

## **An Empirical Study on Consumer Satisfaction towards major Life Insurance Companies in India**

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### **Abstract**

In the highly competitive Life Insurance sector consumer satisfaction has become a crucial aspect of hostile marketing. In order to survive in modern era delivering a high quality services has become need of an hour. As LIC, ICICI Prudential Life, HDFC Life and SBI Life are dominating the Life insurance sector with a combined market share of around 80% among all 24 life insurance companies, so these four companies are chosen under the study according to their market shares. Data has been collected from 600 consumers (150 from each company) from dist. Ludhiana and dist. Sangria of Punjab. In context of satisfaction the consumers of LIC were found to be more satisfied among all the companies in terms of clarity of terms and conditions followed by ICICI Pru, HDFC Life and SBI Life. The Consumers of all the companies are equally satisfied in terms of availability of easy premium modes. As far as print quality of the Policy document is concerned the consumers of ICIC Prudential were found to be most satisfied. It was found that the agents of HDFC life are doing best job among all the chose companies in terms of consumer dealings. ICICI prudential is providing the best office facilities and timely reminders to the consumers.

**Personality patterns and achievement motivation as predictors of bullying in second cycle primary schools students of Woldia town, North Wollo ,Amhara National Regional State**

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**Abstract**

The study attempted to examine forms of bullying behavior and the relationship among personality patterns, achievement motivation and bullying behavior. A correlation design and was conducted on 204 students from three randomly selected primary schools in Woldia District, National Regional State of Amhara, Ethiopia. Based on peer recommendations, these 204 students were listed as bullying offenders with different positions (bullies, assistants, and reinforces). Data were collected using close-ended questionnaires on the personality, motivation for the achievement and level of bullying of the respondents. Multiple linear regressions were conducted to assess the combined, the independent, and the interactive effect of achievement and personality on bullying. Forms of bullying behavior in the study area were physical-verbal (P+V), physical-relational (P+R), verbal-relational (V+R) and physical-verbal-relational (P+V+R) forms of bullying. Results of multiple linear regression showed that personality and achievement motivation clarified 43.1 percent of the variation in bullying in their relationship taken together.

## **The Role of Medical Social Worker in Cardio Vascular Thoracic Surgery**

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### **Abstract**

Cardiovascular system is relating to the circulatory system of human body, which comprises the heart and blood vessels and carries nutrients and oxygen to the tissues of the body and removes carbon dioxide and other wastes from them. It plays an important role in helping the human body to meet the demands of activity, exercise, including maintains body temperature and stress. Captivatingly, by reason of some dysfunctional in body function lead to cardiovascular disease that especially involve narrowed or blocked blood vessels that can make cause to a heart attack, chest pain or stroke too. And Cardiothoracic Vascular surgery is related with surgery of thorax which entails with great complications somehow. Work carried out by trained personnel with the aim of alleviating the conditions of those people in a community suffering from any disease that personnel factually Social worker particularly who engage in medical practice. Supplementary, Medical Social Worker can perform their appreciable role in pre-operative stage, at operative stage, post-operative stage, at managing post-operative outcomes and notwithstanding retraction in pre-position of thoracic surgery of patient who unusually effected from cardiovascular disease. In this paper attempt has been made to analyses role of Social Worker in thoracic surgery. The present paper has been portrayed in two parts, parts one related with general description and part II related with specialized approach.

**Nocturnal patronage to hotel and recreational spots: empirics of Calabar metropolis,  
Cross river state, Nigeria**

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**Abstract**

Historically, nocturnal activities have been antithetical to daytime. It has been characterized by several socio-economic activities. With the emergence of several nocturnal recreational activities, there is evidence of the ban on curfew to hotels and recreational hotspots in Calabar. The study therefore, seeks to unravel the pattern of nocturnal patronage to hotels and recreational spots in Calabar, with comparison between diurnal and nocturnal activities. Data for this study were sourced through primary and secondary means. Instruments for data collection included: 384 questionnaires administered to sampled respondents, while Focus Group Discussion (FGD) was conducted in five selected night clubs and open recreational hubs and Key Informant Interview (KII) was conducted with managers of hotels and recreational spots. Furthermore, the independent t-test analysis shows that there is a significant difference in nocturnal mobility pattern to hotels and recreational spots in the study area. There is a significant difference in the patronage level to HRS during nocturnal hours (night time) than diurnal hours (day timein ) in Calabar south and municipality. It was therefore recommended that operators of hotels and recreational spots should replicate most nocturnal activities during diurnal hours to attract customer's traffic and patronage. Government should collaborate with hotels and recreational spots proprietors and beef up security architecture of the area to boost patronage during nocturnal period mostly in identified crime flash points.

**Examination of the influence of the Indian monetary policy on the rate of inflation:  
an analytical study**

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**Abstract**

The Reserve Bank of India is a supreme regulatory body of the Indian money market. It fixes the rules and regulations through its monetary policy, which is constantly being revised by the monetary policy committee (MPC). Inflation is a macroeconomic situation in which the price of commodities and services rises and the value of money decrease. One of the reasons could be the excess supply of money in the economy. One of the measures of Inflation is combined consumer price index (CPI), which gauges the price level changes of goods and services that are consumed by households. Monetary Policy Instruments are used to vary the supply of credit in the economy. Theoretically the instruments of Indian monetary policy and inflation have an inverse relationship. When key rates rise, the inflation decreases and vice-versa. In this study, the influence of Indian monetary policy on rate of inflation based on combined CPI has been examined for the period January, 2019 to December 2019. The secondary data has been collected from the publications on the official website of Reserve Bank of India. For finding the outcome from the data, Multiple Regression Model has been used through appropriate computer software. It has been found in through the analysis that there has been an inverse impact of monetary policy instruments on the rate of inflation during the period under study.

## **The Possibilities and Challenges of Using Content and Language Integrated Learning (CLIL): Insights from a Rural School of a Developing Country, Pakistan**

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### **Abstract**

This paper discusses the findings of an action research conducted in a private sector school in Sukkur, Sindh. The purpose of the research was to implement the concept of Content and Language Integrated Learning (CLIL) and to understand the possibility of this approach for the development of students' Second Language (L2) skills and content in the subject of Chemistry. To achieve this purpose, action research method was used to implement CLIL approach at grade 7 consisting of 30 students. The research was divided into three major cycles, each cycle providing a base for the next cycle. The researcher planned and implemented lessons using the CLIL approach. Interviews with students, observations and assessments were used to generate data. The research found that CLIL, compared with other approaches of teaching science, has the potential to enhance the content knowledge and language competency of students. However, certain challenges such as the capacity of students influence the process of introducing CLIL approach. The research brings for the certain interesting insights related to this approach especially when implemented in a backward region.

## **Quality Assurance Practices and Examination Malpractice in Higher Education: University of Calabar, Nigeria in Perspective**

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### **Abstract**

This study examined quality assurance practices and examination malpractice in the University of Calabar, Cross River State. Four research questions and one hypothesis guided and directed this study. The research design adopted for this study was ex-post-facto. All final year students in The University of Calabar, Calabar, Cross River State constituted the population of this study. The sample for the study comprised 320 final year undergraduate students drawn from the four (4) departments in the University of Calabar. A self-structured questionnaire was an instrument for data collection. Mean and standard deviation were the descriptive statistics used to answer the research questions. The data for the research hypothesis was analyzed using Multiple Regression analysis. The hypothesis was tested at 0.05 level of significance. The result of the study revealed that that the extent of provision of school facilities, the extent of monitoring of lecturer-student relationship and the extent of enforcement of university policies on examination malpractice in the University of Calabar is low, and that that examination malpractice has not adequately minimized in the institution. Based on this result, it was recommended that adequate facilities such as spacious classrooms with adequate functional seats, internet facilities that would enable students to use e-library resources all the time, and functional laboratories, etc. should be provided in the institution and that university management should ensure that policies on examination malpractice are made known to students and staff, properly and adequately enforced in the institution among others, to reduce the propensity of the occurrence of examination malpractice in the institution.