

**THE ROLE OF BALANCED SCORECARD IN IMPROVING
FIRM'S PERFORMANCE: AN INDUSTRIAL STUDY IN
INDONESIA'S PUBLICLY-LISTED FINANCING FIRMS**

By

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STATEMENT BY THE AUTHOR

I hereby declare that this submission is my own work and to the best of my knowledge, contains no material previously published or written by another person, nor material which to a substantial extent has been accepted for the award of any other degree or diploma at any educational institution, except where due acknowledgement is made in the thesis.

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ABSTRACT

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To survive in today business competition, companies should focus on both financial and non financial aspects. Balanced Scorecard ("BSC"), which consist of financial, customer, internal business process and learning and growth perspective, has combined tangible, intangible and intellectual assets to company's performance. This thesis analyzes the dominant perspective of BSC in financing institution and how strong BSC positively influence financing institution's performance.

This thesis focuses on publicly listed financing companies in Indonesia Stock Exchange ("IDX") by analyzing the annual report and financial statement from 2006 to 2010 using quantitative and qualitative methods. As the result comes out, it is found that the implementation of BSC strongly adds value to company's performance. From the four perspectives, learning and growth is the most dominant perspective in supporting sustainability of financing institution.

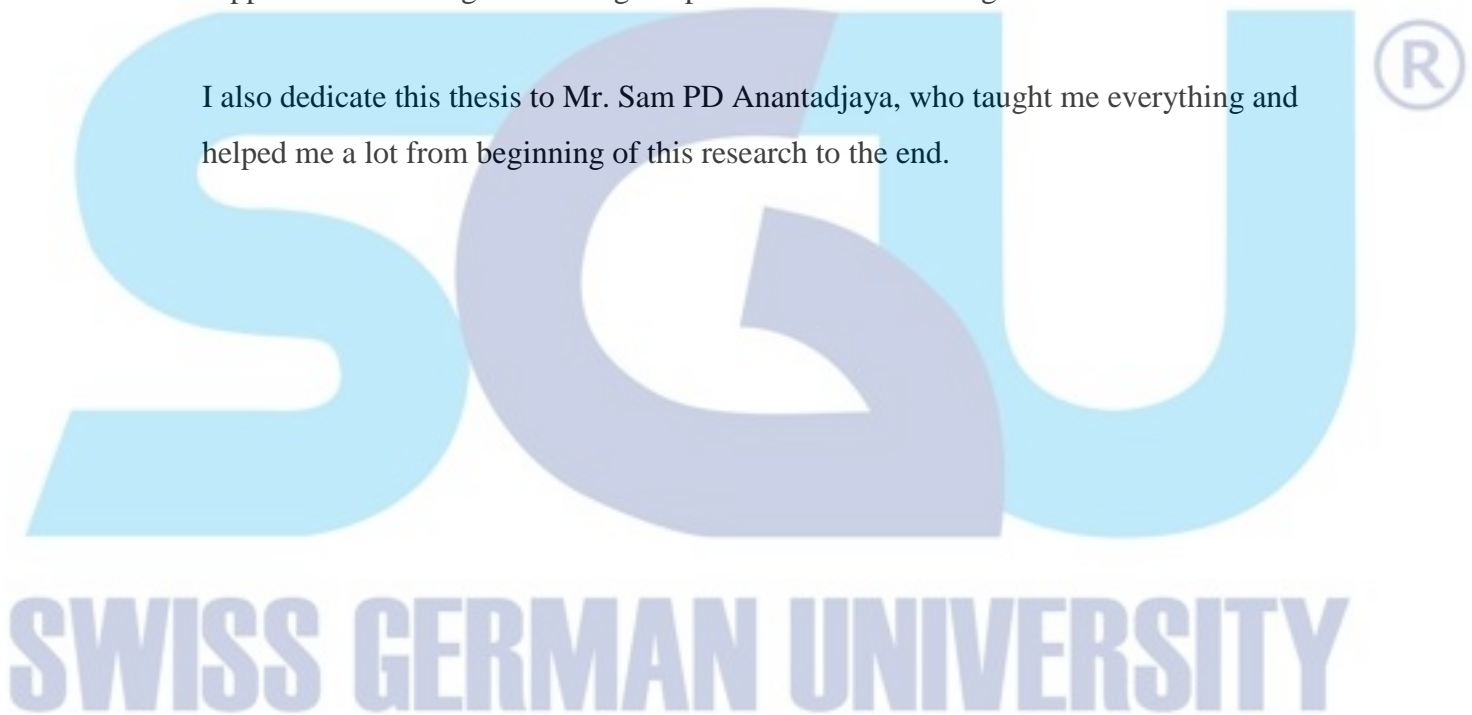
Keywords: balanced scorecard, performance, financing, intangible and intellectual assets

DEDICATION

I dedicate this thesis especially to my dearest father, mother and my grandmother who always motivate and support me to do my best during my study and during the process of thesis writing.

I also dedicate this thesis to my brother, sisters and all of my families who always support and encourage me during the process of thesis writing.

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