



*University of Szczecin*



*Tishk International University*



*Salahaddin University*

***5<sup>th</sup> International Conference***  
***on***  
***Accounting, Business, Economics and Politics***  
***September 25<sup>th</sup> - 26<sup>th</sup>, 2023***

**ICABEP 2023**

INTERNATIONAL CONFERENCE ON ACCOUNTING, BUSINESS, ECONOMICS AND POLITICS

کۆنفرانسی نیوده و له تی ژمیریاری، کارگیری، ئابووری و رامیاری

**Keynote Speakers, Full Papers, Participants and Conference Program**

***Erbil, Kurdistan Region of Iraq***

***ISBN: 978-9922-9036-3-7***

*This Page Intentionally Left Blank*

**Published by Tishk International University, Erbil, Iraq.**

**Copyright © 2023**

**All rights reserved.**

No part of this publication may be reproduced, stored in a system, or transmitted in any form or by any means, electronic, mechanical, photocopying or recording without prior written permission of the copyright holder.

Reproduction for resale, or for any other commercial purposes, of any parts of this publication without explicit written permission of the copyright holder is prohibited. Applications for such permission should be addressed to Tishk International University, 100 Meter Street, Near Baz Intersection, Erbil, KRG, IRAQ.

### **Disclaimer**

All views or opinions expressed in any of the papers in this collection are those of their respective authors alone. They do not represent the views or the opinion of Tishk International University. Similarly, they do not represent the views of the editors, the organizers or the publishers and the conference sponsors.

## **Preface**

Over the course of centuries, society has undergone transformation from the Stone Age to the era of nuclear power. In the past, the primary focus was on development and expansion, but today, the central concern has shifted to sustainability. Whether considering the smallest entities or large nations, a crucial requirement for both companies and countries is a thoughtful comprehension of this shift. The thought of the conference materialized with the sponsorship of “*Khoshnaw Group of Companies*”, “*AGRO Ubezpieczenia*”, Warsaw, Poland.

5<sup>th</sup> International Conference on Accounting, Business, Economics and Politics - 2023 (5<sup>th</sup> ICAPEB-2023) organized by the collaboration of the Faculty of Administrative Sciences and Economics of Tishk International University and Collage of Administration and Economics Salahaddin University, held at the Institute of Management, University of Szczecin, Szczecin, Poland on September 25 - 26, 2023, based on the themes on trends in leadership and entrepreneurship, financial inclusion for social, political, and sustainability development, digital transformation: accounting and business in the digital age, trends in the post-Russian war in Ukraine and peace-building, economic aspects of agricultural insurance in the context of sustainable farm development, quantitative methods: merging with digital technologies and going global.

This conference proceeding book provides a broader scope for learning with the latest update of information on Accounting, Business, Economics, and Politics provided by the researchers. All 65 Abstract and 18 full papers have passed through the blind peer review process and have been checked for contribution to academia. Papers are across the industry with extensive learning and practicality that can have a positive impact on future research. This conference proceeding is the roadmap for future conferences and academic development for the Faculty of Administrative Sciences and Economics.

The conference organizing committee is thankful to the conference keynote speaker, all presenters, guests, invitees, sponsors, Salahaddin University, and Tishk International University.

***Karwan Sherwani***

***Chair, ICABEP***

*Faculty of Administrative Sciences and Economics  
Tishk International University Erbil, Iraq*

**ICABEP 2023**  
**Organizing Committee**

**Assist Prof. Dr. Idris Hadi**

*Honorable Chair*

*Chair of Trustees*

*Tishk International University*

*Erbil, Iraq*

**Assist. Prof. Dr. Kamaran Younis**

*Honorable Chair, President*

*Salahaddin University-Erbil*

*Erbil, Iraq*

**Prof. Dr. hab. Waldemar Tarczyński**

*Honorable Chair, President*

*University of Szczecin*

*Szczecin, Poland*

**Assist. Prof. Dr. Abdul Samad Salahuddin Ahmad**

*Honorable Co-Chair, President*

*Tishk International University*

*Erbil, Iraq*

**Karwan Sherwani**

*Chair, Vice Dean*

*Faculty of Administrative Sciences and Economics*

*Tishk International University, Erbil, Iraq*

**Assist. Prof. Dr. Dler Mousa Ahmed**

*Co-Chair, Vice Dean*

*College of Administration and Economic, Erbil, Iraq*

*Salahaddin University-Erbil, Erbil, Iraq*

**Assist Prof. Dr. Waqar Ahmad**

*Scientific Secretary*

*ICABEP 2023*

*Faculty Administrative Sciences and Economics*

*Tishk International University, Erbil, Iraq*

**ICABEP 2023**  
**Higher Committee**

**Assist. Prof. Dr. Mehmet Ozdemir**  
*Vice President*  
*Academic and Scientific Affairs, Tishk International University*  
*Erbil, Iraq*

**Dr. Fatih CURA**  
*Vice President,*  
*Financial and Administrative Affairs,*  
*Tishk International University,*  
*Erbil, Iraq*

**Assist. Prof. Dr. Shareef Maulod**  
*Vice President*  
*Scientific Affairs and Postgraduate Studies*  
*Salahaddin University-Erbil*  
*Erbil, Iraq*

**ICABEP 2023**  
**Scientific Committee**

**Karwan Sherwani**

*Chair, Vice Dean*

*Faculty of Administrative Sciences and Economics  
Tishk International University,  
Erbil, Iraq*

**Prof. Dr Hab. Waldemar Tarczyński**

*President*

*University of Szczecin  
Szczecin, Poland*

**Prof. Dr. Ahlam Ibrahim Wali**

*College of Administration and Economics, Erbil, Iraq  
Salahaddin University-Erbil, Iraq*

**Assist Prof. Dr. Waqar Ahmad**

*Scientific Secretary*

*Faculty Administrative Sciences and Economics  
Tishk International University, Erbil, Iraq*

**Prof. US Dr. Małgorzata Łatuszyńska**

*Vice Dean*

*Faculty Economics and Management  
University of Szczecin  
Szczecin, Poland*

**Mr. Karwan Hushyar Sherwani**

*Vice Dean*

*Faculty of Administrative Sciences and Economics,  
Tishk International University, Erbil, Iraq*

**Prof. US Dr inż. Hab. Kesra Nermend**

*Director*

*Institute of Management  
University of Szczecin, Szczecin, Poland*

**Dr. hab. Sebastian Majewski, Prof. US**

*Vice-Director for Evaluation*

*Institute of Economics and Finance,  
University of Szczecin, Szczecin, Poland*

**Prof. dr hab. Iga Rudawska**

*Director*

*Institute of Economy and Finance  
University of Szczecin, Szczecin, Poland*

**Prof. dr hab. Grażyna Rosa**

*Director*

*Institute of Spatial Economy  
and Socio-Economic Geography  
University of Szczecin, Szczecin, Poland*

**ICABEP 2023**  
**Scientific Committee**

**Prof. US Dr hab. Kinga Flaga-Gieruszyńska**

*Vice-Rector for Organization,  
University of Szczecin  
Szczecin, Poland*

**Prof. US Dr hab. Katarzyna Gadomska-Lila**

*Vice-Director for Scientific Development,  
Institute of Management,  
University of Szczecin, Szczecin, Poland*

**Prof. dr hab. Dariusz Zarzecki**

*Head, MBA Study,  
University of Szczecin  
Szczecin, Poland*

**Prof. US Dr hab. Wojciech Drozd**

*Head, Department of Logistics,  
Institute of Management  
University of Szczecin, Szczecin, Poland*

**Prof. US Dr hab. Michał Pluciński**

*Head, Department of Transport Management,  
Institute of Management  
University of Szczecin, Szczecin, Poland*

**Prof. US Dr hab. Joanna Wiśniewska**

*Head, Department of Corporate Management,  
Institute of Management  
University of Szczecin, Szczecin, Poland*

**Prof. US Dr hab. inż. Mariusz Borawski**

*Head of Virtual Reality Lab,  
Institute of Management  
University of Szczecin, Szczecin, Poland*



**ICABEP 2023**  
**Editorial Committee**

**Prof. Dr Hab. Waldemar Tarczyński**

*President*

*University of Szczecin, Szczecin, Poland*

**Dr. Fatih CURA**

*Vice President,*

*Faculty Administrative Sciences and Economics*

*Tishk International University, Erbil, Iraq*

**Prof. Jacek Batóg**

*Vice-Rector for Finance,*

*University of Szczecin, Szczecin, Poland*

**Prof. dr hab. inż. Kesra Nermend**

*Director,*

*Institute of Management*

*University of Szczecin, Szczecin, Poland*

**Mr. Karwan Hushyar Sherwani**

*Vice Dean*

*Faculty of Administrative Sciences and Economics,  
Tishk International University, Erbil, Iraq*

**Prof. US Dr hab. Malgorzata Łatuszyńska**

*Vice Dean*

*Faculty of Economy, Finance and Management  
University of Szczecin, Szczecin, Poland*

**Assist Prof. Dr. Waqar Ahmad**

*Scientific Secretary*

*Faculty Administrative Sciences and Economics  
Tishk International University, Erbil, Iraq*

**Mr. Karwan Talaat**

*Business and Management Dept.*

*Tishk International University, Erbil, Iraq*

**Mr. Fayeq Ali Ali**

*Head, Business and Management Dept.  
Tishk International University, Erbil, Iraq*

**Mr. Kadhim Saeed Awla**

*Business and Management Dept.  
Tishk International University, Erbil, Iraq*

**ICABEP 2023**  
**Organizing Committee**

**Karwan Sherwani**

*Chair, Vice Dean*

*Faculty of Administrative Sciences and Economics*  
*Tishk International University, Erbil, Iraq*

**Dr. Andrzej Rzeczycki**

*Vice Director for Education*

*Institute of Management*  
*University of Szczecin,*  
*Szczecin, Poland*

**Prof. US Dr. hab. Małgorzata Tarczyńska**

*Institute of Economics and Finance,*  
*University of Szczecin,*  
*Szczecin, Poland*

**Assist Prof. Dr. Waqar Ahmad**

*Scientific Secretary*

*Faculty of Administrative Sciences and*  
*Economics*  
*Tishk International University, Erbil, Iraq*

**Dr. inż. Anna Borawska**

*Institute of Management*  
*University of Szczecin,*  
*Szczecin, Poland*

**Dr. inż. Mateusz Piwowarski**

*Institute of Management*  
*University of Szczecin, Szczecin, Poland*

**Dr. Awara Bakhtyar Rasul**

*College of Economic and Administration*  
*Salahaddin University-Erbil*

**Mr. Karwan Hushyar Sherwani**

*Vice Dean*

*Faculty of Administrative Sciences and*  
*Economics,*  
*Tishk International University, Erbil, Iraq*

**Mr. Fayeq Ali Ali**

*Member*

*Faculty of Administrative Sciences and*  
*Economics*  
*Tishk International University, Erbil, Iraq*

**Dr. Mohammad Salih Mustafa**

*Member*

*Faculty of Administrative Sciences and*  
*Economics*  
*Tishk International University, Erbil, Iraq*

**Mr. Kadhim Saeed Awla**

*Conference Coordinator*

*Faculty of Administrative Sciences and*  
*Economics*  
*Tishk International University, Erbil, Iraq*

**Ms. Thikra Mohammed**

*Member*

*Faculty of Administrative Sciences and Economics*  
*Tishk International University, Erbil, Iraq*