

## **ABSTRACT**

*Performance of employees of PT Bank Pembangunan Daerah Jawa Tengah from year to year several times decreased. To overcome these problems, there is a need for further study on improving employee performance by measuring the gap (expectation Gap) PT Bank Regional Development of Central Java with employees perceptions on the four perspectives of Performance Management System (SMK) based Balanced scorecard is a financial perspective, perspective business processes, customer perspectives, and learning and growth perspectives using the Importance Performance Analysis (IPA) approach. The purpose of this research is to analyze the implementation of Performance Management System (SMK) based on Balanced Scorecard with Importance Performance Analysis (IPA) approach at PT Bank Pembangunan Daerah Jawa Tengah.*

*Respondents used in this research are Division Head, Deputy Head Division, Head of Sub Division, Deputy Head of Sub Division, Section Head and Executor. The method of data collection is by using literature study. Data analysis method used is Balanced scorecard analysis with Importance Performance Analysis (IPA) approach.*

*Based on the research that has been done then it can be obtained conclusion, based on financial size, for Division Head and Deputy Head Division, there are similarities that advertising costs are considered inefficient because it exceeds the 110% target set. For Head of Sub Division, and Deputy Head of Sub Division, obtained the result that the cost of electricity and advertising cost exceeds*

*the target set so less efficient. Based on the size of the business process, the result is that there are existing business processes that are still in the process between 50% -75%, among others, is the development of Web-based DPLK. In the measurement of competence can be seen that the orientation on customer satisfaction is still less than optimal, where employees sometimes monitor customer satisfaction, distribute information that helps to customers and provide friendly service and be friendly.*

*Keywords: finance, business process, competence, science.*