

ABSTRACT

Employees are intangible asset. Recently the measurement of employees' performance in Shariah Financia Service Unit or UJKS (Unit Jasa Keuangan Syariah) "Usaha Gabungan Terpadu" Cooperative – Sidogiri, Kraton, Pasuruan and in Shariah Financial Service Cooperative or KJKS (Koperasi Jasa Keuangan Syariah) "BMT Amanah Ummah Jatim, are still using financial perspective based on Ministry of Cooperative and SME's Regulation and Circular Letter of Bank Indonesia. Financil perspective measurement are not able to cover all kind of asset. The most important of all kind of assets is the soft asets, i.e: knowledge, skill, capability, expertist, culture, etc. These kind of assets are the Knowledge asset which will determine the success or failure of an organization.

The purpose of this research is answer the question of " How is it to develop employees' performance appraisal based on Balanced Scorecard in KJKS / UJKS?" Research methodology in this study is Qualitatif Study.

The research on both of the cooperatives shows the growth and learning perspective is the 'cause' of the other three perspectives in Balanced Score Card. It means that the dimension of harmony, employee's capabilities (satisfaction, retention and productivity), motivation, empowerment and information system capability should exist and be the conditions of the measurability of the other three perspectives in balanced score card. On the growth and learning perspective, the commitment and consistency to achieve kaffah (perfection) should be added. The performance measurement in the internal business perspective should be based on the ability to structure customer financial needs. The performance measurement in customer perspective is the achievement of service quality and customer profitability. On the financial perspective is the stage growth, sustain and harves.

Keywords : balance scorecard, soft asset, knowledge asset, kaffah, service quality and profitability of customer.