

77%

(t) One-Sample t-Test

(2005).

(Kaplan and Narayman,)

(2001).
(Smith, 1993)

(2003).

2011/5/23

2009/5/14

Shim and Saudit,)

(Horengren et al., 2009: 460)

"

(1995)

.

.

.

(Horengren et al., 2009: 461)

(Berliner and Brinson, 1988)

(Shim and Saudit, 1995)

Market-Based Pricing

(2003)

Cost-Based Pricing

Cost-

(Swanson and Kin, 2003) .Plus

-

-

:

%80 (Pierce, 2002)

%100

:

-1 Sweeny and Mays,)

(1997)

-2

:

-3

:

:“Quality Control”

ho6 ✓

.(Bayou and Reinstein, 1997)

: “Product Life Cycle”

ho7 ✓

ho8 ✓

.(Horengren et al., 2009: 469)

“Customer Profitability

:Analysis”

: “Target Cost”

(Horengren et al., 2009:

(Horengren et al.,

.2009: 461)

. 427)

:“Target Price”

:

. (Horengren et al., 2009: 460)

:“Value Engineering”

Atkinson et al., 2007:)

.(327

:“Value Chain Analysis”

.(Atkinson et al., 2007: 328)

Horengren et) : 33

(al., 2009: 455

(22)

(7-1)

-8)

(14

(23-15)

Product Total Life Cycle

Likert

%88.43

.(Atkinson, 2005:321)

.(Sekaran,2000:223)

:(Cooper and Chew, 1996)

-1

(t)

-2 . $0.05 \geq \alpha$ (One-Sample t-Test)

-3

Reverse

Engineering :

-4

-5 Cost-Plus Pricing +

-6 Target-Cost Pricing

Value Engineering Bayou) Market-Based Pricing

.(and Reinstein, 1997

	Non-Value		
.	:	.	Added Activities
	:	-7	
.	:		
(Rhodes, 1992)	-	=	
:			.
(Tinkler and Dube, 2002)			
(Chen and Chung, 2002)			
(ABC)			.
Horengren et al., 2009:)	.		
(426			
			.
(Shim and Saudit, 1995)	.		
	:		
.			.
(CM)	-2		
.(ABM)			
Strategic	:		
.(ABC)	Cost Management	(ABC)	-1
(Sweeny and Mays, 1997)			
(ABM)	:		
.	.		
	:		
	Cost	.	
(Campbell et al., 1997)			Driver

.(and Brown, 1998

-3

(Smith, 1993)

•

•

TQM

.(JIT)

•

•

■

(Shank and Govindarajin, 1992)

.(Garland, 2002)

•

-5

Supply Chain

.(Albright and Davis, 1999)

(Borthic and

()

•

(Roth, 1993

.(Horengren et al., 2009: 34)

(Dury, 2005: 42)

•

•

-4

Quality Failure

Costs

•

:(1991)

—

—

-1

.(Foster et al., 1996)

-2

•

-3

...

■

- () (2003 :42)
- .(Castellano and Young, 2003)
- 3
- :-
- 1
- 2
- .(Cooper and Slagmulder, 1999)
- 4
- 3
- () (2005 :164)
- %95 %80
- .(Pierce,2002)
- () (2006 :460)
- :-
- 1
- 2
- 3
- .(Choe,2002) Cost-Plus
- :-
- 4
- 5
- () (2000)
- :-
- 1
- () (2008)
- () (2001)
- 2

.	.	.
:	.	.
	(Shim and Saudit, 1993)	
10		
.	1983	.
	25	(2002)
		.
		(2003)
(Sweeny and Mays, 1997)		
	(ABM)	
	1994 (Tennessee)	
.	11	.
		(2005)
		(2002)
	.	.
(Ellram 2002)		(2008)
.	Supply Chain	
	(Pierce, 2002)	

95 %

(Helms et al.,2005)

(Garland, 2002)

(1100)

:

-1

-2

-3

(Ibusuki and Kaminski , 2007)

(Hibbets et al., 2003)

:

(Rattray et al., 2007)

80

31

12

Kaizen

Pricing

(Dekker and Smidit , 2003)

32

()

19

.(1)

% 97

% 85

%85

5

:(1)

% 9.1	3		
% 30.3	10		
% 45.5	15		
% 15.1	5		
%100	33		
% 36.4	12		
% 60.6	20		
% 3	1		
% 100	33		
% 48.5	16		
% 30.3	10		
% 12.1	4		
% 3	1		
% 6.1	2		
% 100	33		
% 15.2	5	5	
% 30.3	10	10	5
% 30.3	10	15	10
% 24.2	8	15	
% 100	33		

(t) (H0)

(S) Likert
(0.05)

(H0)

(t) (SPSS)

(0.05) (S) ()

(57 :2000)

:

:

- (3)

" (3)

" (3)

" (t)

(One- Sample(t)Test)

.(2) : $(0.05 \geq \alpha)$

(2)

0.792	3.76		1
0.843	3.91		2
0.755	3.52		3
0.692	3.33		4
0.712	3.85		5
0.830	3.42		6
0.816	3.33		7
0.777	3.59		

·

:(3)

	Sig.	T	T	
	0.006	1.693	4.357	3.59

:

(2)

-1

(3.59)

T (3)

(1.693) (4.357)

" H01

.(3)

(3.91-3.33)

"

"

·

·

-2

"

·

:

-

·

(2)

·

.(3.33)

-3

·

·

(4)

H01

:

$\geq \alpha$

(t)

:(3)

0.05

(4) :

0.479	4.33	.	8
0.792	3.58	.	9
0.792	4.24	.	10
0.847	3.70	"Target Cost"	11
0.728	4.03	"Actual Cost "	12
1.045	3.70	.	13
0.794	3.45	" Markup "	14
0.782	3.86	.	

(4) :

-1

-3

(3.86)

.(3)

-2

H02

 $\geq \alpha$

(t)

.(4.33)

.(5)

0.05

(4.03)

(5) :

	Sig.	T	T	
	0.000	1.693	7.023	3.86

(4.24)

T (5)
(1.693) (7.023)
" H01

:

.1

.2

"
"

.3

"
:

.4

-
"

.5

.6

"

.7

.8

.(6)

:(6)

0.833	3.455	.	15
0.788	2.606		16
0.696	4.212	.	17
0.561	4.576	.	18
0.810	2.543	Value "	19
		"Engineering	
0.883	2.697		20

0.727	4.182	.	21
0.830	3.424	.	22
0.766	3.462	.	

1. (6) : (t) $0.05 \geq \alpha$ (7):

(7) :					(3) .	(3.462)
	Sig.	T	T			-2
	0.030	1.693	6.1	3.624		

(4.576-2.543) .

(6.1) T (7)
T % 0.05 :

H03 (1.693) -
" -
" -
" :
" -
" -
" .

(8) -
-
-
(3) -

ho :
(3) $\geq$ H03
(8) .

.H03 **:(8)**

	3.455	.	ho1
	2.606	.	ho2
	4.212	.	ho3
	4.576	.	ho4
	2.543	.	ho5
	2.697	.	ho6
	4.182	.	ho7
	3.424	.	ho8

.
 -
 :
 -1
 .
 -3 (3.85-3.33)
 .(3.59)
 (3.85)
 .
 -2
 (3.58)
 .(4.576-2.543)
 :
 -
 .
 - (3.86)
 .
 -
 - (4.33-3.45)
 :
 :
 -

-1

■

■

-4

-2

-5

(ABC)

.(TQM) (ABM)

-3

-3

1995

.42 -1 :(28)33

2003

2002

2006

1991

2005

.2227 -2221:(5)
2005

2005

2001

.464 - 423:(15)42
2008

.425 - 379:(23)38
2000

http://www.jps-dir.com/forum/uploads/13379/What_Target_Cost.pdf

2000

(spss)

.229 – 210

()

2003

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The Importance of Using Target Costing to Improve the Efficiency of Pricing Bank Services

Mohammad R. K. Abu Awwad and Mohammad A. Matar

ABSTRACT

The purpose of this study is to identify if the commercial banks in Jordan realize the benefits of using target costing to improve the efficiency of pricing bank services.

The researchers have formulated three major hypotheses in order to achieve the objectives of the study. After that, a questionnaire was designed and distributed over a sample consisting of 33 key employees involved in pricing bank services in (10) Jordanian commercial banks. The (SPSS) program was used to analyze the results of the study by calculating the means and standard deviations and the (One Sample T-Test) was used in testing the research hypotheses. The study revealed that most of Jordanian commercial banks realize the advantages of using target costing for pricing bank services. They are also convinced that this approach is fairer than the conventional cost-plus approach. Although Jordanian commercial banks possess some of the requirements needed for using the target cost approach, the main obstacles to use this approach are the lack of experts who can apply activity-based costing systems, value engineering, value chain analysis and customer profitability analysis.

KEYWORDS: Target costing, Value engineering, Value chain analysis, Product life cycle, Quality control, Customer profitability analysis.

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