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MESSAGE FROM THE DESK OF EDITOR IN CHIEF

The Chief Editor and Editors of the advanced research journal of Management, Engineering, Law, Paramedical Science, Nursing, Basic Science, Education, Physical Education and Yoga, Special Education, Clinical psychology and Liberal Arts i.e. IUT Journal of Advanced Research and Development (JARD) would take it as their duty to express the deep gratefulness to the contributors and readers of current volume.

We feel proud to bring the present issue of the online IUT Journal of Advanced Research and Development. We consider that the contribution in this multidisciplinary will help in the inclusive and sustainable growth process. Keeping in tune with this dignified idea, the current issue of IUT-JARD has addressed some current issues covering diversified field.

This issue needs an integrative and a holistic approach to the solution. Finally, the information contains in this journal volume has been published by the IUT obtains by its authors from various sources believed to be reliable and correct to the best of their knowledge, and publisher is not responsible for any kind of plagiarism and opinion related issues.



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A STUDY ON THE IMPACT OF MOBILE BANKING ON CONSUMER SATISFACTION IN EMERGING MARKET

DEEPA MUDDI
PES UNIVERSITY, BANGLORE

ABSTRACT

This study examines customer fulfilment with mobile banking services by surveying 250 participants and utilizing regression analysis to evaluate the influence of different factors on overall satisfaction. The study looks at important factors like user-friendliness, security, speed of transitions, and incorporation into everyday financial activities to assess their impact on the user's experience. The research was carried out to control the main factor which impact the acceptance and Mobile banking satisfaction.

Findings showed that ease of use, speed and integration show a significant character in satisfaction, while safety and user interface design do not have strong impact. The result emphasizes the need to develop the user understanding and efficiency of the mobile banking in order to increase customer satisfaction and trust.

KEYWORDS: Mobile Banking, User Satisfaction, Regression Analysis, Security Concern, Speed and efficiency, control over personal finance, user interface rating, frequency of use, ease of use, user experiences, Managing finance.

INTRODUCTION

Mobile banking involves using a mobile device is used to accessing the banking services and financial offerings provided by banks. It allows clients to view their bank account balance, complete online transaction, move money, settle bills., without having to go to a physical bank.

Clients utilize mobile through SMS, USSD, or a bank-provided app installed on their mobile device. It provides customer with the convenience of accessing banking facilities at any period and from any place. However, it reduced banks' costs and expand their clientele. Nevertheless, it does have its drawbacks. Less tech-savvy customer avoids it due to security vulnerabilities.

History of banking on mobile devices- Today, individuals are so used to using their phones that is difficult for them to envision life without it. Even though mobile banking may appear to be a recent advancement, the initial efforts to conduct banking transition on mobile device actually occurred in the previous century, slightly trailing the emergence of online lending. Mobile banking originated in last 1990s and initial 2000s and closely tied to the rise of the internet.

Advantages and points of using Mobile banking.

- a. Ease of use- The m-payment application should be easily understood by the customer, requiring minimal or no learning curve. The consumer should also have the ability to customize the app to meet their needs.
- b. M- payments service need to allow transitions among customer (C2C), from businesses to customers (B2C), or between business(B2B) in a universal manner. Reporting should encompass national, district, and worldwide environments. Expenditures need to be feasible for both small worth micro-paymentsalso large rate macro payments.
- c. Safety, confidentiality, and confidence: A consumer should have confidence in mobile expense app worker their credit or debit card details will nonbe abused. In addition, customer privacy should be maintained when these transactions are documented, ensuring that credit histories and spending habits remain confidential and not easily accessible for public review. Mobile payments need to provide the same level of anonymity as money transactions. next, the system must be resistant to attacks from hackers and terrorist, foolproof. This could be offered through the integration of biometrics, passwords, and infrastructure of public key security in phone transaction system designs.
- d. Expense- the cost of m-payment should not exceed that of current payment methods as much as chances. The mobilepayment key needs to rival different payment methods in terms of both expenses and convenience.
- e. Velocity: velocity at which themobile-payment is processed should be satisfactory for both customers and traders.
- f. For cross border payments to make profit widespread acceptance, the mobile-payment application needs to be accessible on a global scale, worldwide.

Feature of mobile banking

1. Access to account details- It helps clients to gain information on bank, mini statements balance transitions history checks on deposits, loan and known card information. It also helps to access investment statements and manage policies.
2. Financial Activities- It provides services to transact money from one bank to another it might be self-transaction or through third parties. It also includes payments through partnership with apps or certain companies.
3. Financiers' requirements- It allows investors to check on their portfolio or get updates on information that is required on their improvements of investment decision making.
4. Services that provide assistance and aid- This service provides information to clients on their progress on loan, credit facilities, card applications and ATM.
5. Updates on required information- Certain articles provides information on present financial requirements, News, recent trends of a particular bank.

Issues related to Mobile banking

(A few of the difficulties inked with mobile banking include (but are not restricted to):

- Accessibility depends on the type of device being utilized.
- Concerns about safety and protection.
- Dependability and capacity for growth.
- Capacity for personalisation.
- Distribution of applications.
- Enhance synchronization skills.

Advantages and Disadvantages of mobile Banking.

Advantages

- Provides banking services around the 24 hours.
- Reduces the amount of time needed.
- Offers a simple method for transferring funds and making payments.
- Facilities simple tracking and monitoring of bank accounts.
- Allows for prompt reporting of any illicit transactions or fraudulent behaviour.

Disadvantages

- Creates difficulties for account holders with limited technology skills.
- Eliminates the personal element in banking operations.
- Heightens worries about security and cyber fraud.
- Delays or losses may occur in transitions as a result of errors.
- Leads to understanding difficulties because of the complicated app interface.

Literature Review

(Deshwal, 2015)- Technology is playing an increasingly role in the banking sector. It changed banking from a conventional physical model to a contemporary, convenient one. Technology has played a crucial role in improving customer service and stimulating industry growth.

(rautela, 2013)- Mobile banking enables customers to perform banking transaction with their mobile services. It provides ease and adaptability in contract to conventional banking techniques. Public banks in India have encountered difficulties in enticing customers towards mobile banking in comparison to private banks.

(Cleveland, 2016)- The research explores how mobile banking affects the banking sectors.it explores the impact of mobile banking on financial performance, customer acquisition, and retention. The study examines elements like mobile banking functionalities, technological progress, population characteristics, data protection, and staff competencies. In general, the data indicates that effective implementation of mobile banking can enhance both bank performance and customer engagement.

(Joshi, 2020)- The mobile provides customer with convenience and flexibility. It enables them to perform different banking activities through their smartphones. However, there are customers who my worry about security and their lack of technical expertise.

(Corbitt, 2003)- The integration of the internet and smartphone has result in the growth of mobile data services. Mobile banking is service that permits customers to utilize banking services via their mobile

devices. This paper explores that strategic impact of mobile banking and its possibilities in diverse markets.

(Lauronen, 2005)- This article examines the generation of consumer value in mobile banking services. It recognises the value customers see and drawbacks of using mobile phone for banking, offering ideas for enhancing services and marketing tactics.

(DRIGA, 2015)- Electronic banking services are more in demand because of their convenience and efficiency. Mobile banking has become increasingly popular because it provides a variety of advantages for both clients and financial institutions. This article presents an outline of mobile banking and its importance as a primary method of distributing banking services.

(Aijaz A. Shaikh, 2015)- The article examination studies on mobile banking adoption and highlight crucial factors that impact consumer intentions. It emphasizes the importance of conducting additional research on the impacts of smartphone and tablet applications.

(Asha Sahu, 2020)- The research examines the study of the adapting of the mobile banking 2010 and 2018. It pinpoints factors that impact adoption and underscores that necessity for more research to advance mobile banking technologies in emerging markets.

(Radhakrishna Nayak, 2024)- The research examines the utilization of mobile banking in nationalised banks within barkur village. It discovers that individual have greater knowledge of e-wallets and are not happy with software problems, bank reaction times, security, and service levels.

Objectives of Study

- Assess customer contentment with mobile banking offerings.
- Examine the significance of safety in the acceptance of E-banking.
- Analyse how mobile banking affects financial management.
- Analysing the main features that impact selection of application in M-banking.

Research Methodology

- Research Design-

This research uses a quantitative, expressive research design to assess user satisfaction, trust in security, financial management impact, and factors affecting the selection of M-banking applications. This study will use a survey to gather information from individuals who use mobile banking.

- Sample size-

A study was conducted with 250 participants who regularly usage of M-banking services. The size of the sample is extensive to give statistically important observations while also guaranteeing a variety of responses.

- Data collection

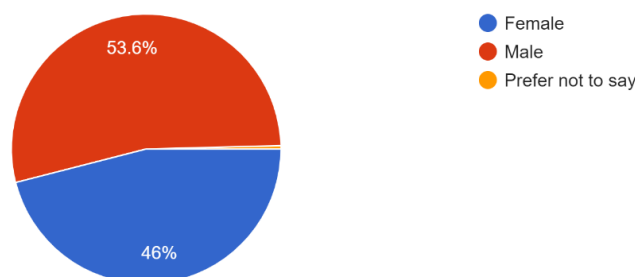
Primary Data Collection- Information was gathered through a google form questionnaire aimed at obtaining users thoughts and interactions with mobile banking. This survey includes 15 structured questions, mainly utilizing Likert scale and multiple-choice layouts, focusing on important factors such as frequency of use, satisfaction, confidence in security, and feature preferences.

Scope of the study

The research concentrates on 250 individuals who have used mobile banking services in the last three months, representing a wide range of demographics. It analyses important variable like how often it is used, user satisfaction, trust in security, and its influence on financial management to regulate the issues influencing the acceptance of mobile banking and user satisfaction. The study investigates user experience, security problems, also probability of suggesting mobile banking to others. Data was collected directly from users' experiences and preferences in mobile banking through a survey on google form.

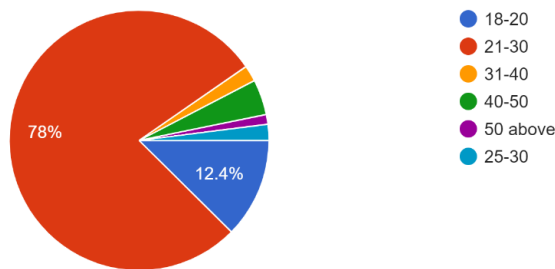
Data Analysis and Interpretation

Gender
250 responses



The above chart represents 250 respondents in that 53.6% are male and 46% are female.

Age
250 responses

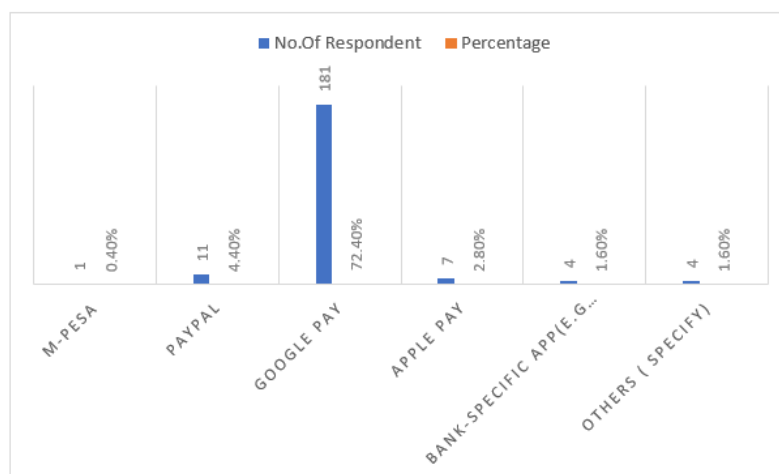


The above chart represents 250 respondents, of age group where 12.4% are between 18-20, 78% are between 21-30 of the age group, 2% are between 31-40 age group, 4.4% are between 40-50 age group, 1.2% are above 50 years.

1. Which Mobile Banking app do you prefer for your daily financial needs?

Particular	No. Of Respondent	Percentage
M-Pesa	1	0.40%
PayPal	11	4.40%
Google Pay	181	72.40%
Apple Pay	7	2.80%
Bank-Specific app (e.g. Chase Mobile, Wells Fargo Mobile)	4	1.60%
Others (Specify)	4	1.60%

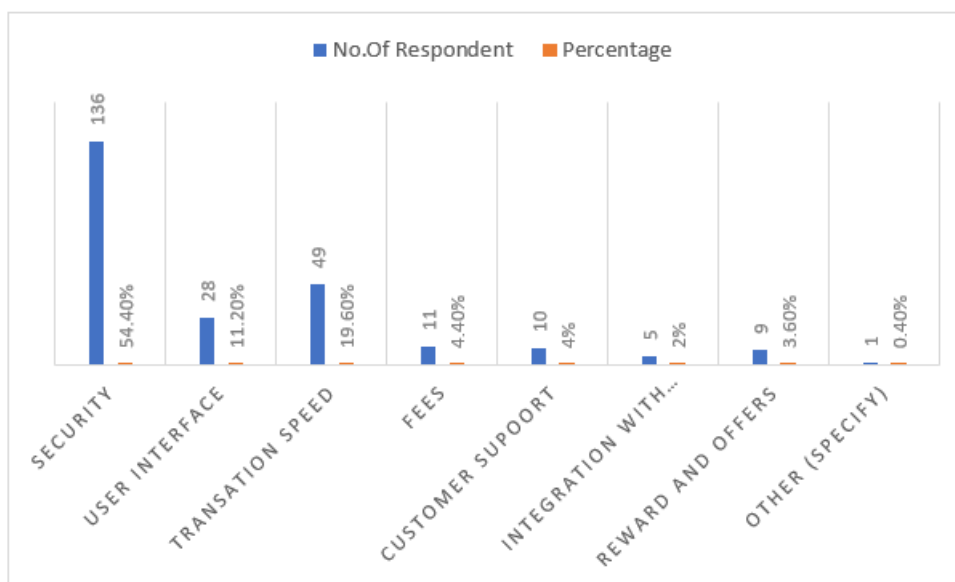
The above table represents 250 respondents prefer to use 0.40% of M-Pesa, 4.40% respondent use PayPal, 72.40% respondent use Google Pay, 2.80% respondent use Apple pay, 1.60% respondent use Bank-specific app (e.g. Chase Mobile, Wells Fargo mobile), 1.60% respondent use Other (Specifically)- Phone pay. The majority of respondent prefer Google pay for daily financial needs.



2. Which feature is most important to you when choosing a mobile app?

Particular	No. Of Respondent	Percentage
Security	136	54.40%
User interface	28	11.20%
Transition speed	49	19.60%
Fees	11	4.40%
Customer Support	10	4%
Integration with Other Services	5	2%
Reward And offers	9	3.60%
Other (Specify)	1	0.40%

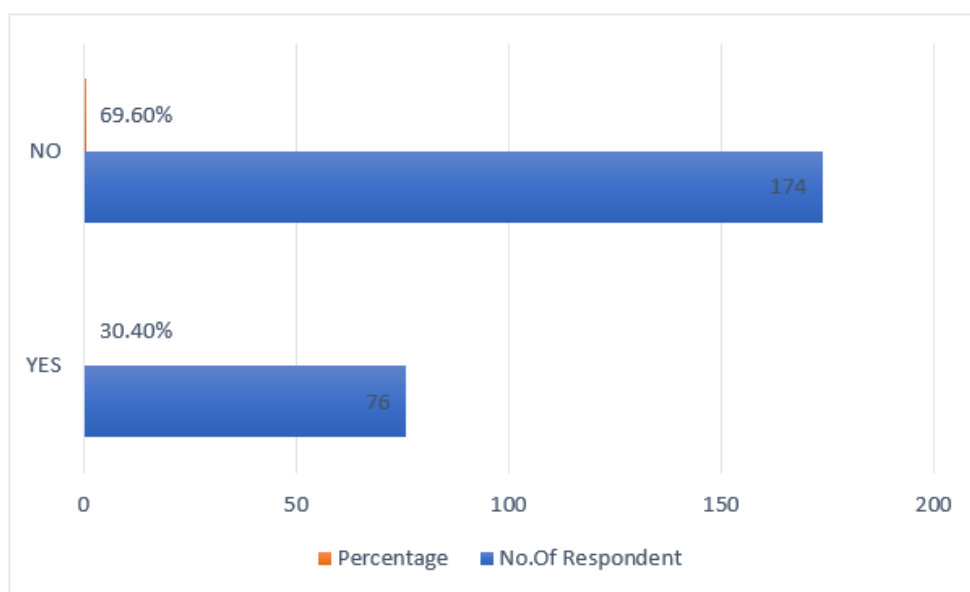
The above table represents 250 respondent which 54.40% respondent give important to Security, 11.20% respondent choose User interface, 19.60% respondent choose Transition Speed, 4.40% respondent choose Fees, 4% respondent choose Customer Support, 2% respondent choose Integration with Other securities, 3.60% respondent choose reward and offers. 0.40% respondent choose other (specifically) – All of the above. Thus, majority respondent choose Security as a feature is the most important.



3. Have you experienced any financial losses due to mobile errors?

Particular	No. Of Respondent	Percentage
YES	76	30.40%
NO	174	69.60%

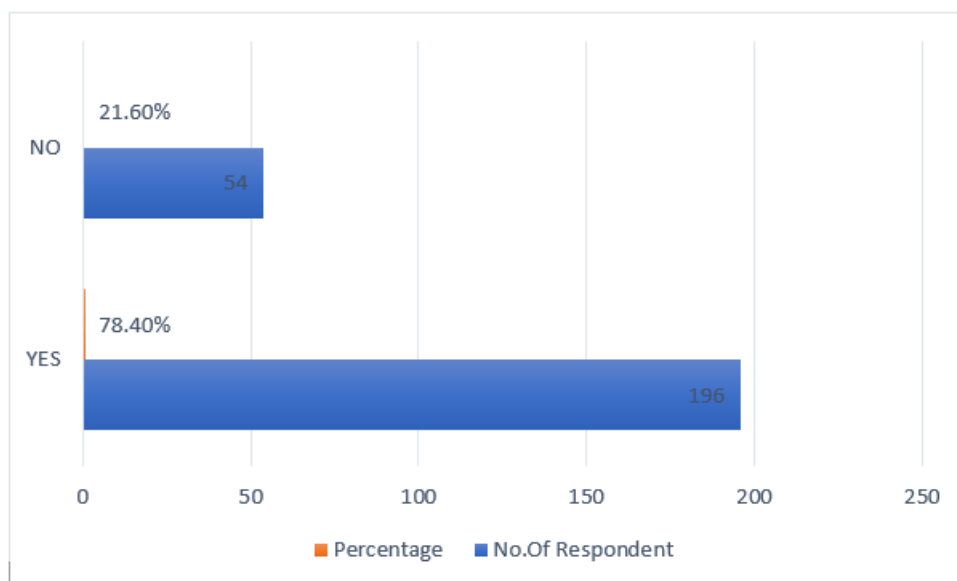
The above table represents 250 respondents, where 30.40% respondent say YES, 69.60% respondent say NO that they experienced any financial losses due to mobile errors.



4. Do you use mobile banking for Bill payment?

Particular	No. Of Respondent	Percentage
YES	196	78.40%
NO	54	21.60%

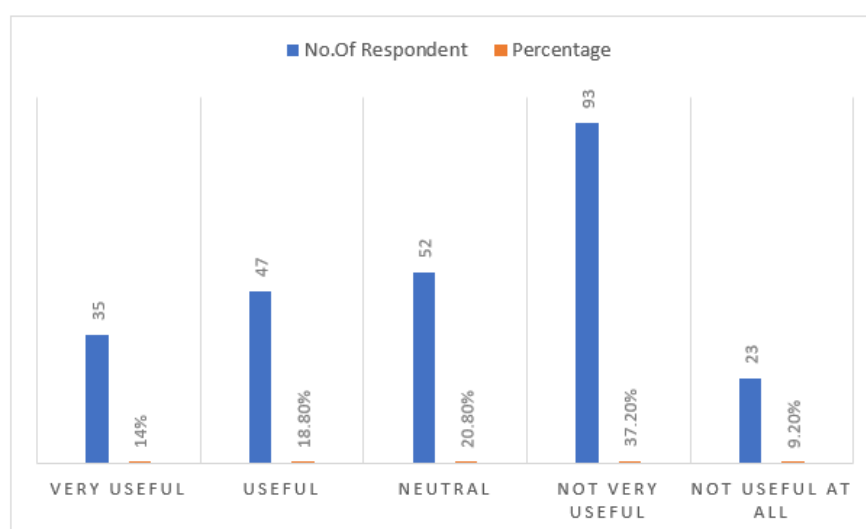
The above table represents 250 respondents, where 78.40% respondent say YES, 21.60% respondent say NO that use mobile banking for Bill payment.



5. How useful do you find mobile banking for managing finance?

Particular	No. Of Respondent	Percentage
Very Useful	35	14%
Useful	47	18.80%
Neutral	52	20.80%
Not Very Useful	93	37.20%
Not Useful at All	23	9.20%

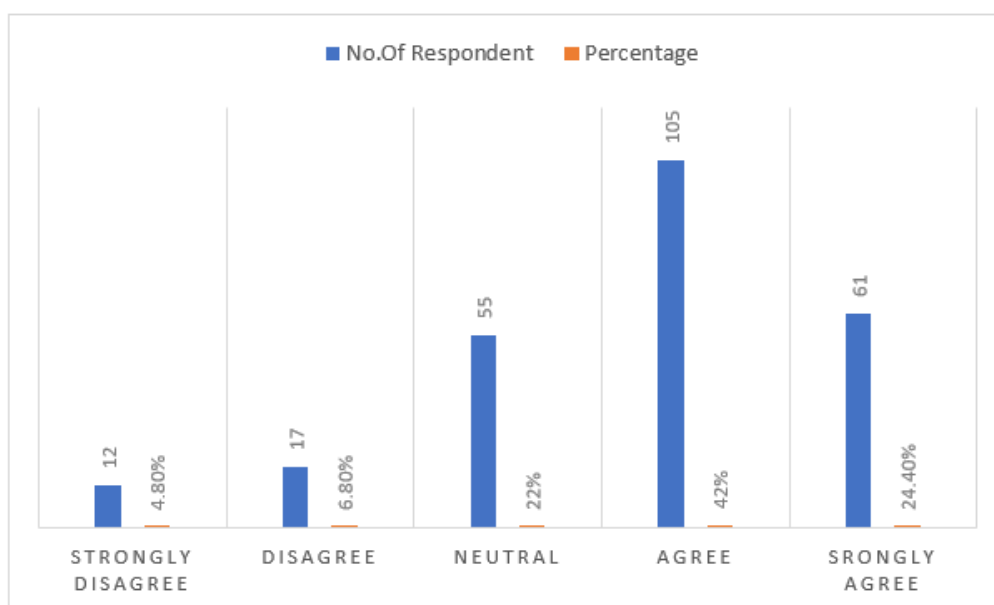
The above table represents 250 respondents where 14% respondent say Very Useful, 18.8% respondent say useful, 20.80% say Neutral, 37.20% respondent say not very useful, 9.20% respondent say not useful at all. Thus, majority respondents' states that it is not very useful to mobile banking for managing finance.



6. Rate your agreement with the statement: "I would recommend mobile banking to others based on the experience."

Particular	No. Of Respondent	Percentage
Strongly Disagree	12	4.80%
Disagree	17	6.80%
Neutral	55	22%
Agree	105	42%
Strongly Agree	61	24.40%

The above table represents 250 respondents where 4.8% respondent state Strongly Disagree, 6.80% respondent tell Disagree, 22% of respondent say Neutral, 42% respondent states Agree, 24.40% respondent state strongly Agree. Thus, majority of respondents states that they would suggest mobile banking to other after hearing about their experiences.



Regression Analysis

Variables Entered/Removed^a

Model	Variables Entered	Variables Removed	Method
1	User Interface Rating (X), frequency of use (X), Control over personal finances (X), Concern about security (X), Integral part of financial routine (X), Speed and efficiency (X), Trust in Security (X), Ease of use (X) ^b		Enter

a. Dependent Variable: Overall Satisfaction (Y)

b. All requested variables entered.

Descriptive Statistics

	Mean	Std. Deviation	N
Overall Satisfaction (Y)	3.78	1.053	250
frequency of use (X)	3.87	1.075	250
Ease of use (X)	3.84	1.038	250
Trust in Security (X)	3.60	1.006	250
Integral part of financial routine (X)	3.86	1.048	250
Speed and efficiency (X)	3.84	.946	250
Control over personal finances (X)	3.57	.984	250
Concern about security (X)	3.72	1.069	250
User Interface Rating (X)	3.44	1.140	250

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.732 ^a	.535	.520	.730	1.829

a. Predictors: (Constant), User Interface Rating (X), frequency of use (X), Control over personal finances (X), Concern about security (X), Integral part of financial routine (X), Speed and efficiency (X), Trust in Security (X), Ease of use (X)

b. Dependent Variable: Overall Satisfaction (Y)

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	147.945	8	18.493	34.713	.000 ^b
	Residual	128.391	241	.533		
	Total	276.336	249			

a. Dependent Variable: Overall Satisfaction (Y)

b. Predictors: (Constant), User Interface Rating (X), frequency of use (X), Control over personal finances (X), Concern about security (X), Integral part of financial routine (X), Speed and efficiency (X), Trust in Security (X), Ease of use (X)

Coefficients^a

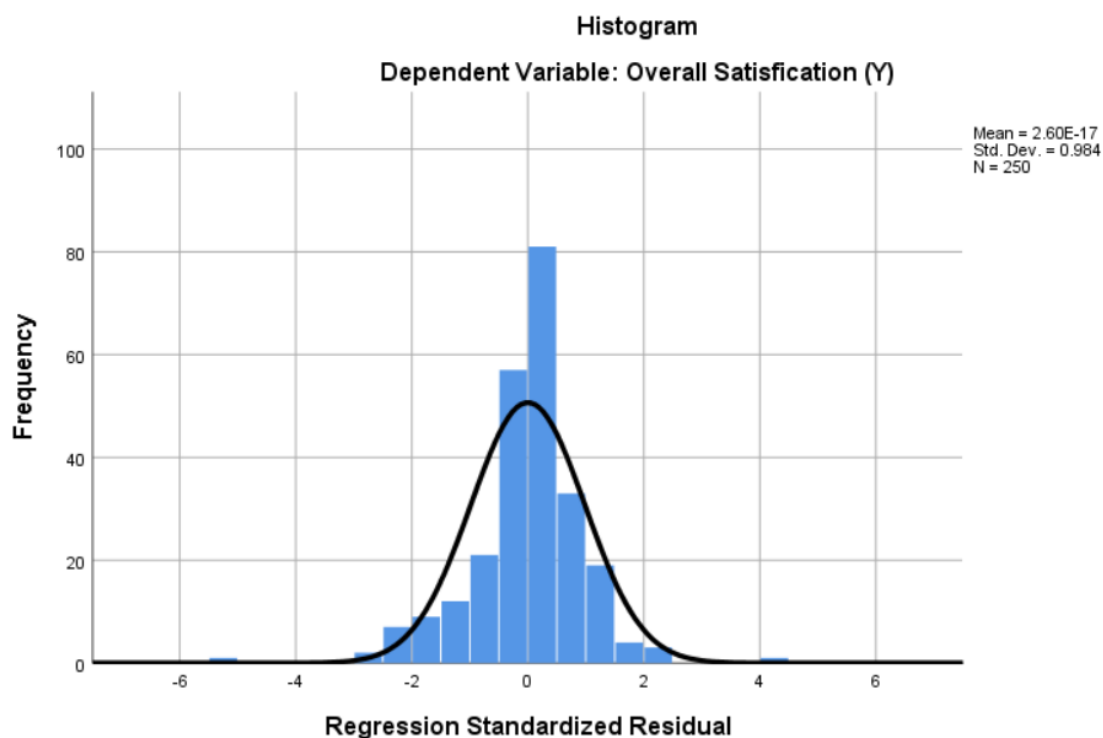
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.183	.235		.780	.436	-.280	.646
	frequency of use (X)	.092	.060	.094	1.521	.129	-.027	.211
	Ease of use (X)	.156	.073	.154	2.132	.034	.012	.300
	Trust in Security (X)	.041	.069	.039	.590	.556	-.095	.176
	Integral part of financial routine (X)	.239	.067	.238	3.565	.000	.107	.372
	Speed and efficiency (X)	.312	.071	.280	4.371	.000	.171	.453
	Control over personal finances (X)	.042	.062	.039	.679	.498	-.080	.165
	Concern anout security (X)	.046	.053	.047	.867	.387	-.059	.151
	User Interface Rating (X)	.015	.046	.017	.336	.737	-.075	.106

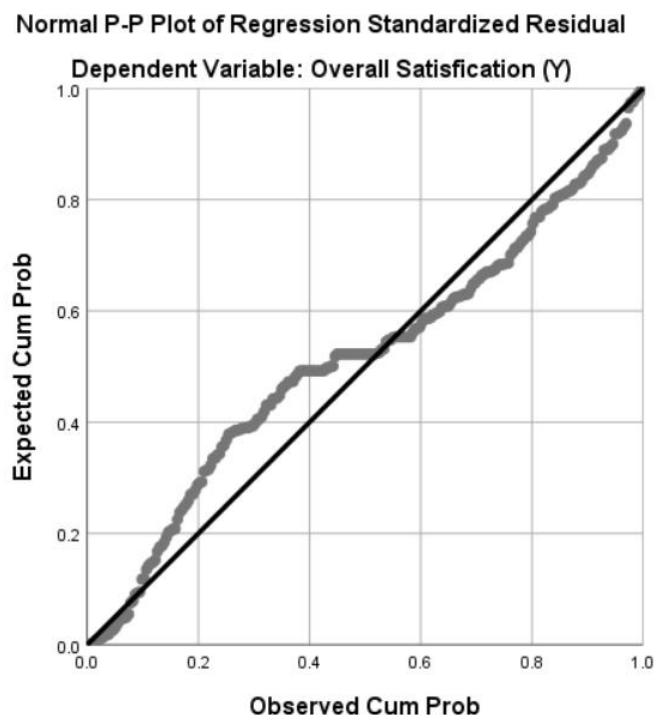
a. Dependent Variable: Overall Satisfaction (Y)

Residuals Statistics^a

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	1.13	4.90	3.78	.771	250
Residual	-3.902	2.999	.000	.718	250
Std. Predicted Value	-3.447	1.451	.000	1.000	250
Std. Residual	-5.346	4.109	.000	.984	250

a. Dependent Variable: Overall Satisfaction (Y)

Charts



Interpretation

1. Assess the overall Model Fitting

- The R² Value 0.535 indicates that 53.5% of the variability in the dependent variable can be accounted for by the independent variable.
- An Adjusted R square value of 0.520 indicates that 52% of the changes in the dependent variable (overall satisfaction) can be accounted for by the independent variables. This shows that the model is a good fit.
- Durbin- Watson equals 1.829, which examines residual for autocorrelation. A value near 2 indicates lack of notable autocorrelation in the model, which is positive.

2. The significant of the overall model.

- The significance of ANOVA table is 0.000 which means that the model is acceptable.
- F-stat is 34.713, and the p-value is 0.000: with a value below 0.05, it shows the model perfect is statistically important, suggesting that at least one predictor variable is able to accurately forecast the outcome variable.

3. Examine the Regression Model's Coefficients.

- Ease of use(X)- The P- value is 0.034, lower than 0.05, suggesting a important positive parallel between this variable and overall satisfaction. Beat Coefficient of 0.154 indicates a moderate, positive impact on satisfaction.

- Integral part of financial routine(X)- P-value= 0.000, representing a extremely significant positive parallel with overall satisfaction, is below 0.05. beta of 0.238 indicates a significant positive impact on satisfaction.
- Speed and efficiency(X)- P-value of 0.000 indicates significance. Beta value of 0.0280 shows the most significant positive effect on overall satisfaction.
- Predictors that do not have a Significant impact- Trust security(X), User Interface rating (X0, Control over Personal Finance(X), and Concern about security(X) have p-value beyond 0.05, representing they are not statistically substantial in forecasting overall satisfaction.
- Analysing the coefficient table, we conclude that Constant, Ease of use with the Integral part of financial routine and the Speed and Efficiency are the significant variable. The regression equation will be shown below:

(The overall Satisfaction = 0.183+0.156*Ease of use + 0.239* Integral part of financial routine+0.312* Speed and Efficiency).

4. **Examining the hypothesis**

- Null Hypothesis (H0)- There is no significant correlation between user satisfaction with mobile banking and factor such as ease of use, security, and frequency of use.
- Alternative Hypothesis (H1)- There is a significant correlation between user satisfaction with mobile banking and factor such as ease of use, security and frequency of use.

According to the result of regression analysis

- Reject the Null Hypothesis (H0)- the overall model is statistically with an ANOVA p-value of 0.000, suggesting a important associated between user satisfaction and several independent variables (ease of use, speed and efficiency, essential part of fiscal routine)
- Accept the Alternative Hypothesis (H1) - factor like comfort of use, speed and efficiency, and combination into financial routine affect user satisfaction, according to statistical analysis.

Therefore, As the regression model shows significance and statistical significance of key factor (Ease of use, Speed, Integration into Financial Routine), we reject the Null Hypothesis (H0) and Accept the Alternative Hypothesis (H1). This indicates a strong correlation between user satisfaction and theses variable in mobile banking.

(Reject-H0 and Accept -H1).

5. **Analyse the Charts**

- Standard distribution: the Histogram and P-P plot show that the standardized residuals of the regression follow a normal distribution, which is crucial for validity of liner regression.

- Centring Residual: the average of the residual is almost zero, indicating minimal bias in the model's predictions.
- Consistency in Standard Deviation: A Standard Deviation of 0.984 for the residual suggest that the majority of residual are close to the mean, showing a dependable model fit.
- Existence of outliers: The presence of outliers is evident in both visuals, particularly in the lower end, suggesting data concerns demanding additional analysis.
- Result Confidence: The data points closely aligning in the P-P plot indicate the statistical tests for regression coefficients are valid, thus confirming the model assumptions.

Findings and Suggestions

- Most users (72.45%) show a strong preference for google pay for their daily financial activities, making it the top choice among the mobile banking apps used by respondents.
- Security is the top priority- over half of survey participants (54.4%) prioritized security when selecting a mobile banking application. This emphasises the important role of trust in ensuring the security of mobile financial transitions.
- Most respondents (69.6%) experienced no financial losses from mobile errors, suggesting that mobile banking platforms are generally dependable in preventing significant financial losses.
- Regularly using mobile banking for bill payments in common among 78.4% of respondents, indicating that this service is a crucial feature offered by theses platform.
- Improve security features- Due to security being the main concern for users, mobile banking services should keep investing in advanced security features such as biometrics, encryption, and two- factor authentication to uphold user confidence.
- Options for customization – Providing personalized interfaces and interfaces and customizable feature may enhance user experience by allowing user to customize the app based on their unique preferences and financial habits.

CONCLUSION

The study emphasizes the crucial importance of mobile banking in increasing consumer satisfaction in developing markets. The shows that factors like user-friendliness, speed of transitions, and incorporation of mobile banking into everyday financial habit s greatly impact user satisfaction. Despite ongoing security doubts, users generally view the reliability of mobile baking positively. A large majority of respondents have not experienced any financial losses from mobile banking errors. These findings imply that mobile banking services need to prioritize enhancing features and speed in order to enhance user satisfaction and promote wider usage.

Moreover, the results highlight the important of ongoing investment in advanced security feature and customization options to tackle user worries and improve the overall experience. By giving important to these factors, bank can establish strong trust and dedication from their clients or customers, ultimately positioning mobile banking as the preferred choice in the financial services industry.

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- Tripura Nursing Council (TNC)
- Indian Nursing Council (INC)
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- Oracle Academy bearing ID No.: 23681394
- Indo-Australian Chamber of Commerce
- VMware IT Academy



RANKING/ CERTIFICATES

- Ranked 1st among the Top Engineering Colleges of Excellence (State wise rank, Govt. & Pvt) by CSR GHRDC- Engineering Ranking 2022.
- ICFAI University Tripura is ranked 32 by India Today- MDRA Best Universities Survey 2020
- Ranked 27 in the Top 100 Engineering College ranking survey 2020 and ranked 3rd in the Top 10 Engineering colleges 2020 region wise ranking announced by Silicon India.
- Department of Chemistry of ICFAI University Tripura Nature Index ranked is 82nd in India as on 25th April, 2020.
- Established 'Institute Innovation Council (IIC) as per norms of Innovation Cell, Ministry of MHRD, Govt. of India
- Registered with NGO Darpan, Niti Ayog, Govt. Of India
- Certified by ISO 9001: 2015
- Best Universities & Colleges 2018-19 awarded to ICFAI University Tripura in the special category by Rubber Skill Development Council (RSDC).
- ICFAI University Tripura certified by Directorate of Social Welfare & Social Education.
- ICFAI University Tripura got AAA rating in Northeast India by Careers360 Magazine- India's Best Engineering Colleges 2020
- ICFAI Law School got AA+ rating by Careers360 Magazine among India's (East Zone) best law Colleges 2021
- ICFAI University Tripura is recognized in the band "BEGINNER" under the category "University & Deemed to be university(Private/Self Financed)(Technical)" in ARIIA 2021

SCIENCE AND TECHNOLOGY

- B.Tech (CE, ME, ECE, EE, CSE)
- B.Tech (*Lateral Entry*)
- BCA
- Integrated MCA
- MCA
- M.Tech - CSE
- M.Tech - Structural Engineering
- M.Tech - Water Resource



BASIC SCIENCE

- B.Sc. (Hons) Physics
- B.Sc. (Hons) Chemistry
- B.Sc. (Hons) Mathematics
- M.Sc. Physics
- M.Sc. Chemistry
- M.Sc. Mathematics



EDUCATION

- B.Ed
- M.A (Education)
- M.Ed



LIBERAL ARTS

- B.A-English (Hons.)
- B.A-psychology (Hons.)
- B.Sc.- Psychology (Hons.)
- M.A-(English)
- M.A-psychology



ALLIED HEALTH SCIENCES

- B.Sc. in Emergency Medical Technology
- B.Sc. in Cardiac Care Technology
- B.Sc. in Dialysis Therapy Technology
- Bachelor in Health Information Management
- B.Sc. in Medical Laboratory Technology (BMLT)
- B.Sc. in Medical Laboratory Technology (BMLT) (*Lateral Entry*)
- Master in Medical Laboratory Technology (MMLT)



MANAGEMENT & COMMERCE

- BBA
- B.Com (Hons.)
- MBA
- M.Com

LAW

- BA-LLB (Hons.)
- BBA-LLB (Hons.)
- LL.B
- LL.M (2 Years)

SPECIAL EDUCATION

- B.Ed Spl. Ed (ID)
- D.Ed.Spl. Ed (ID)
- M.Ed Spl. Ed (ID)
- Integrated B.A B.Ed Spl. Ed (ID)
- Integrated B.Com B.Ed Spl. Ed (ID)
- Integrated B.Sc B.Ed Spl. Ed (ID)

NURSING

- GNM

LIBRARY AND INFORMATION SCIENCES

- B.Lib.I.Sc
- M.Lib.I.Sc- Integrated
- M.Lib.I.Sc

PHYSICAL EDUCATION

- B.P.Ed
- D.P.Ed
- B.P.E.S
- B.P.E.S (*Lateral Entry*)
- M.P.E.S

YOGA & NATUROPATHY

- Post Graduate Diploma in Yoga Therapy

CLINICAL PSYCHOLOGY

- M.Phil in Clinical Psychology

Ph.D



Programs Offered at ICFAI University Tripura

Science and Technology

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B. Tech (CE, CSE, ECE, ME, EE)	4 Years	Pass in 10 + 2 (Phy/Chem/Math) with minimum 45%, (40 % in case of SC/ST/ OBC) aggregate marks	IT,ITEs, Manufacturing,Companies, Corporates, Telecom, Banks, Govt. Services
B. Tech - Lateral Entry (CE, CSE, ECE, ME, EE)	3 Years	Pass in 3 - year diploma course with minimum 45 % (40 % in case of SC/ ST/ OBC) aggregate marks	IT,ITEs, Manufacturing,Companies, Corporates, Telecom, Banks, Govt. Services
BCA	3 Years	Pass in 10 + 2 (any Discipline) examination	IT,ITEs, Corporates, Banks,Govt. Services, NGO's.
Integrated MCA	5 Years	Pass in 10 + 2 (any Discipline) examination	IT,ITEs, Corporates, Banks,Govt. Services, NGO's.
MCA	2 Years	Graduation in any discipline, with 40% and above aggregate marks.	IT,ITEs, Corporates, Banks, Govt. Services, NGO's,Research
M.Tech	2 Years	Valid GATE Scorer with B.Tech /B.E in Civil Engineering or B.Tech /B.E in Civil Engineering with 60% marks	Research, consultant to Pvt. Organization in the field of flood forecasting, flood inundation, flood disaster management, Entrepreneur.

Basic Science

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Sc. Physics (Hons.)	4 Years	Pass in 10 + 2 with 40 % marks in Physics & pass in maths	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
B.Sc. Chemistry (Hons.)	4 Years	Pass in 10 + 2 with 40 % marks in Chemistry	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
B.Sc. Mathematics (Hons.)	4 Years	Pass in 10 + 2 with 40 % marks in Mathematics	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
M.Sc. Physics	2 Years	Graduate with 45 %(40 % in case of SC/ST/ OBC) marks in Physics	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
M.Sc. Chemistry	2 Years	Graduate with 40 % marks in Chemistry from a recognized University	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
M.Sc. Mathematics	2 Years	Graduate with 40 % marks in Mathematics	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate

Liberal Arts

Program	Duration	Eligibility	Career Prospects Employment Opportunities
BA - English (Hons.)	4 Years	Pass in 10 + 2 (any Discipline) with 40 % marks in English	Jobs in Govt., Teaching in Schools/Educational Administrators/ Corporate, Banks, Telecom, Media, Journalism
MA - English	2 Years	Graduate in any Discipline with minimum 45 % (40% in case of SC/ST/ OBC) aggregate marks	Jobs in Govt., Teaching in Schools/Educational Administrators/ Corporate, Banks, Telecom, Media, Journalism/ Research
B.A - Psychology (Hons)	4 Years	Pass in 10 + 2 (any Discipline) with 50 % (45% in case of SC/ST/ OBC) marks	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
MA - Psychology	2 Years	Graduate with 45 %(40 % in case of SC/ST/ OBC) marks in Psychology	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate
B.Sc.- Psychology (Hons)	4 Years	Pass in 10 + 2 (any Discipline, with Economics or Maths as a combination subject) with 50 % (45%in case of SC/ ST/ OBC) marks	Teaching in Schools/ Colleges/ Educational Administrator/ Corporate

Law

Program	Duration	Eligibility	Career Prospects Employment Opportunities
BBA-LLB Integrated	5 Years	Pass in 10 + 2 with minimum 45 % (40 % in case of SC/ST, 42% in case of OBC) aggregate marks	Corporates, Banking, Judiciary, Legal Practice, NGO's IPR
BA-LLB Integrated	5 Years	Pass in 10 + 2 with minimum 45 % (40 % in case of SC/ST, 42% in case of OBC) aggregate marks	Corporates, Banking, Judiciary, Legal Practice, NGO's IPR
LLB	3 Years	Graduate in any Discipline with minimum 45 % (40 % in case of SC/ST, 42% in case of OBC) aggregate marks	Corporates, Banking, Judiciary, Legal Practice, NGO's IPR
LLM	2 Years	Graduate with LLB degree (Recognised by BCI)	Corporates, Banking, Judiciary, Legal Practice, NGO's IPR, Research

Management & Commerce Studies

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Com (Hons.)	4 Years	Pass in 10 + 2 examination in commerce or Science with 45% (40% in case of ST/ SC/OBC)-marks	Banks, Financial Services, Corporates

Program	Duration	Eligibility	Career Prospects Employment Opportunities
BBA	4 Years	Pass in 10 + 2 (any Discipline) examination with minimum 40% marks	Banks, Financial Services, IT, Insurance, Telecom, Corporates, Consulting Companies.
MBA	2 Years	Graduate in any discipline with minimum 45 % (40 % in case of SC/ST/OBC) aggregate marks	Banks, Financial Services, IT, Insurance, Telecom, Corporates, Consulting Companies, Research
M.Com	2 Years	B.Com with 45%(40% in case of ST/SC/OBC) Marks	Banks, Financial Services, Corporates

Allied Health Sciences

Program	Duration	Eligibility	Career Prospects Employment Opportunities
Bsc. in Emergency Medical Technology	4 Years	Pass in 10 + 2 (Science Discipline) with 45% marks in PCB (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private hospital having ICU/ITU/Critical care unit, Demand in disaster management team for both state/central government, army/navy/airforce. Eligible for Post graduation courses.
Bsc. in Cardiac Care Technology	4 Years	Pass in 10 + 2 (Science Discipline) with 45 %marks in PCB (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private Hospitals in cardiology department, different cath- labs or diagnostic centers. Eligible for postgraduate courses.
Bsc. in Dialysis Therapy Technology	4 Years	Pass in 10 + 2 (Science Discipline) with 45 % marks in PCB (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private hospitals, NRHM, NUHM, NGO, clinics/ healthcare setup offering dialysis treatment. Eligible for Post Graduation courses in dialysis.
Bachelor in Health Information Management	4 Years	Pass in 10 + 2 (any Discipline) with 45 % marks (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government / Private hospitals, diagnostic centers, NRHM/ NUHM, legal firms, Healthcare consultancy .Eligible for Post Graduate courses.
B.Sc. Medical Lab Technology (BMLT)	4 Years	Pass in 10 + 2 (Science Discipline) with 45% marks in PCB (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private hospital having ICU/ITU/Critical care unit, Demand in disaster management team for both state/central government, army/navy/airforce. Eligible for Post graduation courses.
B.Sc. Medical Lab Technology (BMLT) (LE)	3 Years	Pass in 3 years diploma with 45% marks in aggregate (5% relaxation for SC/ST/OBC Candidates)	Opportunity in Government /Private hospital having ICU/ITU/Critical care unit, Demand in disaster management team for both state/central government, army/navy/airforce. Eligible for Post graduation courses.
Master in Medical Lab Technology (MMLT)	2 Years	Candidate must have passed degree, e.g. B.Sc. MLT/ B.Sc. Physiology/ Microbiology/ Biotechnology/ Biochemistry or equivalent B.Sc. Biosciences from a recognized University	Opportunity in Government / Private sector, Lab Technician, Medical Lab Incharge, Research and Development Manager (Laboratory), Technical Officer etc. Can pursue research or can flourish in academics as well

Education

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Ed.	2 years	Graduate or post graduate in any discipline with minimum 50 % (45 % in case SC/ST/ OBC) aggregate marks	Teaching in Secondary level
MA - Education	2 years	Graduate in any discipline	Teaching in Schools/Educational Administrators/ Research
M.Ed.	2 years	B.Ed. (1/2 years)/ B.EL,ED/B.Sc.B.Ed./B.A B.Ed./ D.EL.Ed. /D.Ed. with a Bachelors degree. 50% marks at all the levels	Teaching in Teacher Education

Physical Education

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.P.Ed	2 years	Graduate or post graduate in any discipline with minimum 50 % (45 % in case SC/ST/ OBC) aggregate marks	Jobs in School/ College/ University, Physical Trainer
D.P.Ed	2 years	Pass in 10+2 or equivalent with 50% of marks in any stream	Jobs in School/ College/ Physical Trainer
B.P.ES	3 years	Pass in 10 + 2 examination or equivalent from any recognised education Board/ University	Jobs in School/ College/ University, Physical Trainer
B.P.ES(LE)	1 year	Pass in two years diploma in Physical Education	Jobs in School/ College/ University, Physical Trainer
M.P.ES	2 years	Candidates must have passed with at least 50% marks for Gen/OBC and 45% for SC/ST category. B.P.E.D (4yr. integrated)/B.P.E.D (1yr. or 2yr.)/B.P.E (3yrs.)/ B.sc (Physical Education)/ B.P.E.S (3yrs.)	Jobs in School/ College/ University, Physical Trainer/Sports/ Job in Govt. and Private sector as teacher, instructor, coach etc.

Yoga & Naturopathy

Program	Duration	Eligibility	Career Prospects Employment Opportunities
Post Graduate Diploma in Yoga Therapy	1 year	Any graduate	Yoga Teacher in Schools, Yoga Therapist/ Yoga Psychologist/ Yoga Inspector in MNC's, Health Club, Yoga Club

Special Education

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Ed.Spl.Ed. (ID)	2 years	Graduate or post graduate in any discipline with minimum 50 % (45% in case SC/ST/ OBC) aggregate marks	Teaching in Secondary level and at special schools
D.Ed.Spl.Edu (ID)	2 years	Pass in 10 + 2 (any Discipline) with minimum 50% (45 % in case SC/ ST/ OBC) aggregate marks.	Special schools, Sarva Siksha Abhiyan/ Resource teacher in General School/ Integrated/ Inclusive setup
M.Ed.Spl.Ed(ID)	2 years	B.Ed. Spl. Ed (ID) / B.Ed. General with D.Ed. Spl. Ed (ID) with 50% marks (RCI).	Professional preparation of teacher educators- engaged in continuous professional development of teachers
Integrated B.A/ B.Com /B.Sc/ B.Ed. Spl.Ed.	4 years	Pass in 10 + 2 with 50% marks	Teaching in Secondary level and at special schools

Clinical Psychology

Program	Duration	Eligibility	Career Prospects Employment Opportunities
M. Phil in Clinical Psychology	2 years	M.A / M.Sc degree in the Psychology with 55% marks in aggregate, Preferably with special paper in Clinical Psychology .	Qualified professional & extensive inputs & widespread Clinical experience to acquire the necessary skills in the area of Clinical Psychology

Library And Information Sciences

Program	Duration	Eligibility	Career Prospects Employment Opportunities
B.Lib.I.Sc	1 Year	Graduate in any discipline	School/ College/ University/ district/ State / National Libraries, Bank, Govt. Services, NGO's, Research
M.Lib.I.Sc- Integrated	2 Years	Graduate in any Discipline	School/ College/ University/ district/ State / National Libraries, Bank, Govt. Services, NGO's, Research
M.Lib.I.Sc	1 Year	Graduate with B.Lib.I.Sc	School/ College/ University/ district/ State / National Libraries, Bank, Govt. Services, NGO's, Research

Nursing Science

Program	Duration	Eligibility	Career Prospects Employment Opportunities
GNM	3 years	10+2 with English and must have obtained a minimum aggregated score of 40% marks for the general candidates for any stream • 35% SC/St candidates marks required from any stream • Age should be 17-35 (and for SC/ST 5 years relaxation) • Boys & Girls both are eligible	Hospitals(Government /Private), NUHM, NRHM, NRLM, Healthcare consultancy firm, Hospitality industry, Medico-legal consultancy firm, Insurance sector (Government/ Private)

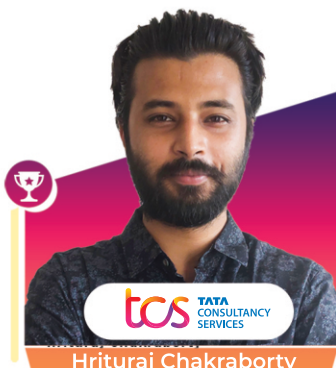
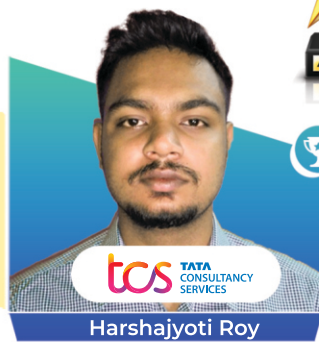
P.hD

Program	Duration	Eligibility	Career Prospects Employment Opportunities
Ph.D	4 years	A two-year postgraduate degree or equivalent from a recognized Institution, with 55% marks or equivalent CGPA in concerned subject. or A regular, full time M.Phil degree from any recognized University	Faculty position, Scientist, Post-doc researcher

D* = Domicile: Students from North East States (Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura). ND**= Non-Domicile: Students from states other than North East states.

WE ARE HERE
to give wings
DREAM BIG !

OUR STAR
ACHIEVERS



PROMINENT RECRUITERS



Our Resources

Team of Experienced Faculty Members who are alumni of reputed institutions like IITs, IIMs, NITs, National Law Universities & other renowned Institutions.

- **WiFi** Enable Campus / True 5G campus
- Smart classroom equipped with Interactive smart boards
- Modern laboratories
- Well-equipped workshop / 3D printers
- Enriched library / Book bank facility
- Separate hostel for boys and girls
- Full campus is under CCTV surveillance
- Yoga for all
- Medical center featuring on-site residential doctors and nurses.
- 24 x7 Ambulance service
- Gymnasium / Outdoor gym
- Soccer field / Basket ball court / Badminton court
- ICFAI University Tripura is having its professional football club named ICFAI FC
- 24 Hours power generator back-up etc.
- Full campus is covered by JIO wifi, BSNL wifi, ICFAI wifi

Unique Features

- Fee concession for students from North Eastern States
- N J Y Memorial Scholarships
- Merit Scholarships during Admission and also during study at University
- Signed MOA with IIT Bombay for setting up North Eastern Region Spoken Tutorial FOSS HUB at ICFAI University Tripura
- French & Chinese Language as Elective Course for all Programs
- Setup Virtual Lab in Collaboration with IIT, Delhi.

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IUT

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