

BARRIERS OF IMPLEMENTING THE BALANCED SCORECARD: EVIDENCE FROM THE BANKING SECTOR IN THE DEVELOPING MARKET

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Abstract

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The purpose of this study is to identify and understand the barriers to the balanced scorecard (BSC) implementation in the Sudanese banking sector. To achieve the research objective a qualitative approach is used. The research data were gathered by conducting 12 semi-structured interviews with the managers and senior staff of 10 banks working in Sudan. The findings of this research demonstrated that the major barriers of the BSC implementation in the Sudanese banking sector are as follows: absence of top management motivation and commitment, lack of awareness, lack of training, the high cost of the BSC implementation, the claim of current system sufficiency, difficulties in measuring BSC perspectives, and insufficient IT support. The findings suggest that the top management of the banking sector should be encouraged by the Central Bank of Sudan to consider using the BSC as a priority and include it within their strategic plans, initiate budgets and other resources for better BSC implementation (Gowindasamy & Jantan, 2018). This study contributes to the literature and practice in the field of management accounting by outlining the barriers to implementing the BSC in the banking sector located in a developing African country. The information obtained can enhance our understanding of BSC implantation in emerging economies.

Keywords: Balanced Scorecard, BSC, Barriers, Banks, Sudan

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1. INTRODUCTION

According to Kaplan and Norton (1992), Niven (2006), Rahhal and Darabee (2014), Pujas (2010), Iyibildiren and Karasioglu (2018), Chong, Ong, Abdullah, and Choo (2019), and Das (2019), the measuring of performance has developed from measuring only financial performance, such as measuring the return on capital employment, cash flow and profit to a more full measuring package. Nowadays, there is more focus on multidimensional and non-financial performance measuring tools to comprehend. Despite the fact that the balanced scorecard (BSC) system was set up partially to respond to the overuse of financial measures, they are still an essential part of the BSC measuring system.

For Pujas (2010), BSC is a method that enables companies to link the strategies of organizations to their activities and results. Although a lot of different banks are utilizing the BSC as a technique for management to apply company strategies, many of them have faced various challenges when they are trying to adapt the idea in their business. The question to ask then is: Why applying the BSC system is not easy?

One possibility to answer this question is to use a literature review to find out what these challenges are. Having achieved this, it will be helpful to find out any disparities between barriers to the implementation of BSC revealed by previous studies and this current study.

The main aim of this research paper is the identification of the challenges of implementing the BSC in the Sudanese banking system. To achieve this aim, a qualitative case study is used and data were collected using interviews, informal conversations, and documentary reviews from the Sudanese banking sector. The empirical data of the current study were analyzed based on the findings of the previous research reviewed in this study.

Banks in Sudan as in other countries of the world have a very important role in the economic growth of the country through mobilizing financial and natural resources and using the funds generated to satisfy a multiplicity of needs of the local economy (Abdo, 2018; Ali, 2003). The banking sector in Sudan consists of the Central Bank of Sudan and 37 commercial and specialized banks and their branches. The Sudanese banking sector has gone through two stages since the independence of Sudan in 1956. In the first stage, the system was completely converted from one tier system to a two-tier system, including both the traditional banking system and the Islamic banking system. In the second stage, the whole system was changed again completely to a full Islamic banking system; which means applying full Islamic financial rules (Ibrahim, Yahya, & Abdalla, 2015). Sudan was not alone in applying Islamic banking, as the system was already adopted in Iran and Pakistan (Ali, 2003).

As the banks in Sudan are taken to be an essential part of a modern economy, their efficiency is very important. To make sure that the financial system in Sudan is healthy and the economy is functional, Sudanese banks need to be assessed and scrutinized (Al Nema & El Tom, 2015; Gupta & Sharma, 2016). This is the reason that

the performance of the Sudanese banks should be assessed to realize how much they are contributing to the Sudanese economy and to the development of Sudan as a whole.

Most of the previous research on BSC barriers has mainly focused on studying these barriers in the context of developed countries. Hence, the current study highlights barriers to the implementation of BSC in the banking sector from a developing and emerging context (Sudan).

This study emphasized that top management of the banking sector in Sudan should consider using the BSC as a priority and include it within their strategic plans, initiating budgets, and other resources for better BSC implementation. In all, this study contributes to the literature and practice in the field of management accounting by highlighting the barriers to implementing the BSC in the banking sector located in a developing market.

The rest of the study is organized as follows. Section 2 is devoted to the literature review, starting with the perspectives of the BSC, and then reviews prior literature on the implementing barriers of BSC. Section 3 outlines the research methodology. This section also presents a background of the Sudanese banking sector. Then, Section 4 presents the findings. Section 5 offers a discussion of the findings. The paper ends with a conclusion and some implications for future research and practice in Section 6.

2. LITERATURE REVIEW

2.1. Balanced scorecard perspectives

Kaplan and Norton (1998) suggested that BSC can present bank managers with four different perspectives and from these perspectives, managers can select measures. The measures can support the traditional financial indicators. These measures include performance for customers, internal processes, and innovation and improvement activities. Hence, BSC is based on combining both financial and non-financial indicators (Alsharari, Eid, & Assiri, 2019). In the same vein, Cheng, Humphreys, and Zhang (2018) argued that to provide a clear view of an organization's strategy, BSC covers both financial and non-financial performance indicators.

Despite the fact that the BSC system was set up partially to respond to the overuse of financial measures, they are still an essential part of the BSC measuring system. Niven (2006) argued that the most popular used measures are extracted from the productivity, growth, revenue objectives including gross margin, revenue, return on investment, return on equity, and other indicators.

According to Kaplan and Norton (2000), the internal process perspective evaluates the business processes that have the biggest influence on the satisfaction of customers. It measures the quality and the skills of staff. Measures of internal process perspective include research and development expenses, cycle time, productivity, delivery, and inventory turnover.

Niven (2006) claimed that the perspective of the customer is the same as asking the question of how a company looks to its clients to implement the vision and the mission of that organization.

The measures also must include the answers to three questions: What are our target groups of customers? What do they demand or expect from us? What would the value proposition for us be in serving them? Customer satisfaction, customer loyalty, and market share are the most familiar measures of this perspective.

Finally, the learning and growth perspective is used to identify the infrastructure needed to support the other three perspectives. This perspective also measures the company's competency to achieve its desired goals (Bohe, Mihret, & Obo, 2017; Khalid, Beattie, & Sands, 2022). The most used measures for this perspective are knowledge, staff skills and satisfaction, access to information, and adequate tools. These are also considered the source of growth in a business (Niven, 2006).

2.2. Prior literature on barriers to BSC implementation

Although the BSC as a technique attracted huge interest among various companies, many of them have faced various challenges when they are trying to adapt this technique in their business dealings (Othman, Abdullah, Senik, Ahmed Domil, & Hamzah, 2015; Tariq, Ahmed, Rafi, & Ahmed, 2014; Rillyan, Satria, Raihan, & Wibisono, 2016). Lack of top management commitment and lack of understanding of the BSC are the most common challenges to the BSC system in the earlier research in this topic (Kaufmann & Becker, 2006; Pujas, 2010; Sharma & Gadenne, 2011; Othman et al., 2015; Gowindasamy & Jantan, 2018; Kasasbeh, 2018).

Kaufmann and Becker (2006) argued that some CEOs and employees in many companies have the view that the BSC concept is a fashionable management tool, thus there is a lack of commitment to the BSC project as was revealed in earlier studies. The lack of top managers' support is an indication to staff that the BSC process is not important. On the other hand, Othman et al. (2015) revealed that there was opposition to the BSC project because the BSC used in a top-down system led to a lack of participation of all staff concerned.

Not having a well-defined strategy or a strategy map is considered a common hurdle to the implementation of BSCs (Kaufmann & Becker, 2006; Pujas, 2010; Madsen & Stenheim, 2014; Othman et al., 2015; Gowindasamy & Jantan, 2018; Kasasbeh, 2018).

Furthermore, some authors argued that running a BSC project successfully demands experience with the concept. Lack of this experience and having no support from specialists can make it difficult to apply the BSC system (Kaufmann & Becker, 2006; Pujas, 2010; Gowindasamy & Jantan, 2018). In addition, inadequate key performance indicators (KPIs), lack of planning and communication, lack of IT support or proper information system in place, are known to be a part of challenges encountering the implementation of BSCs (Kaufmann & Becker, 2006; Pujas, 2010; Sharma & Gadenne, 2011; Othman et al., 2015; Gowindasamy & Jantan, 2018).

Most of the previous research on BSC barriers has mainly focused on examining these barriers in the context of developed countries. This study extends the BSC literature by outlining the barriers to implementing the BSC in the banking sector located in an emerging economy context.

3. RESEARCH METHODOLOGY

The research method used in this study is the qualitative approach. Based on the research objectives and questions, this research methodology has been found to be fit for purpose (Flick, 1998). This study responds to the calls for understanding a phenomenon in its natural setting (Hancock, 2002; Yin, 2009; Alboushra, Shahbudin, & Abdalla, 2015; Busco & Quattrone, 2015; Gooneratne & Hoque, 2021). This piece of research is an example of a case study to determine the challenges encountered by banks in implementing the BSC system in Sudan. To achieve this goal, the researchers wrote to 17 banks, but only received 10 replies. The choice of the banks to be contacted was based on the criteria of how easy for the researchers to reach these banks.

The data for this study were collected during July 2017 and September 2017. The researchers conducted 12 semi-structured interviews that are consisted of open-ended questions with the managers and senior staff of the chosen banks (Table 1). The interviewees were required to give their opinions on the performance of the management of the banks. The researchers use an interview guide consisting of questions concentrating on the practices and difficulties of implementing BSC. The interviews lasted between 30 minutes to 90 minutes. They were also audio-recorded and transcribed in full. The data collected from the interviews were supported by many informal conversations and documentary reviews from the chosen banks.

The data analysis is started during the fieldwork (Miles & Huberman, 1994). The following are the main steps followed in analyzing the data. First, reading and referring back many times to the transcripts of the interviews and the supporting documents and identifying key issues and major themes. Second, highlighting the differences and similarities between the interviews. Third, writing a thick description of the key themes as what came out from the fieldwork.

In the data analysis section, we also followed the three phases for analyzing qualitative data (O'Dwyer, 2004; Abdalla, 2013), which include: data reduction, data display, and data interpretation. The first phase, which is data reduction, involves identifying key themes and patterns from the data being collected. The second phase of data analysis is the data display, which represents an attempt to formulate a detail of the key themes and patterns identified from the first phase. Finally, the data interpretation aims to interpret the data that emerges from the data reduction and data display phases.

Table 1. List of interviewees

Serial No.	Position at the bank	Interview dates and times
1	The Manager of Quality Assurance Division at Bank No. (1)	31 July 2017, 11:00 AM
2	The Manager of Financial Control Unit at Bank No. (1)	31 July 2017, 11:20 AM
3	The Senior Manager of HR Department at Bank No. (1)	31 July 2017, 11:30 AM
4	The Manager of Research and Planning Department at Bank No. (2)	30 July, 2017, 11:30 AM
5	Senior Staff Member of HR Department at Bank No. (4)	5 August 2017, 10:00 AM
6	The Manager of Finance Department at Bank No. (5)	1 August 2017, 9:00 AM
7	The Manager of Training Unit at Bank No. (3)	21 August 2017, 11:00 AM
8	The Manager of HR Department at Bank No. (6)	5 August 2017, 11:00 AM
9	The Manager of Financial Control at Bank No. (7)	13 August 2017, 10:00 AM
10	The Manager of Measuring Unit at Bank No. (10)	15 August 2017, 10:00 AM
11	The Manager of HR Department at Bank No. (9)	16 August 2017, 9:00 AM
12	The Manager of Risk Management Department at Bank No. (8)	30 July 2017, 12:00 AM

4. FINDINGS

The data obtained from the fieldwork showed that there are only two of the selected banks implement BSC using manual information system. However, one bank implements only the financial perspective, and the other bank implements only the learning and growth perspective. Other selected banks do not use BSC in its familiar format and concept.

The findings of the study pointed out that the lack of BSC implementation in the Sudanese banking sector is due to the existence of many barriers.

4.1. Barriers of BSC implementation in the Sudanese banking sector

4.1.1. Absence of top management commitment

Top management should consider the BSC as a priority and include it within their strategic plans, initiate a budget of BSC, and determine resources and needs for implementing BSC. Moreover, bank managers must set up an appropriate work environment while spreading awareness about the BSC by hiring qualified trainers. The study showed that about half of the interviewees mentioned that the top management was not motivated to implement the BSC because they do not see its importance and consider other strategic programs and initiatives more significant, as declared by a Senior Staff at HR Department in Bank No. 4 (which is a local branch for a foreign bank): *“A pressure came from the headquarters of the bank to implement the BSC, but the managers in the branch did not respond to this pressure because there are more important programs needed now, that's why until now it was not used or included in the training plan”*.

Likewise, the HR Unit Manager at Bank No. 3, stressed this as: *“BSC is not one of the top management priorities”*.

Although lack of top management support is a mutual barrier to several banks of the study, one bank stated that they received massive support from the top management to implement the BSC, which reflects the top management high motivation for the BSC initiative, as mentioned by the Financial Manager in Bank No. 7: *“There is strong support from top management of the bank to implement these types of strategic programs as our bank is concerned about strategic planning, since we have a Strategy and Business Development Administration. There was support from the top management to implement the BSC”*.

4.1.2. Lack of awareness

The majority of managers interviewed in the banks under study have no clear understanding of the BSC's concept, nature, and implementation method process. Many managers of local branches of foreign banks with headquarters that implement the BSC pointed out that their headquarters demand the local branches to send reports and information related to measuring performance without BSC implementation in those branches, as stated by the Financial Manager in Bank No. 5: *“We only send reports every six months to the headquarters and they measure our performance to fix the deviations of the branch by using the BSC tool, therefore, the employees and even the managers in the branch do not have enough knowledge of the BSC”*.

Despite the adaptation mechanism of the BSC, several managers interviewed view BSC as a non-adaptive and unchangeable tool; therefore, it cannot be adapted to their Bank's conditions, as mentioned by the Financial Manager of Bank No. 7: *“To apply BSC you need a system that is consistent with the current culture in the Bank, and the BSC system is not suitable with the culture”*.

In addition, the Financial Control Manager in Bank No. 1, mentioned that the BSC system is designed for an environment that is different from the environment of the bank. However, this is incorrect because of the nature of BSC adaptation. Thus, the manager's misconception of the BSC is obvious.

4.1.3. Lack of training

If employees do not come across knowledgeable and credible sources of information, as well as sufficient training on the BSC, the bank doubts that the BSC be implemented. The HR Senior Manager of Bank No. 1 augured that: *“The training is not enough to move from the current measuring system to another measuring performance system, such as BSC”*.

Furthermore, several managers identified the lack of training as the most important reason for the failure of the BSC initiative in the banks. Indeed, the problems and difficulties faced could have resulted from the limited knowledge of the BSC in the bank. For example, the Financial Manager in Bank No. 1 further highlighted that: *“The insufficiency of training led to lack of skills and unprofessional employees”*.

In the same way, a Senior Staff Member at HR Department in Bank No. 7 stressed that: *“Although*

there is a huge concern about employees' training and professional development, there is no specialized training in the BSC".

4.1.4. High cost of the BSC implementation

Some of the interviewed managers complained about the BSC high cost and considered it as a main barrier of the BSC implementation, as mentioned by the HR Manager of Bank No. 4: "There was a discussion about implementing the BSC. However, the high cost was one of the main barriers we faced".

In addition, the HR Manager in Bank No. 6 admitted that: "The learning perspective, which measures the employee's performance, is the only implemented perspective, as we are relatively a small bank; our resources are insufficient to meet the implementation cost for all the BSC perspectives".

This view is consistent with the findings of Angeline, Boon, and Teng (2015).

4.1.5. The claim of current system sufficiency

In relation to the first barrier, the idea of current performance measuring system sufficiency is caused by the fear of trying new performance management tools. Several bank managers stated that the performance measurement reports they receive from their current measuring system are sufficient. For instance, the Manager of Quality and Services in Bank No.1 mentioned that: "In my opinion, the current method that we use to measure the bank performance is developed enough and there is no need to use a new measuring performance tool".

Similarly, the HR Manager in Bank No. 1 argued that: "Top management considers that the traditional measuring system in the bank is enough to measure performance".

Moreover, the Training Unit Manager in Bank No. 3 pointed out that: "Top management is convinced that the reports based on the current system are sufficient to measure performance".

Furthermore, some banks view the BSC as a fashionable tool, thus they measure performance using other measuring tools. As the Measuring Department Manager at Bank No.10 explained: "The current system, which is 360 degree is optimal for measuring performance in the bank and the BSC is not more than a modern tool".

The findings of this study are also consistent with Angeline et al. (2015) who argued that some companies opted to suspend the use of BSC because they felt that the system could not benefit them more than their current working system.

4.1.6. Difficulties in measuring BSC perspectives

Some of the interviewees stated that they found difficulties in measuring parts of the BSC perspectives. Banks struggle in choosing the right metrics for each perspective. As for the internal processes perspective and the customers' perspective, the Financial Control Manager in Bank No. 7 mentioned that: "We define goals for the internal process, but we faced difficulties in choosing what to assess and develop. Similarly, we assess the customers' satisfaction".

However, according to the HR Manager in Bank No. 6, they did not face any struggles assessing the employees as included in the learning and growth perspective.

4.1.7. Insufficient IT support

It is known that the information system includes people, facilities, technologies, means, procedures, and controls, with which a staff member keeps excellent channels of communication, transactions of process routines, to attract the attention of the heads of departments and other people for internal and external activities, to make sure that smart decisions are made (Scaramussa, Reisdorfer, & Ribeiro, 2010).

Insufficient IT support can cause BSC implementation failure. The findings of this current study revealed that some banks under study lack a BSC software system, as explained by the HR manager in Bank No.6: "The BSC was applied manually by the employees due to the management lack of technological support".

However, the Financial Manager in Bank No. 7 pointed out the high expenses and difficulty of the technology system, the IT system was only provided for the financial department, which eased the implementation of the financial perspective.

5. DISCUSSION

The purpose of the paper is to identify barriers to BSC implementation in the Sudanese banking sector. Based on interviews conducted with the relevant people, it was found that the Sudanese banks do not implement the BSC due to several barriers. There are some common barriers between the findings of this current study and the previous studies. For instance, the absence of top management motivation and commitment is considered as one of the main barriers to BSC implantation. However, Pujas (2010) argued that the lack of top management motivation took place after the implementation of BSC. The idea of the BSC came from its supervisory board but after implementing the BSC, the management paid less attention to it.

In addition to the lack of top management commitment and understanding as a challenge for the implementation of the BSC system, some interviewees emphasized the lack of awareness and training among managers and BSC building teams. This is consistent with the findings of previous studies (Othman et al., 2015; Pujas, 2010; Kaufmann & Becker, 2006). For example, Kaufmann and Becker (2006) and Pujas (2010) stated that one of the barriers was having no experience in the BSC due to the lack of training, seminars, and courses. Moreover, flexibility and adaption are seen to be as one of the most important features of the BSC design. The BSC framework is formed to be a practical technique that can be changed as needed by the business environment (Niven, 2006).

The findings of this study have also shown the difficulties in measuring BSC perspectives and insufficient IT support among the barriers of the BSC implementation in the Sudanese banking sector. These findings are also consistent with the findings

of previous studies. For instance, Othman et al. (2015) argued that lack of IT support made the measuring process difficult. Similarly, Pujas (2010) explained that having no proper system led to difficulties from the beginning and a huge time wasted on the data collection process.

Finally, we observed that there are common barriers and challenges between the findings of this current study and previous studies. Nevertheless, the previous studies include barriers that were not found in this study, such as resistance to the BSC initiative (Sharma & Gadenne, 2011; Othman et al., 2015; Gowindasamy & Jantan, 2018), inadequate key performance indicators (see, for example, Pujas, 2010). These differences rise from the fact that most of the previous studies were conducted in organizations that fully implemented the BSC system, but the organizations involved in this study do not implement the BSC with its all perspectives.

6. CONCLUSION

Despite the BSC's worldwide popularity and its acceptance as a powerful strategic management tool, a significant number of organizations have encountered different challenges when trying to introduce the BSC in their business. The purpose of this study is to identify barriers to the BSC implementation in the Sudanese banking sector.

The findings showed that most of the Sudanese banks do not implement the BSC due to several barriers. These barriers include the absence of top management commitment and support, lack of awareness, lack of training, high cost of the BSC implementation, the claim of current system sufficiency, difficulties in measuring BSC perspectives, and insufficient IT support. There are common barriers between the findings of this current study and the previous studies. However, the previous studies include barriers that were not found in this current study.

Based on the findings of this study, recommendations for future BSC initiatives in the Sudanese banking sector have been suggested in order to overcome the obstacles of its implementation. For instance, top management of

the banking sector should be encouraged by the Central Bank of Sudan to consider the BSC as a priority and include it within their strategic plans, initiating budgets and other resources for better BSC implementation. In addition, top managers should set up a suitable work environment while spreading awareness about the BSC by hiring professional and qualified trainers and developing an IT system to support the BSC operation in the fieldwork. Moreover, there is also a need to implement BSC through a down-top approach to secure the participation of all levels of management.

The findings of this study have added to the theoretical and empirical contributions of the previous research. For instance, the current study responds to the call for examining management accounting techniques, such as BSC in a different setting and in different contexts (Gooneratne & Hoque, 2021). This study has also attempted to respond to the call for using a case study approach to understand BSC implementation, particularly, in developing and emerging economies (Bobe et al., 2017). Finally, the findings of this study provide practical implications that could be learned by other organizations facing similar barriers to BSC implementation.

This study suffers from the typical common limitation of case research, that is, the issue of generalizability (Zawawi & Hoque, 2020). The study focuses only on the banking sector in Sudan. The scope of this study needs to be expanded by investigating barriers to the BSC implementation in other different settings and contexts, such as examining different types of sectors in future research. In addition, motivation for implementing the BSC approach using a quantitative approach is also a rich opportunity for future research. Moreover, there are several variables at work that may affect the implementation and usage of the BSC approach. These include, for example, organizational culture, strategic priorities, environmental uncertainty, advanced technology, and organization size. Future research should consider and investigate the effect of these contingent factors on the extent of BSC implementation and usage.

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