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Performance analysis of bank Bukopin Syariah Surabaya with the balance scorecard approach

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ABSTRACT

This study aims to determine the performance of Bank Syariah Bukopin with the Balanced Scorecard approach. This type of research used is descriptive quantitative. Data collection techniques were carried out by observation, questionnaires and interviews. The sampling technique for customers uses a probability sample selection technique. The type of method used is purposive sampling. The research was conducted at Bank Bukopin Syariah by taking financial data from 2021 to 2022 to analyze a financial perspective and conduct interviews to analyze internal business process perspectives. Researchers also used questionnaires distributed to customers and employees in sampling to analyze customer perspectives and learning and growth. In this study the variable used was performance measurement with the balanced scorecard which included four aspects, namely financial perspective, customer perspective, growth perspective and learning perspective. Bukopin's Sharia bank performance, namely the financial perspective shows that financial performance can be categorized as unfavorable, this can be seen from the BOPO and FDR results that financial performance has decreased and ROA has increased in 2021 and 2022. The customer perspective concludes that Bukopin Darmo Sharia bank has experienced an increase customers from 2021-2022. Financial performance shows increase and decrease from year to year, customer satisfaction performance shows satisfaction. Likewise employee satisfaction which shows a fairly good value of satisfaction. Internal business process performance also shows good results in innovation processes and services. Based on the results of this study it can be concluded that the Balanced Scorecard is that for improving the company's finances and performance.

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INTRODUCTION

Company performance is often a benchmark parameter in assessing the success of the company's management itself, and is usually carried out within a certain period. This step itself was also taken to monitor developments for small to large scale companies. Derived from the word Job Performance or actual performance which means work performance or achievements that have been achieved. Broadly speaking, this understanding can be assessed both in terms of quality and quantity, measured by the functions and responsibilities given (Sihombing & Batoebara, 2019). According to Chariri and Ghozali Measuring company performance using financial or non-financial information. It can be said that non-financial information is in the form of customer satisfaction for the services provided by the company. However, most company performance is measured by financial ratios in a certain period of time (WARDANINGSIH, 2021). According to Armstrong and Baron (2008) defining performance is the result of work that has a close relationship with the strategic goals of the organization, customer satisfaction and contributes to the economy (julianalimin, 2020).

The development of Islamic banks in Indonesia has increased since the economic crisis hit Indonesia in 1998. When conventional banks experienced a lot of negative spreads (loan interest rates were lower than deposit rates) in their business, Islamic banks were able to survive the economic crisis. This shows that Islamic banks have an advantage, so that they are able to withstand very difficult conditions for the banking world. So far, performance measurements carried out by banks in general have only relied on financial aspects (Maftuhah, 2022).

According to Siegel and Shim (1994) in Junaidi (2002) provides a more detailed definition of performance, namely a statement that presents a measure of the actual results of several personal or joint activities in the same time period and is compared with the budget or standard size obtained with several assumptions over the same period. Prawirosentono (1999) reveals performance as performance, namely work results that can be achieved by a person or group of people in an organization, according to their respective authorities and responsibilities, in an effort to achieve organizational goals related legally, not against the law, and in accordance with morals and ethics (Nurkholipah, 2020).

The term performance comes from the word Job Performance or Actual Performance, namely work performance or actual performance of an employee/employee, so the meaning of performance is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him (Rodrigo Garcia Motta, Angélica Link, Viviane Aparecida Bussolaro et al., 2021).

Performance evaluation is part of the control system management, including behavior that implies decisions planning and evaluation of employee performance and management of its operations use performance to effectively manage organizational operations and assist employees in making decisions, such as promotions and mutations. And go, determine the need and development employees, and provide feedback on how supervisors are they assess their performance, and provide a basis for award distribution. The purpose of a performance evaluation system is to help develop strategy (TUO, 2019).

Financial performance is the main factor used to manage company finances. The success of a company is associated with performance and value rather than the company itself. With proper financial management, it will maximize profit which is the main goal in the world of banking (Suranto & Walandouw, 2017). Finance is needed by the company's internal parties to analyze how far the capital management is that will be used for long-term decision making. In addition, it aims to provide accurate information to outsiders, such as investors or creditors. Financial information can explain the condition of a company every year where investors can monitor the development of financial performance contained in banking reports. Where if the financial performance of the bank is very good, it will also have a good impact for long-term interests. However, banks are also facing various risks and challenges both within the company and external to the company (GADISA, n.d.).

The performance measurement system is not sufficient to reflect the performance conditions of a company or organization as a whole. In addition, performance measurement that only relies on financial aspects is less relevant to current performance needs. This is due to the dynamics of the competitive environment which moves fast, so that it does not inform what efforts need to be taken now and in the future to improve company performance. An effective performance measurement system must have at least the following: a. According to the customer's point of view based on the characteristics of each activity and the organization itself. b. Use customer verified performance indicators to evaluate activity. c. Conduct a thorough evaluation based on all aspects that affect the performance of customer activities. d. Provide feedback to help all members of the organization resolve issues that may need improvement (Rodrigo Garcia Motta, Angélica Link, Viviane Aparecida Bussolaro et al., 2021).

Balanced scorecard according to Kaplan and Norton (2000: 7) is an assessment method that includes four perspectives to measure company performance, namely: financial perspective, customer perspective, internal business process perspective and learning and growth perspective (Listyani et al., 2023). The balanced scorecard is a concept that aims to support the realization of the company's vision, mission and strategy by emphasizing four studies, namely the financial, customer, internal business, and learning and growth perspectives. with long term targets. It is also a management, measurement and control system that quickly, precisely and comprehensively can provide managers with an understanding of business performance (Pratama, 2018). The concept of the Balanced Scorecard put forward by Kaplan and Norton, (2000: 345) plays a very important role in the performance appraisal process because it is not only the financial sector but the non-financial sector that is also assessed. The purpose of creating a Balanced Scorecard by Kaplan and Norton is to balance performance from financial and non-financial aspects. So that the vision, mission and goals desired by the company can be achieved properly (Suhada & Hendrayanti, 2019).

Balanced scorecard is a concept that aims to support the realization of the vision, mission, and corporate strategy by emphasizing four studies, namely the financial perspective (financial), customers, internal business, and learning and growth (learning and growth) with long-term targets. And is a system management, measurement and control quickly, precisely and comprehensively provide managers with an understanding of business performance (Ramadhan, 2022).

Balanced Scorecard (BSC) is a contemporary management concept can be used as a tool to assess performance in a comprehensive manner, measurable and balanced (Kaplan & Norton, 2005). So then the banking executives sharia can now measure how much their business units create value for customers and how far management should improve internal capabilities and investment in human resources (SARI, 2006).

The advantages of the Balanced scorecard approach in the strategic planning system have the following characteristics: 1) Comprehensive: The balanced scorecard can broaden the perspectives covered in strategic planning, from previously only limited to a financial perspective, extending to three other prospects, customers, internal business processes, learning and growth, 2) Coherent: The balanced scorecard requires personnel to build causal relationships between the various strategic objectives resulting in strategic planning. Each strategic goal set in a non-financial perspective must have a cause-and-effect relationship with financial goals. Either directly or indirectly. Coherence also means building a causal relationship between the results produced by the strategy formulation system and the outputs produced by the strategic planning system; and 3) Balanced: The balance of the target strategy produced by the strategic planning system is important to produce sustainable financial performance (Galib & Hidayat, 2019).

The performance of Bank KB Bukopin Syariah (KBBS) continues to increase in line with the Company's success in implementing its business growth strategy. During the first quarter of 2022, KBBS managed to record a net profit of IDR 231 million. This figure jumped 90.5% compared to the achievement of KBBS's net profit in the first quarter of 2021 which reached IDR 121 million. President Director of PT Bank KB Bukopin Syariah Hari Wurianto said, "There are several factors that spur KBBS to be able to boost its performance. One of them is the implementation of improvement and optimization of business productivity." In addition, KBBS also took a number of other strategic steps to spur performance growth, including encouraging healthy financing growth, improving funding structures, strengthening capital, improving earning asset quality, accelerating profitability achievement, developing new products and activities to meet market needs, improving services to customers, expanding access and network of Islamic Finance services, to optimizing the promotion of Islamic Finance as well as developing IT infrastructure and digital innovation. As a result, during the first quarter of 2022 KBBS managed to distribute financing of IDR 4.69 trillion, an increase of 23.26% compared to the financing disbursed in the first quarter of 2021 which reached IDR 3.81 trillion and an increase of 9.94% compared to the financing disbursed as of December 31 2021 which reached IDR 4.27 trillion. Meanwhile, the level of public trust in KBBS also continues to increase. This can be seen from the mobilization of the Company's third party funds (DPK) in the first quarter of 2022 which grew significantly. KBBS DPK as of March 31, 2022, which reached IDR 4.98 trillion, an increase of 130.38% compared to the DPK that was successfully collected as of March 31, 2021 which reached IDR 2.16 trillion and an increase of 8.56% compared to the DPK that was successfully collected as of December 31 2021 which reached IDR 4.59 trillion. With this achievement, the total assets of KBBS as of 31 March 2022 managed to grow to IDR 6.54 trillion, an increase of 27.40% compared to the position of 31 March 2021 which was recorded at IDR 5.13 trillion and an increase of 5.24% compared to the position of 31 December 2021 which was recorded assets of IDR 6.22 trillion. The company also succeeded in reducing the NPF (net) ratio for KBBS on 31 March 2022 which was recorded at 3.78%, compared to the position on 31 March 2021 which recorded an NPF (net) of 4.94%. Until the end of 2022, KBBS assets are projected to reach IDR 6.97 trillion, with financing of IDR 5.3 trillion and DPK of IDR 5.4 trillion. Revenue from Fee-based income in December 2022 is targeted at IDR 45 billion, an increase of 43.51%. The fee-based increase came from products including Bank Guarantees, PPOB and Bancassurance in addition to financing administration income (Diana Rayanti, 2022).

From the problems that researchers found in pre-research then researchers are interested in analyzing the performance of Islamic banks with a balanced scorecard approach. Based on the background as mentioned above, it became a trigger and motivation for researchers to choose the title "performance analysis of bukopin syariah surabaya bank with the balance scorecard approach"

RESEARCH METHOD

This research is descriptive with a quantitative approach. Quantitative research method is a research method based on the philosophy of positivism, used to examine populations or certain samples, data collection uses research instruments, data analysis is quantitative or statistical with the aim of testing the hypotheses that have been applied (Saragih et al., 2021). While descriptive research means research that describes and describes the data that has been collected as it is without intending to make generally accepted conclusions or generalizations (Dadang et al., 2023). The operational definition is to determine the measurement results so that they become measurable variables. Variables are measurement results that are measured using various values to provide a more realistic description of phenomena (Ismayani, 2019).

In this research, the variable used is performance measurement using the balanced scorecard which includes four aspects, namely financial perspective, customer perspective, growth perspective and learning perspective. The population in this study are customers and employees of Bank Bukopin Syariah Darmo. The sampling technique for 30 customers uses a probability sample selection technique, namely simple random sampling, which provides equal opportunity and is not limited to each element of the population to be selected as a sample. Sugiyono, 2018 Explaining that this technique is a sampling technique and does not provide equal opportunities or opportunities for each element or member to be selected (Fatmawati, 2023).

The main data comes from: Observation, a one-day study was conducted at Bank Syariah Bukopin to obtain transaction speed data during the service process, and Questionnaires were given to customers and BSB employees to find out customer and BSB employee satisfaction. Secondary data is data obtained indirectly by researchers through intermediary media. Secondary data for this study comes from the BSB service manager which is the percentage of financial ratios over a two-year period 2021 and 2022.

This research uses the Balanced Scorecard analysis method which focuses on four perspectives. The financial perspective is measured using strategic objectives with the financial indicators of Bank Bukopin Syariah Darmo Surabaya for 2021-2022. The customer perspective is measured using a questionnaire in 2021 and 2022. The Internal Business Perspective is measured by means of the innovation process and service process, where the results are obtained from interviews. The perspective of growth and learning is measured by calculating the proportion level of analyzing customer satisfaction. while the level of employees is measured using a questionnaire which includes three main things, namely Attributes of Company Services, Corporate Image, and Relationships with Customers. The level of performance and customer satisfaction is analyzed from the results of the questionnaire distributed to employees and customers using the percentage method. If the results of the questionnaire calculation show a high proportion, this means that the higher the level of performance will result in a high level of satisfaction, and vice versa. The validity of a very research results determined by the measuring instrument used to measure that variable researched. Therefore, a measuring device needs to be tested by testing validity (level of authenticity) and reliability (level of reliability).

RESULTS AND DISCUSSION

Results Analysis of the performance of the financial perspective

Financial measures are very important in providing a summary of the consequences of economic actions that have been taken. Financial performance measures provide clues as to whether the company's strategy is implemented until its implementation contributes or not to an increase in company profits. Financial goals are usually related to profitability. So the measurement of the financial perspective uses several measures, including:

Table 1. bank bukopin sharia financial report for 2021-2022

Information	2021	2022
ROA	0,02%	0,19%
BOPO	99,29%	96,52%
FDR	120,24%	87,17%

From a financial perspective, it is measured using profitability ratios, efficiency ratios, and ratios between all loan amounts. Financial measurements in 2021 and 2022 BOPO show a decrease of 99,29% and 96,52%, namely 2,77%, FDR Finance shows numbers 120,24% and 87,17%, a decrease of 33,07% and ROA finance shows 0,02% and 0,19% experienced an increase of 0,17%. One of the reasons for the decline in the profitability of Islamic banks is the decrease in net profit due to several factors, including the Financing To Deposit Ratio (FDR) and Operating Expenses to Operating Income (BOPO). BOPO and FDR finances have an effect on ROA.

Results of Customer Perspective Performance Analysis

In the analysis of performance with a customer perspective is measured by analyzing customer satisfaction. The results of this measurement use a questionnaire with a total of 30 customers with the criteria of customers for more than 2 years.

Table 2. Results of Customer Perspective Performance Analysis

Respondent's opinion	Mark	Total answers	Table of values	Value weight
Very satisfied	5	138	690	20,70%
Satisfied	4	112	448	13,44%
Quite satisfied	3	46	138	41,40%
Less satisfied	2	4	8	24%
Very unsatisfied	1	0	0	0
Amount		300	1284	100%

In terms of customers measured by analyzing customer satisfaction. Measurement of customers who feel VERY SATISFIED shows a value of 20,70%, Measurement of customers who feel SATISFIED shows a value of 13,44%, Measurement of customers who feel QUITE SATISFIED shows a value of 41,40%, Measurement of customers who feel LESS SATISFIED shows a value by 24%, VERY DISSATISFIED Measurement Customers show a score of 0%. so the results and analysis of customer satisfaction from a customer perspective show that 41,40% of customers are quite satisfied with the performance of Bank Bukopin Syariah.

Results of internal business process perspective analysis

The internal business processes of Bank Bukopin Syariah Darmo are identifying and controlling these business processes. These processes enable companies to achieve the goals expected of shareholders and achieve excellence in customer service. Ultimately, achieving this process will create value for consumers and contribute to positive financial results. The following are some of the internal business processes as follows:

a. Innovation process

In this process of identifying existing customer wants and creating products or services that customers want and then identifying new market forms, new customers create the desired product or service to satisfy new customers. Bank Bukopin Syariah Digital Banking Applications and Services. Islamic banks are now increasingly following the direction of digitization, where Islamic banks have begun to adapt and keep abreast of technological developments. One of them is Bank Bukopin, which has succeeded in presenting BISA Mobile (Mobile Banking - Bank KB Bukopin Syariah), namely banking transaction services and bill payments such as PLN (Post Paid, Pre Paid, Non Electricity Bills), Telecommunication Services (Fix line Telephone, Flexi Post Paid , Speedy, Telkom vision), PDAM (AETRA/palyja Jakarta), Credit Vouchers, Multifinance (BAF, MCF/MAF, WOM Finance) which can be accessed directly by customers via cell phones/mobile phones. Digital banking transformation in Islamic banks does have its own challenges, considering the small business scale, not so large capital and the number of competitors. However, it seems that the transformation to digital banking is something that must be followed by the needs of the public who want easy transactions.

b. Service Process

In the process of serving transactions, customers register at customer service to fill out and sign forms, customers will receive emails and SMS containing User ID, passwords and OTP numbers, customers install the bank bukopin syariah application and customers register for the application account. This mobile banking service can make it easier to pay bills such as PLN (Postpaid, Prepaid, Non-Electricity Bill), Telecommunications Services (Fix line Telephone, Flexi Post Paid, Speedy, Telkom vision), PDAM (AETRA/palyja Jakarta), Credit Vouchers, Multifinance (BAF, MCF/MAF, WOM Finance) which can be accessed directly by customers via cell phones/mobile phones.

Results of Growth and Learning Perspective Analysis

In this perspective, the measure is the satisfaction of the company's employees as measured by leadership, morale, and work facilities. The results of the performance analysis of the learning and growth perspective by distributing questionnaires to 13 employee respondents can be seen in the following table:

Table 3. Results of Growth and Learning Perspective Analysis

Respondent's Opinion	Mark	Total Answers	Table Of Values	Value Weight
Very Satisfied	5	72	72	16,20%
Satisfied	4	65	130	29,25%
Quite Satisfied	3	25	75	16,90%
Less Satisfied	2	39	156	35,10%
Very Unsatisfied	1	24	120	2,70%
Amount		225	553	100%

Measurement of customers who feel VERY SATISFIED shows a value of 16.20%, Measurement of customers who feel SATISFIED shows a value of 29.25%, Measurement of customers who feel QUITE SATISFIED shows a value of 16,90%, Measurement of customers who feel LESS SATISFIED shows a value 35,10%, VERY DISSATISFIED Customer Measurement shows a score of 0%. The results of the analysis on this perspective by distributing questionnaires to 13 employee respondents showed that 16,90% of employees felt quite satisfied.

Discussion

The performance results of Bank Syariah Bukopin using the Balanced Scorecard approach were measured using four perspectives, namely the financial perspective, the customer perspective, the internal business process perspective and finally the growth and learning perspective obtained quite good results. From a financial perspective, it is measured using profitability ratios, efficiency ratios, and ratios between all loan amounts. Financial measurements in 2021 and 2022 BOPO show the numbers 99.29% and 96.52% have decreased 2.77%, How many percent has FDR Finance shown numbers 120.24 and 87.17 experienced a decrease of 33.07%, ROA Finance shows 0 .02% and 0.19 experienced an increase of 0.17%. One of the reasons for the decline in the profitability of Islamic banks is the decrease in net profit due to several factors, including the Financing To Deposit Ratio (FDR) and Operating Expenses to Operating Income (BOPO). BOPO and FDR finances have an effect on ROA. Based on the results of the questionnaire answers, the results from the customer perspective show that 41.40% of customers are quite satisfied with the performance of Bank Bukopin Syariah.

From the perspective of internal business processes, it also shows that the company really pays attention to customer and employee satisfaction with innovation processes and services. No less important than other perspectives, the learning and growth perspective shows positive and significant results. The results of the analysis from this perspective show that 16.90% of employees feel quite satisfied.

Rahardjo, B. (2020) entitled "Performance of PT. XYZ Sharia Bank Depok Branch Using Balanced Scorecard". The growth and development of Islamic banking in Indonesia brings an atmosphere of competition in banking business discourse. PT Bank Syariah XYZ is one of the largest Islamic banks that always tries to provide the best service to its customers in a professional manner. In the midst of intense competition, PT Bank Syariah XYZ is currently experiencing a decline in performance as indicated by an increase in the NPF value. The results obtained from performance measurement using the Balanced Scorecard approach to determine the outcome measure for each target as a tangible measure, namely the outcome measure is indicated by an increase in income and a decrease in NPF PT Bank Syariah XYZ Depok Branch, customer satisfaction index, increase in the number of accounts, increase in the number of excellent services, teller and CS queuing efficiency with customers, increasing the number of ATM machines and transaction time efficiency, improving employee quality and competence, technology and information reliability as well as increasing employee satisfaction and motivation.(Pt et al., 2020)

Likewise, the concept based on the Balanced Scorecard is carried out in measuring executive performance in four perspectives, namely: finance, customers, internal business processes, and learning and growth. At the monitoring stage, the results of performance measurements based on the concept based on the Balanced Scorecard are communicated to executives to provide feedback about their performance, so that they can make decisions about the work they are responsible for. This is in accordance with the results of research (Wahyuni, 2011) which states that decisions about work are the responsibility of the executives of the company because they will direct the vision and mission of the company (Pratiwi, 2016).

CONCLUSION

The results of the analysis of company performance based on the Balanced Scorecard can be concluded that the financial perspective shows that financial performance can be categorized as not good because it has decreased, this can be seen from the results of BOPO, FDR which have decreased in 2021-2022, Customer Perspective It is concluded that customer answers or responses indicate enough value of customer satisfaction. However, to maximize customer satisfaction, companies need to give trust to customers. From the perspective of internal business processes it is concluded that BSB KC Darmo Surabaya has good innovation and service, and from the perspective of learning and growth it is concluded that employee performance results show a fairly good value. However, to maximize employee performance, companies need to optimize employee job satisfaction. The results of the company's performance analysis based on the Balanced Scorecard can be suggested so that Bank Bukopin Syariah Darmo can improve performance and pay more attention to financial reports due to a decrease in BOPO and FDR. The management must also pay attention to the costs that exist in the company and for further research it is expected to be able to develop measurements outside of this research.

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