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**THE EVALUATION OF BRANCH MANAGER PERFORMANCE
EVALUATION SYSTEM
(CASE STUDY AT PT. BANK PEMBANGUNAN DAERAH
SUMATERA BARAT)**

THESIS



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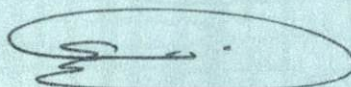
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بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ

Hai orang-orang yang beriman, apabila dikatakan kepadamu: "Berlapang lapanglah dalam majelis", maka lapangkanlah, niscaya Allah akan memberi kelapangan untukmu. Dan apabila dikatakan: "Berdirilah kamu, maka berdirilah, niscaya Allah akan meninggikan orang-orang yang beriman di antaramu dan orang-orang yang diberi ilmu pengetahuan beberapa derajat. Dan Allah Maha Mengetahui apa yang kamu kerjakan.

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Maka Allah memudahkan baginya jalan ke surga

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I dedicate my graduation and this happiness to my beloved Ayah H. Jasman
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Love you mom and dad 😊😊😊

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The Evaluation of Branch Manager Performance Evaluation System

(Case Study at PT. Bank Pembangunan Daerah Sumatera Barat)

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ABSTRACT

Currently, the economy grows and develops with the various kinds of financial institutions. One of those financial institutions which seem to be a big role in the economy is a bank. The advanced development of banking industry is highly requiring a good performance. Banking performance is supported by each of its branch offices. The performance of its branch offices is determined by the people who led those branches. In measuring the performance of branch manager is designed a system which are developed to provide some directions for manager to evaluate and improve their performance in the next period. In measuring of its branch manager performance, top management can obtain an objective basis to provide reward and compensation in accordance with the achievement of each responsibility center to the company as a whole. It is expected to motivate and stimulate branch manager performance in every branch offices to work more effectively and efficiently. This research is purposed for evaluating the branch manager performance evaluation system in Bank Nagari.

The result of this research shows that Bank Nagari used traditional performance measurement system in measuring and evaluating the branch manager performance. It is indicated by the five financial elements used in every branch offices of Bank Nagari, they are total assets, loan distribution, non performing loan, third party fund and profit before tax. The evaluation of branch manager performance will be done by comparing the budget of those five financial elements with its realization using variance analysis. The highest score of the achievement for those five financial elements will getting the reward from board of directors and division leaders.

Bank Nagari should consider non financial elements and also the development of Balance Scorecard system as comprehensive measurement that cover operational, customer, internal business process and learning and growth perspectives. The reason is the five financial elements as the basis for evaluation is not completely enough in measuring the branch manager performance as a comprehensive measurement system.

Keywords: *Branch Manager Performance, Evaluation and Measurement, Budget*

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CHAPTER I

INTRODUCTION

1.1 Background

Currently, the economy grows and develops with the various kinds of financial institutions. One of those financial institutions which seem to be a big role in the economy is a financial institution, which is typically called a bank. At this time, the banking industry in Indonesia look more lively, its growth has increased, both government and also private banks. The Bank is a financial institution becomes a place for companies, government agencies and private institutions, and individuals in keeping their funds. Bank as an institution also acts as a financial intermediary between the parties that need funding, as well as an institution which is functioning to facilitate traffic of payment (Dendrawijaya, 2000:25)

These banks compete with each other to open its branches in some corner of the city in Indonesia and also in the territory of the regions up to the district level. Therefore, it will make competition between banks has been extremely tight, to attract the attention of prospective customers in order to obtain the input of funds and distribute it as much as possible in hopes to gain an optimal profit.

In running a financial institution like bank, there are so many things that should be considered include vision, mission, strategy and also the performance of bank. It is very useful in achieving the bank's objective. The performance of bank is can not be separated from its element, such as stakeholders, top, middle, lower level managers, shareholders and also

customers. Therefore, every bank needs measurement and evaluation for every performance of its human resource which is its manager.

This performance measurement are developed to provide some directions for manager to evaluate and improve their performance in the next period. Manager performance is one of an important element that is considered in bank, it is because the manager performance will influence the performance of bank as a whole in the form of responsibility to achieve company's objective. In measuring of its branch manager performance, top management can obtain an objective basis to provide reward and compensation in accordance with the achievement of each responsibility center to the company as a whole. It is expected to motivate and stimulate branch manager performance in every branch offices to work more effectively and efficiently. By providing reliable facility, it is expected to be able to provide quality service to customers, so that ultimately the company's performance will also increase. Then, the performance of manager in the company greatly affect the company's overall performance.

Every performance measurement needs the evaluation in improving the performance in the next period. The performance evaluation of human resources or research is data analysis to determine the effectiveness of human resources in past and present (Mathis and Jackson, 2001). Therefore, every bank have to know their focus market which useful in improving the performance include its human resources. Focus market is the strategy business by concentrating the marketing program on the market target is relatively limited in order to fulfill the necessary of customers optimally. In

banking industries, one of bank that focus on a limited market is Regional Development Bank (BPD). This bank is owned by Regional Government and focus on market in each regional. One of the advantages of this bank is having highly dominant captive market and profitable, which is Regional Government. One of its embodiment, this bank useful as bank that accept the local general cash account in every its branch offices. Beside of the captive market, there is another market segments which is the existing company and potential customers in that region, with the consequence which must compete with other banks. To compete in this segments, Bank Nagari must build competitive and oriented business which has basic on customer needs in every branch offices.

In the last five years from 2004 until 2008, it can be concluded that financial performance of Bank Nagari is significantly higher than banking performance generally, because of achievement of the indicators of its financial such as business growth, asset quality and also profitability. It can conclude that the achievement that achieved by Bank Nagari is can not be separated from its branch manager performance. By providing the evaluation on the performance of branch manager, it is expected to improve the performance of bank in the future.

For above reasons, the author would like to do the research entitled:
**“The Evaluation of Branch Manager Performance Evaluation System
(Case Study at Bank Nagari Padang) “**

1.2 Problem Definition

1. How does Bank Nagari evaluate the branch's manager performance?
2. Are existing performance evaluation systems sufficient in supporting Bank Nagari's objectives?

1.3 Research Objective

Performance measurement is one of an important factor in the bank. Performance measurement can be used as a basis for determining the reward system within the bank, in determining the level of manager salaries and rewards. The management can also use the branch manager performance measurement and evaluation as a tool to evaluate their performance in the past period.

Generally, the purpose of the research is to evaluate the system of evaluation of branch manager performance in Bank Nagari. Shortly, the purposes are as follows:

1. To evaluate the existing performance evaluation systems of Bank Nagari.
2. To propose some recommendations to improve the limitation of the current performance evaluation system.

1.4 Benefit of the Research

This study is expected to be useful for:

1. Writer and others college student. This study can be useful to know more about responsibility accounting, performance appraisal and the effective ways in improving manager performance that can be used and implemented in company.

2. Company. This study can be used as an information also description for the company how well they use evaluation system in improving manager performance and suggestion in evaluating the performance measurement and set strategies in order to developing a more comprehensive system for performance measurement.

3. Another party. It is hoped that this study can be a reference to increase knowledge, especially in evaluating the performance measurement system.

1.5 Scope of research

This research has a limited scope of analysis and focused on to the branch manager performance evaluation system in Bank Nagari. The author limits the research context by getting information from Bank Nagari Center Office.

1.6 Writing Systematic

The writing systematic of this study is as follows: Chapter 1 is Introduction that will give description about background, problem definition, research objectives, benefit of the research, scope of the research and systematic literature. Chapter 2 Theoretical Framework provides an overview of literature survey about the purpose, benefit, and characteristic of performance measurement system. Chapter 3 Research Methodology discusses research method, type of data used in research, area of research, data collection method, and data analysis technique. Chapter 4 provides discussion and analysis. Chapter 5 consists of conclusion, limitation and suggestion of the research.

CHAPTER II

THEORETICAL FRAMEWORK

2.1 Performance

2.1.1 Definition of Performance

Performance is the result of work that can be achieved by a person or group of people within an organization, in accordance with the authority and responsibility of each, within the framework of efforts to achieve the goals of the organization is legally relevant, not breaking the law and in accordance with the moral and ethics (Prawirosentono , 1999).

According to Cormick and Tiffin 1980 (sutrisno 2010:172) performance is the quantity, quality and time spent in performing their duties. The quantity is the result of which can be calculated to what extent one can successfully achieve those objectives. Quality is how a person in carrying out its duties, namely about the many mistakes made, discipline and punctuality. Miner (1990) argued in general can be stated four aspects of performance, is as follows:

1. The quality of the output, and explain about the number of errors, time, and accuracy in performing tasks.
2. The quantity produced, is pleased with how the number of products or services that can be generated.
3. Working time, describes the absent, late, and years of service who have undertaken the individual employee.

4. Working together, will explain how to help or inhibits individuals from. Individual is said to have performed well when he managed to meet all four aspects are in accordance with the targets or plans established by the organization.

2.1.2 Definition of Manager Performance

Company performance will be largely determined by the elements of its employees because it is in measuring the performance of an organization should be measured in view of its employees work.

Manager performance can be defined as proficiency of manager by doing manager activities planning, investigation, coordination, supervision, staff setting, negotiation, and representation (Mahoney et al, 1963; 2004). Manager performance and economic performance that is used is a measure of performance that is widely in use to measure the performance of responsibility centers.

Thomas et al, (1993) states that managers use performance information will have greater control over the company's problems. This gives the manager feeling as though they have a considerable effect on the company where they work. Performance measurement system also can strengthen a manager's knowledge of the strategy and the priorities of an organization so as to enhance their ability to influence and act according to corporate priorities. Without a comprehensive performance information, managers tend not to fully understand the operation of a work unit or organization as a whole. This creates a feeling of not able to give effect in their work areas.

2.1.3 Types of Performance Indicators

Input, output, and efficiency indicators are relatively familiar to program managers.

- a) Input: Input data indicate the amount of resources you applied in delivering a service.
- b) Output: Output data show the quantity of work activity completed. A program's outputs are expected to lead to desired outcomes, but outputs do not by themselves tell you anything about the outcomes of the work done. To help identify outcomes that you should track, you should ask yourself what result you expect from a program's outputs.
- c) Outcomes: Outcomes do not indicate the quantity of service provided, but the results and accomplishments of those services. Outcomes provide information on events, occurrences, conditions, or changes in attitudes and behavior that indicate progress toward achievement of the goals and objectives of the program. Outcomes happen to groups of customers (e.g., students or elderly persons) or to other organizations (e.g., individual schools and/or businesses) who are affected by the program or whose satisfaction the government wishes to attain.
- d) Efficiency and Productivity: These categories relate the amount of input to the amount of output (or outcome). Traditionally, the ratio of the amount of input to the amount of output (or outcome) is labeled "efficiency." The inverse, which is the ratio of the amount of output (or outcome) to the amount of input, is labeled "productivity."

2.2 Performance Measurement System

2.2.1 Definition of Performance Measurement

Performance measures are developed to provide some direction for managers of decentralized units and to evaluate their performance. The development of performance measures and the specification of a reward structure are major issues for a decentralized organization. Because performance measures can affect the behavior of managers, the measures chosen should encourage a high degree of goal congruence. In other words, they should influence managers to pursue the company's objectives.

Abdul Halim, Achmad Tjahjono and Muh. Hussein Fakhri (1998: 89-90) defines performance measurement as follows: "Measuring the performance of management (Management Performance), which is how well a manager in leading a unit or center so that accountability for managers in measuring assesment accordance with the authority and responsibility". While Supriyono (2000: 396) provide an understanding of performance measurement: "Performance measurement is emphasized (personal achievement) is a performance measurement that emphasizes assesment of how well the responsibility center managers to work".

2.2.2 Objective of Performance Measurement

The primary objective of a performance measurement is to ensure the maximum utilization of every employee's skills, knowledge, and interests include branch manager performance. At first glance, this

deceptively simple statement appears to be completely employee-directed. In truth, organizations that focus on the full use of each individual's abilities and areas of interest have more motivated workforce; this, in turn, positively affects productivity, thereby increasing the company's competitive edge.

Performance measurement objectives extend beyond the primary focus cited above. They also serve to enhance employer-employee relations. This is accomplished by strengthening the overall working relationship between managers and employees; developing a mutual understanding between managers and employees about performance expectations, goals, and measured criteria; encouraging employees to express themselves openly concerning performance-related issues; encouraging managers to examine their own strengths and areas requiring improvement; and helping managers to coach and counsel their employees as needed.

Performance measurement is done by the way that given in human resources management knowledge. This measurement must be done by objective measurement, so that the purpose of performance measurement will be achieved. Performance measurement will give the benefit to the employee and company overall (Kasim, S.E., MM, 2008). Performance measures are developed to provide some direction for managers of decentralized units and to evaluate their performance. The development of performance measures and the specification of a reward structure are

major issues for a decentralized organization. Because performance measures can affect the behavior of managers, the measures chosen should encourage a high degree of goal congruence. In other words, they should influence managers to pursue the company's objectives (Hansen & Mowen, 2006).

2.2.3 Requirement of Performance Measurement System

There is new perspective where business is run by *customer-focused*, which is the effective performance measurement system should have requirement (Yuwono dkk, 2002):

- 1.) Basically, based on each activities and organization characteristic it self in accordance with customer perspective.
- 2.) The evaluation of any activities using performance measurement which is *customer-validated*
- 3.) Related to all of activity performance aspect that influences customer, then produce comprehensive assessment.
- 4.) Give the result to help all of organization members is knowing problems which have repairing possibility.

2.2.4 Function of Performance Measurement System

Behn 2003 gives 8 reasons for adapting performance measurements:

1. To Evaluate: How well is company performing. To evaluate performance, managers need to determine what company supposed to accomplish. (Kravchuk & Schack, 1996). By formulate a clear,

coherent mission, strategy, and objectives. Then based on this information choose how you will measure those activities.

2. To Control: How can managers ensure their subordinates are doing the right thing? Organization creates measurement systems that specify particular actions they want execute- for branch employees to take a particular ways to execute what they want- branch to spend money. Then they want to measure to see whether the employees have in fact taken those actions. Need to measure input by individual into organization and process. Officials need to measure behavior of individuals then compare this performance with requirements to check who has and has not complied. The measurement of compliance with these requirements is the mechanism of control.
3. To Budget: Budgets are crude tools in improving performance. Poor performance not always may change after applying budgets cuts as a disciplinary action. Sometimes budgets increase could be the answer to improving performance. Like purchasing better technology because the current ones are outdated and harm operational processes. So decision highly influenced by circumstance, you need measures to better understand the situation.
4. To Motivate: Giving people significant goals to achieve and then use performance measures- including interim targets- to focus people's thinking and work, and to provide periodic sense of accomplishment. Performance targets may also encourage creativity in developing

better ways to achieve the goal (Behn, 2003) thus measure to motivate improvements may also motivate learning.

5. To Celebrate: Organizations need to commemorate their accomplishments- such ritual tie their people together, give them a sense of their individual and collective relevance. Moreover, by achieving specific goals, people gain sense of personal accomplishment and self-worth (Locke & Latham, 1984). Celebration helps to improve performance because it brings attention to the agency, and thus promotes its competence- it attracts resources.
 - a) Dedicate people who want to work for successful agency.
 - b) Potential collaborators.
 - c) Learning-sharing between people about their accomplishments and how they achieved it.
6. To Promote: How can public managers convince political superiors, legislators, stakeholders, journalists, and citizens that their agency is doing a good job? ("National Academy of Public Administration- NAPA" in its study of early performance- measurement plans under the government performance and results Act) most plans recognized the need to communicate performance evaluation results to higher level officials, but did not show clear recognition that the form and level of data for these needs would be different than that for operating managers.

7. To Learn: Learning is involved with some process, of analysis information provided from evaluating corporate performance (identifying what works and what does not). By analyzing information, corporation will be able to learn reasons behind its poor or good performance.
8. To Improve: What exactly should who- do differently to improve performance? In order for corporation to measure what it wants to improve it first need to identify what it will improve and develop processes to accomplish that.

2.2.5 Benefits of Performance Measurement

By implementing performance measurement, it will give some benefits to the company. Performance measurement has five central benefits (Hatry and Kopczynski, 1997) :

- 1) Improving service quality and outcomes
- 2) Improving resource allocation and justifying agency budgets or service cuts
- 3) Making public agencies accountable for results to elected officials and the public
- 4) Increasing the citizens' trust in the local government and
- 5) Making work more interesting and satisfying for public employees because of its citizen focus.

2.2.6 Characteristics of Performance Measurement System

Various groups including the National Partnership for Reinventing Government and the Center for Advanced Purchasing Studies found that there were certain attributes that set apart successful performance measurement and management systems, including:

- a. *A conceptual framework is needed for the performance measurement and management system.* Every organization, regardless of type, needs a clear and cohesive performance measurement framework that is understood by all levels of the organization and that supports objectives and the collection of results.
- b. *Effective internal and external communications are the keys to successful performance measurement.* Effective communication with employees, process owners, customers, and stakeholders is vital to the successful development and deployment of performance measurement and management systems.
- c. *Accountability for results must be clearly assigned and well-understood.* High-performance organizations clearly identify what it takes to determine success and make sure that all managers and employees understand what they are responsible for in achieving organizational goals.
- d. *Performance measurement systems must provide intelligence for decision makers, not just compile data.* Performance measures should be limited to those that relate to strategic organizational goals and

objectives, and that provide timely, relevant, and concise information for use by decision makers—at all levels—to assess progress toward achieving predetermined goals. These measures should produce information on the efficiency with which resources transformed into goods and services, on how well results compare to a program's intended purpose, and on the effectiveness of specific contribution to program objectives.

- e. *Compensation, rewards, and recognition should be linked to performance measurements.* Performance evaluations and rewards need to be tied to specific measures of success, by linking financial and nonfinancial incentives directly to performance. Such a linkage sends a clear and unambiguous message to the organization as to what's important.
- f. *Performance measurement systems should be positive, not punitive.* The most successful performance measurement systems are not “gotcha” systems, but *learning* systems that help the organization identify what works—and what does not—so as to continue with and improve on what is working and repair or replace what is not working.
- g. *Results and progress toward program commitments should be shared openly with employees, customers, and stakeholders.* Performance measurement system information should be openly and widely shared with an organization's employees, customers, stakeholders, vendors,

and suppliers. Based on the characteristics, it can be concluded that an effective performance measurement should be planned well.

2.3 Performance Measurement System Methods

2.3.1 Traditional and Contemporary Performance Measurement System

There are so many methods that already developed to measure performance in company. In traditional management, performance measure that common used is financial ratio, because this thing is easy to do it. According to Hansen and Mowen (1995), there is a difference measurement between traditional and contemporary performance.

Traditional performance measurement is done by comparing actual performance with budgeted performance or standard fees in accordance with the characteristics of accountability.

Contemporary performance measurement using activity as a foundation. Performance measures designed to assess how well the activities undertaken and to identify whether it has made continuous improvements. Others performance, like improvement customer belief to company service, competency and personal commitment improvement, closeness relation between customer and supplier, and improvement *cost effectiveness* business process is used to serve *customer*, ignored by management because difficult measurement. So that, many fault in traditional management (Lasdi, 2002).

Assesment with traditional performance measurement called as traditional performance measurement which emphasize to company performance measurement through financial ratio calculation (Horne & Wachowicz, 1997), they are:

1) Liquidity Ratio

Ratio is used to measure company to complete its short term compulsion.

2) Debt Ratio

Ratio which indicates limitation where the company funded by its debt.

3) Coverage Ratio

Ratio which connects company financial cost with the ability to pay that cost.

4) Activity Ratio

Ratio which measures the effectiveness of company with its assets.

5) Profit Ratio

Ratio which connects profit with sales and investment.

According to Anthony and Govindarajan (2003), uses financial aspect is not enough, it will be useless because some reasons, which are:

- a. That reason encourage short term activity which not include to the company's long term.
- b. Business unit manager may be didn't do action which used for long term to get short term profit.
- c. Using short term profit as the one purpose that disturbing communication between business unit manager and senior manager.
- d. Controlling that strong in financial can motivate manager to manipulate the data.

The weaknesses of traditional performance assessment based on (Kaplan & Norton, 1996), they are:

1. It could not able to measure intangible assets and intelectual assets (SDM) of company.
2. Performance measurement which just focus on financial aspect is not able to describe about past condition and also to improve of company to be better.

2.3.2 Responsibility Accounting System

2.3.2.1 Definition and Types of Responsibility Accounting

In developing the bank, top management typically creates areas of responsibility, which are known as responsibility centers, and assigns subordinate managers to those areas. Responsibility accounting is a system that measures the results of each responsibility center and compares those results with some measure of expected or budgeted outcome (Hansen & Mowen, 2006: 431).

There are four major types of responsibility centers:

1. Cost center

A responsibility center in which a manager is responsible only for costs.

2. Revenue center

A responsibility center in which a manager is responsible only for sales.

3. Profit center

A responsibility center in which a manager is responsible for both revenues and costs.

4. Investment center

A responsibility center in which a manager is responsible for revenues, costs, and investments.

Responsibility accounting is closely allied to the structure and decision-making authority of the firm. In order to increase overall efficiency, many companies choose to decentralize. The essence of decentralization is decision-making freedom. In a decentralized organization, lower-level managers make and implement decisions, whereas in a centralized organization, lower-level managers are responsible only for implementing decisions. It can be concluded that decentralization is the practice of delegating or decentralizing decision-making authority to the lower levels.

There are some reasons for decentralization:

1. Better access to local information

2. Cognitive limitations
3. More timely response
4. Focusing of central management
5. Training and evaluation of segment managers
6. Motivation of segment managers
7. Enhanced competition

2.3.2.2 Responsibility Accounting Model

Responsibility Accounting Model is a fundamental tool of managerial control and is defined by four essential elements (Hansen & Mowen, 2006):

1. Assigning responsibility
2. Establishing performance measures or benchmarks
3. Evaluating performance
4. Assigning rewards

The objective of responsibility accounting is to influence behavior in such a way that individual and organizational initiatives are aligned to achieve a common goal or goals. Management accounting offers the following three types of responsibility accounting:

1. **Functional Based Responsibility Accounting System**

Assigns responsibility to organizational units and expresses performance measures in financial terms. It is the responsibility accounting system that was developed when most firms were operating in relatively stable environments.

2. Activity Based Responsibility Accounting System (process-based)

Assigns responsibility to processes and uses both financial and nonfinancial measures of performance. It is the responsibility accounting system developed for those firms operating in continuous improvement environments.

3. Strategic Based Responsibility Accounting System (Balance Scorecard)

Translates the mission and strategy of an organization into operational objectives and measures for four different perspectives:

- 1.) The financial perspective
- 2.) The customer perspective
- 3.) The process perspective
- 4.) The infrastructure (learning and growth) perspective

2.4 Previous Research

Asmy Febry Tama, (2006) “ Analysis of the effectiveness of the responsibility accounting implementation as a tools in measuring performance: a case study in Bank Nagari (West Sumatra). This research discussed about how the implementation of responsibility accounting in Bank Nagari and its implementation in measuring manager performance. The results showed that budgeting arrangement and responsibility accounting report is not suitable yet to the responsibility accounting principle. Because of requirements of responsibility accounting is not

complete yet in this Bank, automatically the researcher could not know the effectiveness of its implementation.

Ricardo Yansen L, (2008) “ The efficiency and effectiveness of the implementing responsibility accounting as control tools and evaluation of management performance : a case study in PT. Asuransi Jiwasraya Malang Regional Office. This research discussed about how the implementation of responsibility accounting in PT. Asuransi Jiwasraya Malang Regional Office and its implementation in controlling and evaluating management performance. The results showed that implementation of responsibility accounting in controlling and evaluating management performance in PT. Asuransi Jiwasraya Malang Regional Office has been running effectively and efficiently. This is evidenced by the participation of low management in the budget determination process. The approved budget will be used as a control tools in operating activities of company by top management and managers of responsibility centers that will be evaluated and analyzed the actual performance based on the budget.

CHAPTER III

RESEARCH METHODOLOGY

3.1 Research Method

The research is accomplished by using a case study. In this research, author will explain the object of research systematically by using descriptive analysis. Descriptive method can help writer to find the fact of the research and then analyze the collected data.

The data will be analyzed by considering the result got from the company, in other words author will do evaluation to the existing of manager performance evaluation system done by Bank Nagari to achieve the company's objective.

3.2 Area of Research

Author will focus on the existing system which was implemented as branch manager performance measurement system in Bank Nagari.

The result of the research is descriptive which explains about the evaluation of the implementation branch manager performance system in Bank Nagari. Author will know how sufficient Bank Nagari in using their existing system to achieve company's objective.

3.3 Type of Data

This research is done by collecting data and documentation in Bank Nagari which consists of primary and secondary data.

3.3.1 Primary Data

The author required primary data to investigate research questions. Primary data will author taken from interview and analysis result with the related unit about the evaluation branch manager performance. The author also collects the primary data based on direct observation in Bank Nagari.

3.3.2 Secondary Data

The author also required secondary data to investigate research questions, the data which will be used is data collected directly from the company, which are:

- a. Annual Report 2010
- b. Read literatures and books about responsibility accounting

3.4 Data Collection Method

1. Interview

Interview is conducted by the author with the management of Bank Nagari. This interview can be done with one-on-one or a small group. Interviews can be used throughout the data gathering process, but interview is perhaps most useful during the performance analysis stage, to determine what the real performance measurement system used in Bank Nagari. Although the process is time-consuming, interview is useful because we can gather specific information and ask follow-up questions to get more detail on items of particular interest. This method is done by interviewing the related parties (top, middle and low level manager), which is related to Corporate Research and Development Strategic Planning Division and Corporate Human

Resource Division. It is done to get clear and complete information about the research.

2. Literature Study

The data is gathered by using and analysing any literature such journal, accounting book, article and internet based on topic discussed. These data used in theoretical framework which relates to manager performance development and the effect to bank performance overall especially in achieving company's objective. These data is used to support and strengthen the theory to any previous research, any update information to evaluate manager performance system in Bank Nagari.

3.5 Data Analysis

The author will analyze the data based on responsibility accounting model, developed by Hansen & Mowen, they are:

a. Assigning responsibility defined

The author will looking for information and collecting the data how was Bank Nagari in assigning responsibility to the manager.

b. Establishing the performance measures

After assigning responsibility, author will looking for information about the performance measurement system that used in Bank Nagari.

c. Evaluate the performance

Every company has its own characteristic through vision and mission to achieve company's objective. In order to achieve the company's

objective, the evaluation of performance measurement system is really needed to know how well branch manager performance in Bank Nagari. The author needs to know how Bank Nagari evaluates its branch manager performance and give recommendation to improve branch manager performance in Bank Nagari.

c. Assigning reward

Assigning reward and recognition is really needed by manager in the company. After management of the company examine and evaluate the branch manager performance, the top management which is board of directors and division leaders of Bank Nagari will appreciate their branch manager performance by providing reward to appreciate their job.

CHAPTER 4

DISCUSSION AND ANALYSIS

4.1 Profile of Bank Nagari

4.1.1 Brief History of Bank Nagari

In the early sixties both local governments and private entrepreneurs figures, are equally aware that in order to make local infrastructure moving being faster in West Sumatra, it is needed a financial institution in the form of a bank that specifically assist the government in implementing infrastructure in the local.

Because of that reasons, then on March 12, 1962, reporting to the Notary Hasan Qalby in Padang, West Sumatra Provincial Government represented by Soelamat Dipowardojo and private parties are represented by the Hadis Didong to confirm the establishment of West Sumatra Regional Development Bank. Then, Notary of Hasan Qalby make the deed No. 9 dated March 12, 1962 as the legal basis for the establishment of West Sumatra Regional Development Bank under the name "PT. SUMATRA WEST REGIONAL DEVELOPMENT BANK". On April 25, 1962 by the First Deputy Minister for Finance of the Republic of Indonesia issued a business license of PT. West Sumatra Regional Development Bank through Decree No. BUM/9-44/II to start PT. West Sumatra Regional Development Bank to do business with the position at the Padang.

With the release later Law No. 13 of 1962 on Basic Provisions for the Regional Development Banks, so the legal basis for the establishment of Regional Development Banks should be replaced by regional regulation. In relation to that requirement, the West Sumatra Regional Development Bank can only be fulfilled in the year 1973, with the existence of regulation of Provinces of West Sumatra Province No. 4 of 1973 dated November 8, 1973 on West Sumatra Regional Development Bank. Because of this law, PT. Regional Development Bank converted into West Sumatra Regional Development Bank.

In order to improve the public service, especially overseas transactions, it is based on the Decree of Bank Indonesia No.23/60/KEP/DIR January 17, 1991 West Sumatra Regional Development Bank is being a foreign exchange bank. To improve the performance of the company, in 1992 issued Regional Regulation of the Province of West Sumatra No. 15 Years in 1992 which approved by the Minister of the Interior No.584.23-407 dated March 23, 1993 and promulgated in No. 3 Series D.1 of 1993. Under Regulation No. 15 of 1992, the investment bank's capital from third parties is possible with the provision of at least 51% of paid in capital represents the investment from the Local Government Level I and Level II.

In order to anticipate an era of globalization and free trade, West Sumatra Regional Development Bank as a tool of regional autonomy is necessary to increase the competitive ability among foreign exchange banks by expanding the operation area to other regions of West Sumatra in

accordance with prevailing regulations, by publishing the Regional Provincial Regulation Level I West Sumatra No. 2 of 1996 which among other things, about the mentioning of changes or calling of West Sumatra Regional Development Bank of the West Sumatra BPD to be Bank Nagari and implemented the improvement of the basic capital of Rp 50 billion to Rp.150 billion.

In accordance with the development and more flexibility in running the business, August 16, 2006 Legal status of West Sumatra Regional Development Bank changed from the Regional Company (PD) to be Limited Liability Company (PT) through Perda No. 3 of 2006 which was approved by the Minister of Justice and Human Rights No. W3-00 074-TH.2007 HT.01.01 April 4, 2007. Then, dated January 25, 2007 there is an endorsement of basic budget about the changes of Bank Law Statutory from the Regional Company (PD) to be Limited Liability Company (PT).

At the date of October 11, 2007 in accordance Decree of Indonesia Bank Governor Deputy No.9/20/KEP.DpG/2007, PT. West Sumatra Regional Development Bank have get permission to operate as foreign exchange bank.

Currently, Bank Nagari continued to strengthen its tradition of good corporate governance, full compliance with regulations, better risk management and commitment to customers and is ready to continue to expand market share and participate in improving the function of financial intermediation in an effort to support national economic growth. The top changes (moment of change) Bank Nagari in West Sumatra, was marked

by launching a new logo along with a new vision and mission of the Regional Development Banks on November 27, 2008.

4.1.2 Vision and Mission of Bank Nagari

Vision

“ Being a Regional Development Bank of the leading and most trusted Indonesia”.

Bank Nagari has a vision of the future for the well-known and prominent in Indonesia, with the vision, the Bank Nagari will maintain the reputation and continues to expand its wings. Bank Nagari will maintain trust by running the principles of good corporate governance, provide satisfactory service and compliance with regulations with honesty.

Mission

1. Giving contribution in promoting economic growth and social welfare.

Reflect the basis or background of the establishment of the Bank as mandated by the deed of establishment, which helped build a strong economic activity to improve the welfare of the community.

2. Fulfilling and maintaining the importance of stakeholders in a consistent and balanced.

It means that Bank will always run with the principle to fulfill responsibilities to the owners, customers, employees and communities.

- a. Keeping these banks to grow and develop well and healthy
- b. Providing excellent service
- c. Giving dequate profits for shareholders

- d. Providing maximum benefit to society

Fostering Together Building Home Affairs Images.

In achieving its objectives, vision and mission, also to be Bank Regional Champion in 2014, Bank Indonesia already established three pillars which are establishing a strong institutional pillars of resilience, improve the ability to grow as Agent of Development and to optimally serve the needs of the society. Because the time to achieve Bank Regional Champion in 2014 just for three years more, so that PT. Bank Pembangunan Daerah Sumatera Barat tried to make strategic program in every pillars:

- a) Strategic Program in a strong institutional pillars of resilience, as follows:

1. Optimizing capital deposit from Shareholders
2. Strengthening the capital with the issuance of Subordinate Bonds and sukuk
3. Strengthening additional of capital from employee cooperative
4. Designing additional of capital with Go Public (IPO)

- b) Strategic Program in the ability pillar as Agent of Regional Development, as follows:

1. Improving service to the customer and society
2. Increasing credit growth consistently over 20%
3. Making penetration of credit in the growing of sectors
4. Increasing productive credit portfolio to be minimum 40%
5. Making synergy program with LKM

c) Strategic Program in the ability pillar to service the society, as follows:

1. Improving quality of SDM
2. Opening new network based on necessary
3. Strengthening institutional related to UMKM
4. Strengthening system and network of ITI
5. Strengthening financial of costing consultant
6. Civilizing marketing approach

To achieve that pillars, Bank Indonesia has been established criteria that must be fulfilled for every Regional Development Bank, they are:

1) Indicator to achieve first pillar

- a. Core Capital minimal Rp 1 trillion
- b. Capital Adequacy Ratio (CAR) minimum 15%
- c. Return on Asset (ROA) minimum 2,5%
- d. BOPO maximum 75%
- e. NIM maximum 5,5%

2) Indicator to achieve second pillar

- a. Credit growth minimum 20% per year
- b. Productive Credit Portfolio being minimum 40%
- c. Loan to Deposit Ratio minimum 78-100%
- d. Raise funds beyond the the local government fund minimum 70%
- e. Strategic partner microfinance institutions (APEX Bank)

3) Indicator to achieve third pillar

- a. Having a network of services to district level in West Sumatera

- b. Having Professional Human Resource
- c. Role as financial consultant for regional governments
- d. Having a superior product that is used widely by the public

The Bank Nagari have vision to be the leading Bank in Indonesia, but it is necessary to strengthen measures through absolute mastery in regional areas. Because, Bank Nagari still have some of the indicators that are still not reached target to be Regional Champion, like core capital until 1 trillion, CAR 15% and professionalism human resources etc.

4.1.3 Corporate Culture of Bank Nagari

The corporate culture developed from the Core Value of Bank Nagari which is abbreviated as "NAGARI", namely: Good Intentions, Appreciation, Ideas, Accuracy, Responsible and Integrity. Value is the value of life and complied by the Bank Nagari of human values inherent in the form of Corporate Culture Bank Nagari as follows:

1. PT. West Sumatra Regional Development Bank is a bank that focuses on customer service.
2. PT. West Sumatra Regional Development Bank is a bank which has a working climate that encourages the appearance, creativity, motivation and high spirit.

Corporate Culture covers corporate liabilities against to its people and liabilities of people against the company. Corporate liabilities to the people is to develop skills and appreciate the dedication people on the basis of performance. Conversely liabilities of people to the company is

loyalty, discipline, reliable, creative - innovative, initiative and able to cooperate in the implementation of tasks.

The Philosophy of Work Culture are as follows:

1. Dedication: Human of Bank works solely for the benefit of the bank.
2. Work: Human of Bank working for the progress of the Bank.
3. Ethics: Human of Bank has good manners.
4. Prosperous: Human of Bank has a decent life.

For the effective implementation of corporate culture as a commitment to conduct the work on everyone, to be evaluated periodically to measure and assess how far the quality and quantity of application of Work Culture in the human environment of the Bank.

Besides of that aspect, Bank Nagari also have policy for every head of its branch. This policy is very useful as a rules and service standard of Bank Nagari that will be used in running its operational activities, they are:

1. Code of Conduct

- a) The Existence of Code of Conduct

Corporate Ethics are prepared to be behavior guide for the Board of Commissioners, Directors and Employess of the Bank, as a part of an achievement effort Vision and Mission of the Bank. The existence of this Code of Conduct is stipulated in Directors PT. Bank Pembangunan Daerah Sumatera Barat decision Number: SK/164/DIR/03-2009 on March 20, 2009 and Enforcement

Agreement of Commissioners Letter Number. 034/BPD/03-2009 on March 31, 2009.

b) The Contents of Code of Conduct

In essence, the Code of Conduct of Bank Nagari contains about obligations and prohibitions, as the translation of the implementation of principles of Good Corporate Governance for every member of Bank Nagari. The importance of the development of human attitudes and behavior is caused only moral qualities and spiritual intelligence that can guide a human to always do work in accordance with the portions and responsibilities and will take no action beyond its authority. Code of Conduct of Bank can creates moral intelligence and spiritual beings, because without both of these, academic intelligence has nothing in it.

One of the efforts of the Code of Conduct implementation, Bank Nagari must follow and implement in accordance with the Act – Legislation, Regulations which is relating to the business and maintain the highest integrity and relationships of Bank of behaving towards stakeholders, also set the guidelines for ethical behavior and internal environment of the Board of Commissioners, Directors and Employess with the external environment.

The scope of the Code of Conduct of Bank Nagari is a reasonable Code of Conduct, worthy and reliable for all levels of Bank which includes aspects, such as vision, mission, philosophy, core values bank, code of conduct and elements of code of conduct

which consists of the implementation of value of Bank which includes Good Intentions, Appreciation, Ideas, Accuracy, Responsible and Integrity are abbreviated with NAGARI.

c) The Dissemination of Code of Conduct

The Dissemination of Code of Conduct in Bank Nagari made through delivery of guidelines to all of Bank Nagari's branch. Followed by a unit of socialization done by Compliance Unit as a work unit that responsible to the implementation of Good Corporate Governance in Bank Nagari, conduct workshop about philosophy of governance and code of conduct to all of Bank Nagari's branch. Bank also has information facilities for all of stakeholders which are Portal of Bank Nagari, that give information to them all about decisions/ management rules, company activities also information that needed in the implementation of daily activities.

As a form of commitment to the implementation of Good Corporate Governance, where the whole range of Commissioner and Director has signed an integrity fact to the implementation of Good Corporate Governance. Whereas for all shareholders of Bank has declared its commitment through the signing of the declaration of compliance against the code of conduct. This Statement of Compliance to the Code of Conduct must be renewal every year, by every shareholders must be in writing to restate its compliance with the code of conduct. Statement of annual compliance which

signed which was a continuation of the requirements working relationship with Bank Nagari. Bank employee required to notify Human Resources Division or their leaders as soon as possible for any errors or suspicion of prohibition of the code of conduct. Human Resource Division is responsible to monitor compliance of Code of Conduct and give report to Audit Committee and make prohibition notes , either potential or that has actually occurred. Human Resource Division makes "List of Prohibition" and responsible to give to the party who have authority for every prohibition that happens for a certain time.

2. BI Regulation

BI Regulation is very useful as a guide for Bank Nagari in running its functions to achieve the vision and its mission. In Bank Indonesia Regulation No. 1/6/PBI/1999 arranged that the Director of Compliance has to be responsible at - least to define the steps necessary to ensure the Bank meets all rules and regulations of Bank Indonesia - other laws applicable in the framework of the principle - caution, monitor and maintain the Bank's business activities do not deviate from the provisions, and to monitor and maintain compliance with all agreements and commitments made by Bank to Bank Indonesia and other relevant authorities.

3. Warnings from BI

This warning is a policy that has been created and set by Bank Indonesia. This warning serves as a description for the Bank in

violation of a predetermined policy. There are many kinds of warning. This warning will be given by Bank Indonesia to the Bank who violates or does not run the Bank as the function in accordance with existing policy. If there is employee who didn't running their job in accordance to Bank Indonesia Regulation, Bank Indonesia will stop its position from their job, after got some warnings from Bank Indonesia.

4.1.4 Product and Service of Bank Nagari

There are some products and services that provided by Bank Nagari in servicing its customer.

Products :

1. Demand Deposits of Bank Nagari
2. Sharia Demand Deposits
3. Sikoci Savings
4. Simpeda Savings
5. Tahari Maburur
6. Tabanas of Bank Nagari
7. Tabunganku
8. Sharia Sikoci Savings
9. Sharia Tahari Savings
10. Time Deposits
11. Sharia Time Deposits
12. Personal Credits
13. Contractors Working Capital Loans
14. Credits to the BPR

15. KPR Multifunctions
16. Multifunctions Working Capital Credits (KMKMG)
17. Multifunctions Investment Credits (KIMG)
18. Credit Checking Account (KRK)
19. Informal Small Enterprise Credits (KUKI)
20. Society Enterprise Credits (KUR)
21. Sharia Financing
22. ATM of Bank Nagari

Service:

1. Transfer
2. Inkaso
3. Money Transfer of Western Union
4. Bank References
5. Safe Deposit Box
6. BPD Net Online
7. SMS Banking
8. Payment of electricity, water, telephone, tax fee
9. Salary Payment
10. Payment of College Student Fee
11. Registration of New College Student
12. BPIH Payment
13. Payment of Zakat through ATM
14. Payment of Halo Card

4.2 Review of Branch Manager Performance Evaluation System in Bank Nagari

4.2.1 Performance System Used by Bank Nagari as Corporate

Performance is one of important aspects which is needed by Bank. Bank performance will be largely determined by the elements of its employees, include top, middle and lower manager. Performance measurement will give positive impact to the Bank and also managers. This performance measurement are developed to provide some directions for managers to evaluate and improve their performance in order to achieve company's objectives. Bank Indonesia as the regulator of banking industry in Indonesia regulates the financial indicators to be used by every Bank to measure their performance as corporate.

In measuring performance of Bank Nagari, there are some indicators used in Bank Nagari, which are:

1) Financial aspect

In running its performance, Bank Nagari have to consider some financial aspects to achieve their targets that already assigned in Bank Business Plan (RBB) and in accordance to Bank Indonesia Policy.

There are some indicators of financial aspect used in Bank Nagari generally, they are:

- a) Assets total growth
- b) Credit growth
- c) Third party funds growth
- d) Transferred capital growth

- e) Interest Revenue growth
- f) Profit growth
- g) Financial ratio, like: CAR (Capital Coverage Ratio), ROA (Return on Asset), ROE (Return on Equity), LDR (Loan to Deposit Ratio), BOPO , Credit quality, NPL (Non Performing Loan).

4.2.2 Branch Manager Performance Measurement System of Bank Nagari

In this figure below, this is a cycle in measuring and evaluating branch manager performance of Bank Nagari:

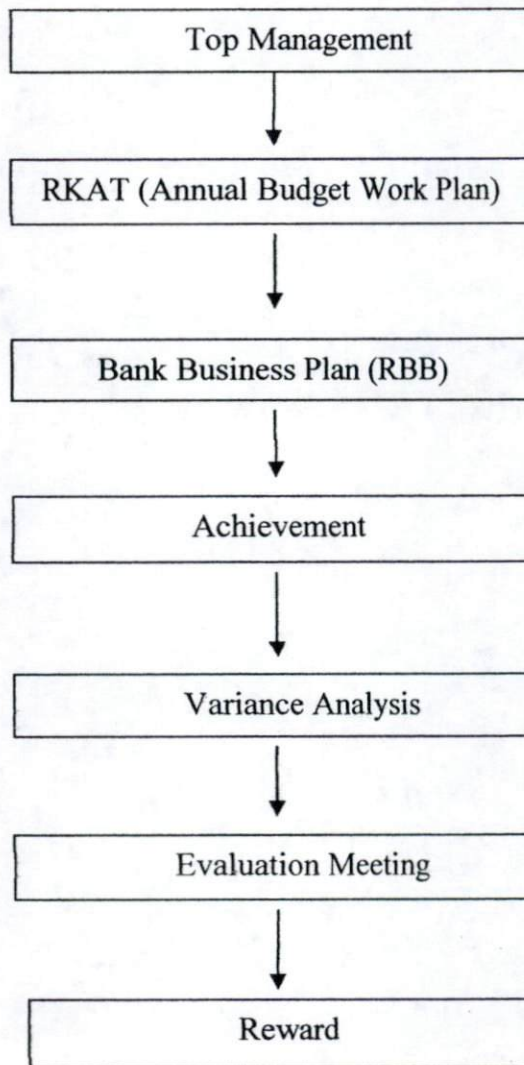


Figure 1. Cycle in evaluating managers performance

In measuring branch manager performance, Bank Nagari measures by focusing on achievement of budgeted. There are some steps that are used in Bank Nagari in making the budget and measuring its branch manager performance. First, every branch of Bank Nagari will make a different budget. In making the budget, Bank Nagari uses top down and bottom up mechanism. The mechanism of top down can be seen by the participation of top management in giving budget limits and policies also informations as a guide in making budget. After that, the mechanism of bottom up can be seen from participating organization unit in making budget, which is every branch office. It means to make The Annual Budget Work Plan, the Board of Directors will make a direction, while the branch manager will make the target to be achieved. And then, the direction and target that have been made, it will be synchronized each other. Then, this budget planning will be collected to the Corporate Research and Development – Strategic Planning Division of Bank Nagari. This Annual Budget Work Plan will be arranged during three years to be Bank Business Plan (RBB). This Bank Business Plan will ask an approval from Bank Indonesia and adjusted with Bank Indonesia Policy because the Bank Business Plan is made for all the plans to be implemented and realized for one year ahead. If Bank Indonesia has approved all the plans which is made by the management of Bank Nagari, automatically the operational activities will be run and adjusted to that Bank Business Plan (RBB). From this operational activities, management of Bank Nagari will get the results which is the achievement of target. All the things about

target and achievement will be discussed in evaluation meeting by Board of Directors and Division Leaders as a management of Bank Nagari. They will measure and assess how was the performance of branch manager of Bank Nagari by comparing the target before with its achievement. They will measure how was the achievement of total of branch assets, credits distribution, third party funds (saving, time and demand deposit), non performing loans and also profit. It will be compared by using analysis of variance, which is to know the results whether in accordance with the Bank Business Plan of Bank Nagari. This achievement is a proof and description of how the plan has been realized, whether it was achieved or not. If the achievement describes a good results, branch manager should be keep it for next quarter. Otherwise, if the achievement describes a bad results, branch manager should be improve it in the next quarter. From this evaluation meeting, the Board of Directors and Division Leaders will know who were of branch manager which performs well or not. Therefore, by getting that achievement, then the Board of Directors and Division Leaders will appreciate its branch manager performance by giving reward for well performers in Bank Nagari.

4.2.3 The Way of Bank Nagari in Measuring and Evaluating its Branch Manager Performance

Bank Nagari has decentralization system for its branch office. In a decentralized organization, lower-level managers make and implement decisions. It means that branch office has authority to do its own activity

under the supervision of the center office, so that the branch office directly responsible to the Board of Directors. Branch office is led by a leader called branch leader or branch manager. Branch leader is responsible for all operational activities and the achievement of the budget prepared in the branch office that they lead.

In measuring its branch manager performance, Bank Nagari uses budget as the determinant for evaluating that performance. Budget is defined as a planning in the financial term for the operational activities in the company. In establishing a budget, every managers will have coordination with the board of directors. The evaluation of branch manager performance will be done by comparing this budget with its realization. There are five financial elements to be measured in this budget for evaluating the branch manager performance, they are total assets, loan distribution, non performing loan, third party fund and profit before tax. Bank Nagari choose these five financial elements by referring to the regulation of Bank Indonesia about the financial indicators for evaluating the Bank's health as a corporate. These financial indicators consist of seven points, they are: the growth of asset, loan, third party fund, transferred capital, interest revenue, profit and financial ratio. Bank Indonesia does not regulate the financial indicators used for measuring branch manager performance for every bank.

Those financial elements are described as follow :

1. Branch Asset

Asset is a resource controlled by the entity as a result of past events and from which future economic benefits are expected to flow to the entity. As a branch manager, manager should achieve the total of asset that have already made in annual budget work plan (RKAT). It is because of Bank Indonesia has already stated that consideration of assets is how Bank can maintain the productive asset or earning asset. Productive asset is all of assets owned by Bank to get earnings based on its function. There are four productive assets:

- a. Loan given
- b. Securities
- c. Placement of funds in othe banks
- d. Investments

Loan given becomes the most productive assets which is considered as the most contibuted assets for evaluating the branch manager performance.

2. Loan Distribution

Loan distribution is one of the indicators that should be considered in measuring branch manager performance. Branch manager performance is highly influenced by amount of loans distributed to the customers in certain period. It means that, if the the number of loans given to the customer is high, so that the profit obtained is getting

higher. For the amount of loan given to the customers, firstly, Bank Nagari will make a target for the amount of loan to be achieved at the beginning of the period. For setting this target, there is a contract between the branch manager with the board of directors of Bank Nagari. Branch managers will prepare the planning report about the target of loan that will be achieved in a period. After that, this report will be submitted to the board of directors. Board of directors will give the approval for this report after analyzing it.

3. Indicators of Non Performing Loan (NPL)

In the practice, the amount of loans distributed should be considered the quality of loans. It is because of, if the loans quality given to the customer is high, it will minimize the risk of the possibility bad loans. The quality of loan becomes the next consideration for measuring branch manager performance.

Bank Indonesia regulates the quality of loan as indicated below, based on the Decision Letters of Board of Directors No. 30/267/KEP/DIR, February, 27th 1998 :

1. Current Loan

A loan can be classified as smooth if:

- a. The payment of installment and/or the interest rate is on the due date.
- b. Loan has an active account mutation.
- c. There is a cash collateral for the loan.

2. Loan in special attention

A loan can be classified as loan in special attention if;

- a. There is an arrears of installment paid and/or the interest rate which is not yet exceeds 90 days.
- b. Sometimes the overdraft is happen.
- c. The violation to the contract made is rarely happen.
- d. The account mutation is relatively active.
- e. Loan is supported by the new borrowings.

3. Sub standard Loan

A loan can be classified as sub standard loan in if:

- a. There is an arrears of installment paid and/or the interest rate which is already exceeds 90 days.
- b. The overdraft is often happen.
- c. There is a violation to the contract which is agreed for more than 90 days.
- d. The frequency of mutation account is relatively low.
- e. There is an indication of financial problem faced by the debtor.
- f. Weak borrowing documents.

4. Doubtful Loan

A loan can be classified as doubtful loan in if:

- a. There is an arrears of installment paid and/or the interest rate which is already exceeds 180 days.
- b. There is an overdraft which is tending to be permanent.
- c. There is a default more than 180 days.

- d. There is a interest capitalization.
- e. Weak law documents either for the loan agreement or the collateral.

5. Bad Loan (Non performing loan)

A loan can be classified as bad loan in if:

- a. There is an arrears of installment paid and/or the interest rate which is already exceeds 270 days.
- b. The operational loss is covered by the new borrowing.
- c. The collateral cannot be converted in the fair value from law aspects and market condition.

According to Bank Indonesia, the level of ideal of maximum NPL is 3.5%.

The formula to get percentage of NPL ratio as follows (SE BI No. 3/30DPNP tgl 14 Desember 2001):

$$\text{NPL} = \frac{\text{Bad loans}}{\text{Total of loans}} \times 100\%$$

Non performing loan as one of determinant for the branch manager performance evaluation will be measured by comparing its maximum limit which is 5 % (Bank Indonesia Regulation No. 6/10/PBI/2004, April 12th 2004) from the amount of loan distribution with its realization.

4. Third Party Fund

Third party fund is one of sources of bank funds. Source of bank fund is the Bank efforts in collecting fund for financing its operations. This third party fund is obtained from the public. It consists of savings,

demand deposits and time deposits. The total of third party fund collected by Bank Nagari will indicate the level of performance of its branch manager. If the total of third party fund is increasing from period to period, it will increase the level of branch manager performance. If the total of third party fund is decreasing from period to period, it will decrease the level of branch manager performance.

5. Profit before tax

Profit before tax is also considered in measuring the branch manager performance. This profit will be measured by identifying variance between revenue with the expense obtained by excluding the tax. Otherwise, the profit after tax will be measured after the collection of all the profit before tax in all of the branch of Bank Nagari. In this measurement, branch manager should be consider controllable and uncontrollable costs. It is because of these aspects are included to evaluate the performance. Controllable costs are the costs incurred directly by a level of responsibility that are controllable at that level for example travel expense and administrative expense. Non controllable costs are costs incurred indirectly which are allocated to a responsibility level like labor expense.

Those five financial elements above then will be evaluated by Board of Directors and the division leader of Bank Nagari. This is the illustration for those five financial elements calculation by comparing the budget and each realization as comprehensive :

No.	Key Performance Indicators	RBB 2010 (Rp) in million	Realization (Rp) in million	+/- (Rp) in million	Achievement /Deviation (%)	The portion value of each indicators (score)
1	Assets	500	600	* 100	** 120 %	200
2	Loan distribution	800	900	100	112.5%	200
3	NPL	32	24	8	133.33%	200
4	Third Party Funds	1200	1000	(200)	(83.33%)	200
5	Profit before tax	400	600	200	150%	200
Total					582.5%	1000

Table 1. Table of comparing the budget and the realization of each financial elements for the branch manager performance evaluation

Source: Bank Nagari, based on interview.

* Realization – RBB 2010 = 600 – 500 = 100

** Achievement of Assets= 120% =600/500*100%

In table 1 above, there are some informations about the amount of budget, realization of each financial elements, achievement or deviation and the portion value of each indicators. From the first element, asset shows the total amount budgeted to be achieved is 500 million. The realization for this asset is excess the budget which is 600 million. There is 100 million increasing for the total asset amount achieved. It shows a

120% achievement for this first indicator. This 120 % is gotten by dividing the 600 million realization with the 500 million budgeted multiplied by 100 %. At the end, there will be 20 % increasing for the total assets achieved. This achievement is also existing for the loan distribution, and profit before tax. In contrast with non performing loan, loan shows the total amount budgeted to be achieved is 32 million. The realization for this non performing loan less than the budget which is 24 million. It shows a 133.33% achievement for this third indicator. This 133.33 % is gotten by dividing the 32 million budgeted with the 24 million realization multiplied by 100 %. From that point, it shows that the calculation of non performing loan is different with the other elements. It is because the non performing loan perspective, if the non performing loan realization increased from the budgeted, then the achievement should be lower. Otherwise, if the non performing loan realization decreased from the budgeted, then the achievement should be higher. The reason is the non performing loan perspective inversely with the other elements. In third party fund, the realization amount as much as 1000 million is less than the amount budgeted as much as 1200 million. It means that the deviation is taking place. The decreasing amount for this third party fund is 200 million. The calculation for the percentage of deviation will be done by dividing the realization amount (1000 million) with the budgeted amount (1200 million) multiplied by 100 % and the result is 83,33 % . As the result, there will be 16,7 % of third party fund percentage decreasing. This deviation percentage describes that the branch office can not perform better than the

target made. Bank Nagari sets a tolerable limit for the deviation percentage as much as 10 %. If the branch offices perform the realization for each financial elements above is less than 10 % of their budget amount, it means that they are not well performed.

The calculation of these five financial elements indicators will be comprehensively done for evaluating the branch manager performance. It means that all of these financial elements will be considered as a whole as the basis for that performance evaluation. There will be no single consideration for only one financial element in that budget. That comprehensive calculation is illustrated as follow :

Branch Offices	Achievement of Financial Elements				
	Assets	Loan Distribution	NPL	Third Party Fund	Profit Before Tax
A	110%	150%	116.67%	125%	120%
B	120%	145%	140%	120%	125%
C	130%	140%	87.5%	125%	115%
D	140%	135%	150%	105%	125%
E	150%	130%	125%	110%	105%

Table 2. Table illustration of achievement of five financial elements before ranked in five branch offices of Bank Nagari

Source: Bank Nagari, based on interview

Branch Offices	Score achievement of Financial Elements					
	Assets	Loan Distribution	NPL	Third Party Fund	Profit Before Tax	Total
A	*146.67	200	155.56	200	192	894.23
B	160	193.33	186.67	192	200	932
C	173.33	186.67	116.67	200	184	860.67
D	186.67	180	200	168	200	934.67
E	200	173.33	166.67	176	168	884

Table 3. Table of portion value (score) obtained for five financial elements in order to know the highest score for achievement of branch office of Bank Nagari

Source: Bank Nagari, based on interview.

* Branch Office A = $\frac{150}{100} \% = 110\%$

$$200 \quad x$$

$$x = 146.67\%$$

In this comprehensive measurement, it can be seen that there are percentage of achievement from each of five financial elements. Table 2 shows the amount of the percentage of achievement of five branch offices in Bank Nagari. Every five financial elements has highest portion value or score 200 which will be 1000 if they are all added. Based on the table 3, it can be seen that there are scores for every branch offices of Bank Nagari for five financial elements. These scores are obtained from the percentage

of achievement for five financial elements in table 2. In the table 2, the highest percentage of achievement for asset is 150%. It means this percentage of achievement is directly to be the highest score, which is 200. This score is also existing for the loan distribution, non performing loan, third party fund and profit before tax, but for the other score for asset is gotten by multiplying the highest score which is 200 with the other percentage of achievement which is 110% for asset in branch A, then divided by the highest percentage of achievement which is 150%. This calculation is also existing for the loan distribution, non performing loan, third party fund and profit before tax. Then, after getting the score for every five financial elements of branch office A, it will be summed and the total score for those five financial elements for branch A as example is 894,23. This calculation is also existing for others financial element. Furthermore, those score will be ranked from the highest to the lowest score for all of branch offices in Bank Nagari like the table 3. It is because, this ranking will be useful to determine which one of the branch office has the highest score for five financial elements compared to the other branch offices. From the table 3, it can be concluded that the branch office D has the highest score when it is compared with the other elements. Furthermore, Bank Nagari will rank which branch office that has to be the in the first, second and third highest score, they are: 934.67 for branch D, 932 for branch B and 894.23 for branch A.

Based on the illustration above, board of directors and division leaders will give reward in the form of direct praise and bonus in the form

of money. From that ranking point, it can be concluded that the branch office D is the branch office which has well performed if compared with the other branch offices, so that board of directors and division leaders as top management will announce it to the other branch offices. This success is defined as the success of branch manager performance and its employee inside. Then, top management will appreciate its branch manager performance by giving reward in term of bonus and branch manager will spread this bonus to its employee.

Automatically, by getting this results board of directors and division leaders who have authorities in measuring and evaluating branch manager performance will give policy in order to improve their performance in achieving targets in the next period. Then, from the explanation above top management will give reward to appreciate the branch manager performance in term of bonuses and also benefits like promoted to be division leaders depends on the top management policies.

4.2.4 Branch Manager Reward and Punishment System of Bank Nagari

Top management will appreciate their manager's performance by giving reward and compensation. From the achievement and score of the five financial elements obtained, board of directors and division leaders will get an overview and results of how was branch manager performance in the past, whether achieve the target or not. Reward is in the form of compensation received by employee include branch manager as recompense. The types of reward given by the Bank Nagari can include

financial and non financial. Financial reward may be given in the form of salaries and bonuses. While non-financial reward is related to the compensation, it can be provided in the form of benefits – annuity.

In giving rewards is highly influenced by the performance of branch manager of Bank Nagari. The reward system for branch manager performance of Bank Nagari depends on the total all of score from the five financial elements that already explained before, they are total assets, loan distribution, non performing loan, third party fund and profit before tax. From this total achievement, board of directors and division leaders will rank which branch office that has highest point which means that branch office has well performed. Furthermore, board of directors and division leaders will appreciate its branch manager performance by giving reward in accordance with the score obtained.

Types of reward that provided by Bank Nagari:

1. Salary increasing, bonuses
2. Promotions and Mutations

In contrast of reward, Bank Nagari also has punishment system for its branch manager. Punishment is defined as an action given for its branch manager and employee who has disfunctional behavior and inappropriate attitude coordinated by corporate human resource division. The punishment given consists of warnings until firing the employees from top management policies regarding to the disfunctional behavior made.

4.3 Analysis of Branch Manager Performance Evaluation System of Bank Nagari

In measuring its branch manager performance, Bank Nagari uses budget as the determinant for evaluating that performance. Budget is defined as a planning in the financial term for the operational activities in the company. In establishing a budget, every managers will have coordination with the board of directors. The evaluation of branch manager performance will be done by comparing this budget with its realization. There are five financial elements to be measured in this budget for evaluating the branch manager performance, they are total assets, loan distribution, non performing loan, third party fund and profit before tax.

Bank Nagari uses five financial elements above as the basis for evaluating its branch manager performance by referring to Bank of Indonesia regulation about the seven indicators used to measures a bank's health. Bank Nagari picks five elements from those seven financial elements.

From the explanation before, it can be analyzed that bank Nagari still used traditional performance measurement system. It is indicated by Bank Nagari that emphasizes to the financial aspects (assets, loan distribution, non performing loan, third party fund and profit before tax) in measuring and evaluating its branch manager performance.

The system of branch manager performance evaluation used by Bank Nagari by using these five financial elements as the basis for evaluation is not completely enough. It is because of these five financial

elements still can not fully represent the performance of the branch manager as a complete package. It means that the performance of this branch manager is just measured from the financial aspects. The non financial must become another consideration for Bank Nagari for the branch manager evaluation system.

Non financial elements which must be considered by Bank Nagari can be looked in form of the customers perspective, process perspective, learning and growth perspective, etc.

Customer perspective means that how is Bank Nagari can measure its branch manager performance by measuring its customers' satisfaction to all of the products and services offered by Bank Nagari (branch office) to them. This customer's satisfaction can be measured by spreading out the questionnaires to some samples of Bank Nagari (branch office) customers about their satisfaction to the service offered by Bank Nagari (branch office). These samples should represent the result of the customers of Bank Nagari as a whole to the branch office services.

Process perspective means that how is Bank Nagari can measure its branch manager performance for example in measuring process cycle time in giving service to the customer. If the time used is reducing, it will reduce the cost.

Learning and growth perspective means that how is Bank Nagari can measure employee satisfaction, retention and productivity. It can be measured by annual survey regarding to the overall satisfaction with the company.

CHAPTER 5

CONCLUSIONS

5.1 Conclusion

After doing research, collecting data, and conducting interviews about the measurement and evaluation of branch manager performance system that is applied by Bank Nagari, author can conclude several things, which are:

1. Bank Nagari still uses traditional performance measurement system, because these reasons:
 - a. Bank Nagari focused on five financial elements; they are total assets, loan distribution, non performing loan, third party fund and profit before tax in measuring and evaluating its branch manager performance.
 - b. Bank Nagari uses budget as the determinant for evaluating that performance. In establishing a budget, every manager will has coordination with the board of directors. The evaluation of branch manager performance will be done by comparing this budget with its realization for those five financial elements.
2. The system of branch manager performance evaluation used by Bank Nagari by using these five financial elements as the basis for evaluation is not completely enough. It is because of these five financial elements still cannot fully represent the performance of the branch manager as a complete package and comprehensive measurement.

3. Bank Nagari has reward system to appreciate its branch manager performance. It is indicated by the total score from the percentage achievement of the five financial elements. This score will be ranked from the highest to the lowest. Bank Nagari provides reward in term of salary, promotions and mutations.
4. Bank Nagari has punishment system like warning until firing the branch manager depends on the violation that they made.

5.2 Limitation of the Research

The limitation of this research is the author cannot get all of the data needed to be processed in this research related to the secrecy of the company. The data processed in this research is only the data collected from the interview done to the research and development - strategic planning division and human resources division.

5.3 Suggestions

Based on the conclusions above, some suggestions could be given for Bank Nagari Padang in evaluating the evaluation of branch manager performance system, including:

1. To improve branch manager performance, Bank Nagari should consider non financial elements.
2. To improve the performance of Bank Nagari as a unit, Bank Nagari Padang should consider the development of Balance Scorecard (BSC) system as comprehensive measurement that cover operational,

customer, internal business process, and learning and growth perspectives.

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