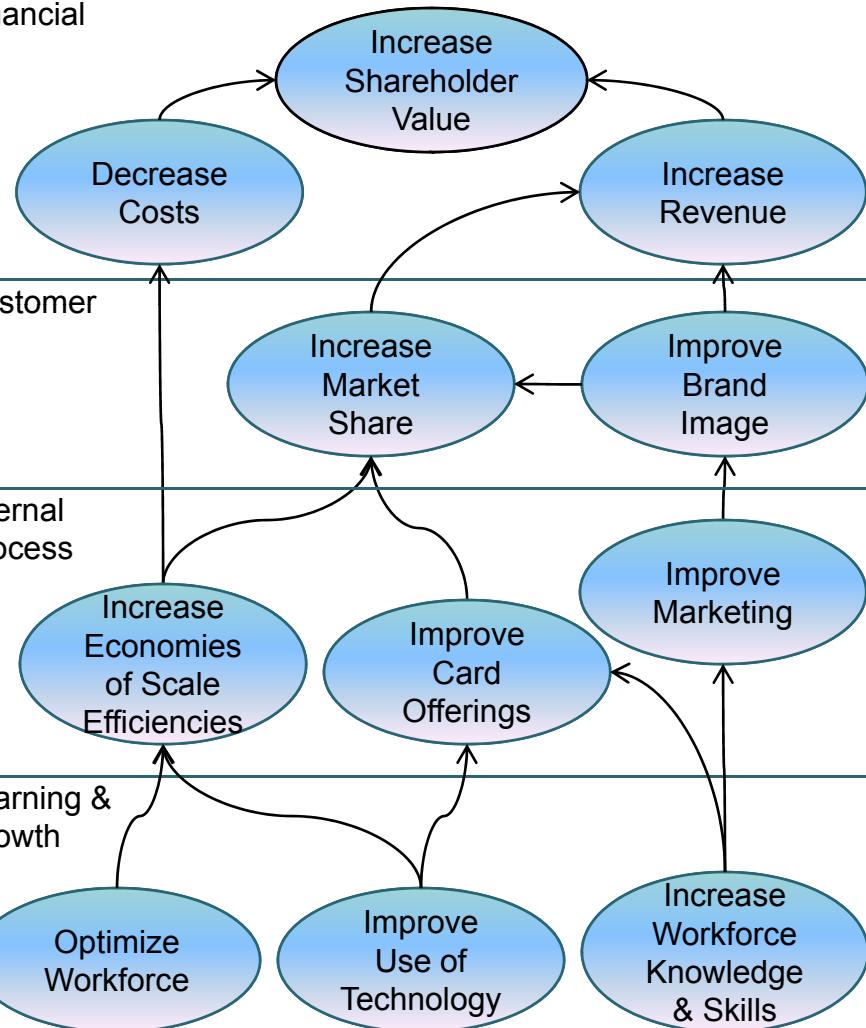




BALANCED
SCORECARD
INSTITUTE

Credit Card Company Balanced Scorecard Example

Strategy Map (Simplified)		Strategic Objectives	Performance Measures	Initiatives
Financial		<ul style="list-style-type: none">• Increase Shareholder Value• Decrease Costs• Increase Revenue	<ul style="list-style-type: none">• Increase Shareholder Value• Operating Costs• Revenue	<ul style="list-style-type: none">• Acquire a competitor
Customer		<ul style="list-style-type: none">• Increase Market Share• Improve Brand Image	<ul style="list-style-type: none">• Market Share• Brand Awareness Score	<ul style="list-style-type: none">• Rewards Program• Expand into Europe
Internal Process		<ul style="list-style-type: none">• Increase Economies of Scale Efficiencies• Improve Card Offerings• Improve Marketing	<ul style="list-style-type: none">• % Decrease in Redundancies• Revenue from New Card Programs• Marketing Performance Audit Score	<ul style="list-style-type: none">• Acquisition Integration Program• Expand Luxury Card Program• New Marketing Campaign
Learning & Growth		<ul style="list-style-type: none">• Optimize Workforce• Improve Use of Technology• Increase Workforce Knowledge & Skills	<ul style="list-style-type: none">• Productivity Index• Technology Gap Analysis Score• Training Effectiveness Index	<ul style="list-style-type: none">• Staffing Optimization Analysis• Online Billing Upgrade• Service Training