contact Us

Website URL : www.iosrjournals.org
Email : Support@iosrmail.org



Qatar Office:

IOSR Journals
Salwa Road
Near to KFC and Aziz
Petrol Station,
DOHA, Qatar

India Office:

EHTP, National
Highway 8, Block A,
Sector 34, Gurugram,
Haryana 122001

Australia Office:

43, Ring Road,
Richmond Vic 3121
Australia

New York Office:

8th floor, Straight hub,
NS Road, New York,
NY 10003-9595



IOSR Journals

International Organization
of Scientific Research

e-ISSN : 2278-487X

Volume : 26 Issue : 1

p-ISSN : 2319-7668

Contents:

Analyzing the Commercial and Social Welfare Objectives of Islamic and Conventional Banking: A Comparative Analysis from the UAE	01-05
The Impact Of Digital Transformation On Retail Management And Consumer Behavior	06-14
Pathway From Cash Basis To Accrual Basis Of Accounting In Public Sector In Bangladesh: Preparedness, Challenges And Recommendations	15-31
Competitor Analysis Of Sap Successfactors: A Conceptual Study	32-37
Gestão Escolar E As Implicações Para O Clima Organizacional Em Instituições De Ensino	38-44
The Contribution Of Agile Culture To Process Improvement In The Procurement Area	45-51
Transparency Trends: Evaluating HDFC Bank's Sustainability Disclosure Practices	52-56
Corporate Social Responsibility Investment: Analyzing Its Consequences on the Financial Development of Commercial Banks in Bangladesh	57-67

Peer Reviewed Refereed Journal

IOSR-JBM