

**استراتيجية مقترحة لتعزيز مقومات وملاءمة
تطبيق نظام التكلفة المبني على الأنشطة في البنوك
التجارية الكويتية**

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Activity Based Costing (ABC)

(78)

(120)
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ABC

Abstract

This study aims to propose a strategy and examine the relevance of using Activity Based Costing (ABC) by Kuwaiti commercial banks, while making available the resources necessary for applying it, in a manner contributing to realizing greater benefits for banks in general, and Kuwaiti commercial banks in particular. The researcher utilized a descriptive methodology in conducting this study, where he relied on the questionnaire as a research tool. Actually, (120) questionnaires were distributed, (78) of which were returned, all of which were suitable and valid for statistical analysis at a ratio amounting to (65%). After analyzing the data the researcher attained several findings, foremost of which: the presence of a single service line for all kinds of loans at Kuwaiti commercial banks. Hence, it would be possible

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to track all the direct cost elements for each service line. It was also evident that it would be possible to identify the types of basic and services-related activities of banks, and, moreover, that defining and measuring the outputs of the service production line helped in identifying the desirable results. Also, the number of working hours could be used as a cause contributing to cost. In light of the foregoing, the researcher reached several conclusions, among which: Implementing Activity Based Costing leads to the allocation of indirect costs. Moreover, the utilization of Activity Based Costing makes possible a clear and precise identification of the costs of services, and helps management to make more suitable and sound decisions. Thus, the use of (ABC) fosters providing more efficient services, based on identifying the needs and wishes of the customers. The foremost recommendations offered by the researcher are represented in the necessity of providing information systems that are suitable for the nature of banks, while achieving integration and harmony between the systems of the head offices of banks and the branches, and also increasing the interest of training and academic institutions in holding workshops and courses introducing the Activity Based Costing system, while elucidating the benefits of applying this system in general, and endeavoring to train employees in accounting departments of Kuwaiti commercial banks to use Activity Based Costing, while providing the infrastructure necessary for applying the Activity Based Costing System in Kuwaiti commercial banks in particular.

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(Cooper and Kaplan, 1992, p. 212)
Activity Based Costing (ABC)

() 2004 (35)
(ABC)

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Cost drivers (Hilton , 2002, p. 176) .

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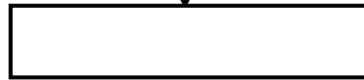
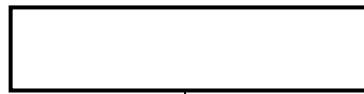
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:Activity Based Costing System (ABC)

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(Hilton , 2002, p Cost Drivers

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(Abdallah, 2008)

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(Gauharou , 2000)

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ABC

.(Dugdale, 1990, p37)

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Customer

Profitability

(Ruhle, 1995,p47)

Value Chain

Total Quality Management (TQM)

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(Ostrenga, 1990)

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(Zardkoohi, 1987,p 30) (2006 . 218)

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Model Customers Behavior

Customer Profitability

Cooper & Kaplan, 1991, p)

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Functional Cost Analysis

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Multiproduct Firms

(Sinkey, 1992, p 301)

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Kennedy, 1995, p)

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(1995,p28

A Systematic Analysis

.(338 2003) (May, 1995,p 27)

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(Druty, 1990,p 42)

)Non Value Added Costs

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Hilton, 1991,p)

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Peavey, 1990,p)

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.(Drucker, 1995, p 55)

Cost of Activity ABC
Service /Product Cost /
Driver Costs

(Sharman, 1990,P. 12)

.(Ness & Cucuzza, 1995,P. 130)

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(Mike Merz & Hardy, 1993,P.23)

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Market Oriented

(Molyneux, 1991, p 164)

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ABC

Output

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Characteristics

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(Clinton, 1995,P51)

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Processing Time

(Cooper & Kaplan, 1988,p 99)

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Inputs

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Define Service Lines

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Fixed Rate

Adjustable Rate Mortgageges

Direct Costs

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	Support Costs	-3
	Primary Support Activities	
Secondary	()
	Support Activities	(
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(Raiborn, 1996,

p 196)

(Raiborn, et

. al,1996,p19-199)

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Cost Profile

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Service Centers -1**Support Activity Centers -2****Administrative Activity Centers -3****Operating Activity Centers -4**

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Resource Drivers -1**Cost-Criver****Activity Drivers -2**

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Estimated

.(Hicks, 1992,p 206)

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Establishing the Cost Flow Pattern.

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Financial Return

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One sample t-test

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