



ISSN : 2395-7069(Print) || Impact Factor: 7.650

INSPIRA- JOURNAL OF COMMERCE, ECONOMICS AND COMPUTER SCIENCE

(A National Bi-lingual Quarterly Peer Reviewed Refereed Journal)

VOLUME 11

NO. 04

OCTOBER-DECEMBER, 2025

CONTENTS

1	New Income Tax Reform: Basic Understanding and Awareness of an Individual <i>Shilpy Goel & Shefali Rana</i>	01-08
2	De-Dollarisation and the Evolving Global Economic Order: Multilateral Institutions and Shifting Power Dynamics <i>Yogesh Sharma</i>	09-16
3	E-commerce vs Quick Commerce: A Comparative Study of Business Models and Consumer Experience in India <i>Yash Choudhary</i>	17-22
4	Python Data Analysis with Google Earth Sentinel Imagery for the Area of Sundarbans West Bengal, India <i>Sumana Chatterjee</i>	23-28
5	Women Entrepreneurs in Jharkhand's MSME Sector: Challenges and Opportunities <i>Honey Choudhary</i>	29-35
6	A Review of Service Marketing and its Influence on the Hotel Industry in Uttar Pradesh <i>Ms. Sakshi Singh, Mr. Ajit Singh & Dr. Vishal Singh</i>	36-42
7	A Study on Cost and Return of Marigold Flower in Tiruchirappalli District of Tamilnadu <i>P.Renganathan & Dr. A.Gopalakrishnan</i>	43-49
8	The Evolution of Social Commerce in India: A Descriptive Analysis of Key Trends and Drivers <i>Nisha Jha</i>	50-56

9	Environmental Sustainability in the 21st Century: Challenges, Innovations, and Global Perspectives-2025 Dr. Mamta Choudhary	57-66
10	How AI Chatbots Are Transforming Consumer Engagement in India: A Secondary Data-Based Analysis of Marketing Trends, Applications, Challenges, and Benefits Amit Sethi	67-74
11	Governance Reforms and Development of India Dr. Indu Bala Choudhary	75-79
12	Effectiveness of NPA Management Strategies in RRB's: Evidence from Rajasthan and Gujarat Lovely Matha & Dr. Sanjay Chhabra	80-88
13	Financial Empowerment and Inclusive Growth in India: An Examination of the Role of Microfinance and Financial Literacy Parul Bairathi	89-97
14	Risk Exposure and Management Quality in Indian Energy Sector: Evidence from Sustainalytics Risk Ratings Ms Khusboo Kumari & Dr. Mukesh Kumar Verma	98-104
15	Influence of Training and Development on Performance and Productivity of Employees Dr. Aakanksha Maru & Dr. Neha Ajmera	105-110
16	Impact of 2025 GST Rate Reductions on Consumer Demand and Business Profitability in India: An Analytical Study of Post-Reform Market Behavior Dr. Harish Purohit & Anuradha	111-119
17	रीवा जिले में यूनियन बैंक ऑफ इंडिया के ग्राहक संतुष्टि एवं सेवा-गुणवत्ता का अध्ययन दीपशिखा गुप्ता एवं डॉ. आर.पी. गुप्ता	120-124
18	Study on Tourism's Role in the Economic Development of Thrissur District P T Kitto & Dr. Sabu P J	125-128

19	A Study on Sustainable Development Goal 3 (Good Health and Well-Being) in Rajasthan <i>Dr. Priyanka Saini</i>	129-132
20	Digital Consciousness: AI and the Ethics of a Sustainable Global Future <i>Dr. Ayushi Mathur</i>	133-136
21	Evaluation of Customer Perception and Preferences in Online Banking <i>Dr. Vinod Kumar Vishwakarma</i>	137-145
22	Water Optimisation in Agriculture with the Help of AI and IoT: A Pilot Study <i>Prof. Rakesh Kulkarni, Dr. Santosh Parakh & Prof. Rupesh Kulkarni</i>	146-154

Cont.....