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**IMPLEMENTASI MODEL PENILAIAN KINERJA  
BERBASIS KNOWLEDGE MANAGEMENT SCORE CARD  
GUNA MENINGKATKAN KUALITAS DAN KEMANDIRIAN  
LEMBAGA KEUANGAN MIKRO "BKAD" DI JAWA TIMUR**

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**Abstract**

*Knowledge management as the process by which organizations accumulate intellectual capital and use it to gain competitive advantage. When organizations make a large investment in intellectual assets, the organization must be able to measure the impact of knowledge management (KM) to the organization (tangible out-comes) and is confident that by the organization in order to collect the knowledge assets in line with the vision of the organization's mission. The objective of the research is to develop and test-development model of performance-based Knowledge Management (KM) Scorecard used as formulate a program for the development of BKAD based on intellectual capital owned. To achieve the objective, the research is carried out with the approach of participant observation. The result indicates that the assessment of KM scorecard in general provides adequately fine results when they are seen from four perspectives, these are intellectual, social, structural and humanity. The activities of human resource development (PSDM), natural resource development (PSDA), and economic resource development (PSDE) have resulted in economic increase, knowledge and skill increase, and have opened job opportunities and foster entrepreneurship opportunity. Seen from business development of real sector, BKAD has succeed to develop business of real sector based on real resources which is in accordance with its regional policy.*

**Keywords:** *knowledge-management-scorecard, human resource development, natural resource development, economic resource development*

**PENDAHULUAN**

Knowledge yang terdapat pada SDM maupun organisasi, merupakan salah satu bentuk intan-

gible asset yang tidak kalah berharganya dibandingkan dengan intangible asset yang lain bahkan merupakan elemen intangible asset yang paling berharga karena faktor manusia sebenarnya sebagai faktor

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# IMPLEMENTASI MODEL PENILAIAN KINERJA BERBASIS KNOWLEDGE MANAGEMENT SCORE CARD GUNA MENINGKATKAN KUALITAS DAN KEMANDIRIAN LEMBAGA KEUANGAN MIKRO "BKAD" DI JAWA TIMUR

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