

REVIEW APPLICATION OF BALANCED SCORECARD AS A TOOL MEASURING PERFORMANCE IN BANK SYARIAH MANDIRI TBK.

BY

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ABSTRACT

Wahyu wicaksono, *Balance Scorecard analysis in order to reveal company performance, with case study of PT. Bank Syariah Mandiri TBK.*

This study was conducted in the months of November 2009 until January 2010. the data gathering technique was an observation on the company's internal data including balance statement and gain-lost statement from the year 2006 until 2009 that had been audited. The aim of the study investigate the financial performance of PT

The data analysis technique employed in this study used 4 perspektif (a) Organizational Performance, (b) Customer, (c) Internal Business Process and (d) Learning and Growth. According to the analysis result from organizational performance conducted was revealed that the company competency in terms of liquidity was good enough especially indicated by the degree of current ratio 229,51% and quick ratio 197,76%. This indicated that the company was in both liquidity and solvability situations due to the utilization of company own capital that shown by the ratio of debt to total asset was 35,50%. Moreover, from the profitability degree was also high enough because Return On Investment was 26,63% while margin of net profit reached 28,69%.

According to the analysis results from customer conducted was revealed that the quality and price of products which sold by PT. Bank Syariah Mandiri very satisfy PT. Bank Syariah Mandiri could hold and increase the quantity of customer because this company always gave the good. Service after and develop the good relationship with the customer.

Key words: Balance Scorecard