

## ABSTRAK

PENGUKURAN KINERJA PERUSAHAAN DENGAN PENDEKATAN  
*BALANCED SCORECARD*  
Studi Kasus pada PT Kredo Segitiga Utama cabang Yogyakarta

Dewi Kristina  
NIM: 052114078  
Universitas Sanata Dharma  
Yogyakarta  
2010

Tujuan penelitian ini adalah untuk mengukur kinerja PT Kredo Segitiga Utama cabang Yogyakarta dengan menggunakan metode *Balanced Scorecard*. Kinerja PT Kredo Segitiga Utama cabang Yogyakarta diukur dari empat perspektif *Balanced Scorecard*: 1) perspektif keuangan, 2) perspektif pelanggan, 3) perspektif proses bisnis internal, 4) Perspektif pembelajaran dan pertumbuhan.

Jenis penelitian yang digunakan adalah studi kasus pada PT Kredo Segitiga Utama cabang Yogyakarta. Teknik pengumpulan data berupa wawancara, kuesioner, dan dokumentasi. Teknik analisis data yang digunakan adalah dengan analisis rasio keuangan seperti *Gross Profit Margin*, *Net Profit Margin*, dan *Operating Ratio* (perspektif keuangan), analisis *Multiattribute Attitude Model* dan prioritas kepentingan untuk perspektif pelanggan dan perspektif pertumbuhan dan pembelajaran, sedangkan perspektif proses bisnis internal menggunakan analisis deskriptif.

Hasil dari analisis data menunjukkan bahwa kinerja PT Kredo Segitiga Utama cabang Yogyakarta ditinjau dari: (1) perspektif keuangan adalah kurang baik (rasio GPM mengalami fluktuasi, rasio NPM mengalami penurunan, dan OR mengalami peningkatan); (2) perspektif pelanggan adalah cukup baik (akuisisi pelanggan dan retensi pelanggan mengalami fluktuasi dan kepuasan pelanggan sangat baik (MAM=53,32)); (3) perspektif proses bisnis internal adalah baik (meliputi proses inovasi, operasi, dan pelayanan purna jual); (4) perspektif pembelajaran dan pertumbuhan adalah baik (kemampuan karyawan meningkat, kemampuan sistem informasi mudah diakses, serta motivasi pembelajaran dan penjejajaran sangat membantu karyawan; dan karyawan merasa sangat puas (MAM=62,78) terhadap atribut komunikasi, penghargaan, dan dukungan).

## **ABSTRACT**

### **PERFORMANCE MEASUREMENT OF COMPANY BY APPROXIMATION BALANCED SCORECARD A Case Study at PT Kredo Segitiga Utama Branch Yogyakarta**

Dewi Kristina  
NIM: 052114078  
Sanata Dharma University  
Yogyakarta  
2010

The objective of this research was to measure the performance of PT Kredo Segitiga Utama Branch Yogyakarta based on Balanced Scorecard method. The Performance of PT Kredo Segitiga Utama Branch Yogyakarta was measured from four perspectives: (1) financial perspective, 2) customer perspective, 3) internal business processes perspective, 4) employees and organizations capacity perspective.

The type of this research was a case study at PT Kredo Segitiga Utama Branch Yogyakarta. The techniques of data collection were interviews, questionnaire, and documentation. The data analyses used were financial ratio analysis for example Gross Profit Margin, Net Profit Margin, and Operating Ratio (financial perspective); Multiattribute Attitude Model and interest priority analysis for customer perspective and employees and organizations capacity perspective, while the internal business processes perspective was based on the descriptive analysis.

The result of the data analysis showed that PT Kredo Segitiga Utama Branch Yogyakarta performance as seen from: (1) financial perspective was not good (GPM ratio was fluctuative, NPM ratio decreased, and OR increased); (2) the customer perspective was good enough (customer retention and customer acquisition was fluctuative, and the customer satisfaction reached were very good result (MAM=53,22); (3) internal business processes perspective was good (consisting of measurement of process of innovation, operation, and after sale service); (4) employees and organizations capacity perspective was good (employee capabilities increased, information system capabilities was easy to be accessed, motivation, learning and growth was very helpful for employees, and the employees were very satisfied (MAM= 62,78 for the attributes on communication, appreciation, and support of the company).