This Issue Contains:

1. Physical Appeals and Patients’ Loyalty of Privately Owned Hospitals in Rivers State, Nigeria
   Nwadighoha, Emmanuel E. and Kalu Alexander O. U.

2. Paper is withdrawn by author

3. Buying A Dream Home – Considerations of Residential Property Consumers in Malaysia
   Chong Pei Hei, Omkar Dastane

4. Efficiency Strategy, Product diversification and performance of Plantation Industry: The Case of Malaysia
   Alex Kwaku Gyan

5. Insurable and Non-Insurable Risk Exposures and the Related Coping Strategies: A Case Study of Select Urban Households of Iluababor Zone, Oromia Regional State, Ethiopia
   D. M. Sheaba Rani and Sekata Kenea Gobena

6. Examining the Role of Employee Diversity Management and Employee Involvement Variation on Organizational Innovation: A Study From Pakistan
   Anum Soulat and Nadia Nasir