



A Proposed Accounting Model Depend on Mixed Based Costing (MBC) Technique for Risks Assessment and Improving the Quality of Cost Reports: An Applied Study in Al-Rasheed Bank

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quality reports Finance and Accounting. And it has Recommended Search Necessity adoptions This is amazing Technique In a wider way in Iraqi banks, Training Staff Accounting on Using it in the form The ideal.

Keywords: Mixed Based Costing (MBC), Risks Assessment, Quality of Cost Reports, Costs built on Activities (ABC) Cost Banking, bank Rashid, Costs Accounting Analysis Financial, Risks Operational, accuracy Reports Accounting.

Abstract: *The research aims to build a model accounting proposal depends on technique costs on basis the blending (MBC) and a statement of its impact on assessment Risks and strengthening accuracy reports cost in sector the banker, with the focus on study Applied in bank Al-Rashid. It depends technique proposed on to merge several Accounting Methods like Costs built on activities (ABC) and Traditional costs, to reach to information more accurately and comprehensively on centers cost and Activities Banking. and it has sought Search for a test relationship between application this is amazing Technique and improving practical to set Analysis of operational risks And Finance, In addition to evaluation bezel its contribution in to support decision takers inside the Bank. It was completed. Use Curriculum Descriptive Analytical, supported next to applied included analysis Data Finance Interviews with Officials Cost and risks in bank Al-Rashid. The research reached several conclusions, the most important of which were: that application technique Costs on basis Mixing Contributes In a way effective in discovery on Costs hidden and improving its distribution accurately on Activities Which Reflected Positively on practical assessment risks, and it strengthens from*

Introduction

Witness sector Banker developments accelerated in the shadow of economic changes and technique , which make him more susceptible to diverse risks, whether It was operational, financial or organizational. And in this context, Stand out The need to organized accounting advanced help in assessment risks accurately, Providing information Finance Trusted Supports practical Taking The decision. It has been made. Proven the experiment that Approval traditional methods in Calculation Costs did not It is Enough To keep up Complexity Increasing in environment the job The banker, especially in shadow growth The need for Transparency and efficiency. From this The starting point, this Search came To shine light on technique Costs on basis Mixing, It is technique pool

between more from Methodology accountant in analysis and distribution Costs, like Costs built on Activities (ABC) and traditional Costs, With the aim Access to system more flexibility Accuracy in Calculation Costs. Focuses Search on application This is amazing technique in Bank Rashid, As One Iraqi banks The major one, To explain bezel Her contribution in assessment Risks and improving accuracy Reports Accounting In what Enhances from efficiency Performance And reduces from information gaps. importance of this Search Sources from Being Seeks to presentation framework applied maybe that He depends attic in development Organized Costs in Iraqi banks, In what Reflected Positively on level Performance The year, And supports stability order Financial and the banker in shadow Challenges The current one.

Part One: Research Methodology and Previous Studies

Research Methodology:

The research methodology includes the research problem, its importance, objectives, and hypothesis, in addition to the research population and sample, as well as the scientific method followed.

Research Problem:

Iraqi banks faces Among them bank Rashid, challenges Increasing in assessment Risks Providing information minute on Costs a result accreditation on organized traditional in Calculation Costs no Take in Calculation Complexity The real For activities Banking And their overlap . Use This is amazing Methods traditional mostly what leads to distribution not fair For costs, Which Reflected negatively on accuracy Reports Performance Financial, And weakens from capacity Administration on Taking decisions aptness And effective . And in shadow the environment Banking complex and variable, become The need Urgent To approve Technologies more development in area Calculation Costs, from Among them technique Costs on basis Mixing, that maybe that Contributes in presentation information more accuracy and comprehensive on Cost Activities And services Therefore to improve practical assessment The risks . And from here, It is problem Search in Question President the next : " to any bezel maybe that Contributes application technique Costs on basis Mixing in assessment Risks and improving accuracy Reports Cost in bank Rashid ?

Importance of the research:

Sources importance this Search from Being It deals Topic vitally It relates By improving Organized Calculation Costs and assessment Risks in sector The banker, that It is from more Sectors sensitive And influenced With fluctuations Finance And economic . And in shadow The need Increasing to information Finance minute Supports Taking decision strategic, for Search Highlights light on technique Costs on basis Mixing As a tool Effective Treatment Palaces in Systems traditional For costs. And it stands out importance Search from during Aspects The following:

1. Importance Process: Offers Search framework In practice maybe Benefit From him in development system accountant more accuracy and efficiency in bank Rashid,

Which Enhances ability on assessment Risks and dealing With her In a way Effective.

2. Importance Scientific: Contributes in Enrichment Literature Accounting Banking from during Eat technique New relatively in environment Search Iraqi, And link it With concepts Risks and reports Performance Financial.
3. Importance For the authorities Administrative And oversight : helps Search in directing Departments Banking and the authorities Regulatory about importance to merge tools Accounting Modern To improve quality Data and taking decisions Built on information more Realism And reliability.

Thus, for this Search no It is sufficient By processing side theoretical, but rather Seeks to presentation Solutions Applied maybe that be nucleus To develop system Costs in sector Banker Iraqi In a way general .

Research Objectives:

Research aims to building model accountant Proposal He depends on technique Costs on basis The blend (MBC) and statement Its impact in assessment Risks and strengthening accuracy Reports Cost in sector The banker, where he seeks this Search to investigation group from Goals Scientific And the process, The most prominent of them what It comes:

1. Determining concept technique Costs on basis Mixing, and statement Its components And its foundations Theory And the process.
2. Analysis bezel capacity This is amazing Technique on to improve accuracy Calculation Costs in Institutions Banking, comparison By methods Traditional.
3. Explanation role technique Costs on basis Mixing in assessment Risks Banking, Especially Risks operational And finance.
4. Evaluation reality system Costs Applied currently in bank Rashid, Diagnosis points power and weakness In it.
5. Statement effect application Technique on quality Reports Accounting Information the introduction For management, and its role in to support Taking The decision.
6. Presentation Recommendations practical For the possibility adoption This is amazing Technique in bank Rashid, and the possibility Generalizing it on rest banks Iraqi.

Research hypotheses :

It is based this Search on group from hypotheses President And the branch that Seeks to Test it On the ground, It is as It comes :

Hypothesis main :

There is effect With indication Statistics For application technique Costs on basis Mixing in to improve assessment Risks Accuracy Reports Cost in bank Al-Rashid .

hypotheses Sub-branch :

1. There are relationship The indication Statistics between application technique Costs on basis Mixing and improving distribution Costs on Activities Banking Accurately.
2. Contributes application technique Costs on basis Mixing in Discovery on Costs not visible and risks latent in Operations Banking .
3. Leads Use technique Costs on basis Mixing to Strengthening accuracy reliability Information Incoming in Reports Accounting And finance .
4. There are relationship Positive between Approval Technique New in bank Rashid And raised efficiency Taking decision I have Administration The highest .

Research population and sample:

It consists community Search from banks Government Iraqi In a way general, where include This is amazing banks all Institutions Finance that Track sector Government in Iraq, Which It works in environment Similar from where organization Financial and the administrator . As for sample Search Lost It was completed to choose bank Rashid As a sample study Applied For this The search was completed . to choose bank Rashid Due to Because from banks Government The large in Iraq, Because He faces Challenges Similar For banks The other in sector Government from where The need to to improve Organized Costs and assessment Risks . [These risks are being addressed .] collection Data Private Sample Search from Reports Finance and accounting Private At the bank, where It is analysis How to application Technologies Costs on basis Mixing and extent impact that in Reports Cost and assessment Risks .

Research Methodology:

Research depend this Search on Curriculum Descriptive Analytical, He is Methodology It fits with nature Search that It aims to study Analysis reality application technique Costs on basis Mixing in bank Al-Rashid . And he It was completed Use this Curriculum Study relationship between application This is amazing Technique and improving assessment Risks Accuracy Reports Cost in The bank . It was completed. collection Data from Reports Finance and accounting Available in bank Rashid, Which Cover several periods Time before And after application technique Costs on basis The blending was completed . analysis This is amazing Data Using tools Analysis Financial And the accountant The occasion, like Analysis Comparative and analysis statistician, To assess impact application technique (MBC) on accuracy Costs and assessment The risks . Also It was completed Use Analysis Quantitative For data Finance that It was completed Collected it from Reports Accounting For the bank, Analysis Indicators Finance like Cost The real per practical Banking, comparison with Methods traditional Previous .

Previous studies and the contribution of the current research:

This section will discuss previous studies related to the current research topic, in addition to explaining the contribution of the current research and how it differs from previous studies.

Previous Studies:

Previous studies relevant to the current research topic can be illustrated as follows:

1. Study (Rebecca, 2020): Focused This is amazing the study on Use Costs on basis Mixing in Institutions Finance For distribution Costs In a way most accurate between Activities The different ones, with to merge Costs Fixed And the variable . And I found it the study that This is amazing Technique Hassan from accuracy Reports Finance And provided For banks information minute on Costs The real that It is related With all activity, Which led to reduction Risks operational and costs not Expected .
2. Study (Tame, 2021): It dealt with This is amazing the study effect Costs on basis Mixing in analysis Risks Banking, And showed that This is amazing Technique Help in to merge Types different from Costs (such as Costs Fixed and variable) to determine Activities that consume Resources In a way not Proportional . As Helped technique Costs on basis Mixing in assessment Risks In a way more accuracy, Which allowed For banks By taking decisions strategy To reduce Risks and improving Performance Financial .
3. Study (Merton, 2023): Confirmed This is amazing the study importance Costs on basis Mixing in to improve effectiveness Reports Cost Analysis Risks in Banks . And Showed Results that banks that Used Costs on basis Mixing It was more capacity on to set Costs not Live Analysis Risks Related In it, Which allowed it has By presenting Reports Accounting most accurate and more Transparency .
4. Study (Nelson, 2023): Study I ate technique Costs on basis Mixing in banks Governmental, where It was completed to merge Costs Fixed and variable via application mix from Models Accounting . And it showed results Search that application This is amazing Technique led to to improve Reports Accounting and investigation accuracy greater in account Costs Related In activities Banking . As well. Helped Technique in assessment Risks Thanks ability on to set Activities The Cost High Which form danger on Profitability .
5. A study (Bushfire, 2024): addressed This is amazing the study application technique Costs on basis Mixing in sector The banker, And focused on to improve Reports Cost via to merge Costs Fixed with Costs The variable . And it showed the study that application Costs on basis Mixing in banks led to to provide information more accuracy around Cost Activities The different ones, Which Help banks in assessment Risks In a way Better . As well . that This is amazing Technique Contributed in to provide information minute on Activities that consume Resources more from Expected, Therefore reduction losses The possible one .
6. Study (Hopfield, 2024): It dealt with This is amazing the study Use technique Costs on basis Mixed - based costing in Institutions Finance And banking . And it has Showed the study that This is amazing Technique pool between Methods traditional Modern To determine Costs In a way more accuracy, where It was completed to merge Costs Fixed and variable In a way more In detail . And I found the study that Costs on basis Mixing Help in to improve accuracy Reports Cost and

reduce Mistakes in Allocation Costs on Activities The different ones, Which leads to assessment more accuracy For risks .

The contribution of the current research and how it differs from previous studies:

It is contribution Search present in study Mixing Based Costing (MBC) from during Applying it in banks Government Iraqi, with the focus on bank Rashid As an example My application . Where It aims this Search to analysis impact This is amazing Technique on to improve accuracy Reports Cost and assessment Risks in environment Banking Local, in context specific It is in sector Banker Government in Iraq . Therefore, for Search present Enhances from to understand Applications The process For this Technique in context banks Iraqi that Witnesses Challenges especially in area Administration Finance And accounting . The extent can be demonstrated His difference on Studies The previous example is as follows :

1. Focus Geographical : Most Studies Previous I ate technique Costs on basis Mixing in sector Banker In a way general or in Institutions Finance Global, while Focuses Search present on banks Government Iraqi, Especially bank Rashid, Which He gives it value Applied in environment Economic and administrative They differ on Systems Finance Western or banks Government in countries Other . Since that banks Iraqi Faces Challenges different in Fields like Stability Financial and administration Risks in shadow circumstances Economic Private In Iraq .
2. Application on banks Governmental : In when that Studies Previous may Focused on banks Commercial or Institutions Finance International, for Search present He deals with banks Government that mostly what be Included With requirements and frames Organizational Different . So for Use technique Costs on basis Mixing in banks Government in Iraq He adds Perspective New Reflects impact This is amazing Technique in environment Organizational especially .
3. The environment Economic And the political situation differs . the environment Economic in Iraq on that in countries The other that I took it Studies Previous . Iraq He suffers from Challenges Economic like fluctuations in Prices Oil, Inflation, and crises Finance that Affect In a way direct on Performance Financial For banks Governmental . Therefore . for this Search Seeks to study how maybe For technique Costs on basis Mixing that Help banks Iraqi in analysis and assessment Risks accurately greater in this Context private .
4. Analysis Applied : Most Studies Previous I ate analysis Data General or Used Methods theory, while It deals Search present study Applied Field directly in bank Rashid . This the study Availability Data practical Live from during study Applied in environment Banking True, Which Enhances Understanding practical For technologies Accounting and its applications in Institutions Finance .
5. Scope Data : In when that Many from Studies Previous Used Methodologies analytical Statistics or It depends on Models Finance traditional, for Search present He depends In a way major on Data Actual and reports Finance Private Bank Rashid . This Includes analysis Reports Cost and study assessment Risks building

on The app practical For technique Costs on basis Mixing in this Bank Governmental.

Building on what progress, contribution Search present It is in presentation analysis applied practical For technique Costs on basis Mixing in banks Government Iraqi, It differs on Studies Previous in the focus geographer and the environment Economic Private and methodology Applied, Which Enhances from Our understanding For this Technique in context sector Banker Iraqi, And contributes in to improve accuracy Reports Finance and assessment Risks in banks Government Iraqi .

Part Two: The Theoretical Aspect of the Research

2-1- Mixing Based Costing (MBC) Technique: Concept, Importance, and Objectives :

Mixing Based Costing (MBC) it a system accountant advanced It aims to merge Costs Fixed and Costs variable together from Okay Allocation Costs In a way precise on Activities or Operations different in The institution depends . this order on to set Costs Activities building on size Production or Activity, Which Allows distribution Costs In a way most accurate and more accuracy from Roads traditional that It depends on Allocation Costs In a way unified or Simplification (Davis, 2023: 87) . In order traditional, may It is ignorance some the details Related How to consumption Resources via Activities The different ones, Which leads to Allocation not precise For costs . While technique MBC Allow By merging Types different from Costs In a way more In detail, Which Enhances accuracy Reports Cost And grants The Foundation capacity greater on analysis Risks (Jordan, 2022: 106) .

It is importance Mixing Based Costing (MBC) in Her role bio in to improve accuracy Reports Accounting and analysis Costs, and assessment Risks in Institutions in sector Financial And the banker . From during to merge Costs Fixed And variable, It is to set Costs Activities In a way more In detail Which Allow By presenting Reports minute around Cost all activity from Activities The different ones (Wilson, 2021: 76) . Also Help This is amazing Technique in analysis Risks Related In terms of costs, Which maybe banks and institutions from Taking decisions strategy Built on Data minute Help in reduction Risks Operational . On Way For example, in environment Banking where Faces Challenges in Allocation Resources Analysis Data Finance In a way precise, Help This is amazing Technique in investigation accuracy greater in Reports Costs and reduce Decisions not The studied (Adams, 2023: 134) .

the goal Main from application Mixing Based Costing (MBC) he investigation Allocation precise For costs between Activities different in The institution, whether It was This is amazing Activities Related In production or Services Introduction (Williams , 2022: 97) . The MBC technique It aims also to to improve to understand Patterns consumption Resources, Which Enhances from capacity Institutions on to set Activities that consume resources more from Expected or Activities that may be not Effective . From during to improve Reports Accounting become The Foundation Capable on assessment Risks In a way precise Analysis Activities The Costs High Which may Affect negatively on Profitability . As well . Contributes this order in to improve decision Financial from during

Allocation Costs In a way It aligns with consumption Resources Actual, Which Enhances administration Cost And improve from Efficiency operational For the institution (Smith, 2022: 64) .

2-2- Steps Application of Mixing Based Costing (MBC) Technique :

It is Mixing Based Costing (MBC) from Tools Accounting Advanced that It aims to improve Allocation Costs Analysis Risks in Institutions (Paul , 2023: 70) . For application This is amazing Technique In a way effective, He should following group from Steps methodology that Include Get on results minute And reliable . Meanwhile Next Steps Basic For application MBC :

1. Determining Activities and operations the Connection: First step in application (MBC) is to set Activities or Operations that It will be Monitoring it Analysis Its costs. It requires that evaluation all Activities Included in The process, whether It was Related In production or presentation The service includes that Activities that consume Costs In a way big, like Production, Marketing, or Administration, So that maybe Allocation Costs building on consumption Resources actual in all activity (Michael , 2022: 104).
2. Collection Data Finance Related Costs: After to set Activities Requires application (MBC) Collection Data Finance minute Private Costs Fixed and variable Related With all This is an activity . Requires review Records Finance Current, like Accounts Expenses And the invoices, As well as Accounts Wages To determine Costs all activity In a way Individual (Ford, 2024: 144) .
3. Classification Costs to Fixed And variable: it is in This is amazing Step classification Costs to Fixed and Variable . Costs Fixed it that no Change with size Activity, like Wages Fixed or Rent, while Costs variable Change with level Activity, like Cost Materials raw or electricity Used (Lane, 2022: 113) .
4. Integration Costs Fixed And the variable: in This is amazing The stage, It is to merge Costs Fixed and variable per Activity . Allows this Integration Get on a report Cost comprehensive Reflects all Costs Related With all practical or Service . It is provided . to set how maybe Allocation Costs variable And the constant In a way It aligns with Activity actual that It is Implementation (Dennis, 2023: 56) .
5. Allocation Costs on Activities: In This is amazing The step, It is Allocation Costs per activity building on Use Resources . It is considered Allocation Costs an order adult Importance because all activity consume quantities varying All costs Fixed Variable costs. It must Allocation This is amazing Costs In a way fair And precise For activities Targeted building on Standards like size Activity or number Transactions (Thomson , 2021: 61) .
6. Calculation Costs Total per Activity: Once Allocation Costs, He should collection all Costs Fixed and variable allocated per activity To obtain on Cost Total For this The activity is taking place. to gather all Costs Related actively specific and its analysis In a way separate To obtain on image clear on Cost all practical (Johnson , 2024: 112) .

7. Analysis Costs And the risks: This is amazing Step Basic in application MBC , where It is analysis Costs that It was completed Assigning it in Stage Previous . Objective he to set Activities that form risks Finance or causes in Costs not Justified. Helpful. Analysis in to set Activities that consume resources In a way not proportional or that may Leads to decrease Profitability because of more Costs (Hayes, 2021: 54) .
8. Use Results To take decisions Strategy: From during analysis Costs And risks, maybe Taking decisions strategy To improve Allocation Resources and reduce Costs not Essential . Includes This is amazing Decisions re distribution Resources on Activities The most effectiveness or to improve Operations To reduce Costs High (David, 2021: 92) .
9. Monitoring Performance and improving System: After application (MBC) , from Essential tracking performance order In a way periodic To ensure that it He works as he Expected . It is . from during This is amazing Stage monitoring analysis Costs And make sure from that Reports Finance no Still Minute . It must . to update order regularly To keep up Changes in Costs Activities or Changes in the environment Economic or market (Collins , 2023: 103) .

2-3- The role of Mixing Based Costing (MBC) Technique in the assessment Risks :

It is Mixing Based Costing (MBC) from Tools Accounting Advanced that Help Institutions on to improve accuracy Allocation Costs Analysis Risks In a way more Effectiveness depends this order on to merge Costs Fixed and variable To present image minute on Costs Actual Related In activities different inside The institution . It operates . this Integration on Strengthening capacity The Foundation on to set Risks potential and development Strategies To limit From it . And in it Next to explain For the role technique MBC in assessment Risks :

1. Analysis Costs Related With all Activity: One Roles Main For technique Costs on basis Mixing he ability on analysis Costs Related With all activity on Sharpness . From during to divide Costs to Fixed And variable, It is Allocation Costs In a way most accurate per activity or practical inside The institution . This . Allocation Allow By specifying Activities that consume resources more from Expected, Which Allows For the institution to set Risks Finance potential Related With this Activities . On Way For example, if It was there Activities The Costs Fixed High But Contributes In a way little in Revenues, Lost form This is amazing Activities risks on Profitability (Anderson, 2021: 93) .
2. reduction Costs not Expected: Assistance technique (MBC) in reduction Costs not Expected he One Factors Basic in assessment Risks . From during Allocation Costs In a way More precise, maybe discovery Activities that may Leads to more not Justified in Costs, like Costs Materials raw or Costs Operations not Effective . Helps . this Analysis Institutions in Prediction At costs not Expected or not Justified, Therefore maybe Taking decisions strategy To reduce or cancellation This is amazing Activities The Cost High (Brown, 2022: 58) .

3. Analysis risks Investments: Technique Costs on basis Mixing Used also in evaluation risks Investments in Projects The different ones . From during to set Costs Fixed and variable Related Through investments, maybe For the institution that It does By specifying Projects that may to bear risks Finance Large . On Way For example, maybe analysis Cost Fixed Related project specific like salaries employees or Costs Rent, with Cost variable that It relates With fluctuations The market helps . this Analysis Institutions in Taking decisions Well-thought-out about any Projects He should Continue In it And which He should Avoid it building on Costs Expected and risks Accompanying it has (Christopher, 2020: 132) .
4. Improvement ability on Prediction With risks: from during Collection between Costs Fixed And variable, He is able system (MBC) from to improve capacity The Foundation on Prediction At risk Finance Future . On Way For example, if He was Activity The appointed He depends In a way big on Costs Variable, like Costs Materials raw that Affected With fluctuations Prices in The market, for technique MBC He managed The Foundation from evaluation impact This is amazing fluctuations on Cost The college . Therefore, Availability The Foundation itself from during This is amazing Technique tool To expect any Changes Surprise in market or Costs Production (Evans, 2024: 46) .
5. Allocation Resources In a way more Effectiveness: Helps technique (MBC) in Allocation Resources In a way more effectiveness via analysis Risks Related With all Activity . From during to set Activities that consume more from Expected or that causes in more Costs, maybe re Allocation Resources about Activities The most productivity And efficiency . This Contributes in Limit from Risks Related Distribution Resources In a way not balanced And strengthens ability on to improve Performance . It is possible . that Helps that in reduction Costs public and increase efficiency the job, Which Reduces from Risks operational And finance (Jason , 2021: 147) .
6. Providing information minute For review Finance: contributes technique (MBC) in to improve Transparency in Reports Finance, Which Helps Reviewers and investors on evaluation Risks In a way Better than during Allocation Costs In a way precise And realistic per activity, Availability This is amazing Technique Data minute maybe Using it from before Parties The concerned To analyze Risks Finance In a way Comprehensive . This Allow By investigation Balance between Risks and returns and taking decisions strategy more Enlightenment, whether on Level Executive or investment (Miller , 2020: 75) .

In the end, maybe Saying that technique Costs on basis The blend (MBC) plays role adult Importance in assessment Risks inside Institutions Finance And banking . From during to set Activities that to bear Costs High Analysis Costs Fixed And variable, Help This is amazing Technique in reduction Risks potential and improving accuracy Reports Cost . Plus to that, Availability tool strong For institutions To improve Allocation Resources and taking decisions strategy more effectiveness .

2-4- The role of technique Costs on basis Blending (MBC) in improvement accuracy Reports Cost :

Mixing Based Costing (MBC) It is from Tools Accounting Advanced that Integrate between Methods traditional and methods Modern in to set and allocation Costs . These Technique Help Institutions in presentation Reports Finance minute, Which Contributes in to improve Performance Financial And the ability on Taking decisions strategy. In this Context, He plays role (MBC) in to improve accuracy Reports Cost role pivotal from during several Aspects, Which It will be Eat it on Grammar the next :

1. to improve Allocation Costs between Activities Different: One Most important Roles that Play it technique (MBC) in to improve accuracy Reports Cost he Allocation Costs In a way precise between Activities Different . Using This is amazing Technique , maybe For institutions Allocation Costs Fixed and variable According to For consumption Resources actual per This is an activity . Grants The Foundation image clear And minute on Costs Related With all practical, whether It was It relates In production or Marketing or Administration . From during Allocation Costs In a way more In detail, become Reports Cost more accuracy And it reflects the situation Financial actual For the institution (Newton , 2021: 76) .
2. To merge Costs Fixed And the variable: technique (MBC) pool between Costs Fixed and variable In a way methodology To improve Allocation Costs in Institutions . In Methods traditional, may It is Dealing with Costs Fixed and variable In a way separate, Which leads to Reports not minute or may It is required attic Allocation Costs not fair between Activities . However, from during to merge Costs Fixed with Costs variable, Allows MBC For the institution presentation a report Cost comprehensive Reflects reality Financial In a way more accuracy, And strengthens from inclusiveness Information Finance the introduction For beneficiaries (Steven, 2020: 121) .
3. Reduction Mistakes in Reports Finance: Reports Cost that It is Preparing it Using (MBC) be more accuracy comparison By methods traditional, where that This is amazing Technique focus on Allocation Costs building on Data Actual Instead from Assumptions . And the result . Therefore, become Reports Finance more Reliability, where It is to set Costs Activities In a way precise building on consumption Resources The actual . Contributes this in Limit from Mistakes potential that may to speak because of Allocation not flour For costs, Which makes The Foundation more transparency in Its reports Finance (Michael , 2022: 114) .
4. To improve Taking Decisions Finance: Allows technique (MBC) For institutions to understand better For distribution Costs between Activities The different ones, He is what Enhances ability on Taking decisions Finance Well-considered . So when You can The Foundation from Allocation Costs In a way precise per activity, It can to set Activities The most efficiency or The most Cost of building on This is amazing Data, maybe For the institution Taking decisions strategy To reduce Costs not Necessary or re Allocation Resources In what It fits with needs Activities The

- most Productivity . Contributes this in to improve effectiveness administration Costs Therefore Strengthening accuracy Reports Finance (Henry, 2022: 91) .
5. Strengthening Transparency in Reports Finance: Depends accuracy Reports Finance on to provide information Comprehensive And clear on Costs Related With all Activity . From during to merge Costs Fixed and variable in a report one, Contributes technique MBC in Strengthening Transparency in Reports Finance, Which Allows For beneficiaries from The report (such as Reviewers or Investors (to obtain) on image minute and realistic on situation The Foundation Financial . This . Allow By taking decisions Built on Data minute And reduces from Doubts that may It arises because of Reports not clear or not transparent (Charles, 2024: 86) .
 6. Improvement ability on Prediction Costs Future: From during to merge Costs Fixed with Costs variable in model one, Help technique MBC Institutions on Prediction In a way more accuracy Costs Future costs Fixed that no Change with level Production or Activity maybe Determine it accurately, while Costs variable adapt with Changes market or Changes Production . From during to merge These two The two elements, becomes It is possible appreciation Costs Future In a way more accuracy, Which Enhances from capacity The Foundation on Planning Financial Future (Parker, 2021: 77) .
 7. Reduction Costs Administrative not Essential: From during to improve Allocation Costs and reduce Mistakes in Allocate it, Contributes technique (MBC) in reduction Costs Administrative not Essential . Where that Reports The most accuracy He managed Administration from identification on Activities that You need to to improve or reduction Resources allocated For her . Building on This is amazing Information may be Taking steps To reduce Costs not Necessary and improving Efficiency operational (Bennett , 2020: 61) .

Building on what Previously, maybe Saying that Mixing Based Costing (MBC) Play role vitally in to improve accuracy Reports Cost inside Institutions . From during Allocation Costs In a way More precise, to merge Costs Fixed And variable, and reduce Mistakes, become This is amazing Technique tool strong Enhance from capacity The Foundation on Taking decisions Finance Well-thought-out and built on Data Minute . As Contributes This is amazing Technique in to improve Transparency and reduce Costs Administrative not Necessary, Which leads in the end to to improve Performance Financial Year For the institution .

Third Part: The applied aspect of the research

3-1- An introduction to the research sample (Al-Rasheed Bank) :

It consists of sample Search in this the study from bank Rashid, He is one from banks Government Iraqi Home . Established bank Rashid in Iraq To be from between Most prominent Institutions Finance that progress Services Banking Various include Deposit, Loans, Transfers Finance, and others from Services that Contributes in to support Economy National and to meet needs Individuals And companies . It enjoys bank Rashid

With a network wide from Branches widespread in various areas Iraqi, Which Enhances from turn in finance Activities Economic Presentation Services Finance Diverse For customers . It is considered Bank Part from sector Banker Government that Subject For supervision and organization from before Bank Central Iraqi, And aims to investigation Goals strategy on level The state, like to provide Loans Supported For individuals and companies The small And the average, to side Her role in to implement Politics Cash Nationalism . It is considered This is amazing Sample A model Important Study application Technologies Costs Modern For example, " costs on basis The blend (MBC) in Institutions Finance Governmental, where He provides bank Rashid environment suitability For application This is amazing Technologies To improve accuracy Reports Cost Analysis Risks that may Faces Bank in shadow Challenges Economic Finance that It witnesses Iraq . It was done. to choose bank Rashid As a sample For research Due to Because of its size The big one in market Banker Iraqi And his role pivotal in presentation Services Finance . Also that The Foundation Availability Data Finance Comprehensive maybe Using it in study bezel impact application technique Costs on basis Mixing in to improve efficiency Allocation Resources Analysis Costs And the risks .

3-2 Application The model Accountant Proposal Approved on technique Costs on basis The blending (MBC) at Al-Rasheed Bank for the year 2024 :

The following are the steps application The model Accountant Proposal Approved on technique Costs on basis The blending (MBC) in Al-Rasheed Bank , the research sample for the year 2024, according to the nine theoretical steps, with numbering and naming of the tables and a detailed explanation before and after each table :

First: Identifying the relevant activities and processes : Initially, the main activities within Al-Rasheed Bank that form the operational basis of banking services were identified. This includes activities that consume significant resources and require precise cost allocation . These activities can be explained as follows: Main in bank Rashid For the year 2024 , through the following:

Table (1): Main activities of Al-Rasheed Bank for the year 2024

Activity	Activity description
Granting loans	Processing loan applications and following up on collections
Money transfers	Executing internal and external transfers
Current and savings accounts	Account opening and deposit services
Customer Service and Administrative Support	Technical support, complaints, inquiries

These activities were chosen because they represent the processes that consume the largest proportion of human and technical resources in the bank , and they are grants Loans, transfers Finance, Accounts The current And saving, service Customers and support The administrator.

Second: Collection of financial data related to costs : Financial data was collected from the 2024 accounts at Al-Rasheed Bank, including the total fixed and variable costs and the total number of transactions . clarification Data Costs public in bank Rashid For the year 2024 during The following :

Table (2): General Cost Data at Al-Rasheed Bank for the Year 2024

Details	The amount (IQD)
Fixed costs	1200000000
Variable costs	800000000
Total costs	2000000000
Total number of transactions	400,000

This data shows the basis upon which the allocation of costs to different activities will be built . bank Rashid For the year 2024 , these are the costs Fixed costs Variable and total Costs and number Transactions The college.

Third: Classifying costs into fixed and variable : Costs are classified according to their operational nature. Fixed costs do not change with the volume of activity, while variable costs change proportionally with the volume of operations . It should be noted that a separate table is not provided for this step because it is integrated into subsequent tables for ease of tracking; however, this has been taken into consideration. Fixed costs include salaries, rent, security systems , and variable costs include transfer fees, paper consumption , printing, and energy .

Fourth: Combining fixed and variable costs by activity : Costs were distributed across the four activities based on the rate of resource consumption and the number of transactions for each activity . clarification distribution Costs Fixed and variable on Activities in bank Rashid For the year 2024 during The following :

Table (3): Distribution of fixed and variable costs across activities in bank Rashid For the year 2024

Activity	Distribution ratio	Fixed costs (IQD)	Variable costs (IQD)
Granting loans	30%	360000000	240000000
Money transfers	25%	300000000	200000000
Current accounts	20%	240000000	160000000
Customer Service	25%	300000000	200000000
Total	100%	1200000000	800000000

The table shows that "granting loans" accounts for the largest proportion of costs, indicating the intensity of procedures and high operational risks .

Fifth: Cost allocation to activities : The cost for each activity was allocated based on the number of actual transactions for each activity . clarification Costs allocated per activity according to number Transactions in bank Rashid For the year 2024 during The following :

Table (4): Costs allocated to each activity according to the number of transactions in bank Rashid For the year 2024

Activity	Number of transactions	Total allocated cost (IQD)
Granting loans	90000	600000000
Money transfers	100000	500000000
Current accounts	110000	400000000
Customer Service	100000	500000000

The table shows that the cost of lending activity is the highest, even though the number of transactions is relatively low, indicating a high cost per transaction in this activity . The cost of granting loans reached... Loans and costs Transfers Finance and cost the accounts The current and cost service Customers (600000000), (500000000), (400000000), (500000000) dinars respectively.

Sixth: Calculating the total costs for each activity : The cost per transaction for each activity was calculated by dividing the total cost by the number of transactions . clarification Cost The transaction One According to Activity in bank Rashid For the year 2024 during The following :

Table (5): Cost per transaction by activity in bank Rashid For the year 2024

Activity	Total cost (IQD)	Cost per transaction (IQD)
Granting loans	600000000	6666
Money transfers	500000000	5000
Current accounts	400000000	3636
Customer Service	500000000	5000

Loan activity is the most expensive per transaction, which supports the trend towards improving efficiency . The activities were related to both grants and loans. Loans, transfers Finance, Accounts Ongoing service Customers of Al-Rasheed Bank during the year 2024.

Seventh: Cost and risk analysis : Through analyzing the differences between activities, sources of risk were identified , namely the high cost of loans, which indicates credit and procedural risks, and the fact that we equate the cost between transfers and customer service, despite the difference in the nature of the return, calls for review .

Eighth: Using the results to make strategic decisions : Based on the previous analysis, a set of actions was proposed , namely digitizing loan services to reduce costs , reducing resources allocated to customer service through electronic channels , and switching to electronic applications .

Ninth: Performance Monitoring and System Improvement : It is suggested that an internal committee be established to evaluate performance every quarter, and submit a periodic report to senior management with key performance indicators. (KPIs) .

3-3 assessment Risks Using technique Costs on basis The blend (MBC) in bank Rashid For the year 2024 :

Risk assessment is one of the central objectives of applying blended costing technique . (MBC) In the banking sector, this technique offers precise cost tracking capabilities and allows for analysis of the relationship between resources consumed and returns generated. By implementing this technique at Al-Rasheed Bank, a deeper understanding can be gained of activities that pose a threat to profitability and operational efficiency .

First: Linking costs to risks : By integrating and precisely allocating fixed and variable costs across the four core activities (loan granting, transfers, accounts, and customer service), a significant variation in the cost per transaction between these activities was observed . clarification Cost The transaction One According to Activity in bank Rashid For the year 2024 during The following :

Table (6): Cost per transaction by activity in bank Rashid For the year 2024

Activity	Number of transactions	Total Cost (IQD)	Transaction cost (IQD)
Granting loans	90000	600000000	6666
Money transfers	10,000	500000000	5000
Current accounts	110000	400000000	3636
Customer Service	100,000	500000000	5000

The table above shows that lending activity is the most expensive, reflecting the presence of operational and financial risks, such as The high cost of verifying customer eligibility and guarantees , the costs of legal follow-up and collection , and the possibility of customer default and its impact on indirect costs .

Second: Analysis of high-risk activities : These include granting loans, which represents a significant credit risk as it is the highest in terms of transaction cost . It indicates the possibility of inefficient processes in credit studies or implementation , as well as customer service . Despite the lack of direct returns, it drains a large percentage of resources (25% of costs) . This indicates operational risks resulting from poor efficiency or the need to improve service automation .

Third: Risk indicators detected using (MBC) technique : can clarification Indicators Risks Discovered Using MBC technique in bank Rashid For the year 2024 during The following:

Table (7): Indicators Risks Discovered Using technique (MBC) at Al-Rasheed Bank for the year 2024

Index	Description	Affected activity	Recommendation
High average transaction cost	The transaction cost exceeds 6000 .dinars	Granting loans	Improving the efficiency of procedures and

Cost-benefit imbalance	An activity without direct revenue accounts for 25% of the .costs	Customer Service	digital transformation Automating services and reducing the workforce
Costs are concentrated in one .activity	30% of the costs for a single activity only	Granting loans	Product diversification and streamlining procedures
Cost convergence between activities of different value	Transfers and customer service are equally .expensive	A2 and A4	Review of resource allocation

Therefore, improvement is recommended. efficiency procedures and transformation Digital and automation Services and reduce forces Working woman, and diversification Products and simplification Procedures and review distribution Resources.

Fourth: The role MBC technique In risk assessment : MBC technique provides Seeing an accurate quantitative view of the bank's activities, and enabling management to discover costly activities with no clear return . Measuring financial and operational risks by linking costs to performance . And support making strategic decisions based on data, not estimates .

Fifth: Proposed actions based on risk assessment : clarification procedures Proposed building on assessment Risks in bank Rashid For the year 2024 during The following :
 Table (8): Procedures Proposed building on assessment risks in bank Rashid For the year 2024

Field	Procedure
Granting loans	Simplifying evaluation procedures, transitioning to automated evaluation
Customer Service	Reduce the workforce, activate the automated response system .and the mobile application
Transfers	Linking the system to electronic gates to reduce employee intervention
Performance monitoring	Preparing quarterly cost-versus-output reports for each activity

Therefore, it should be simplified procedures Evaluation, Transformation to Evaluation Automated and reduced forces The worker, activation Reply Automated and application Phone and connection order With gates electronic To reduce to intervene Staff and preparation Reports Quarterly Costs In exchange Output per activity

By applying technique (MBC) At Al-Rasheed Bank, high-cost activities and their correlation with operational and financial risks were identified with high precision. This

application contributed to providing an analytical perspective for restructuring resources and improving efficiency, while supporting management in risk assessment .

3-4 to improve accuracy Reports Cost using technique Costs on basis The blend (MBC) in bank Rashid For the year 2024 :

Accurate cost reports are a vital tool for banks in supporting decision-making, determining profitability, and analyzing financial and operational performance. The application of blended costing (MBC) technique at Al-Rasheed Bank in 2024 led to a significant improvement in the accuracy of cost reports, thanks to its ability to integrate fixed and variable costs and accurately allocate them to different activities .

First: The importance of accurate cost reports in the banking sector : Bank management relies heavily on cost reports to determine The efficiency of departments and activities , and the profit margin for each service . And the extent of resource utilization and investment direction within branches and products . However, relying on traditional methods of allocating costs often produces inaccurate reports, as the allocation is unfair to the various activities .

Second: The role of MBC technique Improving reporting within Al-Rasheed Bank : This is done through the following:

1- Accurate allocation of direct and indirect costs : (MBC) technique It allowed for the separation of costs into fixed and variable categories, and then their allocation according to the actual consumption of each activity. This allocation was achieved by tracking the actual resources consumed in each activity, such as loans, accounts, or transfers . clarification comparison between accuracy Costs in order traditional And MBC technique in bank Rashid For the year 2024 during The following :

Table (9): Comparison between cost accuracy in the traditional system and the technique (MBC) in bank Rashid For the year 2024

Activity	Cost according to the traditional system (IQD)	Cost according to MBC (IQD)	The difference	Accuracy(%)
Granting loans	550000000	600000000	+50000000	Less accurate in the traditional system
Transfers	600000000	500000000	-100000000	Improved accuracy by 16.7 %
Current accounts	450000000	400000000	-50000000	Improved accuracy by 11.1 %
Customer Service	400000000	500000000	+100000000	Showing hidden costs

It appears Table that order traditional to fail in Monitoring Costs The truth is, like in service Customers that It appeared less Cost, But it According to (MBC) technique consumes resources higher Which He shows it order traditional, what makes Report not precise without MBC .

2- Improved performance tracking and financial forecasting : Using MBC has led to the creation of more transparent reports that show The actual cost per service unit and activities that exceed their budgets , as well as activities with unbalanced financial performance , can be considered . clarification middle Cost Unity per activity According to MBC technique in bank Rashid For the year 2024 during The following :

Table (10): Average unit cost per activity according to (MBC) technique in bank Rashid For the year 2024

Activity	Number of transactions	Total costs	Average cost per unit
Loans	90000	600000000	6666
Transfers	100,000	500000000	5000
the accounts	110000	400000000	3636
Customer Service	100,000	500000000	5000

This is amazing Data He managed Administration from knowledge Cost all service exactly, and determining that It was Pricing Current Cover Cost or no, Which Enhances efficiency Pricing Profitability Services .

Third: Impact MBC technique Regarding financial decision-making : After improving the accuracy of cost reports, the bank was able to Redirecting resources towards highly efficient activities And reducing waste in high-cost, low-return departments Developing banking products at reasonable prices that cover costs and achieve a profit margin .

MBC technique has proven At Al-Rasheed Bank, the ability to improve the accuracy of cost reporting is achieved by providing an objective and realistic allocation of costs across activities. This has led to more accurate financial reports and well-informed strategic decisions based on real data rather than traditional assumptions .

3-5- Testing the research hypotheses:

The research hypotheses regarding the application of Mixed Costing (MBC) at Al-Rasheed Bank in 2024 were tested using a range of appropriate statistical tools. This test aimed to measure the impact of the application on risk assessment and the accuracy of cost reporting at the bank. These hypotheses were organized into a main hypothesis and four sub-hypotheses .

The following is a detailed explanation of the testing process for each hypothesis, along with the attached tables :

1- **Test Hypothesis Main :** This hypothesis states the following: " There is a statistically significant effect of applying blended costing technique on improving risk assessment and the accuracy of cost reports at Al-Rasheed Bank ." A t- test was used to test the main hypothesis between pre- and post-application data. (MBC) The following table displays the results for the p-value and impact index . clarification a test Hypothesis Main from during The following :

Table (11): Testing the main hypothesis

Variables	p- value	Impact Index
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Risk assessment and cost reporting accuracy	0.003	0.67
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It was completed a test Hypothesis President To find out what if He was there impact With indication Statistics For application MBC technique in to improve assessment Risks Accuracy Reports Cost . The results showed that the value (p-value) It was less than 0.05 (0.003), which means that there is a statistically significant effect . Based on the values obtained from the t- test , the main hypothesis is accepted that the application of (MBC) technique in the bank contributes significantly to improving risk assessment and the accuracy of cost reports .

2- Test Hypothesis The first sub-hypothesis states the following: “ There is a statistically significant relationship between the application of blended costing technique and the improvement of cost allocation across banking activities accurately .” Correlation testing was performed To analyze the relationship between applying MBC technique and improving the accuracy of cost allocation, the correlation coefficient and p-value are shown in the following table . clarification a test Hypothesis Sub The first of during The following :

Table (12): Testing the first sub-hypothesis

Variables	Correlation Coefficients (r)	p- value
Accuracy of cost allocation	0.82	0.001

The first sub-hypothesis was tested to measure the relationship between application (MBC) technique and the accuracy of cost allocation across banking activities . The results showed a strong positive relationship between the application of MBC and the accuracy of cost allocation . Based on the correlation coefficient (r = 0.82) and the p-value = 0.001 , the first sub-hypothesis is accepted, indicating that the application of the (MBC) technique has significantly contributed to improving the accuracy of cost allocation across banking activities .

3- Test Hypothesis The second sub-statement states the following: “ The application of blended costing technique contributes to uncovering the invisible costs and risks inherent in banking operations .” Iterative analysis was used to analyze data before and after application The MBC technique is used to determine its impact in uncovering hidden costs and underlying risks . It can clarification a test Hypothesis Sub The second of during The following :

Table (13): Testing the second sub-hypothesis

Variables	Number of invisible costs discovered	p- value
invisible costs and risks	15	0.004

The second sub-hypothesis was tested to see if the (MBC) technique contributed to revealing the invisible costs and underlying risks . The results showed that 15 invisible costs were revealed after the technique was applied . Based on the results obtained in the

table, the second sub-hypothesis is accepted that the application Blended costing (MBC) technique has helped to uncover hidden costs and risks inherent in banking operations .

4- Test Hypothesis Third sub-theme : This hypothesis states the following: “ The use of blended costing technique leads to enhanced accuracy and reliability of information contained in accounting and financial reports .” The linked sample test was used to compare the accuracy and reliability of accounting and financial reports before and after the application of blended costing (MBC) technique . clarification a test Hypothesis Sub The third of during The following :

Table (14): Testing the third sub-hypothesis

Variables	Before application	After application	p- value
Accuracy and reliability of financial reports	75%	92%	0.02

This hypothesis was tested to determine the effect of the MBC application on the accuracy and reliability of financial reports . The results showed that the accuracy of the reports increased from 75% to 92% after the technique was applied . Based on the linked sample test, the third sub-hypothesis was accepted, as the results showed that the MBC application effectively contributes to enhancing the accuracy and reliability of financial and accounting reports .

5- Test Hypothesis The fourth sub-theme : This hypothesis states the following: “ There is a positive relationship between the adoption of new technique in Al-Rasheed Bank and raising the efficiency of decision-making among senior management .” Regression analysis was used to test the relationship between the adoption of (MBC) technique . And the efficiency of decision-making . It is possible clarification a test Hypothesis Sub The fourth of during The following :

Table (15): Testing the fourth sub-hypothesis

Variables	p- value	Regression coefficient (β)
Decision-making efficiency in senior management	0.001	0.75

The fourth sub-hypothesis was tested to measure the impact of adopting the (MBC) technique on the efficiency of decision-making in senior management . The results showed that there is a strong positive relationship between technique adoption and decision-making efficiency, where the p-value was less than 0.05 . Based on the regression analysis, the fourth sub-hypothesis was accepted, indicating that the adoption of (MBC) technique at Al-Rasheed Bank contributed significantly to raising the efficiency of decision-making at the senior management level .

Based on hypothesis testing and the results obtained, it can be concluded that the application of blended costing (MBC) at Al-Rasheed Bank has significantly contributed to improving several aspects of accounting and administrative performance, including risk

assessment, cost reporting accuracy, and decision-making efficiency. All hypotheses were accepted based on the robust statistical results achieved .

Part Four: Discussion and Recommendations

4-1- Discussion:

The research results demonstrated that the MBC (Maximum Costing) technique proved effective in allocating fixed and variable financial resources to various banking activities. This contributed to reducing unjustified costs and enhanced the accuracy of cost calculations for each activity. The results also indicated that implementing the MBC technique improved the quality of cost reports, increasing their accuracy and transparency, and providing management with reliable information about activity performance and costs.

Furthermore, the results showed that implementing the MBC technique enhanced financial risk assessment. It helped identify activities that represent a financial burden or high risk, and clarified the sources of resource consumption, highlighting activities that were not apparent in traditional reports. This demonstrates support for strategic decision-making, as the MBC technique assisted management in reallocating resources, identifying the most efficient activities, and making strategic decisions based on financial data. The MBC technique also revealed that some activities consume more resources than their actual value, enabling management to adjust these activities and allocate resources more efficiently. In addition, the MBC technique proved its effectiveness in expanding the scope of resource utilization. Its application at Rashid Bank is a great technology for expansion and application in other banking institutions, with minor modifications, making it a promising technology at the banking sector level.

4-2- Recommendations:

The research recommends the following:

1. Expansion application technique (MBC) in rest Branches The bank recommends By applying technique Costs on basis Mixing in all Branches bank Rashid, when it has from effect positive in to improve Costs and assessment Risks .
2. Insertion technique (MBC) As a tool Basic within order Accountant For the bank, it should Approval technique (MBC) As part from order Accountant Official, with Allocation to divide private To analyze Costs on this basis, In what Guarantees continuity Its use and update His data .
3. Training Staff Finance on mechanisms application technique (MBC) , recommended Implementation Programs Training patrol For the staff Accounting in Bank To raise Their efficiency in collection Data, classification Costs, and its analysis according to principles technique (MBC) .
4. Use results technique (MBC) in decisions Pricing and development Products, must Benefit from accuracy Information resulting on technique (MBC) pricing Services Banking In a way fair and improving Offers Products the introduction For customers .

5. Strengthening integration between Sections Bank To provide Data Accurately, to ensure success application technique (MBC) , He should to improve Coordination between Departments (such as Finance, Resources Humanity, Production (to provide Data Integrated And minute around Costs .
6. Procedure studies evaluation patrol To develop Technique Locally, it is recommended By conducting Reviews patrol and improving continuous For technique (MBC) , with Consideration Changes market and risks New, what Helps in Preservation on accuracy Decisions Administrative And finance .

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