

**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, Onyemehi 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 Sivalogathanan, 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](http://www.iosrjournals.org)  
Email : [iosrjournals@gmail.com](mailto:iosrjournals@gmail.com)  
[support@iosrmail.org](mailto:support@iosrmail.org)



**Qatar Office:**

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

**India Office:**

IOSR Journals  
SC-89 A, Shastri Nagar,  
Ghaziabad, UP,  
India

**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 : 22 Issue : 11 Series-4

p-ISSN : 2319-7668

**Contents:**

- Human Resource Management (HRM) Practices and Private Commercial Banks: Relative Culture from Bangladesh 01-08  
*Anila Ali*
- Consumer Buying Behaviour and Trust towards Online Jewellery Shopping 09-20  
*Ms. Bhoomika K M , Dr. Neetha Mahadev*
- Income Smoothing: Does Firm Size Matter in Indonesia? 21-23  
*Widyaningsih Azizah , Fathoni Zoebaedi , Muhammad Rubiul Yatim*
- Effect of Plan-Based Programming Budgeting on Financial Distress among Public Universities in the North Rift Region, Kenya 24-32  
*MugeCheruto Lydia, MwengeiK. B. Ombaba*
- Determinants of Employee Performance with Work Motivation as an Intervening Variable at the PTPN X Bobbin Industrial Unit 33-43  
*Mamik Nila Sari , Diana Sulianti K. Tobing , umani*
- Impulsive Buying Behavior In Light Of Coved-19 Pandemic 44-54  
*Abdelrahmanmidhatass'adyacoub*

IOSR-JBM