In the first algorithm (both the recursive and non-recursive) the time complexity is $O(n^2)$ while in the second algorithm the time complexity is O(n) thats because

the first algorithm uses two nested loops or loop inside recursion . the outer loop iterates through each index I in string S which is O(n) iterations. the inner loop iterates from index I to the end of S, which can also add O(n) iterations in the worst case. so the first algorithm is $O(n^2)$

in the second algorithm the algorithm uses a single loop iterates over string S, making it O(n)