

TESIS

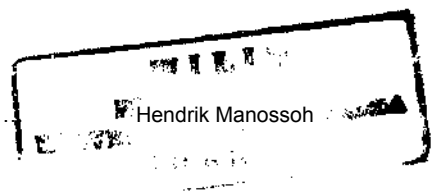
PEMETAAN STRATEGI BERBASIS BALANCED SCORECARD UNTUK PENETAPAN TOLOK UKUR KINERJA PADA PT. BANK SULUT

KKB
KK-2
TEA 26/07
Mon
P



HENDRIK MANOSSOH, SE., Ak

**PROGRAM PASCASARJANA
UNIVERSITAS AIRLANGGA
SURABAYA
2006**



TESIS

**PEMETAAN STRATEGI BERBASIS BALANCED SCORECARD
UNTUK PENETAPAN TOLOK UKUR KINERJA
PADA PT. BANK SULUT**



**HENDRIK MANOSSOH, SE., Ak
090315066M**

**PROGRAM PASCASARJANA
UNIVERSITAS AIRLANGGA
SURABAYA
2006**

**PEMETAAN STRATEGI BERBASIS BALANCED SCORECARD
UNTUK PENETAPAN TOLOK UKUR KINERJA
PADA PT. BANK SULUT**

TESIS

Untuk Memperoleh Gelar Magister
Dalam Program Studi Magister Akuntansi
Pada Program Pascasarjana Universitas Airlangga

Oleh:

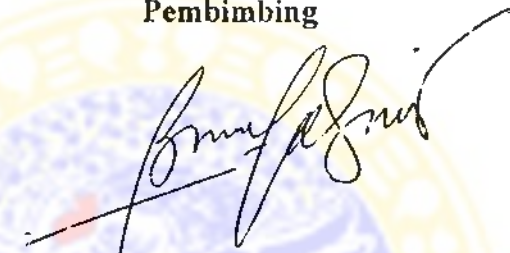
HENDRIK MANOSSOH, SE., Ak
090315066M

**PROGRAM PASCASARJANA
UNIVERSITAS AIRLANGGA
SURABAYA
2006**

Lembar Persetujuan

**TESIS INI TELAH DISETUJUI
PADA TANGGAL 28 MARET 2006**

Oleh,
Pembimbing



Dr. Bambang Tjahjadi, MBA., Ak
NIP. 131 570 344

Mengetahui,
KPS Magister Akuntansi



Drs. Tjiptohadi Sawarjuwono, M.Ec., Ph.D., Ak
NIP. 131 123 695

Telah diuji pada
Tanggal, 17 April 2006
PANITIA PENGUJI TESIS

Ketua : Prof. Dr. Arsono Lasmana, SE., Ak

Anggota : 1. Dr. Bambang Tjahjadi, MBA., Ak
2. Drs. Basuki, M.Com (HONS)., Ph.D., Ak
3. Dr. M. Nasih, MT., Ak
4. Dr. Sri Iswati, M.Si., Ak
5. Dra. Wiwik Supratiwi, MBA., Ak



UCAPAN TERIMA KASIH

Puji syukur dan hormat kepada Tuhan Yesus Kristus sebab Tuhan penuh kasih, setia dalam perkataan dan perbuatanNya. Oleh karena berkat kasih karunia, hikmat, pimpinan dan pengharapan dari Dia saja, sehingga penulis dapat menyelesaikan penulisan tesis ini sebagai salah satu syarat memperoleh gelar Magister Akuntansi di Program Pascasarjana Universitas Airlangga Surabaya.

Keberhasilan ini bukanlah usaha penulis semata-mata, tetapi banyak dibantu oleh doa dan uluran kasih dari berbagai pihak. Tiada kata indah yang dapat diberikan selain ucapan terima kasih dengan diiringi doa. Ucapan terima kasih saya yang paling dalam adalah kepada dosen pembimbing, Dr. Bambang Tjahjadi, MBA., Ak (Pak Bambang) dan Drs. I Made Narsa, M.Si., Ak (Pak Made) ditengah-tengah kesibukan mereka masih mau meluangkan waktu dan pikiran untuk membimbing penulis dengan penuh dedikasi dan kesabaran sejak awal penulisan tesis ini sampai akhir.

Selanjutnya ucapan terima kasih saya sampaikan kepada:

1. Rektor Universitas Airlangga, Prof. Dr. Med. H. Puruhito, dr., dan Direktur Program Pascasarjana Unair Prof. Dr. H. Muhammad Amin, dr., SpP. atas kesempatan dan fasilitas yang telah diberikan selama mengikuti perkuliahan dan bisa menyelesaikan pendidikan di Program Magister Akuntansi di Universitas Airlangga Surabaya.
2. Ketua Program Studi Magister Akuntansi Drs. Tjiptohadi Sawarjuwono, M.Ec., Ph.D., Ak. atas saran masukan, dan dorongan dalam penyelesaian tesis ini.
3. Seluruh Staf Pengajar, Prof. Dr. Arsono Lasmana, SE., Ak. Prof. Dr. Parwoto Wignyohartojo, SE., Ak, Drs. Basuki, M.Com (HONS)., Ph.D., Ak, Dr. M. Nasih, MT., Ak, Dr. Sri Iswati, M.Si., Ak, Dra. Wiwik Supratiwi, MBA., Ak, Drs. M. Suyunus, MAFIS., Ak dan lain-lain yang

tidak dapat peneliti sebutkan satu persatu, dan Pengelola Program Studi Magister Akuntansi Program Pascasarjana Unair, atas ilmu, bimbingan, dan masukan yang berharga yang sudah diberikan selama perkuliahan sampai penulisan tesis ini.

4. Teman-teman program studi Magister Akuntansi atas kebersamaan yang telah terjalin selama perkuliahan khususnya teman-teman dari Manado (Rutly, Treis, Edith, dan Lydia) dan teman-teman di Surabaya (Mener Jhon K., Mener Sem O., dr. Heru, Obe M., Kiki L, Robby Lunibu., Alex K., Enci Ani, Erik O, Abo M dan Udin) atas semangat dan kebersamaan.
5. Dewan Direksi, Kepala-kepala Divisi dan Staf PT. Bank Sulut Manado, terlebih khusus kepada Pak Alex Lembong, Pak James Salibana, Pak Jeffry Lungkang dan Pak Revino Pepah, atas segala informasi dan bantuan yang diberikan serta kesempatan untuk melakukan penelitian.
6. Rektor Universitas Sam Ratulangi, Dekan Fakultas Ekonomi Unsrat, serta Ketua Jurusan Akuntansi atas kesempatan dan motivasi yang diberikan.
7. Rekan-rekan dosen senior maupun junior Fakultas Ekonomi Universitas Sam Ratulangi Manado dan teman-teman di Manado (Ka Ezar, Ito, Ot, Edu) yang walaupun jauh selalu memotivasi dalam penyelesaian tesis ini.
8. Keluarga Lonan-Kambey yang senantiasa memberikan fasilitas pendukung dalam penyelesaian tesis.
9. Keluarga besar Manossoh Mangindaan (Yuke, Sisca, Meike Ipong & Mita, Olfie Anet Hizkia & Julian, Lidia Ato Vincent & Bella, Kak Jemmy & keluarga, Kak Legia & keluarga) atas semangat dan dorongan yang diberikan.

Ucapan terima kasih yang dalam penulis sampaikan kepada Papa-Mama (Tonasius Manossoh dan Stans Kakombah) atas dukungan doa dan finansial serta perhatian selama studi dan kepada Papi-Mami (Herry Mangindaan, SH. dan Elsjie Kambey, SH.) atas dukungan, perhatian dan doa.

Secara khusus saya sampaikan terima kasih untuk istri tercinta (Joanne V. Mangindaan, SE) dan anakku terkasih yang manis (Christansya Eliora Manossoh) atas perhatian, pengorbanan yang sangat besar dan kasih sayang selama penulis mengikuti pendidikan Magister Akuntansi sampai terselesaikannya penulisan tesis ini. Kalian berdua adalah anugerah Tuhan Yesus Kristus terindah yang saya terima dalam hidup ini.

Saya juga mengucapkan terima kasih kepada semua pihak yang tidak bisa saya sebutkan satu per satu. Dalam hal ini yang telah membantu secara langsung maupun tidak langsung selama pendidikan dan penyelesaian tesis ini.

Penulis menyadari pula bahwa penyusunan tesis ini masih jauh dari sempurna, baik dalam penyajian materi maupun dalam membahas permasalahan karena pengetahuan penulis yang terbatas dan waktu yang relatif singkat untuk menyusun tesis ini. Oleh karena itu penulis sangat mengharapkan sumbangan pemikiran dari semua pihak demi penyempurnaan tesis ini.

Akhir kata, penulis berharap semoga tesis ini dapat bermanfaat dan menjadi tambahan pengetahuan bagi yang membacanya. *May God Bless You all!*

Surabaya, Maret 2006

Peneliti,

HENDRIK MANOSSOH

SUMMARY

Strategy Mapping based on Balanced Scorecard to determine Performance Measures at PT. Bank Sulut

The Balanced Scorecard developed by Kaplan and Norton in 1990 is a widely-used management framework for optimal measurement of organizational performance. This concept has emerged as a ubiquitous performance managerial tool that provides managers with the mechanisms to develop performance objectives and measures linked to strategy. The Balanced Scorecard methodology acknowledges the deficiencies in many business performance measurement systems, which often rely totally on financial metrics and attempts to overcome the deficiencies of existing systems by measuring and analyzing based on four perspectives namely financial perspectives, customer perspectives, internal business process perspective and learning and growth perspective.

Currently, performance measurement used in Indonesian banking is mainly focus on financial measures. To measure performance of banks in Indonesia, each bank in Indonesia utilizes a performance management based on regulation of Indonesian Central Bank No. 6/10/PBI/2004, which measures performance based on 6 aspects, namely Capital, Asset, Management, Earning, Liquidity, and Sensitivity (CAMELS). This kind of performance measurement focuses mainly in financial aspects, which weights 75% on financial aspects and 25% on non-financial aspects.

As a regional bank that owned by local government of North Sulawesi and Gorontalo provinces, PT. Bank Sulut is allegedly potential to be interfered with collusion, corruption and nepotism. This condition makes regional banks, including PT. Bank Sulut less competitive compared to private banks. To sustain and develop aggressively in long term, PT. Bank Sulut needs to translate its vision, mission, and strategy into action plan based on Balanced Scorecard approach.

The problem raised in this research is how does Strategy Mapping based on Balanced Scorecard is used to determine performance measures at PT. Bank Sulut. The purpose of this research is to result in performance measures derived from Strategy Mapping based on Balanced Scorecard at PT. Bank Sulut. This research proposes 2 (two) propositions which are 1) Strategy Mapping based on Balanced Scorecard will ease management in identifying strategic objectives and in finding the cause and effect relationship of each strategic objective, 2) Strategy Mapping based on Balanced Scorecard to determine performance measures along with its initiatives.

To answer the problem in this research, qualitative research method by using a single case study research is utilized. The object of this research is PT. Bank Sulut Manado, with 1 (one) unit analysis, which is Strategy Mapping at PT. Bank Sulut. The data were collected through observation, interview, and

documentation. The interview is done by interviewing top management in PT. Bank Sulut including its head of division and its board of director. The data were analyzed by using Miles and Huberman models, which are include data reduction, data display and conclusion drawing.

The result of this research shows that PT. Bank Sulut has established a clear vision and mission that assists its management to formulate strategy well. However, the establishment of vision and mission do not include all employees. Moreover, Strategy Map based on Balanced Scorecard has not been implemented at PT. Bank Sulut. Strategy Mapping at PT. Bank Sulut is only based on the general principle of Board of Director, which does not show a cause and effect relationship of its strategic goals. Also, performance measurement based on Balanced Scorecard has not been utilized by PT. Bank Sulut. The performance measurement of PT. Bank Sulut focuses solely on financial measures. Performance measurement based on non financial measures at PT. Bank is only performance measurement for its employees.

Therefore, this research suggests an importance of Strategy Mapping based on Balanced Scorecard to determine performance measures to be implemented at PT. Bank Sulut. The researcher recommends performance measures derived from Strategy Mapping based on 4 (four) perspectives in Balanced Scorecard namely financial perspective, customer perspective, internal business process perspective and learning and growth perspective. Each perspective has strategic objectives that should be achieved by PT. Bank Sulut. By implementing Strategy Mapping based on Balanced Scorecard it is expected that PT. Bank Sulut can implement effective strategies for future success.

ABSTRACT

Strategy Mapping based on Balanced Scorecard to determine Performance Measures at PT. Bank Sulut

In order to sustain and develop aggressively in long term, PT. Bank Sulut needs to translate its vision, mission, and strategy into action plan into strategy mapping based Balanced Scorecard approach. Strategy mapping based on Balanced Scorecard is used to determine performance measures at PT. Bank Sulut.

The problem raised in this research is how does strategy mapping based on balanced scorecard is used to determine performance measures at PT. Bank Sulut. The purpose of this research is to result in performance measures derived from strategy mapping based on Balanced Scorecard at PT. Bank Sulut.

The research is conducted through a qualitative research by using a single case study research and takes approximately 2 (two) months to complete. The object of this research is PT. Bank Sulut Manado. The data were collected through observation, interview, and documentation. The interview is done by interviewing top management in PT. Bank Sulut including its head of division and its board of director. The data were analyzed by using Miles and Huberman models, which includes data reduction, data display and conclusion drawing.

The result of this research shows that PT. Bank Sulut has established a clear vision and mission that assists its management to formulate strategy well. However, the establishment of vision and mission does not involve all employees. Moreover, strategy mapping based on Balanced Scorecard has not been utilized by PT. Bank Sulut. The performance measurement of PT. Bank Sulut focuses solely on financial measures. Performance measurement based on non financial measures at PT. Bank is only performance measurement for its employees. The researcher proposes strategy mapping based on 4 (four) perspectives in Balanced Scorecard to determine the performance measures at PT. Bank Sulut. Therefore, this research suggests an importance of strategy mapping based on Balanced Scorecard to determine performance measures to be implemented at PT. Bank Sulut. By applying strategy mapping based on Balanced Scorecard, it is expected that PT. Bank Sulut can implement effective strategies for future success.

Key word: Strategy Mapping, Balanced Scorecard, Performance Measures.

DAFTAR ISI

SAMPUL DEPAN.....	i
SAMPUL DALAM.....	ii
PRASYARAT GELAR.....	iii
LEMBAR PERSETUJUAN.....	iv
LEMBAR PENETAPAN PANITIA PENGUJI.....	v
UCAPAN TERIMA KASIH.....	vi
SUMMARY.....	vii
ABSTRACT.....	viii
DAFTAR ISI.....	ix
DAFTAR GAMBAR.....	xi
DAFTAR TABEL.....	xii
DAFTAR LAMPIRAN.....	xiii
BAB 1 PENDAHULUAN.....	1
1.1 Latar Belakang.....	1
1.2 Rumusan Masalah.....	6
1.3 Tujuan Penelitian.....	6
1.4 Manfaat Penelitian.....	6
BAB 2 TINJAUAN PUSTAKA.....	8
2.1 Penelitian Terdahulu.....	8
2.2 Konsep <i>Balanced Scorecard</i>	10
2.3 Aspek-aspek yang diukur dalam <i>Balanced Scorecard</i>	12
2.3.1 Perspektif Keuangan.....	13
2.3.2 Perspektif Pelanggan.....	14
2.3.3 Perspektif Proses Bisnis Internal.....	17
2.3.4 Perspektif Perabelajaran dan Pertumbuhan.....	18
2.4 Manfaat dari Penerapan <i>Balanced Scorecard</i>	20
2.5 Proses Penyusunan <i>Balanced Scorecard</i>	22
2.6 Pengukuran Kinerja.....	25
2.7 Perbedaan <i>Balanced Scorecard</i> dengan Pengukuran Tradisional.....	30
2.8 Organisasi yang Berfokus pada Strategi.....	32
2.9 <i>Strategy Map</i>	35
2.10 Faktor Kunci Sukses Perbankan.....	40
BAB 3 KERANGKA KONSEPTUAL.....	42
BAB 4 METODE PENELITIAN.....	44
4.1 Pendekatan Penelitian.....	44
4.1.1 Fokus Penelitian.....	45
4.1.2 Rancangan Penelitian.....	45
4.2 Teknik Pengumpulan Data.....	47

4.3	Langkah-langkah Penelitian.....	49
4.3.1	Survei Pendahuluan.....	49
4.3.2	Penelitian Lapangan.....	49
4.3.3	Teknik Pengolahan dan Analisis Data.....	50
BAB 5	HASIL PENELITIAN.....	52
5.1	Gambaran Umum Perusahaan.....	52
5.1.1	Sejarah Singkat Perusahaan.....	52
5.1.2	Aktivitas Perusahaan.....	54
5.1.3	Aktivitas Pendukung Operasional Perusahaan.....	55
5.1.4	Struktur Organisasi.....	58
5.1.5	Perkembangan Bisnis Perusahaan.....	58
5.2	Hasil Wawancara Secara Mendalam (<i>In-Depth interview</i>).....	62
5.2.1	Visi dan Misi PT. Bank Sulut.....	62
5.2.2	Penyusunan Strategi pada PT. Bank Sulut.....	63
5.2.3	Pemetaan Strategi pada PT. Bank Sulut.....	66
5.2.4	Pengukuran Kinerja pada PT. Bank Sulut.....	66
BAB 6	PEMBAHASAN.....	69
6.1	Pemetaan Strategi berbasis <i>Balanced Scorecard</i> untuk Penetapan Tolok Ukur Kinerja pada PT. Bank Sulut.....	69
6.1.1	Visi dan Misi PT. Bank Sulut.....	69
6.1.2	Pemetaan Strategi berbasis <i>Balanced Scorecard</i> pada PT. Bank Sulut.....	73
6.1.3	Penetapan Tolok Ukur Kinerja pada PT. Bank Sulut.....	85
6.2	Keterbatasan Penelitian.....	101
BAB 7	PENUTUP.....	105
7.1	Kesimpulan.....	105
7.2	Saran.....	107
	DAFTAR PUSTAKA.....	108

DAFTAR GAMBAR

Gambar 2-1 The Balanced Scorecard : A Window on Past and Future Performance.....	12
Gambar 2-2 BSC Sebagai <i>Framework</i>	20
Gambar 2-3 Proses Penyusunan <i>Balanced Scorecard</i>	23
Gambar 2-4 Suatu Kerangka Kerja untuk Perancangan Sistem Pengukuran Kinerja	27
Gambar 2-5 Peta Strategi	39
Gambar 3-1 Kerangka Konseptual	42
Gambar 5-1 Struktur Organisasi PT. Bank Sulut.....	58
Gambar 5-2 Perkembangan Total Aset 1999-2004	59
Gambar 5-3 Perkembangan Laba Usaha sebelum Pajak tahun 1999-2004.....	61
Gambar 6-1 Peta Strategi Perspektif Keuangan PT. Bank Sulut	77
Gambar 6-2 Peta Strategi Perspektif Pelanggan PT. Bank Sulut.....	79
Gambar 6-3 Peta Strategi Perspektif Proses Bisnis Internal PT. Bank Sulut.....	81
Gambar 6-4 Peta Strategi Perspektif Pertumbuhan dan Pembelajaran PT. Bank Sulut.....	83
Gambar 6-5 Peta Strategi berbasis <i>Balanced Scorecard</i> PT. Bank Sulut	84

DAFTAR TABEL

Tabel 2-1 Langkah-langkah Proses Pembuatan *Balanced Scorecard*..... 24
 Tabel 2-2 Faktor-faktor Kunci Sukses Perbankan 40
 Tabel 5-1 Kepemilikan Saham PT. Bank Sulut Tahun 2004 dan 2003 53
 Tabel 5-2 Perkembangan Pegawai Tahun 2003-2005..... 56
 Tabel 5-3 Perkembangan Penghimpunan Dana 2004 dan 2003..... 60
 Tabel 5-4 Perkembangan Kredit menurut Sektor Ekonomi tahun 2003-2004 61
 Tabel 6-1 Tolok Ukur dan Inisiatif Perspektif Keuangan 90
 Tabel 6-2 Tolok Ukur dan Inisiatif Perspektif Felanggan (Nasabah) 93
 Tabel 6-3 Tolok Ukur dan Inisiatif Perspektif Proses Internal Bisnis 96
 Tabel 6-4 Tolok Ukur dan Inisiatif Perspektif Pertumbuhan & Pembelajaran 99
 Tabel 6-5 Tolok Ukur Kinerja dan Inisiatif berbasis *Balanced Scorecard* PT.
 Bank Sulut 103



DAFTAR LAMPIRAN

- Lampiran 1 Pedoman Wawancara
- Lampiran 2 Hasil Wawancara
- Lampiran 3 Kebijakan Umum Direksi: Rencana Kerja dan Rencana Anggaran
- Lampiran 4 Kebijakan Umum Direksi: *Business Plan*
- Lampiran 5 Penilaian Kinerja Prestasi dan Potensi Pegawai untuk pegawai yang membuat *goal setting*
- Lampiran 6 Penilaian Kinerja Prestasi dan Potensi Pegawai untuk pegawai yang tidak membuat *goal setting*

