ICABEP 2025

The 7th International Conference on
Accounting, Business, Economics and Politics

October 29th - 30th, 2025

Venue: Cultural & Social Center Of Salahaddin University _ Erbil

ABSTRACT BOOK

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Foreword

This volume contains the abstracts of the 7th International Conference on Accounting, Business, Economics and Politics (ICABEP 2025), scheduled to take place on 29–30 October 2025 in the Kurdistan Region, Iraq.

The conference is jointly organized by the Faculty of Administrative Sciences and Economics, Tishk International University, Erbil; the College of Administration and Economics, Salahaddin University-Erbil; the Faculty of Economics and Management, University of Szczecin, Poland; Sofia University "St. Kliment Ohridski," Bulgaria; and Yarmouk University, Jordan.

The fundamental aim of the 7th ICABEP 2025 is to bring together eminent researchers, academics, and practitioners to share experiences and research findings in the fields of accounting, business, economics, and politics, while providing a platform for discussion on the latest developments within these disciplines.

Your Abstracts submitted to the conference have been reviewed by the Scientific Committee and, where relevant, further evaluated through a blind review process by specialists from the partner universities.

Selected full papers will be published in the DOAJ-indexed Eurasian Journal of Management & Social Sciences (EJMSS) or the official ICABEP Conference Proceedings (Faculty of Administrative Sciences and Economics, Tishk International University, Erbil). All publications include DOI numbers. Additionally, selected contributions may be published as book chapters with Emerald.

Our mission in organizing the 7th ICABEP 2025 is to foster academic exchange, enhance collaboration among international institutions, and provide a high-quality academic forum for presenting and discussing research.

Finally, we extend our sincere gratitude to all academics, participants, and members of the Honorary Committee, Steering Committee, Organizing Committee, Scientific Committee, and Editorial Committee, as well as the dedicated reviewers and staff of Tishk International University, Salahaddin University-Erbil, University of Szczecin, Sofia University, and Yarmouk University, for their efforts in making this conference possible. We would also like to express our special appreciation to the conference sponsors, without whose support this event could not have been realized.

Dr Omar Farouk Al Mashhour

Scientific Secretary

7th ICABEP 2025

Faculty of Administrative Sciences and Economics

Tishk International University,

Erbil, Kurdistan Region, Iraq

ICABEP 2025

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Conference Program (29th October)

Time	Activity	Speaker/Moderator	
08:30–09:30	Registration		
9:30- 9:35	*Introduction to the Conference*	Host, ICABEP 2025	Mr. Bayad Sarwar Abdullah
9:35-9:40	National Anthem of Kurdistan Region and Iraq		
9:40-9:50	Promotional Video of TIU and Partners		
09:50–10:05	Welcome Speeches		
10:05–10:10	Representative of the Ministry		
	Ministry of Higher Education and Scientific Research of Kurdistan Region		
10:10–10:15	Assist. Prof. Dr. Idris Hadi		
	Head, Board of Trustees, Tishk International University		
10:15–10:20	Prof. Dr. Kamaran Younis		
	President, Salahaddin University		
10:20–10:25	Prof. Dr. Sultan T. Abu-Orabi		
	President, Tishk International University		
10:25–10:30	Assist. Prof *Karwan H. Sherwani*		
	Conference Chair, Vice Dean of the Faculty of Administrative Sciences and Economics		
10:30–10:45	ICABEP Promotion Video		
	Keynote Speakers		Moderators
10:45–11:30	Keynote Speaker I	Prof. Dr. Thomas Burkhardt	Dr. Abubakar Balarabe Karaye
Presentation Topic	Real Options and Valuation in Natural Resource Industries		
11:30–12:00	*Coffee Break*		
12:00–12:45	Keynote Speaker II	Prof. Dr. Kesra Nermend	Dr. Fatih Cura
Presentation Topic	Multi-Criteria Evaluation of Large Language Models in Tax Law: Validating the 'LLM as Judge' Concept		
12:45–13:30	Keynote Speaker III	Prof. Dr. Andrea Imperia	Dr. Abdullah Nabeel Jalal
Presentation Topic	Starting from Erbil: Toward a Pilot Project for the Labor Market in Iraqi Kurdistan		
13:30–14:30	Lunch Break		
14:30–15:15	Keynote Speaker IV	Prof. Dr. Taimur Sharif	Dr. Md. Asadul Hoque
Presentation Topic	"Three Zero Theory" of Prof. Muhammad Yunus and its Implications for a sustainable World: A multi-Study Approach.		
15:15–16:00	Keynote Speaker V	Dr. Ahmet Demir	Dr. Mohammad Salih Mustafa
Presentation Topic	Gated Communities in Kurdistan: Business, Economic, and Social Implications of a Growing Trend		
16:00–16:05	Closing Remarks and Group Photo Session		

Conference Program (30th October)

♦ ***Date: 30th of October***	
♦ ***Venue: Education Building - 301***	
♦ ***Parallel Sessions - In-person sessions***	
♦ ***Session 1: International Relations and Politics***	
♦ ***Session Chair: Dr. Muhammad Mahmood Saleh***	

Time	Paper Title (IRD)	Author Name
09:00–09:15	*Beyond Homeland Bonds: The Kurdish Community in the UK*	*Mohammad Salih Mustafa*
09:15–09:30	*Iran’s Geopolitical Codes Amid the Weakening of the Axis of Resistance*	*Amin Faraj Sharif, Muhammad Sharif Ebrahimi*
09:30–09:45	*Turkey–United States Conflict After 2012’s Syrian Civil War: NATO's Institutional Crisis and Diverging Threat Perceptions*	*Bayad Sarwar Abdullah*
09:45–10:00	*The Role of the Sino-Russian Strategic Partnership in the Transformation of the International System*	*Mohammed Ahmed Majeed, Aram Ahmad Wso*
10:00–10:15	*Geopolitics of Forced Displacement in the Middle East: The Case of Syrian Externally Displaced Populations (EDPs) in Türkiye*	*Rahele Chatrsefid*
10:15–10:30	*US-China trade war from 2016 to 2025: A Strategic and Economic Perspective*	*Waqar Ahmad, Dana Mohammed Danish Aladdin Sajadi*
10:30–10:45	*The Impact of Post-1980 Military Coup Legislation Restricting Kurdish Rights in Turkey*	*Recep Bilgin*
10:45–11:00	*Strategic Partners or Disposable Allies? The Role of Iraqi and Syrian Kurds in U.S. Foreign Policy Since 1991*	*Bayad Sarwar Abdullah*
11:00–11:15	*The Subject of Kurdish Education and Study in the Republic of Kurdistan (Mahabad) in Kurdistan Newspaper*	*Mehmet Salih Batirhan*
11:15-11:30	*Analyzing Trump's Tariff Strategy: Domestic and Global Consequences (2017-2021 and 2025)*	*Dana Mohammed Danish Aladdin Sajadi*

- *Date: 30th of October*
- *Venue: Education Building - 302*
- *Parallel Sessions - In-person sessions*
- *Session 2: Business and Management / Accounting / Finance*
- *Session Chair: Mr. Hussein Ahmad Mustafa*

Time	Paper Title(BAF)(BUS)	Author Name
09:00 -09:15	*From Diverse Leadership to Engaged Employees: Understanding the Mediating Influence of Learning Capacity and Knowledge Sharing*	*Taylan Budur, Ahmet Demir*
09:15 –09:30	*The Role of Internal Auditing in Detecting Accounting Errors and Fraud in the Erbil Public Sector*	*Naji M. Odel , Atina Zedan Mustafa, Sana Hussin Oghiz, Sazgar Ahmad Aziz , Rayan Omer Mahmood*
09:30 – 09:45	*Beyond Convenience: Institutional Trust as the Primary Determinant of Digital Finance Adoption in a Fragile State*	*Farooq Omar Abdullah , Amir Khaleel Hassoo, Kamaran Ibrahim Yousif, Mustafa Farzinda Faris*
09:45 – 10:00	*Embracing Multicultural Citizenship: A Comprehensive Analysis of Legal Frameworks in Iraq and the Kurdistan Region*	*Rezhen Ismael Omar, Bandi Omer Abdullah*
10:00 – 10:15	*The Adoption of E-Learning: Master Students' Perceptions in Jordan*	*Khaled Qassem Hailat*
10:15 – 10:30	*Exploring Student Perceptions and Use of Generative AI Tools: Insights from a University Survey (Iraqi Case)*	*Aziza Kavlu, Sultana Begum*
10:30 – 10:45	*Linking Inclusive Green Finance & Gender Inclusive Finance policy initiatives into National Financial Inclusion Strategies in SAARC countries*	*Md. Asadul Hoque*
10:45 – 11:00	*Empirical Evidence of Social CRM Success Factors and SME's Strategic Benefits*	*Abdullah Nabeel Jalal, Fayeq Ali Ali*
11:00 –11:15	*Branding Beyond Borders: A Multi-Layered Stakeholder Model for Repositioning Kurdistan in Global Tourism as a fragile region*	*Ayman Rahman Abdulkareem, Jegr Mohammed Ali*
11:15– 11:30	*Comparing Virtual Leadership Tendencies across Cultures and Technological Contexts*	*Salim Demir, Nereida Hadžiahmetović, Taylan Budur*
11:30– 11:45	*The Importance of Social Media in Product Marketing*	*Ahmad Shukri*
11:45– 12:00	*The Effect of Motivation on Employee Engagement Among Academic and Non-academic Staff: A Case Study of Tishk International University*	*Kadhim Saeed Awla*

- ***Date: 30th of October***
- ***Online Session***
- ***Session Chair: Dr. Hussaini Bala***

Time	Paper Title(BAF)(BUS)	Author Name
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09:15 – 09:30	*Exploring the Integration of Sustainability Reporting Standards: Challenges and Opportunities*	*Eleonora Petrova Stanncheva-Todorova*
09:30 – 09:45	*The Effect of Knowledge Sharing on Organizational Commitment, Mediating the Role of Transformational Leadership, Case of Nurses in Hospitals in the Kingdom of Saudi Arabia*	*Karwan T. Rashid, Karwan H. Sherwani, Wadi B. Alonazi*
09:45 – 10:00	*The Intersection of Education and Business: Shaping the Future via Innovative Approaches*	*Hamdi Serin*
10:00 – 10:15	*Gauging the Effect of Social Media on Financial Education: An Empirical Study of Finance and Accounting Students of Private Universities in Erbil Region*	*Ghousia Khatoon, Aidy Atheer Habeeb, Supriya Lamba Sahdev, Hussaini Bala, S.Baskaran*
10:15 – 10:30	*The Synergistic Convergence of Business Analytics and Decision Science: An Integrated Conceptual Framework for Organizational Value Creation*	*Mukhtar Salisu Abubakar, Abubakar Balarabe Karaye, Mahmoud Ahmad Mahmoud, Hamza Abubakar*
10:30 – 10:45	*Assessing the Effect of Cloud Computing on Information Systems Efficacy in MTN Library, Abu Zaria*	*Fatima Idris Alti, Hussaini Bala, Ajileye Omolade Adebukola, Abdurrahman Jibril, Habibu Musa*
10:45 – 11:00	*Nanotechnology and Artificial Intelligence in Combating Wheat Rust Diseases towards Sustainable Agriculture*	*Mohamad Ali AlHmamoud Al Arab*
11:00 – 11:15	*The Influence of Ethical Leadership on Employee Voice Behaviour and Union Commitment: The Mediating Role of Industrial Relations Climate*	*Sharil Abdul Shukor, Noor Fareen Abdul Rahim*
11:15 – 11:30	*Factors Influencing the Intention to stay among Skilled Labors of Precision Machining Industry in Malaysia*	*Yeow Ping Chong, Dr. Noor Fareen Abdul Rahim*

Keynote Speakers

Prof. Dr. Thomas Burkhardt

Professor
University of Koblenz and Landau, Germany
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Dr. Thomas Burkhardt, is a renowned full professor in Germany. He obtained his degrees in Physics (Diplom 1990) and Economics (Diplom 1992) from the Göttingen University, where he also obtained his doctoral studies summa cum laude in 1994. In 2000, he achieved his Habilitation from the Technical University of Freiberg. Since 2001 he holds the Chair of Finance at Koblenz- University, Germany. He declined an offer for the position of Chair in Banking at Innsbruck University, Austria. His Primary research interests are financial decision making, asset management, derivatives, and long term investment decisions, including forest investments. His preferred methodologies include mathematical modeling and optimization as well as economic experiments. He has also served as Head of Institute of Management, Director of Examination Board, and Erasmus coordinator of international relations. He is also regular reviewer of various Journals and member of scientific committees of various conferences. He has published around 60 research papers in the areas of finance, business administration and informatics, forest economics and physics. He is the co-editor of the book series “Neue Betriebswirtschaftliche Studienbücher“. He is the expert panel member for several accreditation boards including FIBAA, and Kazakh accreditation agencies.

Real Options and Valuation in Natural Resource Industries

Prof. Dr. Thomas Burkhardt

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DOI: 10.23918/ICABEP2025p21

Abstract

While net present value (NPV) methods remain the workhorse of project appraisal, they treat investment as now-or-never and largely ignore managerial flexibility. This research discusses the real-options approach in an accessible, foundational way and shows how to embed key decision options and project risks in valuation. It develops the no-arbitrage logic underlying real-options valuation and contrasts it with the more traditional dynamic-programming perspective. Incorporating real options makes it possible to value the timing option and the options to expand, contract, suspend, or abandon—often yielding higher values than static NPV calculations. The study also highlights the limits of arbitrage-based valuation. Recognizing real options matters for two reasons: First, exercising an option entails opportunity costs that must be properly reflected in investment appraisal. Second, option values generally rise with uncertainty, sharpening our understanding of how risk affects project value—especially in natural resource industries characterized by high volatility. The analysis focuses on the timing of investment and on the choice to continue or suspend operations, emphasizing their critical dependence on uncertainty. For example, greater uncertainty can offset— or even reverse— the typically positive investment incentives of lower interest rates. In markets where production can be temporarily halted when prices fall, real-options models predict hysteresis: firms may optimally shut down even when price covers variable cost, and restart only once prices recover sufficiently. These dynamics are illustrated with selected examples from natural resource industries.

Keywords: *Real options, valuation, investment decisions, arbitrage pricing, dynamic programming, natural resource management*

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Dr. Kesra Nermend is a Professor at the University of Szczecin, Poland. Dr. habil. of Economic Science in the scope of Economics (specialization economical informatics). He teaches "Group work", Project Management, Management of IT security in organizations, Computer Graphics to the students of Informatics and Econometrics course. Professor Kesra Nermend has published around 157 publications (including monograph published by Springer and articles in journals from the Philadelphia list), mainly in the area of using quantitative methods and tools for the analysis of economic phenomena and supporting decisions. He is the President of Center of Knowledge and Technology Transfer at University of Szczecin, Head of the Department of Computer Methods in Experimental Economy in Institute of IT in Management in The Faculty of Economics and Management of the University of Szczecin. He is the Chair of Organization Committees and member of Programme Committees of two scientific conferences: "INFOGRYF -The role of computer science in regional development", "Efficiency in business" and "Congress of Young IT Scientists". He is also the Member of the Board of Polish Information Processing Society - West-Pomeranian branch, Board of Scientific Society of Organization and Management -West-Pomeranian branch, Polish Association for Knowledge Management, Section of Classification and Data Analysis at Polish Statistical Association and West Pomeranian Information Society Council.

Multi-Criteria Evaluation of Large Language Models in Tax Law: Validating the 'LLM as Judge' Concept

Kesra Nermend[1], Tomasz Strąk[2], Mateusz Piwowarski[1], Michał Tuszyński[3]

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Abstract

The rapid development of generative Large Language Models (LLMs) has opened new opportunities for automating complex analytical tasks in professional domains, including tax law. However, tax regulations — characterized by their dynamic nature, multi-layered structure, and sensitivity to factual and interpretative errors — expose LLMs to a high risk of misclassification and "hallucinations." This study addresses the need for a systematic and multidimensional assessment of state-of-the-art LLMs applied to Polish tax rulings. It investigates the validation potential of the "LLM as a Judge" concept. A two-stage experimental design was implemented. In Stage 1, four legal experts evaluated 100 Polish private tax rulings analyzed independently by four advanced LLMs (Gemini 2.5 Pro/Flash, GPT-4o, and DeepSeek R1). The quality of outputs was assessed using a proprietary Legal Quality Index (LQI), which combines legal accuracy, interpretative consistency, and argumentation quality. In Stage 2, the expert-based quality rankings were compared with rankings generated by an autonomous LLM-as-Judge evaluator (OpenAI o3-series model). Agreement between both approaches was quantified using Spearman's rank correlation coefficient, Rank-Biased Overlap (RBO), and Cohen's κ coefficient. The results demonstrated heterogeneous LQI scores across models, with Gemini obtaining the highest mean evaluation. Importantly, the LLM-as-Judge demonstrated a very strong correlation with human experts (Spearman's $\rho = 0.861$, RBO > 0.9, $\kappa = 0.88$), confirming the feasibility of reliable automatic assessment. The critique + re-rank procedure further improved consistency and mitigated analytical errors. The findings substantiate the methodological validity of multi-criteria evaluation frameworks for legal AI systems and highlight the potential of autonomous meta-evaluation (LLM-as-Judge) to support expert verification, streamline law-firm workflows, and reduce evaluation costs. Future research will explore hybrid agent architectures and domain-specific reinforcement strategies for explainable AI in legal contexts.

Keywords: *LLM models alignment, Legal Quality Index, AI validation, interpretability, legal automation*

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Dr. Andrea Imperia earned his degree in Economics from the University of Rome "La Sapienza," where he later completed his Ph.D. in Political Economy. His academic background laid the groundwork for a career focused on classical and heterodox economic theories, with particular attention to capital theory, labor markets, and the history of economic thought. In the early stages of his career, Dr. Imperia's research explored the theoretical contributions of economists such as Gustav Cassel and Léon Walras, emphasizing critiques of general equilibrium and neoclassical capital theory. His work brought renewed attention to classical perspectives within modern economic debates. Throughout the 2010s, Dr. Imperia contributed to policy discussions in Italy and beyond, including critical analyses of labor reforms and employment policies. His publications in academic journals such as 'Journal of the History of Economic Thought' and 'Studi Economici' addressed the complexities of labor precarity, wage dynamics, and macroeconomic instability from a Keynesian and Sraffian perspective. Currently serving as an Assistant Professor of Political Economy at the University of Rome "La Sapienza," Dr. Imperia continues to publish scholarly articles and engage in research on economic crises, Latin American economies, and financial instability. His academic efforts are marked by a strong commitment to advancing alternative economic models that prioritize social welfare and theoretical rigor.

Starting from Erbil: Toward a Pilot Project for the Labor Market in Iraqi Kurdistan

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Abstract

Erbil is the most ancient continuously inhabited city in the world. It is a pretty safe city (more than Rome or Paris) and it has a developed tourism sector. It is visited every year by 3-3.5 million tourists (around 70th city in the world ranking of tourism), but only 15-25 percent of them come from abroad. So there is great potential for attracting tourists of the western middle class. Erbil can be easily presented as a safe, tolerant, internationally open crossroads of different cultures. The development of international tourism would increase the hard currencies inflows in an alternative way with respect to the oil and gas revenues, helping the Government of Iraqi Kurdistan in dealing with the uncertainty and instability that can be caused by tensions with the Central Government. The strategy of developing the construction, agricultural, and tourism sectors that is currently underway is very promising. The three sectors are highly labor-intensive, so they can contribute to reducing unemployment. Local workers are already skilled in these sectors. Raw materials and equipment can be found inside the country. In addition, agricultural small companies can be integrated to increase the offer of sustainable tourism. Construction usually activates connected local sectors, boosting employment and the growth rate. Doing research on a pilot project allows us to test if boosting these sectors can increase the working and life conditions in Erbil, and be a model for Iraqi Kurdistan.

***Keywords**: Employment, Economic Growth, Regional Development*

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"Three Zero Theory" of Prof. Muhammad Yunus and its Implications for a sustainable World: A Multi-Study Approach

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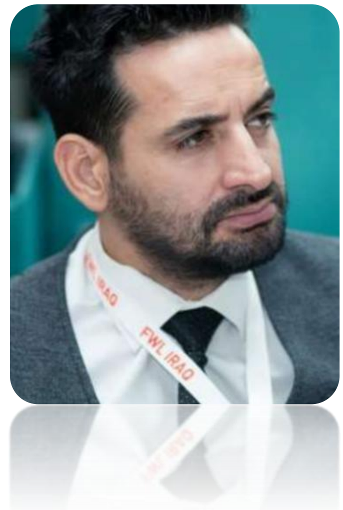
Abstract

This study examines the implications of Dr. Muhammad Yunus's "Three Zero Theory" (3ZERO) — Zero Poverty (ZP), Zero Unemployment (ZU), and Zero Net Carbon Emissions (ZNCE) — in achieving a Sustainable World (SW), focusing on contextual differences between developed and developing countries. Despite progress in addressing global sustainability challenges, the integration of economic, social, and environmental dimensions remains a critical issue. Grounded in Sustainable Development Theory (SDT) and Social Capital Theory (SCT), this study aims to explore the mediating roles of the Social Capital Development (SCD) and the Entrepreneurial Ecosystem (EE), as well as the moderating effect of Government Support and Policies (GSP). Using a multi-group analysis, data from 500 respondents across developed and developing countries were analyzed through structural equation modeling (SEM). The findings reveal significant positive relationships between ZP, ZU, and SW, with SCD and EE mediating these effects in varying contexts. GSP moderated some relationships, exerting stronger impacts in developing countries. However, certain paths, such as ZNCE to SW, showed no significant moderation, highlighting contextual differences in environmental policy impacts. The study's novelty lies in applying Yunus's model across diverse socio-economic environments, providing empirical evidence of its scalability and adaptability. Recommendations include fostering inclusive entrepreneurship, enhancing community-driven social capital, and implementing adaptive policy frameworks to balance economic, social, and environmental goals. These findings contribute to the theoretical discourse on sustainability and offer actionable insights for policymakers and practitioners aiming to bridge gaps in sustainable development across regions.

Keywords: *Three Zero Theory, Zero Poverty, Zero Unemployment, Zero Net Carbon Emissions, Sustainability*



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Ahmet Demir is an Associate Professor of Operations Management with extensive expertise in strategic planning, quality management, and urban development studies. With a career spanning over two decades in academia and consultancy, he has led numerous research and advisory projects in the fields of real estate development, supply chain resilience, and organizational transformation. His recent work focuses on the intersection of management science and regional urbanization, particularly in the context of high-growth sectors such as gated communities. As a regular speaker at international conferences and a mentor to early-career researchers, Prof. Ahmet is dedicated to bridging the gap between theoretical insights and practical impact, especially in emerging economies such as the Kurdistan Region.

Gated Communities in Kurdistan: Business, Economic, and Social Implications of a Growing Trend

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Abstract

The rapid emergence of gated communities in Kurdistan represents one of the most striking transformations in the region’s urban and social landscape. Traditionally, Kurdish society has been built upon open neighborhoods, collective living, and strong community ties. Yet in recent years, gated communities have proliferated, reshaping patterns of residence, consumption, and social interaction. This keynote argues that such a shift is not merely a matter of architectural preference but a multidimensional phenomenon with profound business, economic, and sociological implications. From a business perspective, the gated community model introduces new market dynamics, altering consumer expectations, redefining real estate value chains, and creating competitive pressures for developers, investors, and service providers. Economically, these projects influence land use, pricing mechanisms, and capital flows, generating both opportunities and risks for sustainable urban growth. Sociologically, gated communities signal a departure from traditional cultural practices, producing new forms of social stratification, exclusivity, and lifestyle segmentation that demand critical analysis. By situating Kurdistan’s experience within broader global trends while remaining attentive to the region’s unique cultural context, this keynote emphasizes the urgent need for systematic research on gated communities. Understanding their impact is essential not only for academics but also for policymakers, urban planners, and business leaders seeking to navigate this growing trend responsibly.

Keywords: *Gated Communities, Kurdistan, Social Implications, Growing Trend*

Abstracts

The Effect of Knowledge Sharing on Organizational Commitment, Mediating the Role of Transformational Leadership, Case of Nurses in Hospitals in the Kingdom of Saudi Arabia

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Abstract

This study aims to investigate the impact of knowledge sharing on organizational commitment and examine the mediating role of transformational leadership in this relationship. By exploring how knowledge sharing practices contribute to organizational commitment; the research seeks to provide insights into the complex interplay between these variables. The study hypothesizes that knowledge sharing and transformational leadership will have significant effects on organizational commitment, with transformational leadership acting as a mediator between knowledge sharing and organizational commitment. The researchers proposed that the study variables' coefficients might demonstrate significant correlations between the independent variables (knowledge sharing and transformational leadership) and the dependent variable (organizational commitment), highlighting the importance of these factors in fostering a committed workforce.

Keywords: *Organizational Commitment, Knowledge sharing, transformational leadership, Nurses, Hospitals*

Gauging the Effect of Social Media on Financial Education: An Empirical Study of Finance and Accounting Students of Private Universities in Erbil Region

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Abstract

This Study investigates the impact of social media on financial literacy of Finance and Accounting Students in private universities within Erbil region. With the increasing prevalence of social media as an educational tool, the research seeks to determine whether these platforms enhance student's understanding of essential financial concepts. Using a quantitative research design, data were collected from 243 students through structured questionnaire. Descriptive statistics, correlation, and regression analysis were employed using SPSS Version 25 to gauge the relationship between social media usage and financial literacy and also to measure the impact of Social media on the financial literacy. The results revealed a statistically significant and moderately strong positive correlation between the social media use and the level of financial literacy. Regression analysis further showed that social media accounts for approximately 34.6% of the variance in financial literacy among respondents. Despite high engagement with financial content on social media, the study identified knowledge gaps in specific areas such as bond yields, stock volatility, and interest rates dynamics. The findings underscore the importance of creating reliable, fact-checked financial information on social platforms to support informal learning. The research concludes that social media can serve as a powerful supplementary tool in enhancing financial education amongst the Finance and Accounting Students.

Keywords: *Financial Literacy, Social Media, Erbil Region, Accounting and Finance Students, Financial Education.*

Exploring the Integration of Sustainability Reporting Standards: Challenges and Opportunities

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Abstract

A critical step toward enhancing the quality and comparability of corporate sustainability disclosures is the integration of sustainability reporting standards. Global stakeholders demand greater transparency regarding environmental, social, and governance performance and organizations are faced with a varied range of reporting frameworks, including the Global Reporting Initiative, Sustainability Accounting Standards Board, International Sustainability Standards Board, European Sustainability Reporting Standards, and the Task Force on Climate-related Financial Disclosures. This diversity of standards has led to fragmentation and complexity in non-financial reporting practices, creating significant challenges for both preparers and users of sustainability information. This paper offers a conceptual analysis of the main challenges and opportunities associated with the integration of sustainability reporting standards. Through a comprehensive review of recent academic literature and policy developments, the study explores the technical, institutional, and political barriers to integration, including regulatory inconsistencies, differences in reporting boundaries, overlapping disclosure requirements, stakeholder focus, and regional policy agendas. Additionally, the analysis highlights potential benefits arising from harmonization efforts, including improved data comparability, reduced reporting burdens, enhanced transparency and stakeholder confidence, and the potential for more effective decision-making. The paper further examines current initiatives aimed at standard convergence, such as the work of the International Sustainability Standards Board and European Financial Reporting Advisory Group, and outlines three potential scenarios for the future of sustainability reporting: coexistence, alignment, and full integration. The paper concludes with a set of recommendations for policymakers, standard setters, and reporting entities, highlighting the importance of collaboration among key actors for achieving significant progress in standard integration.

Keywords: *Sustainability Reporting, Standard Integration, ESG Disclosure, Regulatory Harmonization, Corporate Transparency*

Empirical Evidence of Social CRM Success Factors and SME's Strategic Benefits

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Abstract

The impeccable role social media dominated in business has motivated organizations to refine their distinctive strategic planning. Social CRM is known for its crucial involvement in business process reflecting on the organization's prompt ability and consistency to act and react with stakeholders. Social CRM contributes to the overall organization's competitive advantage enabling data driven decision making and customer centric focus. This research aims to empirically explore the factors impacting a successful adoption of Social CRM (SCRM) amongst SMEs in Erbil. The study examined the role of observability, perceived privacy, interactivity, and social trust in driving successful adoption, delivering significant strategic advantages, and minimizing undesired impacts on customer relations and expectations. The research is grounded with the technology-organization-environment (TOE) framework and further supported by the information systems success (ISS) theory to validate the strategic benefits of SCRM in industrial settings. A quantitative approach was used to test and validate the hypotheses, with Structural Equation Modeling (SEM) applied to analyze and abstract the results. Findings have evidently shown direct significant impact of the constructs on the adoption rate and subsequently led to evident strategic benefits. However, perceived privacy's p-value was statistically at 0.449 which considered insignificant compared to other constructs of the adoption among SMEs in Iraq. Furthermore, magnitude of 0.16 resulted as path coefficient for perceived privacy which is positive, yet small effect. The study is focused on SMEs in Iraq, providing insights into the potential strategic benefits of adopting such technological advancements in SMEs setting.

Keywords: *Adoption, Social CRM, strategic benefits, SMEs.*

Beyond Homeland Bonds: The Kurdish Community in the UK

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Abstract

In the past, the Kurdish diaspora played a significant role in promoting the Kurdish struggle. It was anticipated that the Kurdistan Region would embrace the Kurdish diaspora more as it advanced. As a result, the Kurds living abroad ought to have been more vocal in supporting the Region and its administration. What has been occurring, nevertheless, is not as such. The Kurdish diaspora is becoming decreasingly supportive of the Kurdistan Region as time goes on. In addition to attempting to offer workable measures to help the Kurdistan Regional Government (KRG) catch up with the Kurdish diaspora before it is too late, this article aims to shed light on the reasons of this phenomenon. Participant observation and interview were utilized as methods of data collection, where primary data were collected. Additionally, secondary data were obtained through document analysis, and the data were thematically analysed through relevant themes. Does the Kurdish diaspora no longer support the Kurdistan Region? It is one of the study topics this initiative aims to answer. If it is, why? Researchers and students studying the Kurdish diaspora and Kurdish studies are among the first beneficiaries of this study

Keywords: *KRG; Kurdish Advocacy; Kurdish Refugees in the UK; Kurdish Diaspora.*

The Role of the Sino-Russian Strategic Partnership in the Transformation of the International System

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Abstract
This research examines the strategic alliance between the Russian Federation and the People's Republic of China in the post-Cold War era and the role of this partnership in transforming the international system. The study is premised on the proposition that the Sino-Russian strategic alliance constitutes a pivotal factor in generating fundamental changes in the global balance of power and facilitating the transition of the international system from the United States of America (US)-led unipolarity to a multipolar configuration. The central research question addresses whether the strategic alliance between china and Russia can serve as an effective alternative to American hegemony and how this partnership influences the reshaping of the emerging global order. The primary hypothesis posits that the deepening of strategic cooperation between both states across political, economic, and military domains results in the formation of a new power pole capable of altering the equilibrium of the international system. The research methodology employs a descriptive-analytical approach to examine bilateral relations and their regional and international implications. Furthermore, the study identifies four principal phases in the evolution of this alliance: from the normalization of relations to the achievement of comprehensive strategic partnership. The findings reveal that cooperation between both states within the framework of international organizations such as the Shanghai Cooperation Organization and the BRICS group, alongside coordination within the UN Security Council and the establishment of alternative financial systems, has collectively created an effective mechanism for countering Western hegemony and constructing a new global order founded upon the principles of multipolarity and balance of power.

Keywords: *Sino-Russian, Strategic Alliance, Multipolarity, SCO and BRICS*

The Impact of Iran-Israel Conflict on the Development of Global Economy

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Abstract

The Iran-Israel conflict was a war that began between Iran and Israel on 13 June 2025, as a result of launching a surprised attack by Israel on the crucial Iranian nuclear and military facilities. At the beginning hours of the conflict, the famous Iranian military leaders, nuclear scientists, and politicians were killed by Israeli air and ground forces. However, the air defences of Iran were also damaged, and these attacks made Iran severely retaliated by launching missiles at cities and military sites in Israel. This retaliation caused a lot of destructions in Israel major cities. However, the Iran-allied Houthis in Yemen also fired several missiles at Israel. The United States of America (U.S.A) defended Israel against Iranian missiles and drones. Later on the ninth day of the conflict, the U.S took aggressive action by striking three Iranian nuclear sites. Furthermore, Trump declared an agreement to ceasefire on 25 June 2025 between Iran and Israel. This agreement marked the conflict the "12 Day War". The main objective of this paper is to examine the historical background of the war, causes, and impact of the conflict on the development of the global economy. This paper is a qualitative design, it used secondary methods. The secondary method is based on documents. It adopted inductive thematic analysis for analysing data. The paper's findings are the impacts that are: Rising oil prices and economic Pressure, Religious and Political Tensions, Red Sea Trade Disruption, Effect on Foreign Investment and Aid, Security Challenges, Diplomatic Pressure on the UN and Global Forums. In conclusion, Iran-Israel conflict needs to be resolved through diplomatic process.

Keywords: *key actors, causes, impact, conflict, the global economy.*

The Intersection of Education and Business: Shaping the Future via Innovative Approaches

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Abstract

This study investigates the prospective partnership between higher education institutions and the corporate sector to stimulate innovation, improve workforce readiness, and address practical challenges. The project employed a qualitative case-study methodology, conducting interviews with stakeholders from academia, industry, and government to ascertain fundamental themes that would inform current and future collaboration frameworks. The main findings show that effective involvement has four key parts: working together on academic programs, sharing technical resources, having businesses take part in academic governance, and working together on infrastructure projects. The essay looks at how new technologies like AI, VR, and digital learning platforms are changing how businesses work and how people learn. This looks at how entrepreneurship, start-up ecosystems, and business incubators can help a region grow and come up with new ideas. Ethical leadership, corporate social responsibility, and inclusive practices are acknowledged as vital components for harmonizing educational and business objectives with overarching societal goals. The study advocates for extensive reform in curriculum design through intersectoral collaboration, student involvement in development, and regulatory frameworks that support adaptive, inclusive, and progressive educational models. These findings offer a framework for organizations aiming to sustain competitiveness and social relevance in a rapidly changing global economy.

Keywords: *Education-business collaboration, innovation, curriculum development, emerging technologies, vocational training, ethical leadership, corporate social responsibility*

Factors Influencing the Intention to stay among Skilled Labors of Precision Machining Industry in Malaysia

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Abstract

The precision machining sector in Malaysia is contributing to high-impact sectors like auto industry, aerospace, and E&E. However, this industry faces unprecedented challenges in retaining skilled labor, threatening productivity, quality, and competitiveness. Rising global competition, rapid technological advancements, and increasing demands for high-quality products have intensified these pressures. Employee turnover has become a pressing concern, with an estimated 38% of employees projected to consider quitting by 2025. Such turnover disrupts operations, weakens stakeholder relationships, and imposes high financial costs, with studies suggesting critical human capital losses salary due to recruitment, training, and adjustment expenses. The departure of skilled workers also risks intellectual capital loss and reduced productivity, especially when replacements require time to adapt. Addressing employee turnover is therefore critical for sustaining talent and ensuring operational continuity in this industry. This study seeks to identify and evaluate organizational and career related factors that affect employees' intention to stay, specifically focusing on learning and development opportunities, career advancement, work environment, perceived organizational support, and employee engagement. Anchored on Social Exchange Theory (SET), this study argues that the decision to remain with an organization is shaped by their perceptions of the value, support, and reciprocity they acquire in return for their contributions. To test this framework, a quantitative research design was employed through the distribution of structured questionnaires to skilled workers across precision machining firms in Malaysia. Findings from this study are expected to provide insights into talent management practices that enhance retention, offering practical implications for key stakeholders to strengthen workforce sustainability through maintaining competitiveness in Malaysia's precision machining sector.

Keywords: *Precision Intention to stay, Precision machining, Skilled labor, Social Exchange Theory, Turnover*

The Impact of Post-1980 Military Coup Legislation Restricting Kurdish Rights in Turkey

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Abstract

The 1980 military coup in Turkey reshaped the country's political and legal framework, introducing a new constitution and laws that significantly curtailed civil liberties. Although some measures were taken in laws to maintain stability and security, these legal frameworks were disproportionately implemented against Kurdish population. This study focuses on post-1980 constitution and related provisions, party laws, anti-terrorism laws and emergency regulations which impacted Kurdish political, cultural, and social rights. Through qualitative document analysis, the research leans upon constitutional texts, laws, human rights reports, and academic works and assesses both legal structures and their implementation. Findings indicate how Kurdish political, cultural and social rights were violated and Kurdish political parties were closed. It also shows broad definitions of terrorism and prolonged state of emergency and their effects on Kurdish community. These measures ended up with suppressed Kurdish identity and systematic human rights violations. These policies both cause social trauma and reluctance of Kurdish population to participate in democratic processes. All these also caused high tensions between the Turkish State and Kurdish People. The study underscores the necessity of a rights-based and inclusive framework that balances national security with fundamental rights to ensure democratization and long-term stability.

Keywords: *Kurds in Turkey, military coup, constitution, anti-terrorism law, democratization*

The Synergistic Convergence of Business Analytics and Decision Science: An Integrated Conceptual Framework for Organizational Value Creation

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Abstract

Business intelligence is becoming increasingly popular among corporations to lower costs, improve service quality, and improve decision-making processes. While business intelligence has existed for years, it has challenges reaching what researchers in the area regard as its maximum potential. Thus, this study aims to review the conceptual foundation of the convergence of business analytics and decision science in facilitating informed business decision-making. The contemporary business environment is complex and evolving, and the unpredictable demand for products obliges powerful analytics tools. Hence, data gathering is required to enable organizations to meet their target audience requirements by delivering superior customer value at a profit. Decision science combines human judgment and analytical tools to tailor campaigns and offerings for goods based on buyer habits and psychological factors. It uses cutting-edge technologies like machine learning, predictive analytics, and big data to make data-driven business decisions that are more accurate, efficient, and timely. Consequently, this study intends to review the current trend and assess the benefit of the convergence of business analytics and decision science in venture decision-making. Additionally, it delves into the intricacies and benefits of adopting decision science during these processes. This study utilizes past studies to collect data from diverse academic journals. The findings suggest that business analytics and decision science impact company decision-making in a way that has not been witnessed previously from enormous data sources. Also, the convergence of business analytics and decision science smoothens and upgrades forecasting and market trends in business decision-making in the long run, as they are linked to enhancing the efficiency and sustainable organizational value creation.

Keywords: *Business Analytics, Business Intelligence, Data Analytics, Decision Science, Organizational Value Creation*

Embracing Multicultural Citizenship: A Comprehensive Analysis of Legal Frameworks in Iraq and the Kurdistan Region

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Abstract

Iraq and the Kurdistan Region are characterized by remarkable cultural diversity, encompassing multiple languages, religions, ethnicities, and geographical distinctions. This research examines the implications of cultural differences within the legal frameworks of Iraq and the Kurdistan Region, recognizing the fundamental role of law in governance and its reflection of societal dynamics. While acknowledging the prevailing Arab-Kurdish political dominance, this study emphasizes the importance of embracing a multicultural citizenship perspective that transcends current ethnocentric approaches. Through a comprehensive examination of constitutional provisions and human rights principles related to citizenship, this research evaluates how cultural diversity impacts legal outcomes and minority representation. Based on theories of democratic citizenship, this paper proposes the need to foster an inclusive atmosphere as a driving force to political stability, social cohesion and democracy. The study evaluates the Iraqi constitutional law and the legislation of the Kurdish region to determine how well they can accommodate the multiethnic and multinational communities in Iraq. The applications in the multifaceted socio-cultural setting in Iraq and the Kurdistan Region can be assisted by the multicultural citizenship theoretical exploration. The paper represents a qualitative legal analysis that explores texts of the constitution, electoral laws and language policy. The findings indicate that constitutional recognition of diversity has gone a long way, particularly language rights and minority representation and that there are loopholes in the aspects of implementation and representation in provincial councils and electoral commissions. The paper critically examines the Iraqi Constitution of 2005 in which the expressions of culture are found in the preamble and the articles. It focuses on the necessity to follow the constitution and recognize the diverse communities better. It is recommended to improve official language laws to be a true mirror of the diversity of the Kurdistan Region, reinforce minority representation processes, and make human rights principles serve as the cornerstone of an inclusive society.

Keywords: *Multicultural citizenship, Iraq, Kurdistan Region, Legal Framework, Human Rights, Constitutional Law, Minority Rights.*

Nanotechnology and Artificial Intelligence in Combating Wheat Rust Diseases towards Sustainable Agriculture

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Abstract

Wheat rust diseases, caused by pathogenic fungi (*Puccinia* spp.), threaten global food security by reducing crop yields by up to 70%. This paper explores the transformative potential of nanotechnology and artificial intelligence (AI) in early detection, precision management, and sustainable control of wheat rust. We review advancements in nano-sensors (e.g., graphene-based detectors), nano-pesticides (e.g., chitosan nanoparticles), and AI-driven predictive models (e.g., LSTM networks). Case studies like the Netherlands' Project NIMO and India's AI- powered drones demonstrate real-world applications. Despite challenges like high costs and data requirements, integrating these technologies can reduce pesticide use by 70% and enhance detection accuracy by 95%. Future directions include biodegradable nanomaterials and block chain-enabled disease tracking.

Keywords: *Nanotechnology, AI, Wheat Rust, Sustainable Agriculture, Precision Farming.*

Beyond Convenience: Institutional Trust as the Primary Determinant of Digital Finance Adoption in a Fragile State

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Abstract

This paper investigates the determinants of resistance to digital financial services in a fragile state, using evidence from Kurdistan Region-Iraq mandatory public sector payroll digitization. While digital finance is critical for economic development, its adoption in post-conflict environments with low institutional trust remains poorly understood. We used survey data from 2,144 public sector employees and employed logistic regression models to analyze the factors influencing digital banking adoption. The study found that trust in banking institutions was the single most powerful predictor, increasing the odds of adoption more than threefold. Counter intuitively, higher education and income levels were associated with lower digital engagement, suggesting that perceived risks may outweigh convenience for these groups. Furthermore, the analysis revealed that digital literacy moderates the relationship between trust and adoption, with trust being significantly more important for less experienced users. This paper contributes to the literature by providing a nuanced behavioural model of financial technology adoption in a low-trust environment, demonstrating that non-financial factors, particularly institutional trust, are paramount and that their effects are complex and non-linear.

Keywords: *Financial inclusion; fintech adoption; institutional trust; fragile states; behavioral finance; cash dependency.*

The Role of Internal Auditing in Detecting Accounting Errors and Fraud in the Erbil Public Sector

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Abstract

Internal audits support adherence to regulations and promote openness and propriety in the management of public funds. The Research adopted a quantitative approach using a set of structured questionnaires and targeted 109 public sector professionals in Erbil in Domain of Finance and Accounting. The internal audit assessment focused on the results with internal audit processes, problems of auditors and auditing roles. The goal was to provide a detailed evaluation of the impact of internal audit performance on the detection of accounting errors and frauds. The data were analyzed using the Statistical Package for Social Sciences (SPSS), where some of the processes conducted include descriptive analysis, Kruskal-Wallis test and Spearman's rank correlation. Internal audit can reduce financial problems the most. Internal auditors have capabilities and competencies to detect unethical activities as they are exposed to full financial records. Research found that restricted access to other factors, such as vendors, lack of training, inadequate techniques, and restricted access to manual data and files, which created the environment, which is most likely to produce accounting errors. The ability to detect fraud and accounting errors has also been tremendously enhanced by continuous auditing. However, positive results were accompanied by significant barriers to the audit, which includes an audit resource restriction and fear of losing jobs. The research makes a compelling case regarding the need to improve audit techniques, incorporate digital audit tools, and pursue continuous professional development. All these factors improve the financial management, accountability, and openness of the public sector.

Keywords: *internal auditing, accounting errors and fraud, errors and fraud detection, internal control, risk management.*

Branding Beyond Borders: A Multi-Layered Stakeholder Model for Repositioning Kurdistan in Global Tourism as a fragile region

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Abstract

Kurdistan region of Iraq (KRI) faces reputational branding challenges arising from major Iraqi conflicts, political instability, economic uncertainty and negative perceptions on the security of the region from external media framing. The purpose of this research is to find out how Kurdistan can be rebuilt as a global tourist hotspot with strategic branding. Eighteen stakeholders were interviewed for this qualitative study. These included government officials, entrepreneurs in the tourism industry, Diaspora consultants, representatives of International media, cultural experts and civil society leaders. Data were collected through thematic analysis by semi-structured interviews with various stakeholders who are linked to tourism ecosystem in KRI. Research includes synthesizes five theoretical Frameworks from the following: Anholt's Nation Brand Hexagon, Kavaratzis' city branding model, Baloglu and McCleary's image formation theory, Morgan et al.'s destination identity model, and Mark and Pearson's brand archetypes. The findings of the study highlight the effectiveness of a multi-layered branding approach emphasizing emotional storytelling, collaboration between stakeholder and archetypal narratives (Hero-Explorer-Caregiver). Participants emphasized the need to differentiate Kurdistan's narrative from negative national and regional perceptions, capitalize on local cultural heritage, and strategically engage emotional-based factors to promote the region internationally. This study makes sufficient insight to destination branding strategies in fragile regions.

Keywords: *Destination Branding, Kurdistan Region, Narrative Identity, Brand Archetypes, Post-Conflict.*

Geopolitics of Forced Displacement in the Middle East: The Case of Syrian Externally Displaced Populations (EDPs) in Türkiye

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Abstract

The Syrian refugee crisis as the result of the Syrian civil war is one of the world's largest displacement crises, with over 14 million Syrians forcibly displaced since 2011. Turkey's approach, as the largest host of Syrian EDPs always has been controversial and criticized. The purpose of this study is to identify some generally unexplained dimensions of forced displacement in the Middle East. The main argument here is that the primary cause of the forced displacement of Syrians in Türkiye is the direct or indirect result of Türkiye's involvement in the internal crisis of Syria. Accordingly, we have problematized the notion of 'hospitality' and guest label in Türkiye's discourse on Syrian displacement, arguing that it masks underlying power asymmetries. We have employed a critical geopolitics perspective to explain the Syrian EDPs issue. The aim of this study is not to view displacement as a neutral humanitarian issue, but rather it is situated within broader discursive and spatial strategies of statecraft. This research investigates how state institutions, through their maps of meaning, frame certain groups (such as Syrian EDPs) in depoliticized terms. The study further utilizes Foucauldian concepts of geo-power and governmentality to examine how these groups are governed through surveillance, management of space, and language. In conclusion, the Turkish discourse of "hospitality" regarding the Syrian EDPs analyzed as a geopolitical performance that constructs Syrians as passive guests, not as political subjects. Therefore, this situation resulted in legitimizing a denial of rights and normalizing the long-term precarity of this population. Our analysis is constructed by three main interconnected conceptions: disciplinary geopolitics, practical geopolitics, and popular geopolitics.

Keywords: *critical geopolitics, Syrian Externally Displaced Populations, Turkey, displacement, hospitality, disciplinary geopolitics, practical geopolitics, popular geopolitics.*

US-China trade war from 2016 to 2025: A Strategic and Economic Perspective

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Abstract

This paper examines the multi-dimensional impact of the U.S.-China trade and tariff war, which emerged and became the central focus of the international economy since its start in 2016 through unprecedented escalations followed by fluctuating tension in 2025. The study employs a longitudinal economic analysis to investigate the trade policies, government official communication, and the motives behind imposing such tariffs by both states under the Trump administration. The paper explores how protectionist policies weakened the global supply chains and disrupted the stability of the international economy. The findings reveal that the trade war reached its top in April 2025, when reciprocal tariffs increased by 145% imposed by the U.S and a 125% increase by China. This severe escalation represents the peak of tensions since the beginning of the conflict in 2018, with an initial targeted tariff on specific vital materials and goods such as steel, aluminum, and solar panels. While the trade war failed to reduce the U.S trade deficit, it contributed to the establishment of long-term structural shifts in the global economy, generating a context of economic insecurities and strategic rivalry. Furthermore, the paper concludes by exploring prospects of U.S.-China trade relations in a multipolar world and provides recommendations for a stable, institutional global economy.

Keywords: *Trade, USA, China, war, policies, economy, multipolar world.*

The Adoption of E-Learning: Master Students' Perceptions in Jordan

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Abstract

The purpose of this article is to explore the transformative impact of e-learning on the education business. Furthermore, it will encompass the students' viewpoint and first-hand experience of e-learning. This study employs a design and methodology approach. The current investigation utilized Interpretive Phenomenological Analysis (IPA) to thoroughly examine the real-life experiences of the participants. The participants in this study were chosen from Northern Jordanian universities (twenty-three master students). The primary data were collected using semi-structured interviews in order to gain an in-depth understanding of the students' viewpoints on the influence of information and communications technology (ICT) in the education business. The findings have been categorized into two groups, or "themes," namely "drivers for e-learning adoption" and "inhibitors that hinder the adoption of e-learning." Currently, Jordan lacks a substantial market for e-learning; nevertheless, the country possesses significant untapped potential in this field. This study could provide valuable insights for educational institutions in Jordan and other developing nations regarding students' viewpoints on the implementation of e-learning. Educational institutions should enhance their procedures in order to both retain domestic students and recruit international students for further education. The use of e-learning can facilitate rapid access to diverse ideas, experiences, and cultures, thereby enhancing tangibility and broadening social connections. This study will provide valuable insights for policymakers in the higher education sector of emerging nations, such as Jordan, regarding the thinking of students. This study adds to the expanding body of research on e-learning by identifying the relative significance of different motivating and inhibiting factors that impact the acceptance of e-learning. Furthermore, the study has employed IPA as an approach to ascertain the determinants, which is an innovative addition.

Keywords: *E-learning, Adoption, ICT, Qualitative Study, IPA, Students, Jordan*

Strategic Partners or Disposable Allies? The Role of Iraqi and Syrian Kurds in U.S. Foreign Policy Since 1991

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Abstract

This study investigates the evolving role of Iraqi and Syrian Kurds in U.S. foreign policy since 1991, emphasizing their strategic utility within the broader Middle Eastern regional security complex. Drawing on Barry Buzan's Regional Security Complex Theory, the research analyzes how the Kurds have functioned as both partners and instruments in advancing U.S. objectives, particularly in the Gulf War, the 2003 Iraq invasion, and the campaign against ISIS. Despite their tactical value, Kurdish groups have experienced inconsistent support, reflecting the United States' fluctuating priorities and its balancing act among regional powers such as Turkey, Iraq, and Iran. Utilizing qualitative methods, including case studies and thematic analysis of interviews and official documents, the study reveals the complexities and contradictions in U.S.-Kurdish relations. It contributes to a deeper understanding of non-state actors in international politics and offers insights into the geopolitical dynamics shaping American engagement in the Middle East.

Keywords: *Kurds, U.S Foreign Policy, Middle East, Iraq, Syria, International Security*

Assessing the Effect of Cloud Computing on Information Systems Efficacy in MTN Library, Abu Zaria

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Abstract

The study examines the influence of cloud computing on ABU MTN Library's information systems success. A quantitative methodology was applied, beginning with a structured questionnaire for librarians, staff, and frequent library users. Descriptive and inferential statistical techniques were applied to identify how these variables correlate with and impact system adoption outcomes. The results indicate that cloud computing has a statistically significant positive effect on information system efficacy, operational performance, and user satisfaction metrics. Regression analysis indicated that risk reduction perception was the strongest predictor of information system efficacy, followed closely by perceived benefits and change. The study concludes that positive stakeholder attitudes on these dimensions synergistically drive the effective adoption of cloud-based information systems in university libraries. The study recommends the need for clear strategic articulation of cloud value propositions, open acknowledgment of challenges, investment in training and capacity development, and the establishment of robust governance structures (including SLAs, data policies, and contingency plans). Finally, suggestions for further research include the application of longitudinal (such as comparative studies across various library settings) or mixed-method research designs.

Keywords: *Cloud Computing, Information Systems, Information Management, IT*

Exploratory Analysis of Workforce and Sharia-Compliant Finance Trends in Iraq's Islamic Banking Sector (2020–2024)

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Abstract

This study presents an exploratory analysis of Iraq's Islamic banking sector through the dual lens of human capital trends and Sharīʿah-compliant financial practices. Drawing on the foundational concepts of Islamic economics—such as Mudārabah, Mushārakah, non-interest-based financing, and inclusive wealth circulation—the paper investigates workforce-linked and finance-linked Structural Islamic Financial Indicators (SIFIs) from 2020Q3 to 2024Q3. Specifically, it analyses five HR-relevant variables (number of employees, branch offices, ATMs, fee-based revenue, and profit-sharing investment accounts) alongside key Sharīʿah-compliant financial metrics (total Sharīʿah-compliant financing, sukūk holdings, and Sharīʿah-compliant securities). Using quarterly data, the methodology combines descriptive trend analysis, year-over-year growth rates, and institutional productivity ratios. The findings indicate a growing diversification in Sharīʿah-compliant funding instruments, particularly in profit-sharing accounts and ethical securities, despite stagnation in sukūk issuance. By aligning the observed financial and workforce shifts with Sustainable Development Goals, especially SDG 8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation, and Infrastructure), and SDG 10 (Reduced Inequality), the study positions Iraq's Islamic banking sector as both a driver of inclusive employment and a model for ethical finance in a post-crisis economy. The paper concludes with policy recommendations to strengthen Sharīʿah governance, foster digital HR capacity, and enhance innovation in Islamic financial instruments.

Keywords: *Islamic Economics, Islamic Banking, Sharīʿah-Compliant Finance, SIFI Indicators, Employability, Digital Transformation, Human Capital*

The Interactive Effect of Brand Equity in Achieving Customer Loyalty - An Analytical Study of the Opinions of a Sample of Consumers of (Skin-Care) Dermo-Cosmetic Products in The Kurdistan Region of Iraq

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Abstract

Brand equity significantly increases customer loyalty, which eventually can translate to repeated and increasing sales despite higher-priced products or services offered. The purpose of this research is to find out the effect of brand equity and brand loyalty mediated by customer satisfaction and to find out the significant dimensions of brand equity in dermo-cosmetic products in the Kurdistan region of Iraq. A questionnaire was developed and distributed to Kurdistan region consumers by using a Random sampling technique. A total of 156 completed questionnaires were returned and analyzed by using correlation analysis and a chi-square test in SPSS. It is done using validity and reliability tests. The sample size of 156 includes male and female as well a working and non-working people. It is found that perceived quality and perceived cost value can increase customer satisfaction and have a positive effect on brand loyalty. It helps to create a dermo-cosmetic market, building and enhancing long-term relationships with customers by focusing on brand equity, translating into successful brand loyalty.

Keywords: *Brand Equity, brand loyalty, customer satisfaction*

Financial Inclusion, Artificial Intelligence and Green Financing in Africa: Linear and Non-Linear Effects

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Abstract

The paper examines the long-run relationship between financial inclusion factors and green financing in Africa with a moderating role of artificial intelligence. It also investigates the non-linear effects of the relationship. The study adopts Panel ARDL estimator to examine the long-run moderating effect of artificial intelligence on the relationship between financial inclusion factors and green financing in Africa for the period 1990 to 2023. The study also adopts the Quantile regression estimator to address the non-linearity effects. Data were collected from the World Bank Development Indicator database. Results show that artificial intelligence influences the relationship between financial inclusion and green financing in Africa in the long run. Results also show that artificial intelligence enhances financial platforms to facilitate financial transactions such as loan disbursement, investment opportunities for green project, among others. The study submits that the non-linear effects of financial inclusion on green financing have much more negative effects on the drive for a green economy. It however calls for a prudential match between green financing and financial inclusion with an emphasis on the use of artificial intelligence. This study quantitatively measured artificial intelligence and examined its moderating effect on the relationship between financial inclusion and green finance in Africa. The study documents that the interaction of artificial intelligence and financial inclusion promotes green financing in Africa countries.

Keywords: *financial Inclusion, Green Financing, Artificial intelligence, Linear and Non-Linear Effects*

Green Innovation in Big Tech: A Framework Based Review of Microsoft and Apple's Sustainability Reports (2020-2024)

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Abstract

This study focuses on Microsoft and Apple, two of the world's most influential technology companies approach environmental sustainability and green innovation using publicly available data from 2020 to 2024 environmental reports. The objective is to explore how these companies report and act on key areas such as carbon emissions, renewable energy, waste reduction, water conservation, and the use of digital tools to support their sustainability efforts. The methodology involves qualitative analysis by reviewing the company's annual sustainability reports and analyzing them using a basic evaluation checklist. This checklist is adapted from widely recognized standards such as the Global Reporting Initiative (GRI) and the United Nations Sustainable Development Goals (SDGs). It focuses on three main aspects: how clearly the companies present the information, how innovative the strategies are, and how well they align with the company's overall business direction. As sustainability becomes a strategic priority for global corporations, there remains a gap in how consistently and clearly companies report their environmental efforts. Despite the availability of global standards like GRI and SDGs, the lack of simple, structure tools for analyzing such reports, especially in educational or emerging economy contexts, makes it difficult to assess the depth and innovation of corporate sustainability strategies. The paper adopts an exploratory approach in developing a simplified framework for analyzing green innovation strategies in corporate sustainability reporting. This framework serves as a learning and evaluation tool that can be applied to real-world company reports.

Keywords: *Green Innovation, Environment Reporting, GRI, SDGs, Corporate Sustainability*

Analyzing the Impact of Accounting Disclosure in Accordance with IFRS 7 on Investors' Decision-Making in Banks Listed on the Financial Market

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Abstract

This study aims to examine the impact of accounting disclosure in accordance with International Financial Reporting Standard No. 7 (IFRS 7), which pertains to financial instruments disclosures, on investors' decision-making in banks listed on the financial market. The research focuses on assessing the adequacy, transparency, and relevance of the accounting information disclosed by these banks, and how such information contributes to enabling investors to make informed and rational investment decisions. The study employs both analytical and inductive approaches through an in-depth review of the theoretical literature and relevant previous studies. Additionally, a field study is conducted using a structured questionnaire distributed to a sample of investors and financial analysts. The research tests several hypotheses related to the relationship between the quality of financial disclosures and investor confidence, as well as the efficiency of investment decisions. The findings indicate that effective application of IFRS 7 enhances financial transparency, reduces information asymmetry, and positively influences investor behavior. The study recommends reinforcing compliance with disclosure requirements and improving oversight mechanisms to ensure the reliability and usefulness of financial reports.

Keywords: *Accounting disclosure, decision-making, Financial, Reporting, Standard No. 7*

Comparison of Random Forest and Support Vector Machine Models for Pharmaceutical Forecasting in KRI: From an Information Technology Management Perspective

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Abstract

Effective demand forecasting is a critical factor for the success of a business. The pharmaceutical sector is a highly complex market with many external factors that complicate demand forecasting. Therefore, there is a need for powerful technologies like machine learning to enhance the reliability of already existing methods of demand forecasting. In this paper, we compare the effectiveness of two machine learning models, Random Forest (RF) and Support Vector Machine (SVM), on a local company located in the Kurdistan Region of Iraq. We use two datasets in this study: The first dataset comes from a survey that we conducted to select a set of factors that affect demand forecasting and to categorize monthly order frequency of the medicines to high, medium, and low demand. We obtained the second dataset from the sales of the local company. The research tends to compare the effectiveness of demand forecasting based on the local company's monthly sales and monthly order frequency of the medicines. The research also tends to solve the challenge of lack of data for factors identified to affect pharmaceutical demand forecasting and solve class imbalance issues. The findings of this study suggest that although the models do not produce highly accurate demand forecasts, using synthetic data along with the actual data of the company narrows down the class imbalance issue and help both of the machine learning models get more accurate demand forecasts especially the Random Forest (RF) model when applied on the monthly sales dataset.

Keywords: *Forecasting, Machine Learning, Random Forest (RF), Support Vector Machine (SVM), Pharmaceuticals, KRI, Imbalance, Synthetic Data, Sales, IT Management*

The Influence of Ethical Leadership on Employee Voice Behaviour and Union Commitment: The Mediating Role of Industrial Relations Climate

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Abstract

Examining how moral leadership affects employee voice behavior and union commitment is the aim of this study. It looks at how industrial relations play a mediating role in the relationship between moral leadership and employee voice behavior. This study is quantitative in nature. Online purposive sampling was used to gather data from Penang Port Sdn. Bhd.'s blue-collar workers who belong to a union. G-power software was used to calculate the sample size, and 100 valid questionnaires were gathered from the intended audience. SPSS and Partial Least Square (PLS) were used to analyze the data. The results indicate that while ethical leadership has a favorable correlation with union loyalty, it has no significant impact on employee voice behavior. The study also supports the idea that the atmosphere of industrial relations has a mediating role in the relationship between employee voice behavior and ethical leadership. Thus, the study's findings contribute to the expanding corpus of research on leader-member exchange theory and the impact of the workplace culture on the connection between moral leadership and employee voice behavior. Only online participants who completed the survey using a Google form link were allowed to participate. Second, the information was gathered from a single source with an emphasis on Penang Port Sdn. Bhd. union members. Future studies could broaden their focus to include union members from other ports in Malaysia to further understand how moral leadership affects the voice behavior of blue collar workers.

Keywords: *Employee voice behaviour, ethical leadership, Industrial Relations climate, union commitment.*

A Technology-Based Solution Framework for Tourists in The Kurdistan Region of Iraq

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Abstract

The tourism sector is considered one of the most prominent sources of income for many countries around the world. In this context, the Kurdistan Region of Iraq (KRI) has a diversified economy, one of which is tourism. KRI annually hosts millions of tourists from southern and central Iraq, neighboring countries and rest of the world. In this age, technology has crept into every area of life, and the tourism sector is intensively associated with technology and online services. This research work aims to highlight the obstacles and challenges faced by tourists who travel around the KRI. It also seeks to answer the question of how trending technologies can provide a better tourist experience. In addition, what kind of online information and services should be provided in the Kurdistan Region to satisfy tourists? The methodology of this study is mixed, which means that it includes both quantitative and qualitative. For that, the opinions of 640 domestic and 56 foreign tourists were obtained through a survey questionnaire, as well as interviews with 20 participants. For the quantitative section, the data were analyzed by using IBM SPSS Software, and the interviews were analyzed separately to support and generate discussion on the results of the quantitative data. According to findings, foreign and local tourists have difficulty accessing online tourism information, online tourism services such as hotel reservations, using public transportation, navigation, and obtaining visas. Also, the lack of official information has created complications for foreign tourists. Therefore, this research proposes an online portal that provide tourists with the latest information about tourist attractions, accommodation, visas, use of public transportation and tourism activities and services. The portal will be powered with trending technologies such as AR/VR, Blockchain and AI.

Keywords: *E-tourism, AI, AR/VR, emerging technologies*

Impact of State-Centered Approach to Trade Politics on Nigerian Society's Welfare

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Abstract

The state-centered approach to trade politics is predicated on the assumption that under certain circumstances, trade protection or protectionism can raise aggregate social welfare, however, this is contrary to the central assumption of the society-centered approach, which claims that trade protection or protectionism, especially through imposition of tariffs on exports, deprives society of trade benefits. The paper, therefore, examined the impact of Nigerian state's trade politics approach through the Federal Government on Nigerian society's welfare. Two fundamental questions were asked: firstly, what is the nature of Nigeria's current national trade policy? Secondly, how does the current national trade policy impact Nigerian society's welfare? The paper utilized qualitative research approach, with document analysis as method of secondary data collection and semi-structured interview with five relevant respondents as method of primary data collection. Thematic analysis was used in analyzing the data. The findings include positive and negative effects of the state-centered approach on Nigerian society's welfare, and the national trade policy has been found to be deficient in some aspects, which impede economic growth and development. The paper recommends a fairer and more effective state-centered approach to trade politics and the deficiencies of the national trade policy of Nigeria should be addressed, thus paving the way for increased economic growth, development and societal welfare.

Keywords: *State, Trade, Politics, Nigerian Society, Welfare*

A Proposed Framework for Enhancing Sustainability Practices in Oil and Gas Management in Nigeria: A Multi-Dimensional Approach

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Abstract

The Nigerian petroleum industry has long been a cornerstone of Nigeria's economy, providing a major contribution to revenue generation and serving as the highest source of foreign exchange and employment generation. Despite the enormous economic benefits and significance, the sector has also experienced numerous sustainability issues that have posed a serious negative implication for environmental management, social and economic sustainability. Our research proposed a multi-dimensional approach to enhancing sustainability practices in Nigeria's oil and gas management. This study will employ a mixed-methods approach, combining qualitative and quantitative research methods to capture diverse perspectives and insights. Qualitative methods will include semi-structured interviews with key stakeholders, focus group discussions, and content analysis of relevant documents and reports. Quantitative methods will involve statistical analysis of industry data and surveys to assess the effectiveness of sustainability initiatives. Addressing the multi-dimensional nature of sustainability challenges will contribute to the development of strategies that promote long-term viability and resilience in the industry, ultimately benefiting both the environment and society.

Keywords: *Sustainability Practice, Environmental Governance, Multidimensional Framework, Oil and Gas Management*

Exploring Student Perceptions and Use of Generative AI Tools: Insights from a University Survey (Iraqi Case)

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Abstract

This study investigates how university students perceive and use generative artificial intelligence (GenAI) tools, focusing on the most common application like ChatGPT. The study runs a systematic survey to explore undergraduate students' general awareness, use, and attitudes towards GenAI in academic settings. 250 Tishk International University students from different departments in Erbil, Kurdistan Region of Iraq (KRG), participated in the survey. Data were analyzed using IBM SPSS Statistics version 25. Descriptive statistics, mean values, and standard deviations were used to summarize major findings about perceived usefulness, ease of use, use frequency, and concerns with ethical risks. Initial findings show that most students are familiar with GenAI tools and use them to get help with academic writing, idea generation, and explanation of difficult problems. The students overall reported positive attitudes towards the convenience and utility of GenAI tools. This paper focuses on descriptive outcomes. The findings of this study offer pragmatic value for educational institutions and policymakers who are interested in facilitating optimal use of GenAI in higher education. Knowing how students utilize such tools allows educational institutions to offer proactive steps in articulating clear usage guidelines, digital literacy and ethics sensitization courses that enable learners to be capable of using new technologies without undermining academic integrity.

Keywords: *Generative AI, ChatGPT, SPSS, Student Perception, Higher Education, Academic Integrity, Digital Tools, Exploratory Study, Technology in Education*

Emerging Fintech Investment Trends: Insights from Venture Capital & Private Equity Data

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Abstract

Financial technology receives investment through three main factors consisting of technological innovation and regulatory reforms which develop new financial markets and increased digital service usage demand. Mutual to their investment strategies is how entrepreneurs and private equity investors seek economic benefits with market conditions that present difficulties. The fast-evolving financial technology market gains investor support from rising customer demand for necessary financial services and changing market conditions. Financial technology costs represent a main driver that mainly results from quick technological improvements transforming financial procedures. Digital banking and payment systems have become so popular that they have become significant targets of investor interest. Market regulation along with increased consumer demand for smooth financial interactions between people and institutions define how investments develop within this industry sector. The dynamic growth of financial technology receives momentum from these vital elements which also draw large amounts of capital investments. The present work explores the Indian venture capital investments through equity-based trends analysis. The analysis established investor growth projections from technological sectors throughout 2023- 24 and 2024-25 based on equity investment.

Keywords: *Financial technology, Management, Venture Capital, Investments, Equity*

Transitioning Economies in the Age of Intelligence: A Global Perspective on AI Preparedness with a special focus on Iraq

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Abstract

The AIPI (Artificial Intelligence Preparedness Index is a composite index developed to assess how well a country is prepared to adopt, regulate, and benefit from AI technologies. It evaluates the national readiness across four key dimensions: Digital Infrastructure (Connectivity, internet access, e-services, cybersecurity), Human Capital and Labour Market Policies (education, digital skills, workforce flexibility), Innovation and Economic Integration (AI R&D, Patents, economic openness), and Regulation and Ethics (legal Frameworks, data protection, responsible AI policies). The main objective of this paper is to analyze global disparities in AI preparedness across income groups and regions. Secondly, to assess the individual contributions, and to evaluate Iraq's current position in AI preparedness, and lastly, to propose actionable policy recommendations for transitioning economies to enhance AI readiness. The research is based on secondary data analysis from the IMF (AIPI dataset, 2023) and complementary sources from the ILO, WEF, and National labour statistics. Data processing was conducted using Python (Google Colab), and data visualization by using Tableau. A focused case analysis was performed for Iraq and peer economies in the Middle East using comparative indicator mapping and component-level analysis of the index. Some of the preliminary findings show that Human capital and innovation remain the most underdeveloped dimensions for low-income and conflict-affected countries, intensifying the AI readiness gap. This paper positions AI preparedness as a strategic priority for national development, urging policymakers in transitioning economies to align digital innovation with long-term governance and labour market strategies.

Keywords: *Artificial Intelligence Preparedness Index, Iraq, Human Capital Development, Transitioning Economies, AI Policy Leadership, AI Governance, Digital Infrastructure*

Turkey–United States Conflict After 2012's Syrian Civil War: NATO's Institutional Crisis and Diverging Threat Perceptions

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Abstract

This paper examines the post-2012 conflict between the United States and Turkey over Syria through a comparative analysis that centers NATO's institutional crisis as a key explanatory factor. Drawing on neorealist theory, the study argues that divergent threat perceptions and strategic priorities—U.S. emphasis on counterterrorism and global stability versus Turkey's focus on territorial integrity and the Kurdish threat—were amplified by a perceived decline in NATO cohesion and U.S. engagement in the Middle East. Methodologically, the paper compares policy decisions, military engagements, and diplomatic initiatives by the two states, and situates these within alliance dynamics and external developments such as the U.S. strategic retrenchment and the Astana process. The main research question of the study is how can we explain the conflict between the United States and Turkey over Syria after 2012 and to what extent did NATO's institutional crisis shape or amplify that conflict? The findings show that NATO's uneven response and the U.S. pivot away from decisive regional leadership reduced Ankara's confidence in the alliance, prompting unilateral actions and closer tactical cooperation with non-NATO actors. The study concludes that NATO's institutional crisis did not cause the conflict alone but functioned as a critical amplifier that shaped how the U.S. and Turkey prioritized competing security objectives in Syria. The paper offers policy-relevant implications for alliance management and crisis-resolution mechanisms.

Keywords: *NATO; Syrian Conflict; U.S. foreign Policy; International Security; Turkey; Syrian Kurds*

Kurdish Education and Language in the Republic of Mahabad: A Study Based on Kurdistan Newspaper (1945–1946)

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Abstract

This study examines how the Kurdistan Newspaper, the official organ of the Republic of Mahabad and the Kurdistan Democratic Party (KDP), represented and promoted Kurdish education and linguistic policy during 1945–1946. The problem addressed in this research is the lack of systematic academic analysis on the role of Kurdish press in shaping national identity and educational reform within the short-lived Kurdish Republic. The study aims to identify how the newspaper functioned as both a pedagogical and ideological instrument for the dissemination and institutionalization of the Kurdish language. Methodologically, the research employs qualitative content analysis of 89 issues of Kurdistan Newspaper, supported by secondary historical sources and archival documents. Each issue was examined to trace news items, editorials, and cultural announcements related to language, education, and school activities. The analysis highlights the establishment of Kurdish-language schools, inclusion of women and children in education, and the efforts of the Cultural Committee to standardize Kurdish vocabulary. Findings reveal that Kurdish was institutionalized as the official language of education and administration in Mahabad, with the newspaper publishing systematic "language lessons" to teach the Kurdish alphabet through pedagogical "word games." The results indicate that Kurdistan Newspaper played a crucial role in nation-building by combining journalism, education, and cultural modernization. The study concludes that the Kurdistan Republic's linguistic reforms, though short-lived, established enduring cultural and educational precedents for Kurdish society.

Keywords: *Mahabad Republic, Kurdish Language, Kurdish Education, Kurdistan Newspaper, Nation-Building*

Linking Inclusive Green Finance & Gender Inclusive Finance policy initiatives into National Financial Inclusion Strategies in SAARC countries

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Abstract

Inclusive green finance aims to leverage financial inclusion for reducing the effects of climate change and environmental degradation, and to boost resilience against these problems. The main aim of gender-inclusive finance is to close the worldwide gap in financial access between genders by improving women's ability to access and use high-quality, reasonably priced financial services. Women's involvement in SAARC's environmental and climatic policymaking is restricted by social norms, financial rules, and other obstacles. In countries with limited opportunities, central banks and financial regulators face challenges in developing gender-inclusive financial policies to boost women's ability to cope with environmental degradation and climate change. This study investigated existing policies and practices of central banks and financial regulators in SAARC nations, with the goal of bolstering resilience to the adverse effects of climate change and environmental degradation by incorporating Gender Inclusive Finance and Inclusive Green Finance into the National Financial Inclusion Strategy. The study used the conceptual framework of 4Ps (e.g., promotion, provision, protection & prevention) of inclusive green finance and gender inclusive finance. Information was provided by the central banks and financial institutions of eight SAARC countries, namely Bangladesh, India, Pakistan, Sri Lanka, the Maldives, Bhutan, Nepal, and Afghanistan. This study contributed to examining the integration of IGF and GFI into NFIS assessments to provide a more thorough approach to financial inclusion. The study also contributed to examining the level of integration of inclusive green finance and gender inclusive finance into NFIS to support financial institutions in building resilience against the negative impacts of climate change in SAARC countries. The research also helped explore strategies for enhancing climate change resilience in SAARC countries, with the intention of achieving sustainable development goals.

Keywords: *Inclusive green finance**;** Gender Inclusive Finance; Financial Inclusion; SAARC countries*

Business Response to Climate Change: A Study on a Local Company in Kurdistan

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Abstract

This research will look at how business organizations can respond to climate change in an effective manner to protect the natural environment and to gain a competitive advantage. Many business organizations are responding to climate change by reducing their carbon emission, using less energy, and cutting waste. Some of the companies started using renewable energy, for example, solar and wind, instead of non-renewable energy, and others are making their supply chain channel green and trying to find a way to recycle more material. These business responses not only help to protect the natural environment but also save money and improve the image of companies. Some of the companies are going beyond the basic response, and these companies consider climate change as a chance to innovate by creating environmentally friendly products and investing in clean technology to reduce carbon emissions. It is noted that business organizations need support from the government, financial institutions, and consumers. It is imperative to work together to build strong climate-friendly strategies for the future. This research is exploratory in nature, and data will be collected from selected companies in the Kurdistan Region of Iraq to find out about their actions on climate change. This research will show business responses to climate change, not only addressing the challenges but also providing a competitive advantage in a changing world.

Keywords: *Climate Change, Business Response, Carbon Emissions Reduction, Kurdistan Region, Climate-Friendly Strategies.*

Green Finance Mechanisms for Low Carbon Development in Developing Economies

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Abstract

This research explores the role of Green Finance Mechanisms (GFMs) in bridging the substantial financial gap necessary for advancing Low-Carbon Development (LCD) and enhancing climate resilience in Developing Economies (DEs). These nations face the challenge of balancing rapid economic growth with efforts to mitigate climate change. To achieve sustainable growth, they require innovative financial strategies to overcome high risks, regulatory uncertainties, and the limitations of traditional government funding. We present a structured analysis of four primary GFM categories: Public Sector Instruments (such as Green Bonds and targeted subsidies), Private Sector Mobilization Tools (including risk-sharing and credit enhancement facilities), International Climate Finance (focusing on MDBs and global funds like the GCF), and Market-Based Mechanisms (exploring carbon offset markets and ESG integration). This analysis illustrates how these tools mitigate risks and coordinate investments in crucial sectors like renewable energy, sustainable transport, and climate-smart agriculture, demonstrating their application through specific regional examples from Africa, Asia, and Latin America. The emphasis is on the critical role of policy and regulatory frameworks in establishing a stable, predictable environment that can attract and direct private investment. The research argues that scaling up green finance requires strategic actions, such as enhancing the capabilities of local financial institutions, establishing clear, unified green taxonomies to ensure market integrity, and increasing collaboration with other regions to share knowledge and pool projects. This study provides a comprehensive guide for policymakers and leaders of the financial sector and illustrates how to effectively utilize blended finance and innovative GFMs to accelerate the transition to a sustainable, low-carbon, and equitable future in the Global South.

Keywords: *Green Finance, Low-Carbon Development (LCD), Developing Economies (DEs), Financial Mechanisms, Sustainable Development, ESG (Environmental, Social, and Governance).*

Iran's Geopolitical Codes Amid the Weakening of the Axis of Resistance

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Abstract

This study investigates the transformation of Iran's geopolitical codes following the weakening of the Axis of Resistance, particularly after the collapse of the Assad regime. Drawing on Colin Flint's framework of geopolitical codes and employing qualitative content analysis, this study examines how the collapse of the Syrian regime, the maximum pressure policies of the new Trump administration, and the 12-day war between Israel and Iran have reshaped Iran's geopolitical codes. The findings reveal that Iran's traditional reliance on proxy networks and asymmetric strategies has faced significant setbacks, prompting a recalibration of its regional stance. The study contributes to understanding the interplay between external pressures and internal strategic adaptation, offering insights into the future trajectory of Iran's geopolitical codes and regional stability.

Keywords: *Iran, geopolitical codes, Axis of Resistance, Syria, maximum pressure, proxy warfare*

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Comparing Virtual Leadership Tendencies across Cultures and Technological Contexts

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Abstract

The rise of virtual teams due to globalization and technological progress has transformed leadership, requiring culturally and digitally adaptive strategies. This study examines how cultural orientations and technological contexts affect virtual leadership, focusing on decision-making, trust-building, and team performance. A systematic review of peer-reviewed literature (2000–2024) highlights that leadership effectiveness varies across cultural dimensions—individualistic cultures prefer autonomous leadership, while collectivist cultures value relational approaches. Technology enhances collaboration but may lead to digital fatigue if mismanaged. Trust-building depends on balancing cognitive and affective trust, shaped by cultural context. The study identifies transformational and authentic leadership as most effective and recommends culturally responsive leadership, digital literacy training, and transparent communication to optimize virtual team success in diverse environments.

Keywords: *Virtual leadership, cultural orientations, technological contexts, decision-making, trust-building, systematic literature review.*

From Diverse Leadership to Engaged Employees: Understanding the Mediating Influence of Learning Capacity and Knowledge Sharing

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Abstract

The study investigates the effectiveness of diversity-oriented leadership on employee job engagement among public and private companies in the Kurdistan Region of Iraq. Secondly, employee individual learning capacity and knowledge-sharing behaviors have been investigated as mediating variables in the model. Data have been collected from 192 respondents from various companies and evaluated through structural equation modeling. It has been observed that diversity orientation in companies significantly improves employee engagement. Besides, individual learning capacity and knowledge sharing significantly improved this relationship. Additionally, the effects of DOL have shown significant differences between public and private companies. Therefore, organizations, especially public offices, recommended applying diversity-oriented strategies to improve employee knowledge sharing and engagement.

***Keywords**: Diversity Oriented Leadership, Individual Learning Capacity, Knowledge Sharing, Job Engagement, Public and Private Sector, Moderation*

The Effect of Motivation on Employee Engagement Among Academic and Non-academic Staff: A Case Study of Tishk International University

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Abstract

The aim of this research is to study the effect of both intrinsic and extrinsic motivation on employee engagement in private sectors, particularly in the academic landscape. To achieve the intended objectives of the study, a quantitative research approach was used. In this study, primary sources of data have been used by collecting a structured questionnaire. The targeted group for this study selected were the academic and non-academic staff of Tishk International University. A sample size of 170 surveys was collected and analysed from these employees. Additionally, statistical package for social science (SPSS) was used to test of statistics, including reliability analysis, correlation, analysis of variance (ANOVA), and multiple regression analysis. The study reveals a positive significant relationship between both motivational types and employee engagement. The results further show, that the relationship and effect of extrinsic motivation were slightly stronger on employee engagement as compared to intrinsic motivation. As a recommendation, organizations should identify best possible ways to motivate their employees understanding the ways that motivate them. Managers have to provide clear organizational goals for employees. Finally, organizations should connect employees' goals with the company's vision to work toward a common goal.

Keywords: *Employee engagement, Extrinsic motivation, Intrinsic motivation, Motivation, Private sector*

The Importance of Social Media in Product Marketing

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Abstract

Social media has become an essential component of modern marketing strategies, revolutionizing how businesses connect with consumers. Its global reach, interactive nature, and ability to facilitate real-time communication have made it one of the most powerful tools for product promotion and brand awareness. Platforms such as Facebook, Instagram, X (formerly Twitter), TikTok, and LinkedIn provide marketers with opportunities to reach specific target audiences through tailored advertising and content marketing. By using data analytics and algorithms, businesses can monitor consumer behavior, preferences, and feedback, allowing them to adapt marketing campaigns for maximum effectiveness. Moreover, social media enhances customer engagement through direct interaction, enabling companies to build stronger relationships and brand loyalty. User-generated content, influencer partnerships, and viral marketing also play significant roles in increasing product visibility and credibility. Small and medium enterprises, in particular, benefit from cost-effective advertising and the ability to compete with larger brands in the digital marketplace. Despite its many advantages, social media marketing also presents challenges such as managing negative feedback, maintaining consistent brand identity, and addressing data privacy concerns. Nevertheless, its overall impact on marketing strategy is transformative, offering businesses innovative ways to communicate value and influence consumer decisions. In conclusion, the importance of social media in product marketing lies in its capacity to bridge the gap between brands and consumers, foster engagement, and drive growth in a highly competitive environment.

Keywords: *Social media marketing, brand awareness, consumer engagement, digital advertising, influencer marketing, customer relationships*

Analyzing Trump's Tariff Strategy: Domestic and Global Consequences (2017-2021 and 2025)

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Abstract

The Trump administration's implementation of America First trade policies from first 2017-2020 and the second term of trump return 2025 significantly reshaped the global trade dynamics by prioritizing protectionism and unilateralism over multilateral agreements. This marked a major departure from decades of multilateral trade liberalization, fundamentally altering global trade dynamic through an aggressive tariff strategy. This paper examines the impact of Trump's tariff policies on international trade patterns. Through analysis of trade data, economic indicators and policy outcomes. The findings reveal that while Trump's tariffs succeeded in achieving some short-term protectionist objectives, many industries faced substantial input cost and retaliatory losses. Moreover, the findings highlight the emergence of a (zero -sum nationalism) in U.S trade policy clashing with the liberal institutional norms. Overall, the America first doctrine has negative implications for both domestic and global consequences.

Keywords: *Trade, International economy, tariffs, protectionism.*

سیاسەتی تورکیا لە ژێر ڕۆشنایی گۆڕانکارییەجیۆسیاسییەکان (٢٠٢٣-٢٠٢٥): لێکۆلینەوەیەکە لە ڕۆڵی تورکیا لە دارشتنی هەندەسەی ئاسایشی هەرێمییی

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پوختە

ئەم توێژینەوەیە شیکاری سیاسەتی دەرەوەی تورکیا لە قۆناغێکی گرنگی گۆڕانکاریە جیۆسیاسییەکان لە ناوچەی ڕۆژهەڵاتی ناوەڕاست و ڕۆژهەڵاتی دەریای ناوەڕاست لە ماوەی ٢٠٢٣-٢٠٢٥ دەکات. توێژینەوەکە هەوڵ دەدات چۆنییەتی گونجاندنی بڕیاردەری تورکی لەگەڵ گۆڕانە هەرێمییە خێراکان شی بکاتەوە، هەروەها ئەو ستراتیژیانە شیبکاتەوە کە ئەنقەرە پەیڕەوی کردوون بۆ بەرزکردنەوەی بەرژەوەندی و پێگەی خۆی وەک هێزێکی هەرێمی لە ژێر هەڕەشەی فرە ڕەهەندددا .توێژینەوەکە لە گریمانەیەکی سەرەکییەوە دەست پێدەکات کە گۆڕانکارییە جیۆسیاسییەکان لە هەرێمەکەدا بڕیاردەری تورکی بەرەو پەیڕەوکردنی سیاسەتێکی دەرەوەی پراگماتیکی ڕێنمایی کردووە کە کۆبوونەوەی هەندێک ئاراستەی پێشوو (وەک دەستێوەردان لە قەیرانە هەرێمییەکان) و دارشتنەوەی ڕێبازی نوێ دەگرێتەوە کە وەڵامی داتا گۆڕاوەکان دەداتەوە (وەک کرانەوە بەرەو هێزە هەرێمییەکان کە پێشتر بە ناحەز دادەنران). لە ڕێگەی میتۆدێکی شیکاری کە ڕێبازی واقیعی لە پەیوەندییە نێودەوڵەتییەکان و ئامرازەکانی شیکاری جیۆسیاسی کۆدەکاتەوە، توێژینەوەکە گۆڕانکارییە پێکهاتەییەکان دەستنیشان دەکات کە لە ژینگەی هەرێمیدا لە ماوەی ٢٠٢٣-٢٠٢٥ ڕوویانداوە، لەوانەش: گۆڕانی هاوسەنگی هێزی هەرێمی، ئاڵۆزیەکانی ململانێی سوریا، ناکۆکییەکان سەبارەت بە سەرچاوەکانی وزە لە ڕۆژهەڵاتی دەریای ناوەڕاست، پەرەسەندنەکانی دۆسیەی لیبیا، و گەشەکردنی ململانێ لە نێوان تەوەرە هەرێمییە جیاوازەکان .توێژینەوەکە دەگاتە ئەو ئەنجامەی کە سیاسەتی دەرەوەی تورکیا لە ماوەی ٢٠٢٣-٢٠٢٥ بە واقیعییەتی سیاسی و نەرمیی ستراتیژی زیاتر جیاواز کراوە، لەگەڵ پاشەکشەی ڕێژەیی بۆ ئاراستە ئایدیۆلۆژییەکان بەرانبەر بە پراگماتیکی لە بەڕێوەبردنی پەیوەندییە هەرێمییەکان. تورکیا سەرکەوتوو بووە لە کەمکردنەوەی گۆشەگیری هەرێمی و دووبارە جێگیرکردنەوەی خۆی وەک بکەرێکی کاریگەر، سەرەڕای بەردەوامبوونی هەندێک هەڕەشەی پێکهاتەیی کە ڕووبەڕووی ڕۆڵی هەرێمی دەبنەوە.

وشە سەرەکییەکان: جیۆپۆلیتیک , سیاسەتی دەرەوە, ڕۆژهەڵاتی ناوەڕاست ,کوردستان، تورکیا، ستراتیجیەت.

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پوختە

هێرشەکانی ئیسرائیل بۆ سەر کەرتی غەززە، کە لە ئۆکتۆبەری 2023ـەوە دەستیان پێکردووە و بەردەوامن، قەیرانێکی قووڵی ئاشکرا کرد کە ڕووبەڕووی چییەتی و کارایی یاسای نێودەوڵەتی و پێکهاتەی دامەزراوەکانی بووەتەوە. ئەم قەیرانە هاوشێوەی ئەوەیە لە جیهان لە دوای جەنگی جیهانیی یەکەم ڕووبەڕووی بووەوە و دواجار بووە هۆی هەڵگیرسانی جەنگێکی دیکەی جیهانی کە ئەمەش شکستی یاسا و دامەزراوە نێوەدەوڵەتییەکان بوو لە دابینکردنی ئاشتی و ئاسایش وەک ئەوەی کە لە پێناویدا دامەزرا بوون. شەڕی غەززە چەندین کەموکوڕی لە یاسا نێودەوڵەتییەکان و میکانیزمەکانیدا ئاشکرا کرد کە بە گشتی پەیوەستن بە کارایی یاساکە بۆ گەیشتن بە دادپەروەری و پاراستنی مافەکانی مرۆڤ لە ململانێ هاوچەرخەکاندا. سەرەڕای دەرکردنی بڕیارنامەی نێودەوڵەتی کە پێشێلکارییەکان ئیدانە دەکات، بەڵام زۆرجار ئەم بڕیارنامانە بە ناپابەندکەر دەمێننەوە و کاریگەریی کردەییان لەسەر دۆخەکە و مەیدانەکانی جەنگ نییە. جیا لەوەی دۆزی فەلەستین دوای زیاتر لە 70 ساڵ هێشتا بە چارەسەرنەکراوی ماوەتەوە، شەڕی غەززەش سەلمێنەرێکی دیکە و نوێ بوو بۆ ناکارایی و کەموکوڕیی لە زۆرێک لە دەقە یاسایی و پەیماننامە نێودەوڵەتییەکان کە لە کاتێکی مێژوویی جیاوازدا داڕێژراون و نوێ نەکراونەتەوە و هەر بۆیەشە نەیانتوانیوە لەگەڵ ئالنگارییەکانی ئەم سەردەمە و بە تایبەتیش پرسی فەلەستین و شەڕی غەززە، کارا بن. ئەم کەموکوڕییە زۆر بە ڕوونی لە مامەڵەکردن لەگەڵ ئەو تاوانە نوێیانەی کە لە ململانێکانی ئەم دواییە ئەنجامدراون دیارە. توێژینەوەکە هەڵسەنگاندنێک دەکات بۆ کارایی یاسای نێودەوڵەتی لە دابینکردنی پاراستن بۆ گەلی فەلەستین و تیشک دەخاتە سەر کاریگەریی لاوازی میکانیزمەکانی یاسا نێودەوڵەتییەکان و دامەزراوە نێودەوڵەتییەکان بۆ جێبەجێکردنی بڕیارەکانیان و لێپرسینەوە لە تاوانباران. پرسیاری توێژینەوە خۆی لەوە دەبینێتەوە کە سەرەڕای زۆریی دەقە یاساییە نێودەوڵەتییەکان کە پشتیوانی لە مافەکانی مرۆڤ بە گشتی و مافی فەڵەستینییەکان بە تایبەتی دەکەن، بۆچی ئەم یاسایانە سەرکەوتوو نەبوون لە وەستاندنی داگیرکاریی بەردەوامی ئیسرائیل، لە کوشتن و وێرانکاری و پێشێلکارییەکان و لە بەدەستهێنانی دادپەروەرییەکی ڕێژەییش شکستیان هێناوە. توێژینەوەکە میتودی شیکارییەکی یاسایی و ڕەخنەگرانە بۆ کۆمەڵێک دەقی یاسایی نێودەوڵەتی لە وەڵامدانەوەی پرسیاری توێژینەوەکە بەکاردێنێت.

وشە سەرەکییەکان: یاسای نێودەوڵەتی، فەلەستین، دادپەروەری، مافی مرۆڤ، غەززە

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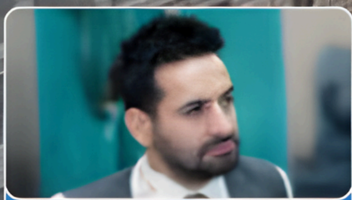

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