ABSTRACT


The purposes of this study were to indentify the strategic factor of company and examine the service quality factor between the expected value of customers and the perceived value of customers that believe will influencing the ability of company to achieve the target banking services business (fee base income). The data were collected from internal company such the managers and from the external of company such the customers.

The Delphi Technique, Servqual Analisys and TOWS analisys were used to analize the data. Result of this study showed that there is no grand strategy from the main branch to be a basic strategy by the sub-branches that caused the target of fee base income during the research of this study has not been achieved. From the analisys of 4 C showed that the strategic factors such Strenght – Weakness (Company) and Opportunity – Threat (Customer, Competitor, Change) have a high influence to the company and from analisys of service quality, it is known that there is negatif gap between the expected value of customers and the perceived value of customers. By the analisys it is formulated four alternative strategies and eleven programs to be implementing that hoping will improve the performance of company to achieve the fee base income target.