



Strategic Management Accounting Techniques and Their Role in Enhancing the Market Share of Private Banks Operating in Baghdad

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Abstract. This study aims to examine strategic management accounting practices and their influence on increasing the market share of private banks based in Baghdad. In order to achieve the objectives of the current research, the researcher followed the steps of the descriptive analytical method as an approach to the current research through a sample of workers in private banks amounting to (137), according to a set of variables. In order to collect the necessary data and information, a questionnaire was designed consisting of three parts, the first about demographic variables and the second. On strategic management accounting techniques and the third on market share. After applying the current research tool, the study reached the following results: 1-There is a high level of use and employment of strategic management accounting techniques in private banks operating in Baghdad?, 2- There is a good level of market share for private banks in Baghdad, 3-There is no effect of the two techniques (activity-based costing and target costing) in enhancing the market share of private banks in Baghdad.4- The use of benchmarking techniques has an impact on improving the market share of private banks operating in Baghdad.

Keywords: Activity-based costing technique, Target costing technique, Benchmarking technique

1. INTRODUCTION

Many previous studies, both Arab and foreign, have dealt with management accounting techniques, whether traditional or modern techniques called (strategic), but despite that, we note that the study of these techniques at the local level and on private banks in Iraq is rare or non-existent, depending on the researcher's knowledge, in addition to the scarcity. In addressing the role of these technologies in enhancing the market share of private banks in Baghdad. Therefore, the current research problem was adopted, which is summarized in the following question:

Do strategic management accounting methods play a role in increasing the market share of private banks functioning in Baghdad?

Second: The importance of research the importance of the current research is summarized in the following aspects:

The importance of private banks operating in Baghdad as they are an important and vital economic element for developing countries, including Iraq

1. The accounting trend is now moving towards using modern techniques, methods and methods in the field of accounting, and the techniques that were employed in the current study are among the latest contemporary and modern techniques (activity-based costing - target costs - benchmarking).

2. The vital value of the market share of private banks operating in Baghdad, given the intense competition that exists between these economic organizations in maintaining the bank's position and market value.
3. The possibility of coming up with a set of recommendations to the competent authorities in order to develop the accounting reality therein

Third: This study aims to uncover accounting strategies used in strategic management and investigate how they contribute to increasing the market share of private banks in Baghdad.

Fourth: Research Hypotheses: "At the significance level ($\alpha \leq 0.05$), there is no statistically significant impact of strategic management accounting techniques (activity-based costing, target costing, and benchmarking techniques) in increasing the market share of private banks in Baghdad."

Fifth: Limits of research the current research is limited to the following limits:

1. Spatial limit: private banks operating in Baghdad
2. Time limit: 2023-2024
3. Human limit: workers in private banks

The second axis: previous studies

First: Previous studies related to strategic management accounting techniques a study by Kebila (2010) entitled: "Evaluating the effectiveness of performance in service units using the benchmarking technique by applying it to a sample of Iraqi hotels."

"This study aimed primarily to evaluate the effectiveness of performance in service units using the benchmarking method, by applying the benchmarking method to for-profit service units in the Iraqi environment and demonstrating the impact of its application on raising the level of performance of for-profit service units, because of the importance of this method." It attracts the attention of different administrative levels to areas that need improvement in performance, as well as to areas of failure and work to reduce them, to raise the level of performance to a better level.

The study population consisted of the hotel sector, as it is a for-profit service sector. From this sector, excellent class (five-star) hotels, which, according to the statistics of the General Authority for Tourism, amounted to five hotels. The study sample included the Al-Mansour/Melia and Palestine/Meridian hotels. The study's questions and hypotheses were addressed and tested using the descriptive analytical approach. Following the required statistical analyses, the study produced a number of findings, the most notable of which being that the Iraqi service units generally and the hotels included in the sample still use traditional methods in evaluating their performance, which is represented by comparing the activity for

two consecutive years for the same service unit. Therefore, the benchmarking method is an effective way to introduce improvements. In addition, it has the potential to enhance the cumulative performance of the economic unit.”

A study by Abu Awad and Matar (2011) entitled: “The importance of using the target cost approach in improving the efficiency of banking services pricing.”

“The current research seeks to verify that bank management in Jordan understands the advantages of using the target cost approach in the field of pricing their services, as well as the availability of sufficient convictions and appropriate conditions for applying such modern management accounting techniques. For this purpose, the researchers adopted the descriptive analytical approach through a field study.” On a group of employees working in the Amman Stock Exchange, the study relied on a questionnaire to collect data and information. After applying the research tool, the study concluded that commercial bank managements have sufficient knowledge of the advantages of this type of technology in the field of accounting.

Second: Previous studies related to market share Study (Abbas, Sharif, and Ali, 2023) “The contribution of customer value to enhancing market share, an analytical study of the opinions of a sample of workers in some private hospitals in the city of Mosul”

“The research seeks to know the extent to which customer value contributes to enhancing market share and working to increase it, as the issue of customer value is one of the priorities that organizations seek at the present time, which directly affects market share. The main research problem lies in the extent to which those working on managing Private hospitals to enhance their market share through customer value, and in order to answer questions, reliance was placed on the main hypothesis (respondents’ answers vary regarding the research variables). Some of the private hospitals in the city of Mosul were chosen as a field to conduct the research and extrapolate the opinions of their workers through organizing A questionnaire form was considered the main tool for collecting data. After statistical analysis, the research reached a set of conclusions and proposals, the most important of which were :

The results of the description and diagnosis showed the surveyed hospitals’ interest in providing the best services, as well as dealing with customers with respect and working to achieve their demands, in addition to the positive reputation they have in the local market, and this is evidence of the surveyed hospitals’ adoption of customer value.2. The researched hospitals adopt the market share variable by studying the pricing policies of competing hospitals primarily because of its direct impact on customers in the Mosul market, in addition to the proximity of the geographical location of these hospitals, and this constitutes the interest

of customers in quickly obtaining health services. Study (Jenkel, Saleh, 2023): “The effect of marketing vigilance on increasing the market share of companies”

The main goal of the current research is to determine the importance of proactive information about the external and internal business environment, the most important of which is the marketing environment, which marketing companies must benefit from to the maximum extent, especially with regard to collecting information about customers, suppliers, and competitors as a basis for the success of marketing activities. The study focuses on knowing the impact of marketing vigilance on the market share of companies by applying it to managers and employees working at Turk Telekom Communications Company in Ankara - Turkey. To achieve the primary goal of the study, the researcher adopted the descriptive analytical method, and for the purpose of testing the research hypotheses, a questionnaire form was prepared to collect primary data from a random sample. The researcher distributed 50 questionnaire forms to managers, employees, and workers at Turk Telekom Communications Company. This was done to test the effect of marketing alertness as an independent variable on the market share of Turk Telekom Telecom.

Of the 50 questionnaires, 48 (96%) were answered correctly and were considered valid, and two questionnaires (4%) were answered incorrectly and were therefore considered invalid. The data was processed statistically based on the appropriate statistical methods for each hypothesis in order to reach the research results. The study concluded that there is a positive correlation and statistical significance between marketing alertness and the market share of Turk Telekom.

2. RESEARCH LITERATURE

First Topic: Strategic Management Accounting Techniques Strategic management accounting:

As Atkinson et al. (2004, p. 6) noted, Strategic management accounting's history is based on two important factors:

1. Strategic management accounting is shaped by an organization's growth and its strategic priorities. When the focus was on cost control, cost accounting systems became more refined. And as an organization's capacity to adapt to environmental changes became more crucial, strategic management accounting practices evolved accordingly, strategic management accounting systems were developed to support this adaptation.

2. Strategic management accounting systems are frequently developed by managers to meet their decision-making needs. For strategic management accounting to be effective, it must be practical and provide tangible value to the organization.

The concept of strategic management accounting emerged as a result of research on the current status of developments in management accounting, where strategic management accounting was identified as one of the areas of future development, as it includes providing information that supports strategic decisions in the organization, and strategic decisions usually include long-term decisions that have an important impact on... The organization has both internal and external dimensions. The external dimension includes providing and analyzing management accounting data about the organization's competitors, which they use in developing and following up their strategy. Hence, a number of trends can be identified through which the work of strategic management accounting can be identified (Drury, 2000, 924):

- The connection between the organization's selected strategic position and management accounting's anticipated area of concentration (the relationship of accounting to the strategic position).
- Achieving competitive advantage by analyzing ways to reduce costs or encourage differentiation between the organization's products by using the relationship between the value chain and the cost vectors closest to it.

The external factors encompassing the accounting system, in general, and management accounting in particular, such as intensifying worldwide competition, superior technological advancements, and the concomitant information revolution, have amplified management's requirement for strategic data concerning the external milieu and competitor assessments. However, in the areas of planning, control, and performance assessment, the shortcomings of conventional management accounting techniques became apparent, which led to the necessity of preparing new measurement methods, such as customer satisfaction, the ability to retain customers, and employee satisfaction and skills, given that financial measures alone are not sufficient to guide and evaluate how organizations work.

Both (Al-Maryani and Sadiq, 2012: 388) think that the focus of strategic management accounting is on analyzing data to assist decision makers; nevertheless, strategic management accounting addresses other aspects, like as:

1. What competitors are doing?
2. Examine the strategic posture as of right now.
3. Possibilities to get a tactical edge.
4. Planning the organization's strategy.

(Cravens & Guilding, 2001, 97) defined Strategic management accounting, on the other hand has been defined as studying financial information about companies product markets and its competitors production costs, structure of cost and control company strategy to give such institute with complete market information competition of internal matters or focusing internally around material pertaining five fold strategic measurements. (Cinquini & Tenucci, 2010, 230) explained that strategic management accounting “reflects the conceptual content of management accounting, but it is oriented towards external aspects, so its best share falls on the provision of information about the market of the finished product, and the characteristics of products, competitors, and customers. (Cravens & Guilding, 2001, 97) defined strategic management accounting as analysis of financial information, which includes the product markets of the organization, production costs of competitors, maintaining the cost structure and control of the company’s strategy “to provide data on the requirements of the organization’s market and its competitors, as well as focus on internal data. Established data adjustment dimension. (Cinquini & Tenucci, 2010, 230) stated that strategic management accounting encompasses the theoretical elements of management accounting, emphasizing external factors. As a result, it primarily concentrates on delivering information pertaining to the final product market, as well as insights regarding products, competitors, and customers.

Activity-Based Costing Technique (ABC): One of the more recent methods in the field of cost accounting is the activity-based costing system, which was developed in response to many factors and changes that transpired in the corporate environment. As a result, this system has several applications, and one of its main issues is how indirect costs are distributed using conventional techniques. It is dependent upon how indirect costs are identified, inventoried, and estimated in size. These costs must then be allocated and distributed to cost centers in accordance with predetermined distribution rules. The costs of service centers must then be redirected to production centers, and production units must be charged with direct costs at the proper charging rates. (Abboud, 2008, 533).

In 1988, Cooper and Kaplan sought to develop a more accurate method for allocating incremental costs to products and calculating product cost using the activity-based costing technique. At the beginning of 1990, the widespread application of activity-based costing technology began in various industrial companies, and in (1990-1995) this technology was widely applied in almost global companies (10%) (Drury, 2000, 340). Al-Daour (2004, 12) identifies that there are reasons for the activity-based costing system, which are:

1. Industrial development and the use of technology, which led to the organization of the production cycle, an increase in indirect industrial costs, and a sharp decline in the cost of direct wages.
2. The intensity of competition facing organizations, whether at the local market level or at the global market level, which imposed on them the necessity of working to reduce costs, diversify products, and focus on product quality.

Following this system, the basic principle is to link the resources used and the activities that use those resources, and then link the costs of the activities and the final product, whether they are production units, services, customers, projects...etc. Meaning that the philosophy of this system is based on using activities as a basis for calculating the cost. Because activities are what consume those resources. (Garrison and Noreen, 2003, 225) Al-Ashmawy (2011, 285) shows that the activity-based costing system is considered a system that has the ability to link costs to activities as sources of costs, regardless of the idea of the current allocation of unrelated costs. Direct, the activity-based costing system contributes to achieving an accurate distribution of costs, which is reflected in the correctness of decisions through analysis of activities, which helps to exclude activities that do not add value to the product, as the idea of the activity-costing method depends on the direct link between the resources used on the one hand, And activities that consume those resources on the other hand, and then linking the costs of those activities to the final products (Abdel Rahman, 2008, 80).

Dergham (2007, 679-725) points out that the activity-based cost accounting system is characterized by a set of advantages, which are:

- It effectively influences pricing decisions, saves the time and effort needed to implement the activity, leading to accurate cost allocation, and also provides a set of non-financial performance metrics to measure cost drivers.
- It works to increase the positive perception of the importance of the role of accountants in production management and in other decision-making areas within the organization.
- Control costs by carefully identifying the activities that cause these costs.
- Preparing budgets in a correct manner as a result of paying attention to the causes and cost components through which the organization's general administrative deviations can be corrected and addressed.
- The activity-based costing system contributes to achieving a strategic advantage for the organization.

Al-Ashmawy (2011, 286-287) also explained that the objectives of the activity-based costing system are:

1. Accurate and objective measurement of the unit cost of activity and the unit cost of products or services.
2. Rationalizing administrative decisions, the most important of which are pricing decisions, as an entry point to confront global competition and maintain the organization's market share.
3. Facilitating control over the acquisition and use of available productive resources in a way that helps reduce cost elements in the exhaustion phase of the organization's activities.
4. Adding more accuracy in charging indirect costs to the activity unit.
5. Maximizing the performance of value-added activities and excluding activities that do not add value as an input to maximize the organization's value and profitability

The researcher believes that the activity-based costing technique works to improve the measurement and determination of the cost of services by analyzing, compiling, operating and designing the activities and processes used in their performance and directly linking them to their ultimate goal, which is to reach the customers who use them and measure the degree of consumption of those services.

The Target Costing Method (TC) Prior to the invention of the target costing approach, the majority of businesses determined the selling prices of their goods by first figuring out the cost of the goods and then the profit margin. But because of the heightened rivalry and the shortened product life, managers started to see the advantages of target costing and persuaded their peers that it was a helpful administrative tool. Target costs are dependent on market variables and the environment in which organizations operate, as they are defined by a number of characteristics. As such, target costing technology is seen as a strategic tool that gives organizations using it a competitive edge, as it represents a strategic method of profit planning rather than merely a way to cut costs (Ansari, et al., 2006: 76):

- Competitive environment.
- Rapidly changing environment.
- An environment that does not tolerate delays or errors.
- An increasingly demanding environment.

Al-Kashef (2000, 78) As the difference between the expected selling price, the expected selling price, and the profitability of the planned facility, the target costing method is defined as the process that aims to reach the desired financial results for the product at a specific

time by reducing the cost and improving profitability. It is a strategy of cost control and profit planning that is focused on selling price, customer focus, product design, and presence, according to Castellano and Young (2003, 294). A cohesive team dedicated to putting the system into place. Austell (2006, 61) also defined target costing as a set of management tools and methods that aim to provide a basis for controlling subsequent operational stages, planning and designing new product activities, and ensuring that products achieve profitability throughout their life cycle, and that quality and a satisfactory level of profitability exceed Product life cycle cost.

It is a tool for cost management designed to lower a product's expenses as it is being planned, developed, and arranged. Because there are more savings to be made during the design stage as opposed to the subsequent phases, this tool aims to save costs there, while maintaining the quality of the product and the degree of trust on the part of customers (Fouda, 2007, 209). Al-Afeiri (2010, 17) defined it as the appropriate method that allows the accountant to provide information related to the possibility of the product's profitability, by determining the cost and then designing the product within the limits of that cost, which helps to control Production capacity before starting production and represents optimal management to control production costs. Himtvar et al (2013, 3) defined target costing as the process of determining the target cost of new products before they result from the product development process, by giving design engineers access to target cost data in order to apply cost management to new products and guarantee the new product's profitability upon launch. In the direction of the market. Because of its emphasis on customer needs, it has also been described as a cost management strategy that depends on manufacturing in accordance with demand. And relates to quality, cost and time (Garrison et al, 2008:761) Al-Ashmawy (2011, 331-333) confirms that there are a set of characteristics of the target costing method, which are:

- The target costing method is considered one of the modern tools in management accounting that depends in planning, designing and producing the product on the variables of the organization's internal and external environment.
- The target costing method is considered one of the cost management tools practiced by management for the purpose of continuously controlling and reducing costs to ensure its survival and continuity in the markets and also to satisfy the organization's customers and prevent its competitiveness.
- Target costing technology is considered one of the strategic cost management tools that combines cost management and the strategic approach for the purpose of

reducing cost as a strategic goal and reaching costs that achieve competitive advantages and are acceptable to customers.

Benchmarking Technique (BM). Al-Naimi (2007, 100) emphasized that the term benchmarking represents a technique that reveals specific applications that enable us to reach better management and helps to understand how those applications work and then adopt and apply them in the organization to serve as final goals for the purposes of management evaluation, that is, it represents carrying out the comparison process. Itself. Heiser and Render (2000, 84) also stressed that benchmarking is an element or essence of total quality management in an organization, which includes selecting a proven performance standard. Represents the best performance of its operations and practices. Johnson and Scholes (2002, 174) explain that benchmarking represents a shock that should encourage managers to understand how to improve and improve their performance. Accordingly, benchmarking enables the organization to identify opportunities to outperform other organizations in specific markets and areas of work. It also encourages organizations to exploit weaknesses in their own industry by searching widely for best practices wherever they are and expanding the potential for change across sectors and industries.

According to Horngren et al (2013, 23), benchmarking is the continuous practice of evaluating the operational and manufacturing performance levels of products and services against those of the highest-performing units within rival units or within units engaged in comparable activities. According to Atkinson and Kaplan (2004, 298), it is a means of gathering data on the top performance in the industry. This method greatly affects costs through the convergence of errors that occur and have been tested by the leading units, as well as the failure to provide activities or processes. New ones that have been previously tested by other units and are neglected due to their ineffectiveness, so choosing a comparison partner (the unit to be compared with) is very important. As managers compare activities with other comparable ones in units, the researcher argues that this is the process of comparing activities or processes with the best applications based on the worldwide categorization. many departments within its division. The objective is to identify the economic unit's strengths and limitations in carrying out its operations and to determine how it differs from its rivals. According to Al-Ayhar (2005, 49), benchmarking is primarily intended to.

- Accelerating the movement of change and achieving competitive advantage for the organization by responding to customer desires and generating better value for products.

- Determine strategic objectives according to changes in the organization's external environment, while identifying processes that allow expansion.
- Seeking help from other organizations to generate creativity and motivate employees to change the way they perform at work. Bani Hamdan and Idris (2009, 427) identified that there are many important and distinct benefits to the benchmarking process, because it helps to look beyond current operational performance models. When an organization makes comparisons with other organizations, this significantly improves the likelihood putting your hand around tomorrow's solutions to today's problems. While Al-Ihar (2005, 51) identified the success factors of the benchmarking method as follows:
 - Realization and awareness of the increasing quality of competition, striving to achieve the highest level of performance, and exchanging experiences and knowledge with others.
 - Accurate knowledge of the organization's operations to be able to compare them to the best successful organizations.
 - Effectively motivate the organization's employees and make them aware of the importance of the benchmarking method and the results it achieves.
 - Encouraging individuals to be creative and search for the best ways to develop the organization's activity. Kazem (2006, 27) also emphasized that applying the benchmarking method requires a set of basic components, which are:
 1. The organization's operations must be clear and have a good administrative structure that allows studying and analyzing the tasks of each part of the organization, while providing the necessary personnel and expertise to conduct benchmarking.
 2. Providing an accounting system that provides the required information for the purpose of comparing it in the future with the reference or sector.
 3. The organization must have a market research department that operates according to a system under which external data on comparative standards from leading institutions in the sector flow through communication with the organization and internal data through the cost and administrative affairs department.
 4. Availability of the necessary resources and supplies for the purpose of conducting benchmarking.

The second axis: market share The concept of market share: The concept of market share was mentioned as a term related to the concept of the market, but the concept of markets has been defined by many scholars and from more than one point of view. Scientists in the field of economics have defined it as a process through which the forces of supply meet the forces of demand for services, goods, or capital in a specific sector. As for (Sovbitov, 2013: 23) he defined it as “the dynamic environment in which both the forces of supply and the forces of demand interact, striving with goals towards achieving the desires of customers, preserving them, and providing them with the best services” appropriate goods of excellent quality. Market share is defined as (the process through which a company can sell a service or product, and it is expressed as a percentage of total sales in the sector in which it operates and in which that company specializes) (Haddad, 2008: 12).

As defined by (Schlash et al., 2011: 21), “market share is a measure by which winners and losers are distinguished in the market, and is represented by the company’s share of sales in the market compared to other companies with a similar goal.” The importance of market share: Investors attach great importance to the rise and fall of market share, because it may be a sign of the relative competitiveness of a company's products, services or goods. When the total market for a product or service grows, a company that maintains market share and increases its revenues at the same rate as the total market share)Al-Reyadah Magazine for Finance and Business: Volume Four, Issue Four, 2023, p. 32) Continuous increases in market share can enable the company to achieve a broader scope in developing its business and improving and maximizing profits. Companies are always looking to expand their market share, in addition to trying to increase the overall market size by attracting a larger demographic or lowering prices (Soliman, 2017: 23).

Market share is also considered an important indicator that enhances the organization's competitive position, as all organizations seek to maintain their market share. Through its pricing policy, the organization aims to provide products and services of high quality and efficiency by developing and improving its production, service and marketing activities in order to achieve the targeted market share (Al-Kour, 2011: 43).

(Al-Kubaisi, 2012: 65) indicates that market share is considered one of the important advantages that the company seeks to achieve. The company may search for its market share by controlling a service, commodity, or group of types of products, or controlling a service or group of services that is unique to it from other competitors, or the company may be able to merge with other competing companies to obtain the best market share. This is because there are many companies that seek to gain market share by relying on their brands.

Market share indicators Market share is an important indicator to measure the extent to which companies are able to serve the market in the field in which they operate. A company's position within its industries is often measured by its market share, and market share is measured by the following indicators (Al-Kour, 2011: 67-69):

- a. Total market share: A company's total market share is measured by dividing the company's sales by the industry's sales, that is, all organizations operating in the industry. According to this indicator, the company's management must make decisions regarding the use of sales in terms of value (selling price) or by units sold to express market share, determine the geographical area in which market share will be measured, the extent of the time period during the measurement period, and determine The concept of the overall industry, based on which a company's sales will be compared with industry sales.
- b. Relative market share of the most valuable companies: Relative market share is measured by comparing a company's sales with the sales of the three largest companies or competitors in the industry.
- c. Relative market share of the first leading companies Based on comparison between market leaders in most cases; some companies determine their market share by comparing their sales with industry leaders in the same field.

The practical aspect

In this chapter, we will discuss the research procedures carried out by the researcher, by specifying the research method, population, and sample, as well as the procedures for preparing the research tool and verifying their statistical characteristics, as follows:

3. RESEARCH METHODOLOGY

The researcher relied on the descriptive analytical method by analyzing the answers of a sample of workers in private banks in Baghdad, in addition to the fact that the method used is the appropriate method in the current study. The current research population is individuals working in private banks in Baghdad for the year 2024. The current research sample consists of (137) individuals working in private banks in Baghdad according to a set of the following demographic variables:

Table 1 Distribution of study sample members according to personal and job characteristics

The variable	Rank	Frequency	Percentage
Scientific qualification	B A	104	76
	High Diploma	3	2
	M A	27	20
	PhD	3	2
Total		137	100
No. Of experience years	5 and less years	9	6
	From 6 - 10 years	57	42
	From 11 -15	30	22
	16 years and more	41	30
Total		137	100
Occupation	Financial manager	15	11
	Accountant	122	89
Total		137	100
	None	3	3
	One course	21	15
	Two courses	62	45
	Three courses	32	23
	More than three courses	19	14
		137	100

This part includes paragraphs

Covering The independent variable (strategic management accounting techniques). The paragraphs are distributed according to the fields:

Activity-based costing technique: 1-8 2.Target costing technique: 9-16 3. Benchmarking technique: 17-24. Part Three: This part includes paragraphs covering the dependent variable (market share). This part may consist of (6) paragraphs covering the bank’s market share. Psychometric properties of the questionnaire

Reliability

The questionnaire was presented in its parts to a sample of experts and specialists in the field of accounting, where they were asked to express their opinion on the apparent validity of the paragraphs. The minimum acceptance standard (80%) was relied upon to accept the paragraph, and accordingly, all paragraphs were accepted.

Stability

The researcher verified the reliability of the questionnaire by applying Cronbach's alpha equation to the questionnaire areas as follows:

Type of variable	Dimensions	Alpha Cronbach value
Independent variable: strategic management accounting techniques	Activity-based costing technique	0.765
	Target costing technique	0.834
	Benchmarking technique	0.789
Dependent variable: market share	market share	0.775

From the previous table, it is clear to us that the domains of the questionnaire have good reliability values.

Statistical methods

The researcher used the following statistical methods:

1. Arithmetic mean
2. Standard deviation
3. Percentage weight
4. Pearson correlation coefficient
5. Cronbach's alpha equation

4. RESULTS AND DISCUSSION

Results of the statistical analysis of the study First: Strategic management accounting techniques

To describe the level of practice of strategic management accounting techniques

1. Activity-based costing technique
2. Target costing technique
3. Benchmarking technique)

To confirm the significance and importance of the paragraph, the researcher ultimately turned to arithmetic averages, standard deviations, and the One Sample T-Test, as indicated in Table (2, 3, 4).

Table 2. Standard deviations, arithmetic averages, and the degree to which activity-based costing methods are used in private banks

No.	1	2	3	4	5	6	7	8	
Activity-based costing technique	The bank management separates direct and indirect costs	The bank determines the activities required for each product or service	The bank management estimates the necessary cost for each activity	Bank management has the ability to determine the unexploited cost of activities	The bank divides operations between those that increase the value of the good or service and those that don't.	The bank management allocates indirect costs to activities	The bank determines the costs allocated and distributed to all centers and departments (production and service)	For cost centers that are taken advantage of by production centers, the bank's management has a unique guidance.	The arithmetic mean and general standard deviation of the activity-based costing technique
Arithmetic mean	4,087	3,941	3,868	3,569	3,693	4,007	3,912	3,715	3,849
Standard deviation	0,599	0,683	0,745	0,765	0,912	0,680	0,817	0,890	0,471
Order of article importance	1	3	5	8	7	2	4	6	-
Practice level	high	high	high	high	high	high	high	high	High

Table (2) shows the analysis unit's answers to the statements related to the level of practice of the activity-based costing technique in private banks. On a five-point Likert scale, the arithmetic averages for this technique ranged from (3,569–4,087), and the total average was (3,849), indicating that private banks use the activity-based costing technique extensively. The bank's ability to determine indirect costs came in first place, while the paragraph that states that it separates direct and indirect costs came in first place with an arithmetic average of (4,087), higher than the general arithmetic average of (3,849), and a standard deviation of (0.599). With an average of (3.569), exploited from activities) came in eighth and last place, placing it below the overall arithmetic mean of (3.849) and standard deviation of (0.765).

Based on the above, the researcher believes that the private banks under study are interested in the costing technique based on activities, as it is based on focusing on activities, considering the activity is a task with a specific purpose, where the costs of activities are collected in the form of complexes, through cost vectors. That is, the private banks under study estimate the costs necessary for each activity in which they operate.

Table 3 Arithmetic averages, standard deviations, and the level of target cost practice in private banks

No.	Targeted cost technique	Arithmetic mean	Standard deviation	Order of article importance	Practice level
1	The bank management and employees have knowledge of using the target costing technique	3,678	0,848	5	high
2	The bank has a specialized department for managing targeted costs	3,912	0,852	3	high
3	Applying the product and service pricing strategy with flexibility is made possible by pricing the bank's goods and services using the target cost technique.	3,985	0,795	1	high

4	Applying the product and service pricing strategy with flexibility is made possible by pricing the bank's goods and services using the target cost technique.	3,759	0,844	4	high
5	By deducting the cost from the intended profit, the bank establishes the price for the good or service.	3,408	0,981	7	high
6	The bank determines the cost of its targeted products or services by subtracting the target profit from the target price for the customer	3,554	0,882	6	high
7	To guarantee that business is conducted as efficiently as possible, the bank's management is keen to investigate and review the operational activities supplied to the client.	3,350	1,004	8	high
8	The bank concentrates on creating a product or service that can be produced without going above the allowable cost.	3,941	0,639	2	high
	The target costing technique's arithmetic mean and general standard deviation	3,698	0,491	-	High

The analysis unit's responses to the assertions regarding the degree of target costing approach application for private banks are displayed in Table (3). On a five-point Likert scale, the arithmetic averages for this technique ranged from (3,350–3,985), and the total average was (3,698), indicating that private banks were using the target costing strategy at a high level. With an arithmetic average of (3,985), which is higher than the general average, the paragraph that said that the bank's products can be priced using the target cost approach and thus implement a flexible product pricing policy, took first place. With an average of (3,350), which is lower than the overall arithmetic average (3,698), the paragraph that said that the bank is interested in keeping an eye on and evaluating production activities to ensure that manufacturing is carried out as efficiently as possible came in eighth and last. Its standard deviation was (0.795) and it reached (3,698). and the standard deviation is 1,004. According to the unit of analysis, target costing approach application appears to have been high overall among private banks.

Based on the aforementioned, the researcher thinks that the target costing technique allows the banks that are the subject of the study enough leeway in pricing their goods and services prior to the commencement of production, hence creating enough space in this domain.

Table 4 Standard deviations, arithmetic averages, and the degree of benchmarking technology use in private banks:

No.	Activity-based costing technique	Arithmetic mean	Standard deviation	Order of article importance	Practice level
1	The management of the bank uses a variety of techniques to gather data so that it can plan and provide its goods and services.	3,467	0,883	7	high
2	The bank's management evaluates the performance of all its operating departments by comparing them with the departments of leading banks in the same scope of work.	3,591	0,781	5	high
3	The management of the bank uses statistical techniques to gauge employee performance.	3,408	0,879	8	high
4	The management of the bank uses both financial and non-financial indicators to assess performance outcomes in compliance with predetermined criteria.	3,474	1,007	6	high
5	The management of the bank is curious in the process of learning how to create value addition for both the company and its clients.	3,744	0,767	1	high
6	The bank actively seeks information and uses it to make decisions	3,656	1,766	3	high
7	The management of the bank creates scenarios for the future using data from both the internal and external environments.	3,350	1,004	8	high
8	The measurement methods adopted by the bank contribute to improving the overall performance	3,700	0,910	2	high
9	The arithmetic mean and general standard deviation of the benchmarking technique	0,910	0,516	-	High

The analysis unit's responses to the claims about the extent to which private banks use the benchmarking technique are displayed in Table (4). On a five-point Likert scale, the arithmetic averages for this technique ranged from (3,408–37,744), with a total average of (3,590), signifying the average degree of private bank benchmarking technique practice. First place went to the paragraph that stated that the bank's management is keen to understand how to create value for both the company and its clients. having an arithmetic average of 3,744, greater than the 3,590 general arithmetic average. With an arithmetic mean of (3.408), which is less than the total arithmetic mean of (3.590) and a standard deviation of (0.879), the paragraph (management at the bank relies on statistical tools to measure performance levels) ranked eighth and last. From the perspective of the unit of study, it appears that private banks generally practiced the benchmarking technique at a high level.

Based on the above, the researcher believes that the benchmarking technique gives the private banks under study the ability to avoid errors that occur during work, which is directly reflected in the costs borne by the bank and thus on their levels of operational performance. Second: Market share regarding the dependent variable, it was measured through six items, and table No. (5) displays the relative relevance of the components along with the arithmetic means and standard deviations:

Table 5: Market share variable items' arithmetic means and standard deviations

Axis statements (market share)	Average	Standard deviation	Rank
The bank provides ATM services to customers with the aim of increasing market share.	4,24	.707	The third in a row
Digital advertising contributes to increasing the bank's market share.	4,24	.742	The third in a row
The bank management's adoption of the use of social networking sites to communicate with beneficiaries contributes to increasing the level of satisfaction.	4,13	.819	The last
The services provided by the bank via email are considered an attractive factor for beneficiaries	4,29	.756	The second
The digital marketing used by the bank contributes to competitiveness within the market.	4,18	.775	The fourth
There is a noticeable demand among beneficiaries for the services provided through digital marketing	4,30	.628	The first
The overall arithmetic mean			4.23

The relative importance of the arithmetic averages for the market share variable varied, and Paragraph (30), which states (There is a noticeable demand by beneficiaries for the services provided through digital marketing), achieved the highest arithmetic average value among the paragraphs, reaching (4.30), and a standard deviation of (0.628). It indicates the importance of services related to digital marketing provided by banks to customers. On the other hand, Paragraph (27), which states (The bank management's adoption of the use of social networking sites to communicate with beneficiaries contributes to increasing the level of satisfaction) achieved the lowest arithmetic mean among the paragraphs, with an average relative importance and value of (4.13), and a standard deviation of (.819). Overall, the market share axis achieved high relative importance with an average of (4.23).

Second: Validating theories Examining how well the results fit the presumptions made in order to evaluate the research hypothesis: The variance inflation factor (VIF) and the tolerance test for each of the study variables were used to confirm that there was no high correlation between the multi-linear independent variables, with the researcher taking into

account that the permissible variance inflation factor (VIF) should not exceed (10). This was done before beginning to apply regression analysis to test the study hypothesis. The allowable variation tolerance value needs to be higher than (0.05). By computing the skewness coefficient, which indicates whether or not the data follows a normal distribution, it was also verified that the data followed a normal distribution (1+)

Table 6 which demonstrate that there is no linear relationship between the independent variables

No.	Independent variables	VIF	Tolerance	Skewness
1	Activity-based costing technique A.B.C	1,580	0,633	-0,067
2	Target costing technique T.C	2,319	0,431	-0,720
3	BM benchmarking technique	2,079	0,481	-0,390

The findings in Table (6), which demonstrate that there is no linear relationship between the independent variables (activity-based costing technique, target costing technique, and benchmarking technique), are corroborated by the variance inflation factor (VIF) values. A test standard that is less than 10 for the dimensions that are represented by the following: activity-based costing technique, target costing method, and benchmarking method, which add up to 1,580, 2,319, and 2,079, respectively. Additionally, it is evident that the tolerance test values varied from (0.431-0.633), which is larger than (0.05), indicating that the independent variables do not have a strong link with one another. The skewness coefficient, where the values were smaller than (1+), was used to confirm that the data had a normal distribution.

The variance inflation factor (VIF) values support the results shown in Table (6), which show that there is no linear relationship between the independent variables (activity-based costing technique, target costing technique, and benchmarking technique). A test standard that is less than 10 for the dimensions that are represented by the following: activity-based costing technique, target costing method, and benchmarking method, which add up to 1,580, 2,319, and 2,079, respectively. Additionally, it is evident that the tolerance test values varied from (0.431-0.633), which is larger than (0.05), indicating that the independent variables do not have a strong link with one another. The data was found to have a normal distribution when the skewness coefficient was computed and the values were smaller than (1+).

Testing the main hypothesis: HO1: “Accounting strategies for strategic management have no statistically meaningful impact (activity-based costing technique, target costing technique, benchmarking technique) in enhancing the market share of private banks in Baghdad at the significance level ($\alpha \leq 0.05$).” To test this hypothesis, multiple regression analysis was used to verify the effect of strategic management accounting techniques (activity-based costing

Technique, target costing technique, benchmarking technique) in enhancing the market share of private banks in Baghdad, as shown in Table (7).

Table 7 Results of a multiple regression analysis examining the impact of strategic management accounting techniques on the market share of private banks.

Dependent variable	(R) Correlation	(R ²) Coefficient of determination	Adjusted (R ²) Adjusted coefficient of determination	F calculated	Sig* Significance level	DF degrees of freedom		Degree of influence β		F calculated	Sig* Significance level		
Enhance market share	0,698	0,488	0,476	42,181	0,000	Regression	3	ABC technology	0,109	1,395	0,165		
						The rest	133	T.C. technology	0,171			1,808	0,073
						the total	136	B.M. Technology	0,498				

Note: The effect is statistically significant at the level ($\alpha \leq 0.05$). The tabular F value is at the level ($\alpha \leq 0.05$) (2,672). The tabular T value is at the level of ($\alpha \leq 0.05$) (1,657). Table (7) shows the impact of strategic management accounting techniques (activity-based costing technique, target costing technique, benchmarking technique) in enhancing the market share of private banks in Baghdad. If the results of the statistical analysis showed that the significance level (Sig) was reached for both activity-based costs (0.165) and the target cost (0.073), which is greater than (0.05), this indicates that it has no effect in enhancing market share. The results also showed that the benchmarking technique has an impact in enhancing market share, as the significance level (Sig) reached (0.000), which is less than (0.05), and this is confirmed by the degree of impact B, which reached (0.498), which is the highest.

The results also showed that the calculated F value was (41.181), which is greater than its tabulated value (2.672), and its significance level as a group reached (0.000), which is less than (0.05), and the quadratic coefficient (R) reached (0.698) for the group. This means that the high relationship between the independent variables as a group and the enhancement of market share. The results also showed the coefficient of determination rate R², which is (0.488). This means that the independent variables are explained by a percentage (0.401) of the changes that occur in the dependent variable, and this confirms the incorrectness of accepting the main hypothesis. Accordingly, the null hypothesis is rejected and the alternative hypothesis

is accepted, which states: “There is a statistically significant effect of the benchmarking technique in enhancing the market share of private banks in Baghdad at a significance level ($\alpha \leq 0.05$).”

5. CONCLUSIONS AND SUGGESTIONS

Conclusions

1. Strategic management accounting techniques have many characteristics that distinguish them from other traditional cost systems, the most important of which is continuous interaction with the external environment and achieving an image of advanced, low-cost services and products.
2. There is a good level of market share for private banks in Baghdad
3. There is no effect of the technique (activities based on costs and the target costing technique) in enhancing the market share of private banks in Baghdad.
4. There is an impact of the benchmarking technique in enhancing market share Regarding private banks operating in Baghdad
5. Deliberate procedures on the market share of services and customers according to what is known as the strategic management accounting system or techniques are one of the integration axes of the contemporary accounting system that contribute to providing financial and non-financial information that helps the bank’s management to set operational and strategic goals in pricing its services and work to develop, improve and evaluate them. By re-designing it during its life cycle.

Suggestions

1. The need for profit-making institutions to adopt modern, contemporary techniques in the field of strategic management accounting, given the accounting challenges that appear from time to time.
2. Work to hold development training courses for workers in private banks in order to expand the skills and capabilities possessed by workers in private banks.
3. Developing the accounting department’s curricula in order to graduate specialized experts in the field of accounting who possess modern and contemporary information in the field of accounting, especially in the field of management accounting that contributes to the development of their work in the banking field.
4. This research directs scholars to further investigate the role of contemporary strategic management accounting methods in enhancing the performance of for-profit organizations.

5. The need for the management of banks operating in Iraq (private) to fully rely on strategic management accounting techniques systems in order to provide banking services at an acceptable cost and quality to customers and to provide accurate information to departments about the central and subsidiary activities of banking work to enable management to continuously redesign services throughout their life cycles in a way that It contributes to achieving and enhancing market share.

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