



Creating a Balanced Scorecard for a Financial Services Organization (Wiley Finance)

By Naresh Makhijani, James Creelman

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How to tap the power of the balanced scorecard, for financial services organizations

Designed to help financial services organizations build and implement the strategic management framework known as the balanced scorecard, *Creating a Balanced Scorecard for a Financial Services Organization* is the book you need to ensure accountability, transparency, and risk management in your enterprise. The financial crisis revealed the many shortcomings of the industry, but with this book in hand you can make the most of the mistakes of the past to build a better, stronger business that balances both short- and long-term goals.

Rich in the latest theoretical thinking and incorporating case studies that show the balanced scorecard system in action, the book covers both financial and non-financial performance perspectives in one comprehensive volume. Written by two leading practitioners with years of real-life experience, the book is the definitive step-by-step guide to implementing the balanced scorecard throughout your organization, aligning your whole business with your strategic goals.

- Includes everything you need to improve performance transparency, accountability, governance procedures, risk management, and more for financial services organizations of any kind
- Packed with expert advice and case studies that show the ideas presented in action
- Written by leading experts who have successfully implemented the balanced scorecard system in their own companies

Accessible and in-depth, *Creating a Balanced Scorecard for a Financial Services Organization* is the book you need to improve your business.



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Editorial Review

From the Inside Flap

As a consequence of the credit crunch, the financial services industry, most notably banking, is undergoing tumultuous change--a period of transformation that is unprecedented in the sector's history and will likely not be experienced again for a lifetime, at least. Responding to intense public, government, regulatory and shareholder pressure, the sector is reorganizing itself so that performance is more transparent and accountable, risk management disciplines are more robust and that sustainable long-term financial return is seen as being as important as short-term profit.

This book by Naresh Makhijani and James Creelman describes how financial services organizations throughout Asia as well as other regions are tackling these and other challenges through the implementation of the Balanced Scorecard: the world's most popular strategy management framework that balances financial with non-financial performance and short-term requirements with long-term objectives, among many other benefits.

Based on in-depth case study material, *Creating a Balanced Scorecard for a Financial Services Organization* provides a detailed step-by-step practical template for Balanced Scorecard design and implementation, explaining how integrate risk management with strategy management through the Balanced Scorecard and how to link operational and strategy management. The book also clearly explains how to build a suite scorecards from corporate through business unit, function and even individual employee levels and how to make strategy "everyone's everyday job."

The financial services sector is on a journey of extraordinary change. *Creating a Balanced Scorecard for a Financial Services Organization* provides a roadmap for charting a course through what will be extraordinary times.

From the Back Cover

This book on Balanced Scorecard provides numerous inputs and solutions for the financial industry that considers the challenges of both corporate strategy and risk management: both of which are increasingly important as financial organizations are pressured to contend with the major change requirements sweeping through global, regional, and domestic markets. As well as quantitative aspects such culture and behavior, which will be major contributors to organizational success.

Heru Budiargo

Chairman, Indonesian Deposit Insurance Corporation (LPS)

As competition heats up within the financial sector globally and as pressure rises on management to deliver sustainable results, successful strategy and risk implementation has become the most important differentiator between the leaders and the rest. This book contains many excellent examples of how financial services companies are getting it right! A must-read for all people involved in strategy management within financial services.

Dr. Bharat K. Singh

Chairman, Services Business Review Council, Aditya Birla Group

Creelman and Makhijani's specific focus on applying to the Balanced Scorecard within the financial and banking industry is very timely as the sector looks ways to successfully execute strategies that will help them

recover from the experiences of the credit crunch.

Dr. Jay Rajasekera

*Professor of Management Systems and Strategy
Former Dean, IUJ Business School (Japan)*

It is refreshing to see such a practical guide to implementing the Balanced Scorecard in the context of today's market realities and business dynamics. Truly a plain language triumph!

Jeff Perkins

Vice President, Actuate Performance Management Group, Canada

As the competition increases the banks need to improve their strategy and its effective implementation. A very useful book for the banks at the right time as it shows how the successful banks are implementing strategy.

S. Budi Rochadi

Deputy Governer, Bank indonesia

A must-read book for executives from the financial services and banking industry if they wish to obtain clarity and alignment in vision and strategy: build a highly effective executive team; focus on value drivers with optimal balance on strategic risk; and achieve a substacial superior high performance.

Neoh K.C.

Chairman and CEO, Catalyst Asia

As my organization experienced rapid growth, we required an executable strategy to achieve a new vision and mission while dealing with the increased complexity and growth brings. We successfully used the Balanced Scorecard to deliver our goals: vision and mission were translated using Strategy Maps and linked strategy with operations. By using scorecard we also synergized the entire team to focus on delivering excellent results. This book shows very well how the Balanced Scorecard has been successfully applied to financial services firms. A must-read!

Stanley Atmadja

CEO, Adira Finance, Indonesia

About the Author

Naresh Makhijani is an influential management consultant specializing in strategy management, execution and aligned technologies, based in Jakarta. He is coauthor of the books *Balanced Scorecard in Asia* and *Aligning People to Strategic Goals*.

In 1995, Naresh was the first consultant in Asia to implement Balanced Scorecard with Management Cockpit following in 1999. Since then he has implemented over 100 Balanced Scorecards in over 20 industries across 10 countries on three continents.

He has implemented Balanced Scorecard for over 18 organizations in financial services in Asia including government ministries, deposit insurance agencies, development banks, private and state banks, insurance companies, finance companies and stock clearing agencies.

He has been educated in Asia, Europe and USA.

James Creelman is a management author, educator and practitioner specializing in the Balanced Scorecard and related Enterprise Performance Management disciplines. He had written 22 books or reports including *More with Less: Maximizing Value in the Public Sector*, which he coauthored with Bernard Marr; and *Mastering Business in Asia: Succeeding with the Balanced Scorecard*, which he coauthored with Naresh Makhijani.

James leads Balanced Scorecard-related workshops and seminars throughout the world. He is presently working within the office of strategy management at the Ministry of Works, Bahrain.

Users Review

From reader reviews:

Alan Coleman:

As people who live in the modest era should be upgrade about what going on or info even knowledge to make them keep up with the era that is certainly always change and move forward. Some of you maybe will probably update themselves by reading books. It is a good choice for you personally but the problems coming to anyone is you don't know what kind you should start with. This Creating a Balanced Scorecard for a Financial Services Organization (Wiley Finance) is our recommendation to cause you to keep up with the world. Why, because this book serves what you want and wish in this era.

Carmen Russell:

Why? Because this Creating a Balanced Scorecard for a Financial Services Organization (Wiley Finance) is an unordinary book that the inside of the book waiting for you to snap that but latter it will jolt you with the secret the item inside. Reading this book close to it was fantastic author who else write the book in such amazing way makes the content inside easier to understand, entertaining approach but still convey the meaning thoroughly. So , it is good for you because of not hesitating having this anymore or you going to regret it. This unique book will give you a lot of positive aspects than the other book have such as help improving your proficiency and your critical thinking technique. So , still want to postpone having that book? If I ended up you I will go to the book store hurriedly.

Stephen Mosley:

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