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BARRIERS OF IMPLEMENTING BALANCED SCORECARD IN JORDAN: A CASE STUDY OF JORDANIAN BANKS.

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ABSTRACT

This study aimed to find the existing barriers facing Balanced Scorecard implementation as a performance measurement and management tool in the Jordanian banks. Qualitative research using open-ended questions. semi-structured interviews were conducted with nine Jordanian commercial bank managers. The data was analyzed using cross-case analysis. The study revealed the barriers and hinders that affect the balanced scorecard implementation as a management strategy, such as lack of knowledge, lack of (IT) support, and not involving the whole bank's employees, employees resistant to apply such strategy. The Findings also demonstrate that the Jordanian banks evaluated the performance of the bank including several aspects financial, customer, internal system, education and development similar to BSC dimensions.

KEYWORDS: balanced scorecard barriers, implementation, Jordanian bank, performance measurement system.

Introduction

International competition and globalization is a very important issue especially for the organizations, particularly after the changes that occurred in the business environment which forces companies to use novel tools with different advantages such as BSC, TQM, JIT, ABC. Nevertheless, the percentage of using these strategies is still low in many countries all around the world (Faudziah and Rababah, 2011; Fadzi and Rababah, 2011; Fadzi and Rababah, 2012; Upton, 2012; Rababah and Hasan, 2012; Rbabaâ, 2013; Hasan, 2017; Rababah and Bataineh, 2016).

This study takes Balanced Scorecard (BSC) as a benchmarking tool which introduced by Robert Kaplan and David Norton in early of the nineteen's as a strategic performance measurement tool (Kaplan and Norton, 1993). Along with this, many researchers showed that BSC has been implemented by thousands of public organizations, education institution, clinical laboratory, a private company, not-for-profit organizations and industrial and service companies (Alvarez et al., 2019; Asiaei and Bontis, 2019; Kraaijenbrink, 2012; Basuony, 2014; Muda, 2019; Rahman, 2019; Rababah and Bataineh, 2016; Ondieki, 2017). Rababah (2015) explained the reasons for changing to BSC which is used for both financial and non-financial performance measures because the financial measurement is not enough anymore to measure the company's performance.

Balanced Scorecard (BSC) can be summarized as a tool that shows a balance between short-term and long-term goals of companies. Moreover, BSC also includes financial and non-financial measures, and the pioneer and extinct indicators even; it is concerned with the internal and external performance of companies (Kaplan and Norton, 2015). A study was done by Madsen and Stenheim (2014) showed that the application of BSC could be a complicated process and it might lead to strategy failures. Hence, this study explores the barriers to the successful implementation of Balanced Scorecard (BSC) faced by Jordanian banks.

Literature Review

Balanced Scorecard perspectives

BSC was initially introduced by Norton and Kaplan to overcome weaknesses in old performance indicators that are entirely dependent on financial performance. The BSC merge the conventional performance measures that depend on financial performance with operational measures and non-financial measure to make the performance measurement system more comprehensive and make the process of transforming vision and strategy a simple process by using some metrics (Arben et al., 2016). The BSC as a performance measurement tool consists of four denominations namely learning and growth, financial, internal business processes, and customer, which are including tangible and intangible assets (Kaplan and Norton, 1992).

Financial Perspective

In the management accounting field, the most popular way to measure the company's performance is the financial measures (Tapanya, 2004). This perspective seeks to answer the question to achieve financial success, in what way must the organization appear to the shareholder. According to Al-Najjar and Kalaf (2012), financial measures changed the economic consequence for the decision already taken by management to focus more on profitability measures which are used by investors to know if their investments are worthy or not. The on-time and accurate financial data according to Etim and Agara (2011) are very important to know the right direction for the company wherein the companies the provision of efficient and on-time data for the right person is so helpful in the process of decision making.

Learning and Growth Perspective

Companies should be aware of measures to answer the following question: to accomplish their vision, how the companies will continuously be able to change and grow. This perspective originated from three major sources via the system, people, and company course of action. These three reflect the basics that are required by the company to develop and maintain enhancement and progress for the long-term and as the present dynamic international competition calls companies to improve and upgrade their capacity continuously which they may create value for clients and shareholders (Kaplan and Norton, 1996). Through its employees, this perspective transforms strategy into measures to advance

organizational ability in the upcoming competitive and to realize long and short-term objectives. As the previous researchers (Al-Najjar and Kalaf, 2012; Thompson and Mathys, 2008) asserted that the subsequent instruments are usually used to measure learning and growth perspective such as employee empowerment, employee motivation, employee capabilities, and information systems capabilities.

Customer perspective

Companies should identify the probable customers for their products or services, also design the product or formulate service to become appropriate for them (Kaplan and Norton, 2005). As previous studies showed that the customer perspectives force the management to meditate about the question of how the customers evaluated the company. For a company's ultimate success, customer satisfaction must be the first and most important concern. In case the customers are not happy with the services or products, they may not come again. Therefore, the consumer's satisfaction and loyalty are essential in achieving the organization's financial goals set out in the financial perspective of the BSC. Special measures usually used with this concept like customer satisfaction, customer complaints, the customer lost and won, sales from the new product, etc (Ghoneim and Baradei, 2013; Horngren et al., 2012).

Internal Business Process Perspective

Researchers asserted that the internal processes perspective focuses on the internal business results which lead to financial success and satisfied customers Gekonge (2005) cited by Kairu et al. (2013). According to the previous study, Kaplan and Norton, (1992) noted that to satisfy customers and shareholders, the companies must focus on the business process. Furthermore, the strategic objectives would be accomplished if the companies could manage and control the business process. Moreover, Abdalkrim (2014) found that the internal business process has a high effect on business outcomes. Similarly, AlSawalqa et al., (2011) explained the main meaning of business operations is not only to help the companies to build value for the clients, while it is also to meet the investor's anticipation on the high financial outcome. According to Etim andAgara, (2011) asserted the following measures are matched with this perspective namely, defect rate, customers' complaint respondent, quality of service after the sale, internal process bureaucracy, process completion time, the staff quality and skill and their level of motivation. In the same vein, Thompson and Mathys (2008) found that internal business process perspective is regularly utilized the following measures for this

perspective such as cost of quality, cost of non-conformance, process innovation, and time savings, so on.

Advantages of Balanced Scorecard

BSC is the best tool that helps in selecting a set of measures and goals which reflects the vision of the companies and helps the companies to achieve their stakeholders' wants. Strategic objectives can be explained and communicated using BSC and it changes the mission as well as strategic objectives into actions. Also, BSC could let employees communicate with each other and understand their role to the general organizational mission (Kaplan and Norton, 2000). Moreover, Kaplan and Norton (1996) declared that BSC is a managerial tool able to overcome the weakness of management control systems which is based on traditional information.

A thorough review of BSC literature detects many advantages for all companies (Buttigieg et al., 2016). Another study (Ennew et al., 2015) found that using BSC could help in increasing clients' satisfaction. Other than that, many researchers (Lueg, 2015; Arben et al., 2016) found that several advantages that may come from applying BSC in the companies such as company´s strategy and vision would be always clear and up to date, and using available resources would become more effective. Also, they asserted that the possible success factors would not conflict with the achievement of company objectives. It also helps in coordinating between the individual objectives and the departments' objectives with the general company objectives to match with the business strategy (Lueg, 2015; Arben et al., 2016). Meanwhile, Rahman (2019) found that using BSC could be enhancing cost advantage, quality advantage, and environmental advantage.

BSC Implementation barriers

Several companies continue facing many problems in the application of BSC (Rababahand Bataineh, 2016; Ondieki, 2017; Pessanha and Prochnik, 2006). Ondieki (2017) stated that using BSC for measuring the company's performance is very favorable but the execution percentage for such a tool is still poor. Many studies (Kasasbeh, 2018; Kiriiri, 2015; Rababa'h, 2014; Hepler et al., 2016) pointed out that many barriers are standing in front of BSC implementation. Some researchers (Kasasbeh, 2018; Madsen and Stenheim, 2014) found that many companies did not understand what Balanced Scorecard is. In addition, Stenheim (2014) found that the management at top levels did not support the application of

Balanced Scorecard while training and education for such tool are one of the failure reasons (Emerson, 2002).

Another study by Ismail (2007) found that Egyptian companies faced many barriers in the application of Balanced Scorecard (BSC) such as lack of information systems, insufficiency of information, high costs for reviewing and contracting with professionals. This study applied an exploratory qualitative method that open-end interview questions used to collect data from managers and consultants in banks. The objective of this study is to know the current situation regarding obstacles or problems that may lead to failure in the process of applying the strategies. Kasasbeh (2018) mentioned that there is a need for more studies taking into consideration the difficulty in BSC implementation in Jordanian banks.

Jordanian Commercial Banks

According to Jordanian central bank, Jordanian banks are twenty-five banks, fifteen banks are Jordanian local banks, two of the total local banks are Islamic banks and the rest are commercial banks. The next table shows the list of banks in Jordan.

Table 1. The list of banks in Jordan.

List of Banks in Jordan	Commercial Banks	Islamic Bank in Jordan
Jordanian Banks	Arab Bank	Jordan Islamic Bank
	The Housing Bank for Trade and Finance	Safwa Islamic bank
	Bank al Etihad	
	Jordan Kuwait Bank	
	Cairo Amman Bank	
	Jordan Ahli Bank	
	Capital Bank of Jordan	
	Arab Jordan Investment Bank	
	Bank of Jordan	
	Societe Generale	
	Invest Bank	
	ABC Bank (Jordan)	

	Commercial Banks	Islamic Bank
Foreign Banks	European Bank for Reconstruction and Development	Al-Rajhi Bank
	Standard Chartered	
	Egyptian Arab Lank Bank	
	Citibank	
	Rafidain Bank	
	National Bank of Kuwait	
	BLOM Bank	
	Bank Audi	
	National Bank of Abu Dhabi	

Methodology of research

The researcher used a qualitative method in which open-end interview was used to collect data for qualitative studies (Creswell, 2012). Due to the time was short and funds constrained (Creswell, 2014) the researcher was able to interview nine managers whose work could be the execution of strategies, which is concerned with the barriers that might be hindering the process of implementing strategic performance measurement system (BSC) in the context of Jordanian banks. This study used cross-case analysis to analyze the data collected from interviewing the managers in Jordanian Commercial Banks. This method was mostly applied by past studies (Ahmad et al., 2014; Kasasbeh 2018; Rahman et al. 2015) that tried to find the barriers in measurement performance systems. The interviews were transcribed and translated then transmitted into Microsoft Word 2016 files which this application helps to analyze the data (Chenail, 2012).

Finding

Awareness about Balanced Scorecard

The objective of this study is to explore the barriers of implementing Balanced Scorecard in Jordanian banks. The results from the interview sessions found that most of the participants did not know what Balanced Scorecard is. Moreover, they did not have any idea about it. As Khan and Sheikh (2012) cited that Jordanian culture is not motivated to apply Western strategies because their expectations may conflict with those in Western strategies. This

finding agreed with previous studies (Rababa'h, 2014; Al-basheer, 2015; Ngeche, 2017). Al-basheer (2015) further stated that the management in Jordanian banks should support the employees to improve their skills and awareness about the strategies to achieve the bank goals.

Lack of executive support

The findings of this study showed that the majority (n=9) of participants declared that the strategies could not be implemented or used in the bank if top managers did not accept or support strategy implementation. Additionally, the top managers sometimes chose the strategies to be applied in the banks. This means that there is no problem with the top management supports in the application of Balanced Scorecard. This finding is inconsistent with a previous study of Kasasbeh (2018) he stated that there was a lack of top management support which was one of the important barriers in the application of Balanced Scorecard in the context of Jordanian banks.

Whole bank involvement

Another interesting area of this study is that the researcher asked the managers in Jordanian banks if they were a member of the team that built or designed the bank strategies. The majority of managers stated that the low-level employees did not involve in the process of building or reviewing the bank strategies, also in some cases, not all managers had assisted in building or reviewing and the development of bank strategies. This barrier did not mention in the previous studies which have been done in Jordanian companies or banks (Al-Tarawneh, 2018; Rababa'h, 2014; Soda et al., 2017; Kasasbeh, 2018). Meanwhile, Kaplan and Norton (2001) stated that whole bank employee involvement is one of the most fundamental obligations to succeed in implementing strategies like BSC. Moreover, the lack of middle managers and employees' involvement classified as failure factors to implement BSC (Kiriiri, 2015).

Inadequate IT Support

The majority of bank managers mentioned that the information technology system does not provide entire details or information they need, and they further said that they depended on the electronic system on their work. This finding is consistent with the conclusion from the previous studies. Kasasbeh (2018) stated that Jordanian banks had the difficulty in

technology which is the process of collecting data and automation. In addition, another study showed the reason why there was a problem of collecting data in the Jordanian system. Hanini (2012) found that the bank's managers and employees were not frequently provided with training which is useful on how to use computer systems.

Employees resistant

The bank managers were asked if they face any resistance from employees and if there is a clear reward system for all employees. Some bank managers stated that they have been informed by their team employees about training and workshops. These managers further elaborated that the employees did not want to attend any training and workshops, because it's not worthy. Also, there was no financial benefit and on the contrary, it was a workload, and they needed more effort because most of the time this training occurred during holidays. This finding agreed with Rowland's (2017) study, Rowland asked the managers and employees about the training and development in the Jordanian banks, he found that most employees and managers were not satisfied with existing training and development programs. Other than that, the researcher also found from the interviewing session that there were insufficient financial assets, bad managing existent resources, no rewards to employees, no allocating sufficient funds to contract with special institutions which are that will create resistance from the employees. This study is consistent with Cheruiyot (2013) study that insufficient financial resources were the main factor affecting the efficient execution of BSC in the institute.

Recommendations

The biggest problem faced by banks' management after the bank managers chose the efficient and effective tools is the implementation of strategies which helped them to apply plans and to achieve bank goals. The BSC is considered one of the most important tools used to implement strategies in the bank's management. This study highlighted theproblemswhichJordanian banks should be aware of if they want to implement a balanced scorecard successfully or any other strategies. Moreover, the researcher advises bank managers to be open-minded about Western strategies, and all banks'management should allow the employees to participate in every single step of strategy formation, implementing, and reviewing. Also, bank managers must develop the bank's information technology systems and allow all the employees to access the information they need without following the job hierarchy in the banks so that they could work easier and faster. It is recommended to allocate

a sufficient fund or budget for training, contracting, and rewards in order to overcome the problems of employees' resistance.

Limitations

Several limitations faced in this study. First of all, the time given by participants was very punctual and time-limited due to the manager's free time, Moreover, the researcher has financial resource shortage where he has to travel back to Jordan on his expenses to conduct the interviews. Also, the process of data collection was short and the sample size was limited because of the sensitivity of this study which explored the problems in the bank's management. This study is to explore the problems in the banks which may be hidden by the bank's management especially the banks' sector in Jordan because Jordanian banks facing competition from local banks and foreign banks running in Jordan. The last limitation of this study is that the interview had to be rescheduled in some cases according to the manager's free time another manager has to leave during the interview for something urgent, one more case rescheduling the interview where after the researcher fix a date with the manager, the manager gets unexpected training cross.

Suggestions for Future Research

This study has reviewed the barriers of implementing Balanced scorecard (BSC) in Jordanian banks future study could be carried out in other different sectors, comparative studies between Jordan and other developing countries can be conducted in the future research; Future study sample must include lower-level employees as a primary source of data because they implement the strategy, use the system and deal with customers.

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