A Balanced Scorecard Design to Achieve the Vision of Perum Pegadaian Meruya Jakarta Barat
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Perum Pegadaian Meruya has to maintain its existence in business in order to achieve its vision. A Balanced Scorecard strategic management system approach is designed to manage Perum Pegadaian Meruya activity to reach its goals and to achieve its vision. To provide a Balanced Scorecard as strategic management system, Perum Pegadaian Meruya has to decide a strategy by paying an attention to internal and external issue. After finding the strategy, the next step to create the strategic objective and found its performance indicator also its target.

Based on this study, Perum Pegadaian Meruya found ten Key Performance Indicators to measure the achievement of its strategic objective. The Key Performance Indicator and its contribution to Perum Pegadaian Meruya performance from financial perspective is net profit (22.71%) and cost of capital loan (11.36%). From customer perspective is customer loyalty (10.62%), customer satisfaction (8.07%), customer acquisition (5.16%), and cost of loan (4.80%). From process internal perspective is service quality (15.19%), and employee productivity (5.06%). From learning and growth perspective is a cadre index (11.36%) and employee satisfaction index (5.68%).