

Pertinent Alternatives Considered For Decision Makers in Banking Services Companies Survive Amidst Competition in Indonesia.

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- **Abstract:** This research is intended to provide various alternatives that can be considered for decision makers in banking services companies; to respond to the development of competition that occurs today. The research method is descriptive survey method and explanatory survey method. The hypothesis will be tested by Path Analysis, which is basically a correlation test. Furthermore, as the main observation unit in this study is the Savings Customer of Bank Jabar in the West Java Region, totaling 661,618 customers, the sampling was carried out using the Stratified Random Sampling technique which taken randomly from 27 Branch Offices. The data used in this study are primary data and secondary data. The results of the study show that the overall effect, both direct and indirect, from the external environment of the individual customer and the service delivery system on the customer value of savings services is quite significant, while the influence of the service delivery system variable on customer value is greater when compared to the influence of the individual external environment. The overall effect, both direct and indirect, from the external environment of the individual customer and the service delivery system on the amount of customer savings is quite significant, while the effect of the service delivery system variable on the amount of savings is lower when compared to the influence of the individual external environment. From the results of statistical tests there is a significant effect of customer value on the amount of customer savings.
- **Keywords:** Various, Companies, Hypothesis, Correlation test, Environment, Significant, Customer savings,