



# Credit Card Company Balanced Scorecard Example

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