

## **ABSTRACT**

Competition conditions of the banking sector is currently very competitive. Moreover sharia banks must compete with conventional banks that are already dominant and have been growing rapidly in Indonesia. This cruel competition must be followed by good management to survive in the banking industry. Therefore, a bank needs to know how bank performance more comprehensively from all sides. Bank Jateng who had established Sharia Unit need to do performance measurement not only from a financial perspective, but other perspectives are measured in the Balanced Scorecard. Balanced Scorecard performance measurement application offers a more thorough and comprehensive in organizational performance.

The purpose of this study is to discuss the comparative performance of sharia business unit with the conventional unit performance which is measured using a balance scorecard (financial perspective, customer perspective, internal business perspective, as well as learning and growth perspective) so it can evaluate the performance of sharia. Methodology This study uses data obtained from published financial report of Bank Jateng and UUS Bank Jateng the period of September 2008 and 2009. Using a comparative analysis in which researchers evaluate corporate performance between periods so that they can find a prospective UUS Bank Jateng. Data obtained through interviews and questionnaires distribution to employees and customers of Bank Jateng as many as 30 people. Indicators used consisted of NPLs, LDR, the level of customer satisfaction, AETR, and the level of employee satisfaction.

The performance measurement result with the balanced scorecard in the Bank Jateng each perspective is the financial perspective by using productive assets (NPLs), operational costs (BOPO), and liquidity ratio (LDR). Has shown good performance as seen from the aspect of achieved profitability increased from the previous year. Customer perspective, during the performance of 2 years showed a good performance with customer satisfaction that is quite satisfactory. For the internal business perspective, Bank Jateng has succeeded in making cost-efficiency. Learning and growth perspective, showing a satisfactory level of employee satisfaction. After doing research, it can be concluded that using a balanced scorecard, performance UUS Bank Jateng are prospective for Bank Jateng but does not have eligibility to become the General Board of Sharia (BUS) yet.

Keywords: Performance Evaluation, Balanced Scorecard, Sharia Unit, Conventional Banks