ABSTRACT

The objective of this research is to analyze the performance measurement Main Branch of PT Bank Jateng Semarang when measured using the Balanced Scorecard concept. By using the Balanced Scorecard method is known that a causal relationship between the supporting factors of performance with results achieved in each perspective. The Main Branch of PT Bank Jateng Semarang to achieve the vision and mission that has been set, and can increase the profit the better.

The collection of data using primary and secondary data. The Primary data obtained from respondents both employees and customers Main Branch of PT Bank Jateng Semarang. The secondary data obtained from annual reports Main Branch of PT Bank Jateng Semarang year period 2005-2009. Samples are taken of each totaling 100 respondents. Analysis and interpretation of data is done through qualitative data.

The result of this research provides evidence that the financial perspective of the NPL (non performing loans), LDR (Loan to Deposit Ratio), profit margin, and BOPO (Efficiency Ratio), based on average scorecard are good categorized. While the ROA (Return On Asset) is quite good categorized. Customer perspective shows that Market share and customer profitability has decreased bad categorized, but the level of customer satisfaction can be considered quite satisfied. Internal business process perspective suggests that the level of innovation the company did not experience an increase or not there is additional work units, the ratio AETR bad categorized that has not shown increased efficiency, effectiveness and accuracy of process transactions done. Learning and growth perspective shows that decreased employee productivity is bad categorized, increased levels of employee training in good category, while the level of employee satisfaction designated good / satisfied.

Keywords: Assessment of Performance, Balanced Scorecard