

ABSTRACT

Competition in financial institutions (bank and non-bank) requires companies to keep competitive advantage in order to survive, Customer will decide to saving money in institution are strongly influenced by the brand of financial institution. Where financial institution are trusted based on company performance. Company performance formed by various components. First, human capital can be trusted, create comfort and security to save customer's money. Second, leadership support for financial institutions can affect the operational process. Third, the ability of financial institutions to adapt, create or changes internal and external environment.

This study uses an amos SEM analysis with the distribution of questionnaires in Kospin JASA, there are 88 data obtained from the distribution of questionnaires to all branch managers Kospin JASA, the research findings : leader support and company adaptability has positive significant impact on competitive advantage, but variable competitive advantage negatif impact on unit performance, human capital negatif impact on competitive advantage, human capital negatif impact on unit performance and company adaptability negatif impact on unit performance.

Based on the results of the research it can be concluded that human capital Kospin JASA has not been maximized to influence competitive advantage and improving Kospin JASA performance, but Kospin JASA's adaptability can be creat competitive advantage.

Keywords: Human Capital, Leadership Support, Company Adaptability, Competitive Advantage, Unit Performance.