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THE APPLICATION OF THE BALANCED SCORECARD METHOD AS A PERFORMANCE MEASUREMENT TOOL IN LPD TELAGA TRADITIONAL VILLAGE, BUSUNGBIU DISTRICT, BULELENG REGENCY

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Abstract: Performance measurement at the Telaga Traditional Village LPD has so far only focused on the financial aspect. These measurements have not been able to describe the company's overall performance. To overcome these shortcomings, the balanced scorecard concept can be used which consists of four perspectives, namely financial perspective, customer perspective, internal business process perspective, and learning and growth perspective. The purpose of this study was to determine the performance of the Telaga Traditional Village LPD as measured by the balanced scorecard method from four perspectives. In measuring financial performance using indicators Capital Adequacy Ratio (CAR), Return on Assets (ROA), Loan Deposit Ratio (LDR), and Operating Expenses to Operating Income (BOPO). The performance of the customer perspective is measured using indicators of customer retention, customer acquisition, and customer satisfaction. The performance of the internal business process perspective, performance is measured based on interviews conducted with the Telaga Traditional Village LPD to obtain information about the innovation process and after-sales services offered for the last three years. While the performance of the learning and growth perspective is measured using indicators of employee retention, employee productivity, employee training, and employee satisfaction. The results of this study indicate that the performance measurement from the customer perspective shows good results due to a decrease in customer retention and customer acquisition every year, while the performance measurement from the financial perspective, internal business process perspective, and learning and growth perspective shows good results.

Keywords: performance measurement, balanced scorecard, balanced scorecard perspective, LPD Telaga Traditional Village.

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Introduction

The rapid development of the era of globalization has a very large impact, but this development will be a challenge for companies to remain competitive with similar companies. This competition triggers companies to carry out the right strategy to increase competitiveness (Suta & Dwiastuti, 2016). The company's ability to create a competitive advantage will affect strong business competition in the long term (Pasek et al., 2020). Management has a very important role in developing the right strategy so that it can compete in its environment. In its implementation, this performance measurement can be used as a criterion in assessing the company's performance. Performance is a description of the level of achievement of the vision, mission, goals, and objectives in the implementation of an organization's activities (Rudianto, 2013). Performance is the level of achievement of an activity to achieve the vision and mission set out in the organization's strategic plan (Mahsun et al., 2013). Meanwhile, performance measurement is a way to assess how well an organization fulfills its strategic objectives (Mahsun et al., 2013). Measuring the performance of employees and managers is an important measurement to make sure that they have done their job well (Fahmi, 2011). Performance appraisal is a way to assess work effectiveness and provide feedback to team members (Rudianto, 2013).

Performance appraisal plays an important role for a company because the company can determine the effectiveness and efficiency of strategy determination and implementation within a certain time (Rindayani et al., 2015). However, most companies still use performance measurements that only describe one aspect, namely the financial aspect, causing the company's goals to only be short-term profits and tend to ignore long-term company viability (Suta & Dwiastuti, 2016).

Measurement of company performance is said to be inadequate if it is measured only on the financial side. It does not reflect the complexity of the company. It does not pay attention to the other side, namely the non-financial side which is also no less important because it relates to company performance such as customer satisfaction and employee loyalty. Kaplan and Norton's more comprehensive measurement complements the limitations of the traditional method by developing a performance measurement system that not only pays attention to financial aspects but also to non-financial aspects called the Balanced Scorecard (Damanik et al., 2016). The Balanced Scorecard is

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a planning and performance assessment method consisting of four perspectives including the financial perspective, the customer perspective, the internal business process perspective, and the learning and growth perspective (Rudianto, 2013). The balanced scorecard is a concept used to implement the company's vision, mission, goals, and strategies from four perspectives (Fahmi, 2011). The Balanced Scorecard is a method that considers four perspectives, namely financial aspects, customer aspects, internal business process aspects, and learning and growth aspects. This balanced scorecard provides strategic objectives with a set of related performance benchmarks (Devani & Setiawarnan, 2016).

Village credit institutions are financial institutions belonging to Pakraman Village domiciled in the village of Pakraman that provide benefits both economically, socially, and culturally to Krama Desa Pakraman (Peraturan Daerah Provinsi Bali Nomor 3 Tahun 2017 Tentang Lembaga Perkreditan Desa Dengan Rahmat Tuhan Yang Maha Esa Gubernur Bali, 2017, 2017). LPD is a financial institution owned by traditional villages that aims to support village economic development. This research was conducted at the Telaga Traditional Village LPD, which is one of the LPDs located in Buleleng Regency, which was established on 25th August 1988, based on the Governor's Decree 317 1988. The profit that has been generated by the Telaga Traditional Village LPD as of November 2021 is IDR 351,000,000. However, when compared to profits in 2017 until now, there has been a fairly large decline in profits, this is due to economic problems as a result of the Covid-19 pandemic so that LPD Telaga Traditional Village customers withdraw almost part of their funds at the same time or commonly called rush money.

The current phenomenon is that financial institutions make the financial aspect (financial) a priority so that non-financial aspects are excluded. The Telaga Traditional Village LPD has conducted an assessment on the financial side, but from a non-financial perspective, the Telaga Traditional Village LPD has not assessed the non-financial aspect. This is because the management considers that operational activities at the Telaga Traditional Village LPD have run normally and from the customer side and the employee side there have never been any complaints so this is what makes the LPD not take measurements in non-financial terms, even though when viewed from the number of customers The Telaga Traditional Village LPD during the 2019-2021 period experienced a significant decline. If this is left without any follow-up by management, it is feared that in the future the Telaga Traditional Village LPD will not be able to carry out business continuity properly or even go bankrupt. With this, there is interest in research on the performance of the Village Credit Institution (LPD) of the Telaga Traditional Village using a balanced scorecard based on financial and non-financial aspects. The purpose of this study was to determine the performance of the Telaga Traditional Village LPD as measured by the balanced score-card method from four perspectives.

Method 17

The type of research used is qualitative research with a quantitative descriptive approach. The location of this research was carried out at the Village Credit Institution (LPD) of the Telaga Traditional Village having its address at Banjar Dinas Padma Kencana, Telaga Village, Busungbiu District, Buleleng Regency for approximately three months from 1st May 2022 to July 30, 2022. There are two types of sources The data used are primary data and secondary data, with research subjects namely employees and customers of the Telaga Traditional Village LPD and the Telaga Traditional Village LPD financial reports. While the object of research is the measurement of the performance of the Telaga Traditional Village LPD. Data collection techniques used are interviews, questionnaires, and documentation. To assess the accuracy of the data, the instrument validity test and instrument reliability test were carried out. The minimum requirement for a questionnaire to meet validity is if r has a minimum value of 0.3. If the total score is greater than the critical r (0.30) then the research instrument is said to be valid (Sugiyono, 2016). The data analysis used is a descriptive quantitative analysis by identifying each indicator from each perspective. From a financial perspective, the indicators used are the calculation of financial ratios which include Capital Adequacy Ratio (CAR), Return on Assets (ROA), Loan to Deposit Ratio (LDR), and Operating Expenses to Operating Income (BOPO). From the customer perspective, the indicators used are calculating customer retention, customer acquisition, and the level of customer satisfaction with the Telaga Traditional Village LPD. From the internal business process perspective, the indicators used are assessing the innovation process and after-sales process. From the learning and growth perspective, the indicators used are calculating employee retention, employee productivity, employee training, and employee satisfaction levels. After doing the calculations, the next step is to explain the results of these calculations.

Result and Discussion 29

This study uses the balanced scorecard method as a performance measurement tool at the Village Credit Institution (LPD) of the Telaga Traditional Village. In measuring the performance using the four perspectives contained in the balanced scorecard method, the research results obtained are:

- Financial Perspective
 - Capital Adequacy Ratio (CAR)

The results of the CAR calculation in 2019 were 34.54%, then increased in 2020 to 38.17%. However, in 2021 it will decrease to 38.14%. The result of this ratio in 2021 means that every IDR1.00 of risk-bearing assets can be guaranteed with a capital of IDR0.3814. So it can be stated that in 2021, assets containing risks can be covered by the capital of the Telaga Traditional Village LPD of 38.14%.

Based on the indicators set for the Village Credit Institution, the calculation results of $CAR < 10.5\%$ are declared unhealthy, if the CAR is in the range of $10.5 - < 12\%$ it is declared relatively healthy, and $CAR \geq 12\%$ is declared healthy. The higher the CAR results, it can be said that the CAR results are getting better and healthier. The results of the CAR calculation in 2019 are 34.54%, so it can be concluded that the CAR in 2019 can be declared healthy. Then the CAR value in 2020 is 38.17% which can also be declared healthy, and the CAR value in 2021 is 38.14% which can be declared healthy. The results of the CAR calculation in 2019-2021 show an increase and decrease in the CAR value. Still, the results of the average CAR calculation in the Telaga Traditional Village LPD are 36.73% so they are declared healthy. This means that the resilience of the Telaga Traditional Village LPD in facing the risk of loss that may be faced is good with sufficient capital to maintain financial stability.

- Return on Assets (ROA)

The ROA calculation result in 2019 was 2.40%, then decreased in 2020 to 1.82% and increased in 2021 to 2.44%. The results of the ratio in 2021 mean that every Rp1.00 of the use of assets is only able to generate a profit of Rp0.244. So it can be stated that in 2021, the assets owned by the Telaga Traditional Village LPD will only generate a profit of 2.44%. The drastic decline in ROA in 2020 was because that year the Telaga Traditional Village LPD had debts with other LPDs and in that year the Telaga Traditional Village LPD paid a fairly large interest to the relevant LPD.

Based on the indicators set for the Village Credit Institution, if the ROA calculation result range $\geq 2.025\%$ it is declared healthy, $1.65\% - < 0.025\%$ is declared relatively healthy, and $< 1.65\%$ is declared unhealthy. The ROA calculation result in 2019 is 2.40%, so it can be concluded that the ROA in 2019 can be declared healthy. Then the ROA value in 2020 is 1.82% which can be declared relatively healthy, and the ROA value in 2021 is 2.44% which can be declared healthy. The ROA calculation results from 2019-2021 show a decrease and an increase, but the average ROA calculation result is 2.22% so it can be declared healthy. This means that the Telaga Traditional Village LPD has been efficient in using its assets to generate profits.

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- Loan to Deposit Ratio (LDR)

The calculation result in 2019 was 96.68%, then it decreased to 87.95% in 2020, and fell again to 71.72% in 2021. This ratio in 2021 means that every IDR1.00 of funds received can channel into the form of credit amounting to 0.7172. So it can be stated that in 2021, the funds owned by the Telaga Traditional Village LPD can be channeled into loans of 71.72%.

Based on the indicators that have been set for the Village Credit Institution, the results of the calculation of $LDR \leq 94.75\%$, declared healthy $> 94.75 - 98.5\%$ are declared quite healthy, and $> 98.5\%$ are declared unhealthy. The results of the LDR calculation in 2019 are 96.68%, so it can be concluded that the LDR in 2019 can be declared quite healthy. Then the LDR value in 2020 is 87.95% which can be declared healthy. And the LDR value in 2021 is 71.72%, so it can be concluded that the LDR in 2021 can be declared healthy. The results of the LDR calculation in 2019-2021 show a decrease every year, and the average LDR calculation result is 85.45% so it can be declared healthy. This means that the Telaga Traditional Village LPD can streamline the credit given to the funds received so that it has good liquidity and can maintain profitability.

- Operating Expenses to Operating Income (BOPO)

The BOPO calculation result in 2019 was 84.46%, then there was an increase to 85.35% in 2020, and decreased to 78.78% in 2021. The result of the BOPO ratio in 2021 means that every Rp1.00 of income generated issued 0.7878 for the operational costs of the Telaga Traditional Village LPD. So it can be stated that in 2021, 78.78% of the operating income generated will be used to cover the operational expenses of the Telaga Traditional Village LPD.

Based on the indicators that have been set for the Village Credit Institution, if the results of the BOPO calculation $\leq 79.75\%$ are declared healthy, $> 79.75\% - 83.5\%$ are declared quite healthy, and $> 83.5\%$ are declared unhealthy. The results of the BOPO calculation in 2019 are 84.46%, so it can be concluded that the BOPO in 2019 can be declared unhealthy. Then the BOPO value in 2020 is 85.35% which can also be declared unhealthy. And the BOPO value in 2021 is 78.78%, so it can be concluded that the BOPO in 2021 can be declared healthy. The calculation results from 2019-2021 show an increase and a decrease, but the calculation result of the average BOPO is 82.86% so it can be declared quite healthy. This means that the Telaga Traditional Village LPD is quite efficient in its operational activities.

- Customer Perspective

- Customer Retention

Customer retention in 2019 was 104.92%, then in 2020 there was a decrease to 90.57%, this is because in 2020 there was a Covid-19 pandemic that caused many LPD Desa Adat Telaga customers to close their savings accounts. Then in 2021, it will increase to 92.24%. So that customer retention at the Telaga Traditional Village LPD can be declared quite good.

- Customer Acquisition

Customer acquisition in 2019 was 4.69%, then in 2020 it decreased to -10.41%, this is because, in that year, the economy of the Telaga Village community experienced difficulties so people's interest in saving was low. Then in 2021, it will increase to -8.42%. So customer acquisition at the Telaga Traditional Village LPD can be declared not good.

- Customer Satisfaction Level

Customer satisfaction assessment is measured using five variables, namely reliability, responsiveness, assurance, empathy, and direct evidence. The real IKP value generated by the reliability variable is in the range of -0.16 IKP 0.00 which is -0.16 which means very satisfied. The responsiveness variable is in the range of -0.16 GPA 0.00, i.e. -0.13 which means very satisfied. The guarantee variable is in the range of -0.16 GPA 0.00 which is -0.16 which means very satisfied. The empathy variable is in the range of -0.16 GPA 0.00 which is -0.13 which means very satisfied. The direct evidence variable is in the range of -0.32 GPA -0.16 which is -0.19 which means satisfied. Summarizing the Real IKP values for the five variables resulted in an average of -0.15 which means very satisfied. It can be stated that customers are very satisfied with the services provided by the Telaga Traditional Village LPD.

- Internal Business Process Perspective

- Innovation Process

In measuring the internal business process perspective, it is assessed based on the level of innovation in the form of products and services carried out by the Telaga Traditional Village LPD in meeting customer needs. The products and services offered by LPD have not changed. So it can be concluded that the Telaga Traditional Village LPD during 2019-2021 has not been able to create new product and service innovations to be offered to customers, however in terms of serving customers, the Telaga Traditional Village LPD always provides the best service for its customers.

- After-sales Service

The after-sales service offered by LPD Desa Adat Telaga to customers is by providing detailed explanations so that customers who experience problems in the form of savings transactions, loans, or deposits so that these customers can understand and are satisfied with LPD services. So that the LPD will not stay silent if a customer has a problem, the LPD will as much as possible help the customer by providing a clear explanation. So far, the service has been effectively carried out in Telaga Village, however, LPD employees will always improve services for customers who experience problems after the transaction.

- Learning and Growth Perspective

- Employee Retention

From 2019 to 2021, the Telaga Traditional Village LPD never recruited new employees, and no employees left. So there is no change in the number of employees during the year. Based on the calculation results, employee retention from 2019 to 2021 is 0.00%, so it can be declared good.

- Employee Productivity

Employee productivity in 2019 was IDR 323,950, then there was a decrease in 2020 to IDR 248,206. This is due to the Covid-19 pandemic which causes people to have difficulty paying interest and principal, besides that in that year the Telaga Traditional Village LPD also paid debts as well as quite large interest on other LPDs, causing LPD income in 2020 to decline. . Then in 2021 there will be an increase to Rp.271,503. Based on the results of these calculations, employee productivity can be declared quite good.

- Employee Training

Employee training in 2019 was 67%, then decreased to 0% in 2020 and 2021. This is because there is no training program implemented by the government. The training carried out provides opportunities for all

employees even though the system is gradual. This training is effective because it provides new knowledge to employees and provides good changes. So it can be stated that the Telaga Traditional Village LPD is quite good at providing training to its employees.

- Employee Satisfaction Level

Assessment of employee satisfaction is measured using five variables, namely work, salary, promotion, co-workers, and superiors. The IKK value generated by the work variable is in the range of -0.32 IKK -0.16, which is -0.21 which means satisfied. The salary variable is in the range of -0.32 IKK -0.16 which is -0.17 which means satisfied. The promotion variable is in the range of -0.32 IKK -0.16 which is -0.18 which means satisfied. The co-workers' variables are in the range of -0.16 IKK 0.00, which is -0.15 which means very satisfied. And the superior variable is in the range of -0.16 IKK 0.00 which is -0.15 which means very satisfied. Summarizing the Real IKK value of the five variables produces an average of -0.17 which means satisfied. It can be said that employees feel satisfied while working at the Telaga Traditional Village LPD.

Conclusion

Based on the results of the discussion that has been described in the previous chapter, the conclusion from the performance of the Telaga Traditional Village LPD with the balanced scorecard method is that the customer perspective shows good performance results, but from the financial perspective, internal business process perspective, and learning and growth perspective shows good performance results and satisfying. The description of the performance appraisal based on these four perspectives is as follows.

The assessment of the financial perspective on the Telaga Traditional Village LPD shows good performance on the CAR (Capital Adequacy Ratio), ROA (Return on Assets), and LDR (Loan Deposit Ratio) ratios with healthy results. However, the ratio of BOPO (Operating Expenses to Operating Income) shows good results because it does not meet health standards. Overall, the performance of the Telaga Traditional Village LPD's financial perspective can be said to be good.

The assessment of the customer perspective at the Telaga Traditional Village LPD based on customer retention and customer acquisition shows fluctuations every year, but based on the level of customer satisfaction it can be stated that customers are very satisfied with the services provided. Overall, the performance of the customer perspective of the Telaga Traditional Village LPD can be said to be quite good.

An assessment of the internal business process perspective at the Telaga Traditional Village LPD based on the innovation process shows that the Telaga Traditional Village LPD has not been able to create new product innovations, but the Telaga Traditional Village LPD has tried to provide good service to its customers. In after-sales service, the Telaga Traditional Village LPD always serves customers who have problems by providing detailed explanations so that customers who experience these problems can understand and be satisfied with the services of the Telaga Traditional Village LPD. Overall, the performance of the internal business process perspective of the Telaga Traditional Village LPD can be said to be good.

The assessment of the learning and growth perspective at the Telaga Traditional Village LPD based on employee retention shows good performance, while employee productivity and employee training show quite good performance. Based on the measurement of the level of employee satisfaction, it shows that employees are satisfied working at the Telaga Traditional Village LPD. Overall, the performance of the learning and growth perspective at the Telaga Traditional Village LPD can be said to be good.

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