



Sonal Devesh is Researcher in Postgraduate Studies and Research Department at the College of Banking and Financial Studies, Muscat. She has a Master in Statistics with 19 years of experience in teaching and research. She has also done her Diploma in Research Methodology, Statistical Package of Social Sciences (SPSS) and Epidemiology. She has published papers in various peer reviewed journals and presented papers in various conferences. She has also conducted training courses in SPSS and Research Methodology.