Abstract

The Purpose of this Research show gap between a Normal Cost System and Resource consumption Accounting Applied in AL-Rafidin Bank.

The Research explore that, how the idle capacity can be determined under resource consumption accounting, discuss the possibility of employing these energies. The Research also viewed how costs can be separated to Committee and Attribute. Resource Consumption Accounting assists managers in pricing services or products based on what these services or products use from each Source.

This Research has been proven that Resource consumption Accounting is more Normal Costing System accurate a In allocating indirect costs, especially in banks, because they are high. This Research provide an insight into the measurement of idle capacities quantitative and money within the Service sector generally, and Banks especially. The most important conclusions of this research that Resource consumption Accounting helps General Management of the Bank to exploiting unused capacity to contribute to reducing the prices of products or service.

**Keywords:** Traditional Costing System, Resource Pool, Resource Consumption Accounting, Cost of Product, Idle Capacity, Credit Department
1. Introduction

Undoubtedly, the main objective of the economic units is (the optimal utilization of resources) and in line with the changes that occur in the competitive business environment, as research on administrative accounting has become ineffective for managers in terms of cost and material management at the same time and established systems such as the distribution of costs under the Activity Based Costing (ABC) unable to assist management in achieving its objectives. Therefore, the recommendations to follow the resource consumption accounting system came to the fact that it is the result of the aggregation of two useful systems, namely the Activity Based Costing (ABC) and Grenzkosten system (GPK)\(^1\), as this system helped in providing quantitative and financial data, which facilitates the process of making decisions of more benefit to the organization.

It entered into force in many facilities by the year 2002, and after several years, specifically in 2008, an institute was established under the name "RCA Institute" that adopts this system and will be a reference in presenting the private practices emanating from this system, and after one year has passed since the establishment of this institute, that is in 2009 the Federation International Accountants (IFAC) RCA System within the Manual of Good Practice for Cost Management.

2. Literature Review

2.1 Definitions of Resource Consumption Accounting

"RCA is dynamic since the model is able to adjust to changes in the consumption relations. It is integrated because it is usually practicing section of an enterprise resource planning (ERP) system's that aim to reached the best mix of the cost management principles that are applied in an integrated manner to provide superior information that is completely about all the department of the firm over different reporting and planning systems" (Al-Qady, 2013: 58).

"IFAC\(^2\) define Resource Consumption Accounting as a Improve costing style that can the opportunity of proportional costing in expenses incurred and benefits from Activity Based Costing" (OKUTMUS, 2015:47).

"The Institute of Resource Consumption Accounting define formally as a dynamic, completely integrated, based on comprehensive management accounting this approach helps the managers to provide information with decision support for enterprise optimization" (RCA Institute, 2008).

"One of the cost management tools provide suitable information about how to efficiently use available resource and to employ unused capacity by contribute to growing productivity, Rationalization cost of product and therefore increase the enterprise profits and keep up its competitive situation" (Al-Rawi & al-Hafiz, 2018: 34).

The researcher believes that (a system for calculating the costs of each resource based on the principle of causation and according to a quantitative model prepared for the distribution of costs in a proportional manner for the elements of each resource and the distribution on a quantitative and monetary

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\(^1\) Marginal cost accounting is called (German cost accounting) and symbolized by the symbol "GPK", also known as (flexible cost analysis of planning And accounting).

\(^2\) International Federation of Accountants
basis and what these quantities or amounts are consuming from the resource inputs provided that the outputs are the size of the energy that they consumed Input from resources).

2.2 The issues treatment by the Resource Consumption Accounting System

The Resource Consumption Accounting System dealt with many issues that were not addressed by the systems that preceded it. The distribution of costs on cash depended and neglected the focus on quantities, which led to a lesser accuracy in the decision-making process by management because they neglected them on any resources that activities consumed more, if the most important The issues addressed by the resource consumption accounting system, as follows:

1- This system focuses overall on resources, but can also include product costing and resource planning (Al-Qady, 2013: 58).

2- Resource planning was estop because shortage to simulation cost Provided by this system(Sally & Douglas”B”,2004,12)

3- the resource run in enterprise and their reacts to support each other to make product or services to sale (Khodabakhsh,2014,200).

4- Present more details about resource pool that made data more accurate for use when strategic decisions are made. This system give greater homogeneity than Clopay could achieve by using division that include a different of costs (Sally & Douglas”A”, 2004, 12).

2.3 Benefits of Resource Consumption Accounting

1. Focusing resource consumptions give insights about the resources, resource capacity, and size from resource consumption (Ozyapici & Tanis , 2016 : 649).

2. provides vision to manage of resource capacity and cost of capacity, not only input to evaluation or calculate it ( White, 2009:76).

3. Also realized need for"diversity cost diversity purpose" and deploys different concept to obviously identify information to decision support (Merwe, 2011:1).

4. It’s present a obviously insight about the causal relationships among resources In terms of quantity and cost (Abbas & Waaggi, 2014: 4).

2.4 Result of Resource Consumption Accounting

1. Resource Consumption Accounting removes the costs by allocating them as proportional and fixed according to their source consumption forms (Çopuroğlu & Korkmaz, 2018:15).

2. The logical element for assigning cost informed the big different in result afer and before using the Resource Consumption Accounting The reason for this as the recognition of causal relationship between support department based on consuming objects (Sally & Douglas”B”,2004,12).

3. criterion thoroughness and grasp of cost interpretation deeper. that throwback in following side: major Accounting Object under this tool informed by resources & to Measure Resource Consumption depends both Money & Quantities (Yijuan & Ting, 2017:408).

3. Implementing of Resource Consumption Accounting in Bank3

Step One : Current System In Bank

AL-Rafidin Bank is one of the Iraqi bank , this study target the credit activity specific.

3 All Amount In the search in Iraqi Dinar.
the direct cost allocated directly to the product and the overhead cost assigned to cost objects based on the number of Customers in credit activity, showed that in Table 1 and 2, as follow:

Table (1) Direct Cost of credit activity Products

| Acc. No | Account Name               | Total Cost       | Loan     | Advance | Letter of Guarantee | Overdraft Account |
|---------|----------------------------|------------------|----------|---------|---------------------|-------------------|
| 3111    | Salary                     | 341,696,788      | 138,814,320 | 106,780,246 | 32,034,074          | 64,068,148        |
| 3114    | Bonuses                    | 14,087,089       | 5,722,880  | 4,402,215 | 1,320,665           | 2,641,329         |
| 3119    | Other Allowances           | 3,000            | 750       | 750     | 750                 | 750               |
| 3141    | Unity share of retirement  | 17,227,749       | 6,998,773  | 5,383,672 | 1,615,101           | 3,230,203         |
| 3344    | General Communication      | 430,000          | 175,000   | 135,000 | 40,000              | 80,000            |
| 3421    | Saving Accounts Interest   | 5,111,514        | 4,038,096  | 408,921 | 102,230             | 562,267           |
| 3464    | Production Incentive       | 353,870,525      | 143,759,901 | 110,584,539 | 33,175,362         | 66,350,723        |
| Total   |                            | 924,791,653      | 446,642,180 | 246,014,424 | 73,064,853         | 159,070,196       |

Table (2) Indirect Cost of credit activity

| Acc. No | Account Name               | Total Cost |
|---------|----------------------------|------------|
| 322     | Fuel & Oil                 | 45,802,825 |
| 323     | Spare Tools                | 10,801,070 |
| 3251    | Supplies & Equipment’s     | 36,316,557 |
| 3252    | Stationary Expenses        | 25,843,277 |
| 3271    | water                      | 116,364    |
| 3272    | Electricity                | 4,253,820  |
| 3312    | Buildings Maintenance      | 12,332,459 |
| 3314    | transportation Maintenance | 3,749,821  |
| 3316    | Furniture Maintenance      | 297,516    |
| 3331    | Advertising Expenses       | 1,216,145  |
| 3332    | Publication Expenses       | 2,956,865  |
| 3354    | Rent of transportation     | 1,993,981  |
| 3361    | Subscriptions              | 562,598    |
| 3362    | Insurance expenses         | 45,229,266 |
| 3363    | Benefits for non-workers   | 23,906,207 |
| 3366    | Bank Charges               | 10,297,508 |
| 3368    | Audit Fees                 | 1,400,000  |
| 372     | Depreciation on Building   | 990,314,105 |
| 376     | Depreciation on Furniture  | 35,438,808 |
| Total   |                            | 1,252,829,191 |

Step Two: Specific indirect cost to Resource Pool

Because resource consumption accounting focuses primarily on indirect costs, considering that resource consumption of these costs depends on the theoretical energies of resource pools and then the distribution of indirect costs of
resource pools that are identified in the table (3) and Classified to (credit resource pool - risk management resource pool - Information technology resources - and the General Administration resource pool), as follow:

Table (3) Cost Pool of Credit Activity

| Acc. No | Account Name                  | Total Cost   | Driver Resource Pool |
|---------|-------------------------------|--------------|----------------------|
| 322     | Fuel & Oil                    | 45,802,825   |                      |
| 323     | Spare Tools                   | 10,801,070   | Generated operating hours |
| 325     | Supplies & Equipment’s        | 36,316,557   |                      |
| 3252    | Stationary Expenses           | 25,843,277   |                      |
| 3271    | water                         | 116,364      |                      |
| 3272    | Electricity                   | 4,253,820    |                      |
| 3312    | Buildings Maintenance         | 12,332,459   |                      |
| 3312    | transportation Maintenance    | 3,749,821    |                      |
| 3316    | Furniture Maintenance         | 297,516      |                      |
| 3331    | Advertising Expenses          | 1,216,145    | number of customer for per product |
| 3332    | Publication Expenses          | 2,956,865    |                      |
| 3354    | Rent of transportation        | 1,993,981    |                      |
| 3361    | Subscriptions                 | 562,598      |                      |
| 3362    | Insurance expenses            | 45,229,266   |                      |
| 3363    | Benefits for non workers      | 23,906,207   |                      |
| 3366    | Bank Charges                  | 10,297,508   |                      |
| 3368    | Audit Fees                    | 1,400,000    |                      |
| 372     | Depreciation on Building      | 990,314,105  |                      |
| 376     | Depreciation on Furniture     | 35,438,808   |                      |
| Total   |                               | 1,440,322,827| 1,252,829,191        |

Step Three: Collected Resource Pool

In this step will explain the cost of per resource pool cost through distribution direct cost to resource pool refer to driver of resource pool mention in table (3), as follow:

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4 which includes all the remaining sections and divisions

5 All Drivers are Calculated on a Theoretical Base
Table (4) Drivers Resource Pool Base

| Resource pool     | Generated operating hours | Direct work hours | Computer operating hours | number of customer per product |
|-------------------|---------------------------|-------------------|--------------------------|--------------------------------|
| credit            |                           |                   |                          |                                |
|                   | 413                       | 836               | 4,680                    | 65                             |
| risk management   |                           |                   |                          |                                |
|                   | 367                       | 594               | 1,800                    | 45                             |
| Information technology |               |                   |                          |                                |
|                   | 305                       | 3,630             | 1,584                    | 20                             |
| General Administration |               |                   |                          |                                |
|                   | 2,706                     | 10,780            | 3,600                    | 372                            |
| Total             | 3,791                     | 15,840            | 11,664                   | 503                            |

Table (5) Distribute the indirect cost to resource pool

| Resource pool     | Generated operating hours | Direct workers hours | Computer operating hours | number of customer per product | Total       |
|-------------------|---------------------------|----------------------|--------------------------|--------------------------------|-------------|
| credit            |                           |                      |                          |                                |             |
|                   | 2,389,800                 | 93,923,340           | 4,482,920                | 1,206,940                      | 102,003,000 |
| risk management   |                           |                      |                          |                                |             |
|                   | 2,168,880                 | 35,860,930           | 3,313,180                | 892,010                        | 42,235,000  |
| Information technology |               |                      |                          |                                |             |
|                   | 1,072,260                 | 60,765,980           | 1,552,720                | 418,040                        | 63,809,000  |
| General Administration |               |                      |                          |                                |             |
|                   | 6,354,074                 | 1,005,222,263        | 26,162,189               | 7,043,666                      | 1,044,782,192 |
| Total             | 11,985,014                | 1,195,772,513        | 35,511,009               | 9,560,656                      | 1,252,829,192 |

➢ Step Four: Separating resource pools into Committee and Attributability Costs

Will separate between costs into committee and attribute cost, in table (5). To help managers making decision refer to the result coming from this separate, and including each group several accounts within it, as follows:

Committee Cost (Fuel & Oil, water, Electricity, Subscriptions, Insurance expenses, Bank Charges).

Attributability Costs (Other Allowances, Spare Tools, Supplies & Equipment’s, Stationary Expenses, Buildings Maintenance, transportation Maintenance, Furniture Maintenance, Advertising Expenses, Publication Expenses, Rent of transportation, Benefits for non-workers, Audit Fees, Depreciation on Building, Depreciation on Furniture).

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6 The responsiveness of inputs (and hence their costs) to decisions that change the provision and/or consumption of resources. (Adapted from Shillinglaw) (CAM-I Blue Book, 2002: 44)

7 costs that must be paid and committed.

8 The responsiveness of inputs (and hence their costs) to decisions that change the provision and/or consumption of resources. (Adapted from Shillinglaw) (CAM-I Blue Book, 2002: 44)
Step Five: Determine the Cost Consumption from Resource to Activity
After finished the interviews with specialist in bank, determine nineteen activity the credit activity needs it to finish to complete the customer transaction. The Attributability costs will be distributed accordingly, as follow:

| Ref. No. | Activity                                                  | Generated operating hours | Direct work hours | Computer operating hours | number of order for Activity
|----------|-----------------------------------------------------------|---------------------------|-------------------|--------------------------|-----------------------------|
| 1        | Receiving requests from clients                          | 39                        | 3456              | 99                       | 13                          |
| 2        | Study the credit application                             | 163                       | 10368             | 251                      | 13                          |
| 3        | Follow up on credit grants according to plan             | 59                        | 4320              | 163                      | 13                          |
| 4        | Check the information of the credit grant form           | 82                        | 6048              | 141                      | 13                          |
| 5        | Prepare credit statistics and present them to the Board of Directors | 32                        | 3456              | 183                      | 13                          |
| 6        | Preparing work policies and procedures                  | 70                        | 2592              | 110                      | 6.25                        |
| 7        | Preparing a credit risk matrix                          | 23                        | 864               | 176                      | 6.25                        |
| 8        | Checking the presence of the bank’s accepted guarantees upon granting | 107                       | 4320              | 163                      | 6.25                        |
| 9        | Define methods for measuring and analyzing risks and reducing them | 58                        | 2592              | 141                      | 6.25                        |
| 10       | Testing and repairing technical equipment and devices    | 47                        | 14688             | 110                      | 4.4                         |
| 11       | Oversee data backup and system security                  | 33                        | 27648             | 176                      | 4.4                         |
| 12       | Manage installations and upgrades of the hardware and software used | 21                        | 40608             | 163                      | 4.4                         |
| 13       | Maintenance and improvement of its networks and servers. | 16                        | 47520             | 141                      | 4.4                         |

| Ref. No. | Activity                                                  | Generated operating hours | Direct work | Computer operating | number of order |
|----------|-----------------------------------------------------------|---------------------------|-------------|--------------------|-----------------|

9 Difficulty to separate it distributed equally among the Activities.
| Activity                                                                 | Hours | Hours | Hours | Activity Cost per Activity |
|-------------------------------------------------------------------------|-------|-------|-------|----------------------------|
| Fix the credit value of each customer on the computer                   | 67    | 19872 | 590   | 4.4                        |
| Approval of credit granting                                              | 805   | 52704 | 3740  | 10                         |
| Auditing all customer transactions                                       | 155   | 58752 | 1944  | 10                         |
| Analysis and evaluation of economic feasibility studies submitted by customers | 508   | 44064 | 1505  | 10                         |
| Provide legal opinion and advice                                         | 320   | 109728| 1290  | 10                         |
| Follow up the payment of credit installments                             | 422   | 140832| 2200  | 10                         |

Table (8) Distribute the Attributability cost to activity

| Ref. No. | Activity                                                                 | Amount   | Resource Pool                      |
|----------|--------------------------------------------------------------------------|----------|------------------------------------|
| 1        | Receiving requests from clients                                         | 962,522  | credit Resource Pool               |
| 2        | Study the credit application                                             | 2,792,283|                                     |
| 3        | Follow up on credit grants according to plan                             | 1,206,090|                                     |
| 4        | Check the information of the credit grant form                          | 1,545,749|                                     |
| 5        | Prepare credit statistics and present them to the Board of Directors     | 962,717  |                                     |
| 6        | Preparing work policies and procedures                                  | 1,084,824|                                     |
| 7        | Preparing a credit risk matrix                                           | 398,274  | Risk Management Resource Pool      |
| 8        | Checking the presence of the bank's accepted guarantees upon granting   | 1,767,507|                                     |
| 9        | Define methods for measuring and analyzing risks and reducing them      | 1,066,084|                                     |
| 10       | Testing and repairing technical equipment and devices                    | 404,574  | Information Technology Resource Pool|
| 11       | Oversee data backup and system security                                 | 596,051  |                                     |
| 12       | Manage installations and upgrades of the hardware and software used      | 791,133  |                                     |
| 13       | Maintenance and improvement of its networks and servers                  | 875,002  |                                     |
| 14       | Fix the credit value of each customer on the computer                    | 471,099  |                                     |
| 15       | Approval of credit granting                                              | 9,671,146| General Administration Resource Pool|
| 16       | Auditing all customer transactions                                       | 8,096,820|                                     |
| 17       | Analysis and evaluation of economic feasibility studies submitted by customers | 6,513,149|                                     |
| 18       | Provide legal opinion and advice                                         | 12,624,905|                                    |

Difficult to separate it distributed equally among the Activities.
| Ref. No. | Activity                                      | Amount   | Resource Pool |
|---------|----------------------------------------------|----------|---------------|
| 19      | Follow up the payment of credit installments | 16,608,457 |               |
|         | **Total**                                    | **68,438,384** |               |

- **Step Six : Identify the Idle Capacity**
  - After the resource pools and activity costs are determined for each resource pool, the idle capacity will begin, as follow:

| Details                        | Total resource pools cost | Cost under RCA | Idle Capacity |
|--------------------------------|---------------------------|----------------|---------------|
| credit                         | 102,003,000               | 87,281,058     | 14,721,942    |
| risk management                | 42,235,000                | 22,303,070     | 19,931,930    |
| Information technology         | 63,809,000                | 47,247,692     | 16,561,308    |
| General Administration         | 1,044,782,192             | 793,535,890    | 251,246,302   |
| **Total**                      | **1,252,829,192**         | **950,367,710**| **302,461,482**|

- **Step Seven : Calculate The cost of products under RCA**
  - The total costs of each product will be determined by adding the costs of the activities calculated according to the RCA to the direct costs of the products, as follow:

| Details                        | No. of Customer | Direct Cost | Allocated Cost under RCA | Total         |
|--------------------------------|-----------------|-------------|--------------------------|---------------|
| Loan                           | 252             | 446,642,180 | 476,128,554              | 922,770,734   |
| Advance                        | 220             | 246,014,424 | 415,667,786              | 661,682,210   |
| Letter of Guarantee            | 2               | 73,064,853  | 3,778,798                | 76,843,651    |
| Overdraft Account              | 29              | 159,070,196 | 54,792,572               | 213,862,768   |
| **Total**                      | **503**         | **924,791,652** | **950,367,710**          | **1,875,159,362** |

- The difference will be shown in calculating the customer's costs under the Traditional system and under the system of costs calculated according to RCA to know the difference between the customer's costs in both cases, as follow:
Table (9) Result of Normal Costing system & Resource consumption Accounting

| Details              | Traditional System | RCA          |
|----------------------|--------------------|--------------|
| Direct Cost          | 924,791,652        | 924,791,652  |
| Total cost           | 2,177,620,843      | 1,875,159,362|
| No. Customer of      | 503                | 503          |
| Cost Per Customer    | 4,329,266.09       | 3,727,951.02 |

Looking at the table (11) notice The Resource Consumption Accounting contribute to reduction the cost about 14%, This is by excluding the costs of idle capacity and allocating costs only to the capacity used.

4. Conclusion

The necessity of applying the system of resource consumption accounting to indicate the volume of idle energy and work to employ or remove it, because its presence leads to an increase in the cost and consequently an increase in the price of the service provided to the customer, which all negatively affects profits.

By applying the quantitative model to resource consumption accounting, which determines the causal relationships between resources on the basis of quantity and value, it provides information for decision-making at any level and this information cannot be provided with any cost-management technique.

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استعمال محاسبة استهلاك الموارد لتحديد تكاليف زيائن المصرف

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المستخلص

يهدف هذا البحث إلى بيان الفروقات بين احتساب التكاليف في ظل نظام التكاليف التقليدي ونظام محاسبة استهلاك الموارد. ويهدف البحث أيضًا إلى تحديد الطاقة الفاعلة في ظل محاسبة استهلاك الموارد، وبحث إمكانية توظيف هذه الطاقات. وأظهرت النتائج أيضا أنك تمكن فصل التكاليف إلى مزمنة ومتناوبية. إن محاسبة استهلاك الموارد تساعد المدراء في تسعير المنتجات استنادًا إلى ما استهلكه هذا المنتج من كل وحدة.

قد أثبت البحث أن استعمال محاسبة استهلاك الموارد أكثر فعالية من نظام التكاليف التقليدي في تخصيص التكاليف غير المباشرة وخاصة في المصرف لكونها مرتفعة. يشدد هذا البحث نظرة ثاقبة حول قياس الطاقات غير المستخدمة من الناحية الكمية والنقدية للوحدات الاقتصادية بشكل عام، والمصرف بشكل خاص.

إن أهم الاستنتاجات هذا البحث بيد أن استعمال محاسبة استهلاك الموارد تساعد الإدارة العامة للمصرف على استغلال الطاقة غير المستغلة للمصرف للاستفادة منها في تخفيض أسعار المنتجات أو الخدمات.

الكلمات المفتاحية:

نظام التكاليف التقليدي، تجمع الموارد، محاسبة استهلاك الموارد، تكلفة المنتج، السعة الخاملة، إدارة

الإتلاف

ٕزا اىؼَو ٍشخض ذحد اذفاقٍح اىَشاع الاتذاػً
َّسة اىَُظَّْف
- غٍش ذجاسي
- اىرشخٍض
اىؼًٍَ٘ اىذٗىً
ٕزٓ اىطاقاخ. ٗأظٖشخ اٌضا مٍف ٌَنِ ذحذٌذ اىطاقح اىؼاطيح فً ظو ٍحاسثح
استعمال محاسبة استهلاك الموارد لتحديد تكاليف زيائن المصرف

ٕزٓ اىثحث اىى تٍاُ اىفشٗقاخ تٍِ
احرساب
اىرناىٍف فً ظو ّظاً اىرناىٍف اىرقيٍذي ّٗظاً ٍحاسثح
اىَ٘اسد, ٗترطثٍق رىل ػيى ٍظشف اىشافذٌِ.
ٌٗثٍِ اىثحث مٍف ٌَنِ ذحذٌذ اىطاقح اىؼاطيح فً ظو ٍحاسثح
اىَ٘اسد, ٗتحث إٍناٍّح ذ٘ظٍف
ٕزٓ اىطاقاخ. ٗأظٖشخ اٌضا مٍف ٌَنِ فظو اىرناىٍف اىى ٍيزٍح ٗذْاسثٍح. إُ ٍحاسثح
اىَ٘اسد
ذساػذ اىَذساء فً ذسؼٍش اىَْرجاخ
اىى ٍا اسرٖينٔ ٕزٓ اىَْرجاخ ٍِ مو ٍ٘سد.
ىقذ أثثد اىثحث اُ اسرؼَاه ٍحاسثح
اىَ٘اسد أمثش
دقح ٍِ ّظاً اىرناىٍف اىرقيٍذي فً ذخظٍض
اىرناىٍف غٍش اىَثاششج ٗخاطح فً اىَظاسف ىنّٖ٘ا ٍشذفؼح. ٌقذً ٕزا اىثحث ّظشج ثاقثح ح٘ه قٍاس اىطاقاخ
غٍش اىَسرخذٍح ٍِ اىْاحٍح اىنٍَح ٗاىَظاسف تشنو خاص.
اُ إٌٔ اسرْراجاخ ٕزا اىثحث تٍْد تإُ اسرؼَاه ٍحاسثح
اىَ٘اسد ذساػذ الإداسج اىؼاٍح
ىيَظشف ػيى اسرغلاه اىطاقح غٍش اىَسرغيح ىيَظشف ىلاسرفادج ٍْٖا فً ذخفٍض اسؼاس اىَْرجاخ اٗ اىخذٍاخ.
الائرَاُ
تحث ٍسرو ٍِ
أطشٗحح
دمر٘سآ

ٍحاسثح اسرٖلاك اىَ٘اسد
اىَ٘اسد ذساػذ الإداسج اىؼاٍح
ىيَظشف ػيى اسرغلاه اىطاقح غٍش اىَسرغيح ىيَظشف ىلاسرفادج ٍْٖا فً ذخفٍض اسؼاس اىَْرجاخ اٗ اىخذٍاخ.
الائرَاُ
تحث ٍسرو ٍِ
أطشٗحح
دمر٘سآ