Adaption of E-Filling of Income Tax Returns in Kurdistan

Sarhang Sorguli[1], Pshdar Abdalla Hamza[2], Bayar Ali Ismeal[3], Bawan Yassin Sabir[4], Hassan Mahmood Aziz[5], Khowanas Saeed Qader[6], Govand Anwar[7], Bayar Gardi[8]

[1]Department of Accounting, College of Administration and Financial Sciences, Knowledge University, Kirkuk Road, 44001 Erbil, Kurdistan Region, Iraq.
[2]Department of Business Administration, Kurdistan Technical Institute, Sulaymaniyah, Iraq.
[3]Department of Accounting, Erbil Technical College, Erbil Polytechnic University.
[4]Department of Accounting, College of Administration and Financial Sciences, Knowledge University, Kirkuk Road, 44001 Erbil, Kurdistan Region, Iraq.
[5]Department of Accounting and Finance, Faculty of Economics and Administrative Sciences, Cyprus International University, Mersin 10, Haspolat 99040, Cyprus.
[6]Department of Accounting and Finance, College of Administrations and economics, Lebanese French University, Kurdistan region, Iraq
[7]Department of Business Administration, College of Administration and Financial Sciences, Knowledge University, Kirkuk Road, 44001 Erbil, Kurdistan Region, Iraq.
[8]Department of Accounting, College of Administration and Financial Sciences, Knowledge University, Kirkuk Road, 44001 Erbil, Kurdistan Region, Iraq. Email: bayar.gardi@knu.edu.iq , https://orcid.org/0000-0001-9724-7250

Abstract

The study aimed to examine factors influencing E-filling in Kurdistan region of Iraq. To measure the current study, the researchers used three factors (perception, awareness, and quality) as independent variables and E-filling as dependent variable. A quantitative technique applied in order to analyze the current study. Sample design refers to the procedure or method the researcher is willing to accept in choosing items for the sample. Research sample was selected using a procedure of random sampling and it was carried out in different banks. A total of 120 questionnaires were distributed, however 109 participants properly filled out the questionnaires. The results of the study revealed that low levels of computer literacy have a substantial impact on the compliance levels of government organizations. The research determined that in the context of security, the danger of tax noncompliance did not have a major effect on the degree of compliance among the various Iraqi government institutions in the Kurdistan area. The extension or upgrade would be sure to assist in better understanding the determining factor for electronic filing acceptability. Moreover, government agencies, government policy makers, and system designers could also profit from a management policy such as policy makers and agencies. Because of this, the theory and discussion on the subject would provide factual support for the reasons behind why this technology was difficult to adopt.

The results show that awareness influences E-as an influential factor significantly and positively E-filling at 5% level. The results show that quality influences E-as an influential factor significantly and positively E-filling at 5% level. The results show that E-filling E-as an influential factor influences significantly and positively E-filling at 5% level. Moreover, all beta value is higher than .001. All models have very high adjusted R^2 (0.693, 0.621, 0.712, and 0.763 respectively) indicating the ability of the models explaining the variation of E-filling due to variation of independent variables is very high. The F-value shows that the explanatory variables are jointly statistically significant in the model and the Durbin-Watson (DW) statistics reveals that there is autocorrelation in the models.

Keywords— Income Tax, Taxation, E-filling, Kurdistan region of Iraq.

I. INTRODUCTION

Within the globalized world, where digital transformation is taking place at several levels, governments around the world are using information and communication technology to improve public administration services and provide them to the citizens of their country (Karpagavalli, 2017).

Taxpayers are among the people who are fortunate enough to benefit from new government programs (Maji & Pal, 2017), one of which is making their income tax return available online (Kumar & Gupta, 2017). The newly implemented E-filing is an effective and efficient method of filing an income tax return online, as well as making an Electronic tax payment. It cuts down on the amount of time, energy, and money that the payers have to spend. E-filing is the procedure of filing your tax paperwork using software or by registering with the income tax website (Singh, et al. 2019). By taking into consideration the incredible amount of initiatives being carried out by the Tax Department (Arshad & Khurram, 2021), the general public's recognition of this new data innovation positioned framework serves as a source of stress (Bharathi & Mathiraj, 2020). Government use of information and communications technology is growing as governments seek to provide improved services, boost public convenience, and increase accessibility to government information (Arora & Gupta, 2018). One of the more significant ways that governments deliver electronic government services is through providing electronic tax filing options to the public (Tambun & Kopong, 2017). So to reduce the time, hassle, and expense associated with submitting taxes, multiple countries have begun to utilize electronic tax filing in order to improve tax administration and compliance efficiency (Kumar & Sachan, 2017). Advocates for electronic filing say that it has numerous benefits for governments all over the world, such as speeding up tax return processing and decreasing errors (Lukman & Trisnawati, 2020). At present, the current governance strategy guides development in e-commerce and information technology. As a result, the majority of the results were simplified and the tax system became easier for taxpayers to understand (Gardi, 2021). Also, easier access to their personal data was made available to them, along with quality data and statistics for the public (Simpen, et al.

2019). It has been asserted that income tax is a tax that is levied on taxpayers on the income they earn or gain in a given tax year ((Kochanova, et al. 2020). It is important to note that the income tax is a subjective tax, whose tax duties are established and intended to apply only to the relevant tax subject, meaning that the tax duty is not meant to be outsourced to other subjects. When seen from the perspective of taxpayers, (Bandiyono & Husna, 2019) argues that the reason people are less excited about paying taxes (a lower level of tax compliance) is due to the lack of information about taxes. A comprehensive knowledge of tax terminology as well as the perspectives of professional tax experts are responsible for the many definitions of different taxes (Veeramootoo, et al. 2018). They all serve the same function. In addition to providing further information and to explain the connotation of what it means to be subject to tax, further tax definitions are given to follow: In addition to the central and regional governments, taxes are one source of government development revenues for both governments. There is no way around forcing tax collection. The collecting procedure is spelled out in the legislation (Matharu, et al. 2017). To see if someone has knowledge of expenses or taxes, have a look at how much he or she has learned in regards to what to do in the case of commitments and who is required, as well as how much it is, and how to determine it. Income tax is a tax on earned income. While it can be called an annual tax, in a legal sense, income tax is an income tax levied on everyone regardless of the amount beyond a certain amount. Each year the amount of tax owed for the previous year's income is paid via a levy at the rate already agreed on for the current year (Shandu, et al. 2019) (Nur, 2021). It is a straight sales tax. It has the same affect and occurs on the same person. The economy in this country depends heavily on the cash flow generated by commercial banking (Sorguli, et al. 2021).

Model Summary
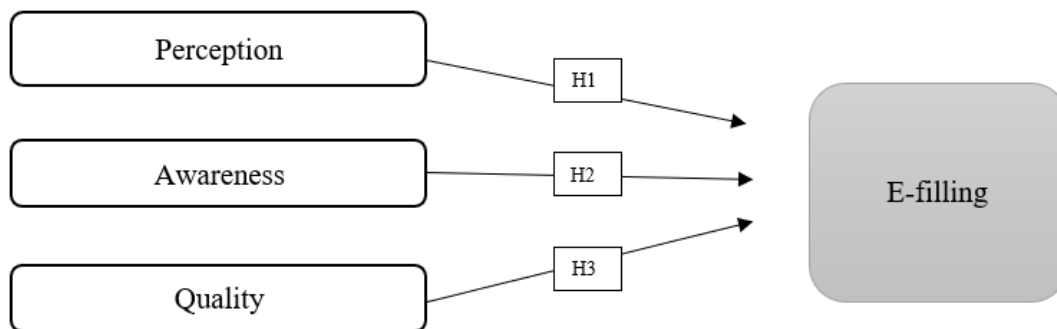
Research Hypotheses

H (1): Perception has a positive relationship with E-filling.

H (2): Awareness has a positive relationship with E-filling.

H (3): Quality has a positive relationship with E-filling.

II.   LITERATURE REVIEW

Taxes

The collection of taxes is a significant source of governmental revenue that must be augmented to achieve a country's economic sovereignty. This strategy boosts the expected revenue that comes from taxes for state budgeting. Every type of business other than partnerships must file an annual income tax return. Business partnerships file an information return (Singh, et al. 2019) (Ali & Anwar, 2021). Depending on the structure of the firm, you employ one of two formats. Use the Company Structures section to find out which tax returns you must submit based on the type of business entity that you have established (Anwar, 2017). Home and business energy improvements can be made more accessible by tax incentives for energy-related expenses. To offset costs, there are rebates for purchasing energy-efficient appliances and for implementing energy-saving upgrades. To meet the needs of firms as they grow abroad, global tax and treasury strategies need to become more integrated, adaptable (Aziz, et al. 2021), and sustainable. It is generally accepted that if you conduct business within any county or incorporated municipality, you should register for and pay business tax (Anwar & Climis, 2017). These two different types of business taxes, known as the state business tax and the city business tax, compose the business tax. As more organizations, governments, and regulators become globalized and digitalized, all organizations, governments, and regulators are working harder to be more efficient (Ismael, et al. 2021). Traditional tax categories that were previously treated individually are often joined in a way that facilitates the response to event-driven initiatives coming from a number of market challenges (Abdullah & Anwar, 2021). Transfer price inquiries to M&A transactions to international income tax structuring issues and answers to legislative change can be found in this text. Businesses today have a much greater need for teamwork and collaboration in order to succeed, and we've responded with a variety of services to address these challenges. We offer solutions designed to facilitate teamwork and cooperation while adding value to large-scale, multidisciplinary projects and transactions that leaders and their teams take on in the contemporary age (Abdullah, et al. 2017).

Income taxes

A personal or business income tax is levied on persons or organizations in regard to the income or profits they receive (Gardi, 2021). The income tax rate times taxable income to determine the total amount of income tax is commonly applied. Income tax rates may differ by type or qualities of the taxpayer, as well as the nature of the income. Income tax is a word that refers to the sort of tax that governments levy on earned money made by both enterprises and individuals within their jurisdiction (Abdullah, et al. 2017).

E-filling

To achieve successful tax administration, the government implemented an e-filling system in which customers may make payments online, thereby resulting in more convenience, speed, and efficiency for taxpayers (Sorguli, et al. 2020). But the hurdles that remain are mainly concerned with the taxpayers who are actually concerned about the technology, their own lack of tech- nical abilities, or the lack of faith in online transactions (Ali & Anwar, 2021). When you e-file your tax return, you are using software that has been approved by the tax authority to file your taxes for the types of taxes you owe on your own taxpayers. In addition, the level of security must be taken into consideration when doing e-filing. The system will store taxpayers' comprehensive personal data, and hence taxpayers are concerned about the security of the system. If you want to show that you're committed to cooperating with the tax authorities (Damit, et al. 2019), you have to get your tax return filed on time and accurately (Anwar, 2017). One of the theories mentioned was that cooperation was noted as self-reported intent to file the tax return on time and correctly. To illustrate this theory, a study conducted on college students indicated that individuals were less likely to cooperate when there was an option to file using electronic filing modern technologies (Hameed & Anwar, 2018).

Factors influencing E-filling

Perception

Another way to put it is that the tax industry gives us most of our total revenue, and this revenue comes in the form of income tax. It's well-known that increasing taxpayer compliance is a difficult task, especially in today's economy. It is critical to comply with tax laws since non-compliance might spark tax evasion operations that result in lower tax income. Having a higher degree of correct calculation, deposit, and filing of taxes, results in a greater degree of compliance with tax regulations in the fulfillment of tax duties (Hamza, et al. 2021).

Awareness

While compliance is always important, it is especially important in developing nations and to raise efficiency in tax revenue collection, which allows governments to run their budget effectively. E-filling is also believed to be helped by the Tax Office (Ismael, et al. 2021). That is, they see that it is faster for the Tax Office to receive annual tax return reports and that it is easier for them to complete administrative operations such as data collection,

distribution, and filing of annual tax return reports. Using data from an extensive survey, it was discovered that perceived usefulness and anxiety were two key elements that influenced whether or not someone used the e-filing system. Taxpayers who felt a high degree of usefulness and low levels of fear were more likely to use the system, while those who felt the opposite were less likely to utilize it (Sabir, et al. 2021). Due to the potential of e-fling which offers a benefit to both the finance department, the government of India, and the taxpayers, e-file becomes crucial to have a majority of taxpayers to file their income taxes. To ensure accurate record keeping, it is necessary to understand the assessees' perception and satisfaction of the service. The usage of information technology (IT) has expanded considerably, and it can be divided based on how it is applied and who the end users are. This can be credited to the widespread use of sound governance practices in the market, which have lead to substantial investments in the application of information technology (Abdullah, et al. 2017).

Quality

When considering the qualities of a product or service, the following factors may influence customer happiness: production, logistics, marketing, and additional process features. The result is customer satisfaction, and this consideration considers a wide range of social aspects (Abdullah & Anwar, 2021). A company's website has the potential to become an important instrument in the competitive environment, but this does not mean that the company will gain competitive advantage in the market by building a website (Abdullah, et al. 2017). Accelerating the turnover of e-commerce in the world shows the importance of conducting extensive research on e-commerce web sites, designing custom solutions, establishing quality assurance, analyzing the way people use the internet, and looking into variables influencing the way people use the internet. As technology improvements made it easier to set up a web site, many companies have come to believe that it no longer poses a substantial problem. (Anwar & Climis, 2017) It is possible to maintain flawless operations and effective

management processes while attempting to do so, but it can be difficult to do so and difficult to verify. While some Internet retailers had first focused on customer service and the results of the service, others have recently discovered that their customers are equally concerned with how a service is given. It's because the end user interacts with the web pages and services through the internet that it is clear that quality in e-commerce is linked to the quality of the internet pages and services that are supplied to the end user. While there are some advocates who assert that the quality of e-commerce systems is influenced by four critical elements, such as functionality, reliability, usability, and efficiency, others claim that the opposite is true. In the description above, it should be noted that many of the characteristics of e-commerce systems have to do with more than one of the aforementioned qualities (Anwar, 2017). Due to this, it is essential to verify the software quality of e-filling systems if an organization intends to maintain leadership in the online market. The investments in terms of time and capital that are often required to initiate a commercial website and the growing demands to observe returns on internet-related investments, as well as a stronger focus on performance and success, is not trivial for web-based e-commerce. E-filling, however, has recently attracted the attention of academics, with several studies occurring over the past few years (Aziz, et al. 2021).

III.   METHODOLOGY

The study aimed to examine factors influencing E-filling in Kurdistan region of Iraq. To measure the current study, the researchers used three factors (perception, awareness, and quality) as independent variables and E-filling as dependent variable.   A quantitative technique applied in order to analyze the current study.   Sample design refers to the procedure or method the researcher is willing to accept in choosing items for the sample. Research sample was selected using a procedure of random sampling and it was carried out in different banks. A total of 120 questionnaires were distributed, however 109 participants properly filled out the questionnaires.

Findings

Table 1: Factor analysis- Observed Data Correlation Matrix

Items	Perception	Awareness	Quality	E-filling
Perception	1.00			
Awareness	.87	1.00		
Quality	.62	.68	1.00	
E-filling	.41	.43	.51	1.00

Table (1), demonstrates observed data correlation matrix which conducted by applying factors analysis for all variables (perception, awareness, quality, and E-filling). The findings revealed that all variables' range between 0.001 to 1.00 this indicated that all factors are sufficient to be used to measure E-filling.

Table 2: SAS PCA Output

Eigenvalues of the Correlation Matrix: Total = 10 Average = 1				
Items	Eigenvalue	Difference	Proportion	Cumulative
Perception	2.03251142	0.39685511	.02144	.06119
Awareness	2.4775511	1.25223589	.35661	.81991
Quality	1.1557199	.293522191	.36988	.91521
E-filling	0.7117449	.231147184	0.0812	.94385

Table (2), demonstrates SAS PCA Output which conducted by applying factors analysis for all variables (perception, awareness, quality, and E-filling). The findings revealed that all variables are sufficient to be used to measure E-filling.

Table 3: Correlation Analysis

Correlations						
		EC	IC	ME	MT	OI
Perception	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	109				
Awareness	Pearson Correlation	.587**	1			
	Sig. (2-tailed)	.002				
	N	109	109			
Quality	Pearson Correlation	.529**	.521**	1		
	Sig. (2-tailed)	.000	.000			
	N	109	109	109		
E-filling	Pearson Correlation	.638**	.618**	.518**	1	
	Sig. (2-tailed)	.000	.001	.000		
	N	109	109	109	109	
**. Correlation is significant at the 0.01 level (2-tailed).						

As it can be seen in table (3), the correlation analysis between (perception, awareness, and quality) as independent factors and E-filling as dependent factor. The finding revealed that the value of Pearson correlation (r=. 469**, p<0.01), between perception E-as an influential factor and E-filling this indicated that there is positive and strong correlation between perception E-as an influential factor and E-filling, the value of Pearson correlation (r=. 502**, p<0.01), between awareness E-as an influential factor and E-filling this indicated that there is positive and strong correlation between awareness E-as an influential factor and E-filling, the value of Pearson correlation (r=. 576**, p<0.01), between quality E-as an influential factor and E-filling this indicated that there is positive and strong correlation between quality E-as an influential factor and E-filling, and the value of Pearson correlation (r=. 681**,

p<0.01), between E-filling E-as an influential factor and E-filling this indicated that there is positive and strong correlation between E-filling E-as an influential factor and E-filling.

Table 4: Multiple Regression Analysis

Models	Fixed Effects Model			
		Coefficient	T-ratio	P-value
Model 1 (Perception)	Const	12.2214	1.2511	.0012
	Beta	.638		.0000
	Size	2.718	1.712	.0003
	Adj R^2		0.693	
	F-Value		11.758**	
	Durbin-Watson		2.1471	
Model 2 (Awareness)	Const	10.2112	.06281	.0019
	Beta	.632		.000
	Size	.02531	.0174	.001
	Adj R^2		0.621	
	F-Value		13.741**	
	Durbin-Watson		1.936	0.742
Model 3 (Quality)	Const	3.4771	0.1741	.0017
	Beta	.597		.000
	Size	1.281	.0395	
	Adj R^2		0.712	
	F-Value		10.118**	
	Durbin-Watson		2.393	

Dependent Variable: E-filling

* significant at 0.10, ** significant at 0.05 and *** significant at 0.01

The results show that perception E-as an influential factor influences significantly and positively E-filling at 5% level. The results show that awareness influences E-as an influential factor significantly and positively E-filling at 5% level. The results show that quality influences E-as an influential factor significantly and positively E-filling at 5% level. The results show that E-filling E-as an influential factor influences significantly and positively E-filling at 5% level. Moreover, all beta value is higher than .001. All models have very high adjusted R^2 (0.693, 0.621, 0.712, and 0.763 respectively) indicating the ability of the models explaining the variation of E-filling due to variation of independent variables is very high. The F-value shows that the explanatory variables are jointly statistically significant in the model and the Durbin-Watson (DW) statistics reveals that there is autocorrelation in the models.

IV. CONCLUSION

The results of the study revealed that low levels of computer literacy have a substantial impact on the compliance levels of government organizations. The research determined that in the context of security, the danger of tax noncompliance did not have a major effect on the degree of compliance among the various Iraqi government institutions in the Kurdistan area. The extension or upgrade would be sure to assist in better understanding the determining factor for electronic filing acceptability. Moreover, government agencies, government policy makers, and system designers could also profit from a management policy such as policy makers and agencies. Because of this, the theory and discussion on the subject would provide factual support for the reasons behind why this technology was difficult to adopt.

The results show that awareness influences E-as an influential factor significantly and positively E-filling at 5% level. The results show that quality influences E-as an influential factor significantly and positively E-filling at 5% level. The results show that E-filling E-as an influential factor influences significantly and positively E-filling at 5% level. Moreover, all beta value is higher than .001. All models have very high adjusted R^2 (0.693, 0.621, 0.712, and 0.763 respectively) indicating the ability of the models explaining the variation of E-filling due to variation of independent variables is very high. The F-value shows that the explanatory variables are jointly statistically significant in the model and the Durbin-Watson (DW) statistics reveals that there is autocorrelation in the models. For the moment, everyone on the internet uses a wide variety of online services, including, social media, video sharing, online banking, video conferencing, web shopping, and GPS, however, while many internet users are somewhat accustomed to using online services for extra activities, few take advantage of them for purposes that are important to others. This has lead to people like the IRS becoming highly focused on providing taxpayer facilities payments for internet services, as well as time and money saving services, in order to benefit the population. This looks at exhibits which show that the existing customers are pleased with the e-submitting centers, but customers from man or woman tax payers in Kurdistan who have already submitted their income tax and owe e-fees are not aware of the additional services. To ensure more people in Kurdistan Region are aware of these new services, therefore, more emphasis is required on educating customers in Kurdistan about e-filing and e-transaction.

REFERENCES

[1] Karpagavalli, V. (2017). E-Filing of income tax returns. *Indian Journal of Computer Science*, 2(5), 19-22.

[2] Maji, S. K., & Pal, K. (2017). Factors Affecting the Adoption of e-Filing of Income Tax Returns in India: A Survey. *IUP Journal of Accounting Research & Audit Practices*, 16(1).

[3] Kumar, S., & Gupta, S. (2017). A study on income tax payers perception towards electronic filing. *Journal of Internet Banking and Commerce*, 22(S7), 1.

[4] Singh, H., Kar, A. K., & Ilavarasan, P. V. (2019). Adoption of e-Government services: a case study on e-Filing system of income tax department of India. In *Operations Research in Development Sector* (pp. 109-123). Springer, Singapore.

[5] Arshad, S., & Khurram, S. (2021). Gender difference in the continuance intention to e-file income tax returns in Pakistan. *Information Polity*, 26(2), 147-155.

[6] Bharathi, M. T., & Mathiraj, S. P. (2020). PERCEPTION OF ASSESSEES ON E-FILING OF TAX RETURNS. *International Journal of Management (IJM)*, 11(12).

[7] Arora, M., & Gupta, H. P. (2018). The Changing Face of Indian Income Taxpayers in E-Filing Era: An Evaluation. *SAMVAD*, 14, 1-6.

[8] Tambun, S., & Kopong, Y. (2017). The Effect of E-Filing on The of Compliance Individual Taxpayer, Moderated By Taxation Socialization. *South East Asia J. Contemp. Business, Econ. Law*, 13(1), 45-51.

[9] Kumar, R., & Sachan, A. (2017). Empirical Study to Find Factors Influencing e-Filing Adoption in India. In *Proceedings of the Special Collection on eGovernment Innovations in India* (pp. 52-57).

[10] Lukman, H., & Trisnawati, E. (2020, May). Influence of E-Filling Website Toward Intention of Personal Taxpayers in Submitting Annual Tax Return. In *Tarumanagara International Conference on the Applications of Social Sciences and Humanities (TICASH 2019)* (pp. 1-5). Atlantis Press.

[11] Simpen, I. N., Abdi, M. N., Fahlevi, M., & Noviantoro, R. (2019). The Effect of Socialization, Sanction, and E-Filing on Annual SPT Reporting. In *E3S Web of Conferences* (Vol. 125, p. 22001). EDP Sciences.

[12] Kochanova, A., Hasnain, Z., & Larson, B. (2020). Does e-Government improve Government capacity? Evidence from tax compliance costs, tax revenue, and public procurement competitiveness. *The World Bank Economic Review*, 34(1), 101-120.

[13] Bandiyono, A., & Husna, M. C. (2019). Services e-filing and e-billing to increase tax compliance and acceptance. *Dinasti International Journal of Education Management And Social Science*, 1(2), 208-223.

[14] Veeramootoo, N., Nunkoo, R., & Dwivedi, Y. K. (2018). What determines success of an e-government service? Validation of an integrative model of e-filing continuance usage. *Government Information Quarterly*, 35(2), 161-174.

[15] Matharu, S. K., Haryani, S., & Motwani, B. (2017). Impact of Demographics of Tax Payers' on their Perception towards E-File Adoption. *FIIB Business Review*, 6(2), 51-57.

[16] Gardi, B. (2021). Investigating the effects of Financial Accounting Reports on Managerial Decision Making in Small and Medium-sized Enterprises. *Turkish Journal of Computer and Mathematics Education (TURCOMAT)*, *12*(10), 2134-2142.

[17] Ismael, N. B., Sorguli, S., Aziz, H. M., Sabir, B. Y., Hamza, P. A., Gardi, B., & Al-Kake, F. R. A. (2021). The Impact of COVID-19 on Small and Medium-Sized Enterprises in Iraq. *Annals of the Romanian Society for Cell Biology*, 2496-2505.

[18] Gardi, B. (2021). The effects of computerized accounting system on auditing process: a case study from northern iraq. *Available at SSRN 3838327*.

[19] Shandu, S. N., Maluleke, W., & Lekgau, K. (2019). The use of electronic-filing for the commission of income tax fraud in South Africa: an empirical study. *Acta Criminologica: African Journal of Criminology & Victimology*, *32*(2), 167-192.

[20] Nur, M. (2021). A Effect of E-Filing on the Behavior of Taxpayers in Annual Tax Return ObligationsAgainst Use of the Actual System. *Psychology and Education Journal*, *58*(1), 434-439.

[21] Sorguli, S. H., & Al-Kake, F. R. A. (2020). The impact of Accounting Information System on Internal Controls in Iraq. *Solid State Technology*, *63*(5), 7024-7036.

[22] Damit, D. H. D. A., Harun, A., Martin, D., Othman, B., & Ahmad, H. (2019). What makes a non-Muslim purchase halal food in a Muslim country? An application of theory of planned behaviour. Management Science Letters, 9(12), 2029-2038.

[23] Ali, B. J., & Anwar, G. (2021). Factors Influencing the Citizens' Acceptance of Electronic Government. *International Journal of Engineering, Business and Management*, *5*(1), 48–60. https://doi.org/10.22161/ijebm.5.1.5

[24] Saleh, P. F., Ali, B. J., Akoi, S., Najmalddin, B., Ali, R. S., & Anwar, G. (2021). Factors affecting the Success of Female Entrepreneurs in Kurdistan. *International journal of Engineering, Business and Management (IJEBM)*, *5*.

[25] Ali, B. J., Saleh, P. F., Akoi, S., Abdulrahman, A. A., Muhamed, A. S., Noori, H. N., & Anwar, G. (2021, May). Impact of Service Quality on the Customer Satisfaction: Case study at Online Meeting Platforms. In *Ali, BJ, Saleh, Akoi, S., Abdulrahman, AA, Muhamed, AS, Noori, HN, Anwar, G.(2021). Impact of Service Quality on the Customer Satisfaction: Case study at Online Meeting Platforms. International journal of Engineering, Business and Management* (Vol. 5, No. 2, pp. 65-77).

[26] Abdullah, N. N., & Anwar, G. (2021). An Empirical Analysis of Natural Gas as an Alternative Fuel for Internal Transportation. *International Journal of English Literature and Social Sciences*, *6*(1).

[27] Anwar, K. (2017). Leading Construction Project Teams: The Effectiveness of Transformational Leadership in Dynamic Work Environments in Kurdistan. *International Journal of Advanced Engineering, Management and Science*, *3*(10), 239925.

[28] Anwar, K., & Qadir, G. H. (2017). A Study of the Relationship between Work Engagement and Job Satisfaction in Private Companies in Kurdistan. *International Journal of Advanced Engineering, Management and Science*, *3*(12), 239944.

[29] Anwar, K., & Climis, R. (2017). Analyzing the relationship between types of advertisement and customer choice: a study of retailer stores in erbil. *The International Journal of Accounting and Business Society*, *25*(2), 43-52.

[30] Ali, B. J., Saleh, Akoi, S., Abdulrahman, A. A., Muhamed, A. S., Noori, H. N., Anwar, G. (2021). Impact of Service Quality on the Customer Satisfaction: Case study at Online Meeting Platforms. International journal of Engineering, Business and Management, 5(2), 65–77. https://dx.doi.org/10.22161/ijebm.5.2.6

[31] Hameed, A. A., & Anwar, K. (2018). Analyzing the Relationship between Intellectual Capital and Organizational Performance: A Study of Selected Private Banks in Kurdistan. *International Journal of Social Sciences & Educational Studies*, *4*(4), 39.

[32] Sabir, B. Y., Othman, B .J., Gardi, B., Ismael, N. B., Hamza, P. A., Sorguli, S., Aziz, H. M., Ahmed, S. A., Ali, B. J., Anwar, G. (2021). Administrative Decentralization: The Transfer of Competency from The Ministry of Education to General Directorates. International Journal of Rural Development, Environment and Health Research, 5(3), 1–13. https://doi.org/10.22161/ijreh.5.3.1

[33] Abdullah, M. S., Toycan, M., & Anwar, K. (2017). The cost readiness of implementing e-learning. *CUSTOS E AGRONEGOCIO ON LINE*, *13*(2), 156-175.

[34] Ali, B. J., Anwar, G., Gardi, B., Othman, B. J., Aziz, H. M., Ahmed, S. A., Hamza, P. A., Ismael, N. B., Sorguli, S., Sabir, B. Y. (2021). Business Communication Strategies: Analysis of Internal Communication Processes. Journal of Humanities and Education Development, 3(3), 16–38. https://doi.org/10.22161/jhed.3.3.4

[35] Aziz, H. M., Othman, B. J., Gardi, B., Ahmed, S. A., Sabir, B. Y., Ismael, N. B., Hamza, P. A., Sorguli, S., Ali, B. J., Anwar, G. (2021). Employee Commitment: The Relationship between Employee Commitment And Job Satisfaction. Journal of Humanities and Education Development, 3(3), 54–66. https://doi.org/10.22161/jhed.3.3.6

[36] Sorguli, S., Gardi, B., Othman, B.J., Aziz, H. M., Ahmed, S. A., Sabir, B. Y., Ismael, N. B., Hamza, P. A., Ali, B. J., Anwar, G. (2021) Innovation: Knowledge Management in the Innovating Industries, 6(3), 10-23. https://dx.doi.org/10.22161/eec.63.2

[37] Hamza, P. A., Othman, B. J., Gardi, B., Sorguli, S., Aziz, H. M., Ahmed, S. A., Sabir, B. Y., Ismael, N. B., Ali, B. J., Anwar, G. (2021). Recruitment and Selection: The Relationship between Recruitment and Selection with Organizational Performance. International Journal of Engineering, Business and Management, 5(3), 1–13. https://doi.org/10.22161/ijebm.5.3.1

[38] Ahmed, S. A., Othman, B. J., Gardi, B., Sabir, B. Y., Ismael, N. B., Hamza, P. A., Sorguli, S., Aziz, H. M., Ali, B. J., Anwar, G. (2021). Students' Attitudes towards Learning

English in the Kurdistan region of Iraq. International Journal of English Literature and Social Sciences, 6(3), 072–087. https://doi.org/10.22161/ijels.63.11

[39] Ismael, N. B., Othman, B. J., Gardi, B., Hamza, P. A., Sorguli, S., Aziz, H. M., Ahmed, S. A., Sabir, B. Y., Ali, B. J., Anwar, G. (2021). The Role of Training and Development on Organizational effectiveness. International Journal of Engineering, Business and Management, 5(3), 15–24. https://doi.org/10.22161/ijebm.5.3.3