

ABSTRACT

In era globalization, the world of business experienced growth to resulting in an increasingly competitive conditions competition. In order to enhance organizational performance, alignment of organizational and individual objectives within the organization is important. Accordingly, the performance appraisal system is needed that describes the condition of the company's performance accurately. The Balanced Scorecard is one of the alternative performance measure that aims to combine the size of financial and non financial performance. This measurement is the result of a process based on its mission and strategy of a firm. There are four aspects that are measured in the Balanced Scorecard (BSC) is a financial perspective, customer perspective, internal business process perspective, growth and learning perspective.

The collected of data using primary and secondary data. The primary data obtained from questionnaires using simple random sampling technique. Data obtained from employees and customers of PT Bank Jateng. Secondary data obtained from annual reports of PT Bank Jateng per december period in 2007, 2008, 2009. The population is all customers and employees of PT Bank Jateng Semarang, while the samples taken, respectively, are 100 respondents to our customers and 100 respondents to the employee. Results of the questionnaire have been tested for validity and reliability. Methods of data analysis using Pearson correlation technique. To determine the level of customer satisfaction and employee score using factor analysis. This study aimed to find out how the performance of PT Bank Jateng by using the Balanced Scorecard concept. By using the performance assessment, it is known that a causal link between the supporting factors of performance with results achieved. PT Bank Jateng so it is expected to become a trusted bank, has a commitment and can produce optimal profit.

From this research it is known that the financial perspective of the value of Return on Assets (ROA), Operating Ratio (ROA), Loan to Deposit Ratio (LDR) increased cost effectiveness to achieve optimal profit. Consumer perspective can increase market share, customer satisfaction rate sufficient to produce good and sustained increase in customer profitability for three years. Internal business perspective using AETR ratio showed an increase effectiveness, efficiency and accuracy of transaction processing. Then, learning and growth perspective showed increased productivity of employees, the percentage of training skilled employees every year. This will affect the increase in employee satisfaction levels for three years to produce good categories

Keywords: Assessment of Performance, Balanced Scorecard