

INTISARI

Penelitian ini bertujuan untuk mengetahui evaluasi pengukuran kinerja perusahaan dengan konsep *Balanced Scorecard*. Pengukuran kinerja perusahaan dengan konsep *Balanced Scorecard* adalah terdiri dari 4 perspektif, perspektif keuangan, perspektif pelanggan, perspektif proses bisnis internal, dan perspektif pertumbuhan dan pembelajaran. Perspektif keuangan diukur dengan indikator ROI (*Return of Investment*), Profit Margin, dan Rasio Operasi. Perspektif pelanggan diukur dengan indikator peningkatan kepuasan nasabah, pendalaman nasabah potensial, dan peningkatan jumlah nasabah. Perspektif proses bisnis internal diukur dengan indikator efisiensi proses operasi, peningkatan sarana dan prasarana layanan. Perspektif pembelajaran dan pertumbuhan dapat diukur dengan indikator peningkatan kualitas dan kompetensi karyawan, kehandalan teknologi dan informasi, peningkatan kepuasan dan motivasi karyawan. Populasi penelitian ini adalah nasabah dan karyawan PT. Bank Tabungan Negara Cabang Karawaci Tangerang. Analisis data penelitian menggunakan analisis laporan keuangan tahun 2013, 2014, dan 2015, dan data primer menggunakan kuesioner kepada nasabah dan karyawan.

Hasil penelitian menunjukkan bahwa perspektif keuangan indikator nilai ROI pada tahun 2013 sebesar 3,34%, pada tahun 2014 sebesar 2,90%, dan pada tahun 2015 sebesar 3,90%. Indikator profit margin tahun 2013 mencapai nilai 38,64%, tahun 2014 sebesar 29,78%, dan tahun 2015 sebesar 36,72%. Indikator rasio operasi tahun 2013 mencapai 3,46%, pada tahun 2014 sebesar 2,90%, dan pada tahun 2015 sebesar 4,02%. Hasil penelitian dari perspektif pelanggan dengan indikator peningkatan kepuasan nasabah sebesar 69,17%, pendalaman nasabah potensial sebesar 55,43%, peningkatan jumlah nasabah sebesar 82,56%. Hasil perspektif proses bisnis internal menunjukkan bahwa indikator dari efisiensi proses operasi dari item pengukuran efisiensi waktu antrian sebesar 80,92%, efisiensi proses transaksi sebesar 71,36%, indikator peningkatan sarana dan prasarana layanan sebesar 73,45%. Hasil perspektif pembelajaran dan pertumbuhan menunjukkan bahwa indikator dari peningkatan kualitas dan kompetensi dari item pengukuran frekuensi pelatihan sebesar 78,98%, dan karyawan yang mengikuti pelatihan sebesar 91,04%. Indikator kehandalan teknologi dan informasi sebesar 92,76%, indikator peningkatan kepuasan dan motivasi karyawan dari item pengukuran survey kepuasan karyawan sebesar 83,80%, dan survei motivasi karyawan sebesar 94,13%.

Kata Kunci: Evaluasi Kinerja, *Balanced Scorecard*.

ABSTRACT

This research aims to determine the use of *balanced scorecard* concept for company performance evaluation. Company performance evaluation using a *balanced scorecard* concept consists of four perspectives: financial perspective, customer perspective, business process perspective, and learning growth perspective. The financial perspective is measured with ROI (return of investment), profit margin, and operation ratio indicators. The customer perspective is measured with increasing customer satisfaction, deepening potential customer, and increasing the number of customers. The internal business process perspective is measured using operation process efficiency indicator, facility increase and service infrastructure. The learning and growth perspective can be measured using quality improvement indicator and employee competence, technology and information reliability, satisfaction increase, and employee motivation. The population of this research are customers and employees of PT. Bank Tabungan Negara, Karawaci Branch, Tangerang. The data analyzed include financial report analyses of 2013, 2014, and 2015, and the primary data were obtained by means of questionnaires given to the customers and employees.

The research results show that in terms of financial perspective, the indicator of ROI value in 2013 was 3.34%, in 2014 was 2.90%, and in 2015 was 3.90%. The indicator of profit margin in 2013 reached 38.64%, in 2014 was 29.78%, and in 2015 was 36.72%. The indicator of operation ratio in 2013 was 3.46%, in 2014 was 2.90%, and in 2015 was 4.02%. The research result from customers' perspective with the indicator of customer satisfaction increase was 69.17%, deepening potential customers was 55.43%, and increasing the number of customers was 82.56%. The result of internal business process perspective show that the indicator of operation process efficiency from the measurement of time spent in queue efficiency was 80.92%, transaction process efficiency was 71.36%, indicator of facility increase and service infrastructure was 73.45%. The result of learning and growth perspective showed that the indicator of quality and competence increase from training frequency measurement item was 78.98%, and the number of employees joining the training was 91.04%. The indicator of technology and information reliability reached 92.76%, the indicator of employee satisfaction and motivation from the survey item of employee satisfaction was 83.80%, and the survey of employee motivation was 94.13%.

Keywords: Performance Evaluation, *Balanced Scorecard*.