



ISSN : 2581-7930(Online), Impact Factor: 7.270

**INTERNATIONAL JOURNAL OF  
ADVANCED RESEARCH IN COMMERCE, MANAGEMENT &  
SOCIAL SCIENCE (IJARCMSS)**

An International Quarterly Multidisciplinary Peer Reviewed Refereed Journal

Volume 08

No. 04(II)

October-December, 2025

**CONTENTS**

1.	Policy and the People: A Sociological Analysis of Government Relief and Rehabilitation Measures during Natural Disasters in India <i>Dr. Abhishek Lunayach, Dr. Vijay Khichar &amp; Dr. Hansa Lunayach</i>	01-13
2.	Economics, Environment and Maritime Sector of India <i>Dr. Dharmesh S. Raval</i>	14-19
3.	Carbon Border Adjustment Mechanism: A Cross-Country Comparative Analysis <i>Dr. Ekta Kumawat &amp; Prof. Shurveer Singh Bhanawat</i>	20-28
4.	Importance of Available Low Cost Seasonal Immunity Booster Winter Foods: A Mini Review <i>Dr. Kiran</i>	29-33
5.	Emerging AI Trends Reshaping the Future of Accounting: ABC Model <i>Dr. Mamta Singh</i>	34-39
6.	Assessing the Value Added Productivity of Indian PSU and Non-PSU Oil Refiners <i>Dr. Premila Jain &amp; Narendra Kumar Pareek</i>	40-46
7.	Impact of Financial Technology on Traditional Banking <i>Dr. Zemini Kanwar</i>	47-56
8.	Sustainable Hospitality Practices in Rural Tourism Destinations in Kalaburagi District of Karnataka State <i>Parikshit &amp; Dr. Ravi Kant Modi</i>	57-64
9.	Evolving Role of Social Media in Disseminating Political Misinformation: Evidence from the 2019 and 2024 Indian General Elections <i>Ritesh Gautam, Dr. Huma Parveen &amp; Shahbaz Khan</i>	65-73
10.	A Comparative Study of Human Resource Policies in Public and Private Sector General Insurance Companies in India <i>Surbhi Gupta</i>	74-80
11.	Navigating India's Path to a High-Income Economy by 2047 <i>Dr. Amit Pandey</i>	81-88

12.	An Analysis of the Effects of Institutional, Infrastructure, and Economic Factors on Growth, Poverty, and the Environment <i>Vandana Goswami, Manju Dubran &amp; Prabha Rani</i>	89-102
13.	Demographic Segmentation and Masstige Marketing Effectiveness: Understanding Consumer Response Patterns across Age Groups in Bareilly Region <i>Saras Sharma &amp; Prof. Pankaj Yadav</i>	103-113
14.	Exploring Critical Factors of Work-Life Balance among Healthcare Employees: A Factor Analytic Study <i>Soni Kumari &amp; Dr. Anil Kumar Gope</i>	114-123
15.	Digital Platforms, the Digital Divide, and Women's Empowerment: A Rural-Urban Comparative Study of Digital Financial Inclusion <i>Elina Kamungo, Madhusmita Jena &amp; Devika Agarwal</i>	124-131
16.	Revolutionizing Online Shopping via AI Chatbots: Investigating User Satisfaction, Choice Dynamics, and Web Insights <i>Dr. Payal Gandotra, Dr. Arti Kundan &amp; Sandeep Kour Tandon</i>	132-142
17.	UX and Financial Literacy: How user Experience Design can Bridge the Financial Knowledge Gap <i>Ms. Silky Keshri &amp; Mr. Subhash Kumar</i>	143-148
18.	The Sunshine Path: A Strategic Analysis of Solar Energy as a Catalyst for Sustainable Development in India <i>Dr. Prakhar Ghosh</i>	149-153

cont.....