

ABSTRACT

PT. Bank SUMUT is a company engaged in banking services. Performance measurement system that is currently applied in PT. Bank SUMUT is a form of bullet points Key Performance Indicator (KPI) for all branches that will be evaluated each period to later get a picture of overall corporate performance. KPI are applied at this time includes financial measures and non-financial, which are grouped into three targets covering the operational target, target performance improvements, and operational objectives. However, some KPI which are grouped into these three goals were not entirely derived from the company's strategy so that there are indicators which are not the driving factor for the achievement of corporate strategy.

Balanced Scorecard is seen as a solution for performance measurement system in PT. Bank SUMUT since the Balanced Scorecard translates mission and strategy into objectives and measures, which is arranged into four perspectives: financial, customer, internal business processes, and learning and growth. Objectives and measures within the Balanced Scorecard is more than just a set of financial performance and specific non-financial; all objectives and measures are derived from a process of top down (top-down) driven by the mission and strategic business units (Kaplan and Norton, 1996) . PT. Bank SUMUT KCP Panglima Polim comprises three divisions which carry out the full activity of the entire value chain. According to Kaplan and Norton (1996:262) business unit that has the products and customers, marketing & distribution channels, its own production facilities, as well as strategies for achieving its mission is a legitimate candidate for a Balanced Scorecard.

Design of the Balanced Scorecard at PT. Bank SUMUT KCP Panglima Polim produced 21 performance indicators. The weight of the financial perspective has the highest weight of 35.35%. The second highest weighting is the customer perspective that is 29.07%. Internal business process perspective has a weight of 16.46%, while learning and growth perspective has a weighting of 19.12%. Weighting process is done by the method AHP (Analytical Hierarchy Process). PT

Bank SUMUT KCP Panglima Polim based on adoption of the draft Balanced Scorecard and Scoring System with Objective Matrix method (OMAX) is 5.55499 with the achievement of performance criteria enough.

Key Words : *Balanced Scorecard, Analytical Hierarchy Process (AHP), Objective Matrix (OMAX)*