

## BIO DATA

Name: Dr. Sapna Thakur

Department : Commerce

Qualification : M.com, PGDCA.MTM,JRF.NET,PH,D

Designation Assistant Professor

Date of appointment 20 August 2018

Experience : 5 years

Contact no: 9805014243

E mail: spnthakur7@gmail.com

### Publication and conferences

- 1." Customer Perception Towards ATM services A case study on PNB", published in international journal of economic persepective,ISSN;1307-1637 UGC GROUP II,JULY 2020
- 2."Consumer's Perception and usage towards internet banking ",published in Anveshak A bi –annual journal ugc care group -1
- 3."Role of ICT in Higher education" at National conference on Reimagining and redefining Higher Education in Light of National Education ,Policy: Vision to Action(HEI-NEP 2021)DEC,2021
4. Digital banking current scenario in India" presented paper on "National conference on Emerging Trends in Education ,Management and society"orgained by abvc Takipur, April 2022

