ABSTRAK

**ANALISIS PENGUKURAN KINERJA PERUSAHAAN DENGAN
METODE BALANCED SCORECARD
Studi Kasus Pada PT. BPR Tugu Kencana**

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Penelitian ini bertujuan untuk mengetahui perkembangan kinerja PT BPR Tugu Kencana yang diukur dengan menggunakan metode Balanced Scorecard. Jenis penelitian yang dilakukan adalah Studi Kasus pada PT BPR Tugu Kencana. Teknik pengumpulan data berupa wawancara, dokumentasi, dan kuesioner yang ditujukan kepada karyawan dan pelanggan.

Data yang digunakan dalam analisis ini adalah laporan laba rugi dan neraca perusahaan PT. BPR Tugu Kencana dari tahun 2010 sampai dengan tahun 2012. Teknik analisis data yang digunakan adalah perspektif keuangan berupa perhitungan *return on assets*, biaya operasional, *loan to deposit ratio* dan *non performing loan*. Perspektif pelanggan berupa perhitungan pangsa pasar, *customer retention, customer acquisition, customer profitability* dan *customer satisfaction*. Perspektif proses bisnis internal berupa perhitungan *administrative expenses to total revenue*. Perspektif pembelajaran dan pertumbuhan berupa perhitungan produktivitas karyawan, pelatihan karyawan dan kepuasan karyawan serta menggunakan analisis *time series*.

Hasil analisis data tersebut adalah sebagai berikut: 1) Perspektif keuangan yang mengalami peningkatan adalah Return On Assets dan Biaya Operasional, sedangkan yang mengalami penurunan adalah Non Performing Loan dan Loan to Deposit Ratio. 2) Perspektif pelanggan yang mengalami peningkatan adalah Customer Retention, Customer Acquisition dan Customer Profitability, sedangkan yang mengalami penurunan adalah pangsa pasar. 3) Perspektif proses bisnis internal mengalami penurunan yaitu Administrative Expenses to Total Revenue. 4) Perspektif pembelajaran dan pertumbuhan yang mengalami peningkatan adalah produktivitas karyawan dan yang mengalami penurunan adalah pelatihan karyawan.

ABSTRACT

AN ANALYSIS OF COMPANY'S PERFORMANCE MEASUREMENT USING A BALANCED SCORECARD METHOD

A Case Study at PT. BPR Tugu Kencana

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This research was aimed to know a performance development of PT. BPR Tugu Kencana that was measured using a Balanced Scorecard Method. This research was a case study at PT. BPR Tugu Kencana. Data collection technique was by interview, documentation, and questionnaire addressed to the employees and customers.

The data used in this analysis was taken from profit-loss and statement balance of PT. BPR Tugu Kencana from 2010 to 2012. The data was analysed for financial perspective in *return on asset* calculation, operational costs, *loan to deposit ratio* and *non performance loan*, for customer's perspective in market share calculation, *customer retention, customer acquisition, customer profitability* and *customer satisfaction*, for internal business process perspective in *administrative expense to total revenue calculation*, and Learning and growth perspective in employee productivity calculation, employee training and employee satisfaction and it also used a time series analysis.

The data analysis result were as followed: 1) For financial perspective the ratio that increased was Return on Assets and Operational Costs, while the ratio that decreased were Non Performing Loan and Loan to Deposit Ratio. 2) For customer's perspective that rose were Customer Retention, Customer Acquisition and Customer Profitability, while that fell was market share. 3) For internal business process perspective the decreased was Administrative Expenses to Total Revenue. 4) For the learning and growth perspective the ratio that increased was employee productivity, while employee training perspective was decreased