



## **INTERNATIONAL JOURNAL OF INNOVATIONS & RESEARCH ANALYSIS (IJIRA)**

(An International Quarterly Multidisciplinary Peer Reviewed Refereed Journal)

Volume 06

No. 01(I)

January - March, 2026

### **CONTENTS**

1.	Environmental Sustainability in Trade <i>Dr. Mamta Madhur</i>	01-10
2.	Financial Inclusion: Facilities and Challenges with Special Reference to RBI's Initiatives <i>Ananda Ramaiah Setty B R, Dr. Lakshmi V &amp; Dr. Ramesha V</i>	11-14
3.	AI in Marketing: Transforming Customer Engagement and Decision-Making <i>Dr. Riya Sharma</i>	15-22
4.	Effect of Artificial Intelligence (AI) on Mental Health of College Students <i>Mrs. Babita Pathak</i>	23-28
5.	Entrepreneurial Impact in Viksit Bharat with Exploratory Factor Analysis <i>Dr. Kirit Chauhan &amp; Jigna Sarvaiya</i>	29-38
6.	A Study on Emotional Intelligence as a Buffer Against "Invisible Workload" Among Women Professionals <i>Moses Sophia Joseph &amp; Dr. Noel Francis Parge</i>	39-46C
7.	A Comparative Study of Rural Tourism and Hospitality Models: Kalaburagi District vs Neighboring Districts, and Hampi, of Karnataka <i>Parikshit &amp; Dr. Ravi Kant Modi</i>	47-54
8.	Impact of ESG Practices on Financial Performance of Selected Companies <i>Dr. Maitreyi Thapliyal</i>	55-61
9.	Artificial Intelligence, Innovation & Sustainable Development in Future India <i>Dr. Vijay Kumar Gupta</i>	62-70
10.	Impact of Government Welfare Schemes on Multidimensional Poverty in Maharashtra <i>Dr. Manjusha Gokhale</i>	71-77
11.	A Study on the Perception of Investors towards Mutual Fund Investment among Youth <i>Dr. Shakuntala Meena</i>	78-82
12.	The Impact of Artificial Intelligence on Modern Accounting Systems: An Empirical Study <i>Dr. Chirag S. Chauhan</i>	83-88

13.	An Analytical Study of the Divine Strategy of Lord Krishna in the Epic Mahabharata <i>Amrita Aloo</i>	89-98
14.	IPO Puzzle in India: An Integrated View of Firm, Issue, and Ownership Drivers <i>Heena Nehra &amp; Karam Pal Narwal</i>	99-103
15.	Role of Yogic Interventions in Enhancing Physical Fitness and Managing Anxiety among Female Kho kho Players <i>Ms. Sunita Sharma &amp; Dr. Renu Shungloo</i>	104-108
16.	A Critical Analysis of the Proposed New Income Tax Code 2025 in Comparison with the Income Tax Act 1961 <i>Ramakant Sharma &amp; Prof. Prerna Jain</i>	109-119
17.	Digital Access and Financial Inclusion in India <i>Shruti Kashyap</i>	120-126
18.	Beyond Automation - The Regulatory Constraints and Ethical Parameters of Algorithmic Governance in Digital Financial Systems <i>Ms. Madhuri Gulab Kotwani &amp; Prof. Sandeep R Sahu</i>	127-130
19.	The Intellectual Map of Digital Financial Literacy: Patterns and Trends through Bibliometrics <i>Ms. Neetu Aggarwal &amp; Dr. Sushil Kumar</i>	131-142
20.	Sustainable HR Practices as a Driver of Employer Branding and Freshers' Organizational Choice <i>Ms. Saroj S. Iyengar</i>	143-150
21.	An Analytical Study of Medicinal Plants and their Importance in Sustainable Environmental Health <i>Sandeep Koodi</i>	151-159
22.	A Critical Review of AI in Accounting Education in India: Threat and Opportunity <i>Dr. Jitendra Singh Bidawat</i>	160-170

Cont.....