

## ***ABSTRACT***

*This study aims to determine the influence of the information technology usage, human resource competencies, internal service quality and differentiation strategy on the competitive advantage of PT. Panin Bank Main Branch Semarang. The primary data used in this study is the information technology usage, human resource competencies, internal service quality, strategic differentiation and competitive advantage.*

*The sample in this study amounted to 61 employees from various functions within the organization PT. Panin Bank Main Branch Semarang. Data analysis in this study using multiple linear regression analysis using SPSS software.*

*Based on data analysis known that the information technology usage has a positive and significant impact on competitive advantage PT. Panin Bank Main Branch Semarang. Human resource competencies has a positive and significant impact on competitive advantage. Internal service quality has a positive and significant impact on competitive advantage. Differentiation strategy has a positive and significant impact on competitive advantage.*

*Finally, that the level of competitive advantage will further increase if the level of information technology usage, human resource competencies, internal service quality and differentiation strategy are increased.*

***Key Words : Information Technology Usage, Human Resource Competencies, Internal Service Quality, Differentiation Strategy, Competitive Advantage***