

ABSTRACT

Ratna, Fajarwati. Thesis. 2014. Title “The measurement of performance by a method of balanced scorecards (BSC) in Islamic Intergration (the study of cases in KANINDO Syariah Jatim)”

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Key word : The measurement of performance, *balanced scorecards* Islamic integration

Performance measurement is a measurement of a company to assess the Organization's success in achieving a particular goal. In an effort to improve the quality of performance and maintain its business units Syariah KANINDO, can conduct performance measurement in komprehenship of financial and non financial aspects of using the *balanced scorecard* method in the Islamic integration . The purpose of this research was to measure the performance of the balanced scorecard method in the Islamic integration.

This research used the qualitative approach discription. Data were collected by means of observation, interview, kusioner, documented. Data analysis was done by way of measure of each perspective i.e. financial, customer, internal business, and growth and development in the Islamic integration.

The results show that based on SWOT analyst, Sharia is KANINDO position quadrant III (WO) and implement a strategy to turn around. Performance measurement results with the balanced scorecard method in **the financial perspective** for integration of Islam consists of the pure accad and investment freed from maysir, gharar, riba. KANINDO still investing in bank kovensional of 10%. Financial ratios for the ROE, loan to deposit ratio, loan to asset ratio the results fluctuating due to net profit (SHU) in 2011 and decline of inconsistent state recognition of PPh 25. **The perspective of customers** obtain a total equivalent score of 4.04. This shows that the members were satisfied with the service of products and services primarily related to the working professionalism KANINDO. **The internal business process perspective** covers the process of innovation obtained total value equivalent score of 3.12. This explains that employees are quite satisfied with the process of innovation in KANINDO especially the relations with the partners. **The learning and growth perspective** of the overall employees KANINDO was satisfied with facilities and infrastructure repair which supports their work processes, and satisfaction of employees earn total equivalent score of 3.63 especially related to the measurement of performance is good.