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The Effect of Promotion Costs, Salaries and Training Costs toward Profits at State-Owned Commercial Banks in Indonesia

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Abstract: A bank's profit is determined by the amount of costs and revenues, among which costs that significantly affect profits include promotion costs, salary costs and training costs. The purpose of this research is to test how much the influence of promotion costs, salaries and training on company profits. The object of this research is state-owned enterprise banking consisting of Bank Mandiri, Bank Rakyat Indonesia and Bank Negara Indonesia for the fiscal year 2017 to 2022. The data source is secondary data in the form of financial statements published in the Financial Services Authority. Data analysis used multiple linear regression by doing partial and simultaneous test. The independent variable that was built in this study consisted of promotion costs as X1, salary costs (X2) and training costs (X3), while the dependent variable was the banking profit of State-Owned Enterprises. The results of the study prove that partially the promotional cost variable (X1) has a significant and positive effect on company profits, Salary cost variable (X2) proved to have a significant and positive effect on company profits and training costs (X3) also proved to have a significant and negative effect on company profits. The results of simultaneous testing of the variables of promotion costs (X1), salary costs (X2) and training costs (X3) proved to have a significant and positive effect on company profits. The implication of this research is that the leadership of state-owned commercial banks consisting of Bank Mandiri, Bank Rakyat Indonesia and Bank Negara Indonesia need to increase the promotion costs and employee salary costs in order to increase company profits. Salary costs (X2) and training costs (X3) proved to have a significant and positive effect on company profits. The implication of this research is that the leadership of state-owned commercial banks consisting of Bank Mandiri, Bank Rakyat Indonesia and Bank Negara Indonesia need to increase the promotion costs and employee salary costs in order to increase company profits. Salary costs (X2) and training costs (X3) proved to have a significant and positive effect on company profits. The implication of this research is that the leadership of state-owned commercial banks consisting of Bank Mandiri, Bank Rakyat Indonesia and Bank Negara Indonesia need to increase the promotion costs and employee salary costs in order to increase company profits.

Keywords: Promotion Cost, Employee Salary, Training Cost

INTRODUCTION

One of the indicators for the success of a company can be seen from the profit, the profit is calculated for a certain period but is the main goal of a company that shows the success of management performance (financial performances) that have been carried out



within a certain period of time (Nayak et al., 2021). financial information Information on company performance, especially in terms of profit, is used to assess potential changes related to the company's economic potential, which also serves to influence the market, namely to show that the company (in this case Islamic banking) can be trusted because it is well managed (Ha et al., 2022). Measures of Performance Measure of performance The financial information can be seen through the income statement which is reported every month by the company. Every bank, both Islamic banks and conventional banks, is required to provide a complete financial report every month to the Financial Services Authority (OJK) ((Rautiainen & Luoma-aho, 2021)).

financial statements are influenced by many factors, including external factors and internal factors. The growth in profit shows that the management in the company has managed the company's resources well. External sources that can affect the company's profit income can be in the form of economic conditions both macro and micro such as inflation conditions, the amount of GDP, fluctuations in exchange rates, money supply, interest rates, economic policies issued by the government, political conditions, economic conditions. security of a country, and even in pandemic or endemic conditions can also affect the company's profit (Cazzari & Moreira, 2022).

If you look at profits from the side of internal sources, the factors that can affect the company's profit can be in the form of management performance in the form of the work ability of decision makers in their functions as planning, organizing, actualizing and supervising company activities, and other internal factors such as increasing the number of employees. employment, which will be followed by increased costs to improve the ability of the workforce such as education and training activities, promotion costs to introduce products to the wider community to support marketing performance selling products, and it can also increase the number of business offices to expand marketing reach in various regions. .

Per The bank as an intermediary between the owner of the funds and the people who need funds as a company is of course the same as the company in general has a goal of making a profit, for the sake of the continuity of its business. Banking is an alternative for economic actors to save funds or obtain financing for entrepreneurs in order to increase or develop the business of shareholders, lenders, (Safta et al., 2021)). In order to increase confidence among shareholders, lenders, and investors regarding the integrity and credibility (financial statements) of financial statements in accordance with generally accepted accounting standards (Burca et al., 2020)

The financial statement measures the performance of management during a certain period which is obtained from the implementation of a year's performance. Financial performance cannot be separated from the role of human resources, therefore quality human resources are needed. Obtaining quality human resources, one of the efforts made by management is to provide training to its employees (Anisykurillah et al., 2020). Management experts recognize that significant strategic training fosters success in achievement (Olarewaju et al., 2020) or in other words, there is a direct and indirect relationship between training and business strategies and objectives. Banking as a supporter of the activities of business entities that are part of the nation's profit-oriented economic development is also influenced by the quality of education and employee training which is correlated with how much training and education costs are budgeted in the company's financial. (Hariyani et al., 2022).

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Profit Theory

According to profit theory, the level of profit for each company is usually different in each type of industry, both companies engaged in textiles, steel, pharmaceuticals, computers, office equipment, and others. (Hayrutdinov et al., 2020) There are several theories that explain this difference as follows: a) Risk-Bearing Theory of Profit. According to (Wicker et al., 2020), above normal economic profits will be obtained by companies with above average risks. b) Frictional Theory of Profit. This theory emphasizes that profits increase as a result

of friction in the long run equilibrium. c) Monopoly Theory of Profit.(Marescaux et al., 2021)that some firms with monopoly power can limit output and insist on higher prices than if firms operated under conditions of perfect competition. This monopoly power can be obtained through: full control over the supply of certain raw materials(Ruel & Njoku, 2020), economies of scale, ownership of patents, restrictions from the government d) Profit Theory Innovation Monopoly Profit Theory (Monopoly Theory of Profit).(Judge-Lord et al., 2020)In innovation theory, above-normal profits can arise as a result of successful innovation. However, companies that have succeeded in innovation are not immune from the onslaught of competition from imitators. Therefore, companies need to innovate continuously. Monopoly Profit Theory (Monopoly Theory of Profit). e)(Riedl, 2022)Managerial Efficiency Theory of Profit This theory emphasizes that an efficiently managed company will earn a profit above the normal average profit(Schillebeeckx et al., 2022)

Profit consists of four main elements, namely revenue (revenue), expenses (expense), gain (gain) and loss (loss).(Adnan et al., 2020)The elements of profit are stated by the Financial Accounting Standard Board in Stice, Stice and Skousen (2004: 230). Basically, the company operates with the hope of making a profit at a certain level that has been set as an achievable goal. Good corporate profit growth reflects that the company's performance is also good.(Elia et al., 2020)The company's profit is the net profit of the company's ongoing business after interest and taxes. Therefore, profit is a measure of the performance of a company, the higher the profit achieved by the company, it indicates the better the company's performance(Karanika-Murray & Biron, 2020).

Profitability

A high level of profitability indicates the level of efficiency of the company. Profits / profits obtained are not only used to finance the company's operations, but are also used for company expansion through various activities in the future.(Bhattacharya et al., 2020). Then, more importantly, if a business entity continues to make profits, this means that the survival of the business entity will be guaranteed(Hayrutdinov et al., 2020). As a profitability-oriented system, this is a driving factor for a company to get revenue derived from the difference between the cost of production and the selling value of its products/services ((Adam et al., 2021))

Profitability Ratios (Profitability Ratios) are a group of ratios that show the combination and influence of liquidity, asset management, and debt on operating results ((Asrol et al., 2020)). Profitability ratio is a ratio that shows the effectiveness of creating profit. Profit basically shows how well the company is in making investment and financing decisions. ((Karanika-Murray & Biron, 2020)) The main objective of operating a service company is to generate profit.

Profitability is the bank's ability to earn profits(Hussain et al., 2021). This can be seen in the calculation of the level of productivity, which is shown in the ROA (Return On Assets) formula. If the credit is not smooth, then the profitability will be small. ROA contains two elements, namely elements that can be controlled and elements that cannot be controlled(Ngatno et al., 2021). Profitability Indicators To measure the ability of banks to earn profits, they can use the profitability ratios depending on the information taken from the financial statements. Profitability ratio is a picture of the company's ability to earn a profit. Profitability ratio consists of:(Faghih Mohammadi Jalali & Heidari, 2020)).

Cost Theory

Historical cost is the amount of agreed rupiah or exchange price that has been recorded in the bookkeeping system(Chowdhury, 2021). Historical costs are usually chosen because historical costs are seen as more objective and can be verified(Bhattacharya et al., 2020)2. Current Cost Current cost or replacement cost shows the amount of rupiah exchange price or agreement required now by the business unit to acquire assets of the same type and condition or equivalent substitutes(Hoepner et al., 2021)

Understanding the concept of cost is very important because cost is one of the factors that can determine the size of the company's profit in addition to other components, namely

revenue. (Marescaux et al., 2021). For companies, the classification of costs can facilitate the recording process and help describe accurate information on various costs incurred by various parties within the company for various purposes. ((Johnston et al., 2021)) This cost classification is carried out in various different ways according to.

Promotion Fee

The opinion is that consumers need promotions to determine the decision of a product to be purchased. Promotion is one of the factors that help the success of a company in its marketing activities, but it does not guarantee the success of marketing the product. ((Hayrutdinov et al., 2020))

promotional activities are budgeted as operating costs (current expense) and implicitly assume that the benefits are used up immediately. (Wicker et al., 2020) promote that advertising (and presumably other promotional efforts) should be treated as an investment. Their reasoning is that the benefits from these plantings are often (1) not immediately apparent and (2) occur for several years in a row (Adam et al., 2021)

Promotion serves to inform, invite and influence the customer's decision-making process. (Belanche et al., 2021) In general, the bank's marketing manager will react to the bank's goals and objectives by formulating various mixes

promotion, namely personal selling / merchandising service (trade promotion service / salesperson), advertising (advertising), sales promotion (sales promotion), public relations, and publicity. Promotional mix is the transmission of communication messages between the bank and potential customers to form a transaction relationship ((De Vass et al., 2021)).

The higher the cost of promotion it will increase profitability (ROA). Marketing is one of the main activities that need to be carried out by companies, be it trading companies or goods companies in an effort to increase sales. (Sartor & Beamish, 2020). Promotion are the techniques of communicating a product that are used by companies to interact with their target market and the general public. Promotional objectives to increase sales can be achieved (Roeck et al., 2020)

Promotion is one of the variables in the marketing mix that is very important to be carried out by companies in marketing products and services (Blaseg et al., 2021) Promotional activities not only function as a communication tool between companies and consumers, but also as a tool to influence consumers in purchasing activities or using services in accordance with their wishes and needs. (Kabir, 2020)

The provision of promotional expenses can be linked to the company's sales revenue. There is an assumption that promotional costs must have a close relationship with the company's sales movements during the business cycle (Arbelo et al., 2020) It can also be said that in theory if the promotion costs are large or increased from before, sales in this case are third party funds also experience an increase. (Malodia et al., 2020).

Employee salary

"Labor costs represent the human contribution in the production process, and in this labor cost accounting system, constant measurement, control, and analysis are needed" ((Yawson, 2020)) The cost of labor is defined as a remuneration given as a substitute for the labor of people who sell their labor which is generally in the form of money or something that can be valued in money. (Asrol et al., 2020) While the components of these costs can be divided into two parts, namely: (a) Salary costs, and (b) Wage costs. The cost of salaries and wages in the company must get careful and thorough attention, because it can directly affect the achievements given by workers to the company, it also affects the morale of the employees. (Karanika-Murray & Biron, 2020)) Wage is an amount of payment to each employee, both as a means of identification and as a means of checking against embezzlement. ((Carpenter et al., 2021)) Another economist says that.

Training Fee

When we talk about developing human resources on a micro basis in the sense of within a work unit, then human resources are meant for workers, employees or employees



(employee). Human resources or employees in an institution also have a very important role in achieving the success of the institution. human resources issues include issues regarding recruitment and training(Wicker et al., 2020). After completing the employee recruitment and selection process, generally organizations need training beforehand so that the new employee can and is able to carry out the work that will be assigned to him One of the benefits that can be obtained from implementing performance is important information to design and program the training needed by employees.(Feix & Philippe, 2020). Management experts recognize that strategic training significantly fosters success in achieving organizational goals ((Marescaux et al., 2021)) or in other words, there is a direct and indirect relationship between training and business strategies and targets, and Islamic banking as a business entity that is part of the nation's profit-oriented economic development is also influenced by the quality of education and employee training which correlates to how much the cost. budgeted training and education(Judge-Lord et al., 2020).

METHODS

The approach used in this study is a quantitative approach, a quantitative approach is a study intended to assess how much influence the allocation of training costs has on increasing the amount of profit before tax.(Sugiono, 2019)

Instrument Development The type of data used in this study is secondary time series data(Mahfud Sholihin, 2020)in the form of reports and data on profit growth rates and training costs at Bank Indonesia sourced from processed secondary data obtained from the Indonesian Banking Statistics Data Financial Services Authority

Data Analysis Techniques The data analysis method in this study uses simple linear regression analysis using SPSS 25, regression is a statistical technique (analysis tool) the relationship used to predict or estimate from one variable in relation to other variables through the regression line equation(Sugiono, 2019). Regression analysis can be a straight line (linear) and non-linear. While the regression analysis in this study is a simple linear regression analysis, namely a regression that only involves one variable, namely the independent variable (X) and the dependent variable (Y), where the variable (X) in this study is the cost of training and the variable (Y) is profit before tax.

RESULT AND DISCUSSION

Statistics Descriptive

Based on the results of data processing using SPSS version 26, the general description of the research data can be explained as follows. The amount of data processed in this research consists of 180 time series financial reports per month for 5 years for three commercial banks, namely Bank Mandiri, Bank Negara Indonesia and Bank Rakyat Indonesia. The independent variables consist of promotion costs X1, salary costs (X2) and training costs (X3 while the dependent variable is profit. The description of the research data can be explained as follows:

1. Promotional Cost Variable (X1) total value N 180, minimum value 654,280, maximum value, 28,354,033, average value or mean 14,831,296 with standard Deviation 1,57288.
2. Variable Salary Cost (X2) total value N 180, minimum value 27,299, maximum value, 1,552,619, average value or mean 806,608 with standard Deviation 1,27061.
3. Variable Training Costs (X3) the total value of N is 180, the minimum value is 546, the maximum value is 31,052, the average value or the mean is 16,072 with a standard deviation of 1.09016.
4. The dependent variable is Profit (Y) the total value of N is 180, the minimum value is 972,228, the maximum value is 25089,983, the average value or the mean is 13,517,219 with a standard deviation of 1,00504.



Table 1. Descriptive Statistics

	N	Minimum	Maximum	mean	Std. Deviation
X1	180	654,280	28,354,033	14,831,296	1.57288
X2	180	27,299	1,552,619	806,608	1.27061
X3	180	546	31.052	16.072	1.09816
Y	180	972,228	25,089.983	13517219	1.00504
Valid N (listwise)	180				

Source of data: research data processed by yourself 2022

Normality test

The purpose of the Normality Test is to find out that the research data to be analyzed is normally distributed or not. To detect whether the data is normally distributed or not, it can be done by compiling a histogram graph. The test criteria is if it forms a symmetrical curve (forms a bell curve) then the data is normally distributed. Normal or not a data distribution is determined based on the level of statistical significance, this study uses the Kolmogorov-Smirnov (KS) test, with the following conditions:

- If Sig > 0.05 then the data is interpreted as normally distributed
 - If Sig < 0.05 then the data is not normally distributed
- The following are the results

Based on the results of the Kolmogorov Simirnov normality test the value of the Asymp. Sig. Statistic Test. (2-tailed) proves that the value is greater than 0.05 (0.202 > 0.05, thus it can be interpreted that the data held is normally distributed. For more details, see the Kolmogorov Simirnov table below

Table 2 One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters, b	mean	.0000000
	Std. Deviation	.94938743
Most Extreme Differences	Absolute	.115
	Positive	.105
	negative	-.115
Test Statistics		.115
	asyp. Sig. (2-tailed)	.252c

Source of data: research data processed by yourself 2022

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.

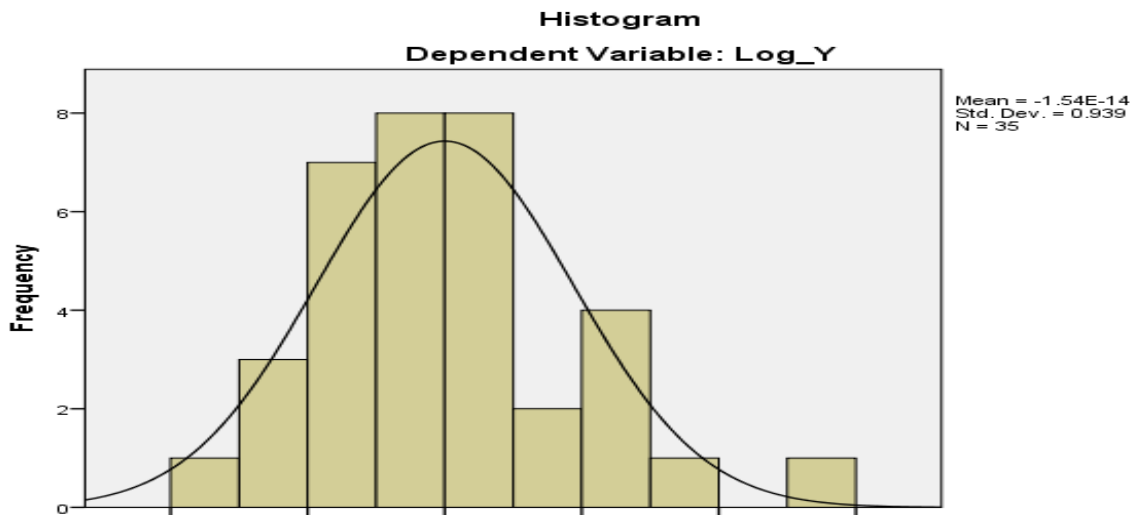


Figure:1 P-Plot Normality test
Data source: self-processed 2022

The normality test can also be carried out with the P-Plot curve where the curve must appear normally to form a semi-circle, the curve is said to be normal if it is not skewed to the left or not skewed to the right, thus the data held is suitable for hypothesis testing or multiple linear regression tests.

Autocorrelation Test

This autocorrelation test aims to test whether in the linear regression model there is a correlation between the confounding error in period t and the confounding error in period $t-1$ (previous). The autocorrelation test can use the Durbin Watson test criteria. In making decisions on the Durbin Watson test, they are as follows:

1. $DU < DW < 4-DU$ then H_0 is accepted, meaning that there is no autocorrelation.
2. $DW < DL$ or $DW > 4-DL$ then H_0 is rejected, meaning that there is an autocorrelation.
3. $DL < DW < DU$ or $4-DU < DW < 4-DL$, meaning that there is no certainty or definite conclusion.

Based on the results of statistical data processing with the Summary Model, it can be explained that the Durbin Watson value is 2,085 compared to the table value which has a significance of 5%, the number of samples is 180 and the number of independent variables 3. From the Durbin Watson table, the DL value is 1.6131 and the DU value is 1.7364, then it can be concluded $1.6131 < 2.085 < 2.2641$ thus it can be concluded that there is no autocorrelation.

Table 3. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.328a	.108	.085	.96421	2.085

Source of data: research data processed by yourself 2022

- a. Predictors: (Constant), X3, X1, X2
- b. Dependent Variable: Y



Multicollinearity Test

The multicollinearity test aims to determine whether there are independent variables that have similarities between the independent variables in a model. To detect the presence or absence of multicollinearity in the regression model, it can be seen from the tolerance and variance inflation factor (VIF) values. If the tolerance value is > 0.10 or the VIF value is > 10 , then there is no multicollinearity between the independent variables. On the other hand, if the tolerance value is < 0.10 or the VIF value is > 10 , then there is multicollinearity among the independent variables. The results of the multicollinearity test using the SPSS Version 26.0 application are as follows:

Based on the results of data processing using the IBM SPSS 26 application, the table below shows all the independent variables in this study showing a tolerance value > 0.10 and a VIF value < 10.00 . Promotional Cost Variable (X1) has a tolerance value of 0.811 and a variance inflation factor (VIF) value of 1.564. The Labor Cost Variable (X2) has a tolerance value of 0.958 and a variance inflation factor (VIF) value of 1.265. The training cost variable (X3) has a tolerance value of 0.704 and a variance inflation factor (VIF) value of 1.176.

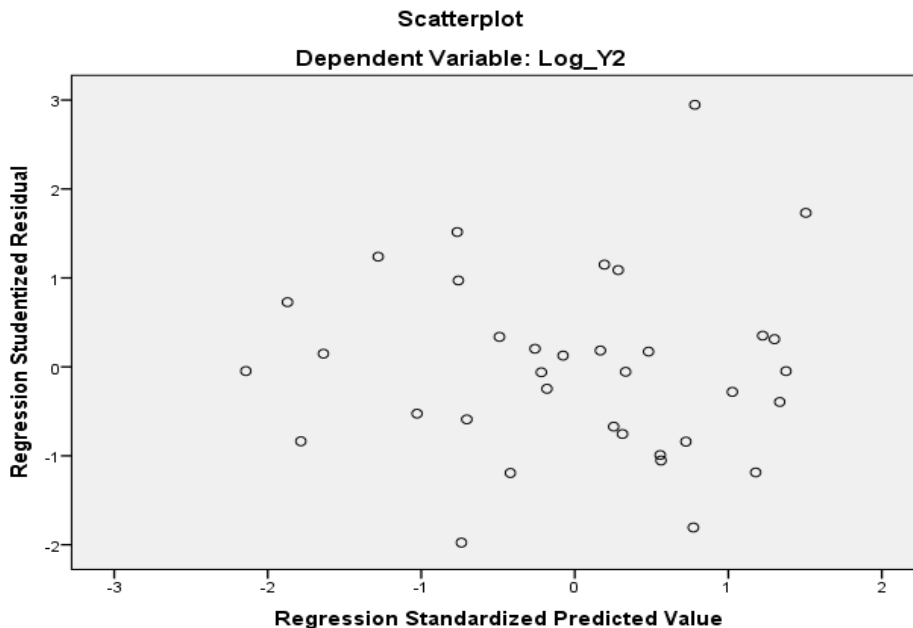
Table 4. Collinearity Statistics

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1	.811	1.564
	X2	.958	1.265
	X3	.704	1.176

Source of data: research data processed by yourself 2022

Heteroscedasticity Test

The Heteroscedasticity test is carried out by plotting a graph between SPRESID and ZPRED where Heteroscedasticity will appear in the presence of a certain pattern on the graph (Ghozali, 2018). The following are the results of the Heteroscedasticity test on the model in this study:



Data source: self-processed 2022

Figure 2: P-Plot Normal Normality Graph



Based on the picture above, it can be observed that the points are fairly evenly distributed even though they are not perfect, the most important thing is that the points are not grouped together in one particular area. Heteroscedasticity affects the standard error estimation which is biased. A biased standard error estimate will certainly cause the t-value to be biased. A biased t arithmetic will certainly cause decision making through hypothesis testing to be biased.

Linearity Test

The linearity test aims to test whether the data of the independent variable and the dependent variable have a linear relationship or not significantly. The decision method in statistics, the data is said to be linear if the significance value of Deviation from linearity is greater than 0/05, meaning that the decision is accepted in the sense that there is a linear relationship between the dependent variable and the independent variable. Likewise, if the significance value is below 0.05, it can be said that there is no linear relationship between the independent variable and the dependent variable.

Based on the results of SPSS version 26 data processing, the linearity test of the X1 variable against Y obtained a value of 0.608 which means it is greater than 0.05 thus the X1 variable has a linear relationship to the independent variable Y, meaning that the hypothesis is accepted, for more details, it can be seen in the table below

Table 5 Linearity Test for X1 . variable

			Sum of Squares	df	Mean Square	F	Sig.
Log_Y *	Between	(Combined)	1.424	19	.075	1.067	.323
Log_X1	Groups	linearity	.281	1	.281	4.001	.449
		Deviation from Linearity	1.143	18	.064	.904	.608
	Within Groups		1,124	16	.071		
	Total		2,549	100			

Source of data: research data processed by yourself 2022

Based on the results of SPSS version 26 data processing, the linearity test of the X2 variable against Y obtained a value of 0.562, meaning it is greater than 0.05, thus the X2 variable has a linear relationship to the independent variable Y, meaning that the hypothesis is accepted, for more details, it can be seen in the table below

Table 6 Linearity Test for X2 . variable

			Sum of Squares	df	Mean Square	F	Sig.
Log_Y *	Between	(Combined)	2,588	44	.075	6,728	.398
Log_X2	Groups	linearity	.389	31	.389	35,033	.407
		Deviation from Linearity	2.139	33	.065	5.870	.562
	Within Groups		.061	41	.011		
	Total		2,549	100			

Source of data: research data processed by yourself 2022

Based on the results of SPSS version 26 data processing, the linearity test of the X3 variable against Y obtained a value of 0.278, which means it is greater than 0.05, thus the X3 variable has a linear relationship to the independent variable Y, meaning that the hypothesis is accepted, for more details, it can be seen in the table below.



Table 7: Linearity Test for X3 . variable

			Sum of Squares	df	Mean Square	F	Sig.
Log_Y *	Between Groups	(Combined linearity)	2,676	52	.071	5162	.829
Log_X3		Deviation from Linearity	.223	31	.173	.492	.501
		Within Groups	2.315	43	.252	.256	.278
		Total	.289	3	.082		
			2,543	100			

Source of data: research data processed by yourself 2022

Hypothesis testing

Multiple linear analysis is used to determine the influence or linear relationship between two or more independent variables with one dependent. In this study multiple linear regression analysis is useful to determine the effect of the independent variables Promotion costs X1, salary costs (X2) and training costs (X3), with the dependent variable earnings Y in the form of regression equations, partial test, simultaneous test, R Square test and beta test.

Multiple Linear Regression Equation

Multiple linear regression is a model involving more than one independent variable or predictor. In principle, multiple linear regression is a predictive or forecasting model using interval or ratio scale data and there is more than one predictor. Based on the results of data processing using SPSS version 26, the following regression equation can be made:

$$Y = + 1 . X1 + 2 . X2 + 3 . X3 + 4 . X4 +$$

$$Y = 34,533 + .041X1 + .035X2 - .411X3 + e$$

Referring to the results of the regression equation above, it can be explained that every increase in the value of 1 rupiah will increase the independent variable by one unit with the assumption that the number of other independent variables is considered constant. For more details, the results of the interaction can be explained as follows:

1. The regression equation above can be explained that the constant value is 34.533 it means that if the Variable Cost of Promotion (X1) variable Salary Cost (X2) , Variable Cost of Training (X3) the value is 0, then the value of Profit (Y') is 34.533.
2. The regression coefficient of the Promotional Cost variable (X1) is 0.041 it means that for every 1% increase, profit will increase by 4.1% assuming the other independent variables remain constant.
3. The regression coefficient for the variable Cost of Salaries (X2) is .035 it means that for every 1% increase, profit will increase by 3.5% assuming the other independent variables remain constant.
4. Regression coefficient of the variable Training Costs (X3) is -0.411 it means that for every 1% decrease, profit will increase by 41.1% with the assumption that the other independent variables remain constant

The explanation of the description of the equation above is based on the SPSS version 26 data processing table with the output name Coefficients table.

Table 8: Coefficient

Model	Unstandardized Coefficients		Standardized Coefficients		T	Sig.
	B	Std. Error	Beta			
1 (Constant)	34,533	51.112			6.372	.000
X1	.041	.072	.525		4.112	.009
X2	.035	.089	.429		3.389	.015
X3	-.411	.087	-.372		-4.331	.006

Source of data: research data processed by yourself 2022



Partial Test (T)

T test or partial regression coefficient test is used to see whether the independent variable can affect the dependent variable partially. The decision-making criteria can be seen as follows:

- a. If the value of $\text{sig} < 0.05$, then there is an effect of the Independent variable (X) on the dependent variable Y and vice versa.
- b. If the value of $t \text{ count} > t \text{ table}$, then there is an effect of the Independent variable (X) on the dependent variable Y and vice versa.

Based on the results of the SPSS version 26 statistical test from the table above, it can be explained partially the relationship between each independent variable as follows:

1. Promotional Cost Variable (X1) the significant value is $0.009 < 0.05$, meaning that the thesis hypothesis is accepted, so the variable cost of promotion (X1) has a significant effect on profits, while based on the t value with 180 data, the number of independent variables is 3, the t table value is 1.9735 while the t value is calculated at 4.112, So the value of t count is greater than the value of t table $4.112 > 1.9735$ which means that the hypothesis is accepted. Based on the calculation of the significance value and t count, the decision is accepted. The thesis hypothesis is accepted.
2. Variable Cost of Salary (X2) significant value is $0.015 < 0.05$, it means that the thesis hypothesis is accepted, so the variable cost of salary (X2) has a significant effect on profit. Meanwhile, based on the t-value with 180 data, the number of independent variables is 3, the t-table value is 1.9735 while the t-count value is 3.389, So the value of t count is greater than the value of t table $3.389 > 1.9735$ which means that the hypothesis is accepted. Based on the calculation of the significance value and t count, the decision is accepted. The thesis hypothesis is accepted.
3. Variable Training Cost (X3) the significant value is $0.006 < 0.05$, meaning that the thesis hypothesis is accepted, so the training cost variable (X3) has a significant effect on the profit variable. Meanwhile, based on the t-value with 180 data, the number of independent variables is 3, the t-table value is 1.9735 while the t-count value is -4.331, So the value of t count is greater than the value of t table $-4.331 > 1.9735$ which means that the hypothesis is accepted. Based on the calculation of the significance value and t count, the decision is accepted. The thesis hypothesis is accepted.

Table 9: Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
1 (Constant)	34,533	51.112		6.372	.000
X1	.041	.072	.525	4.112	.009
X2	.035	.089	.429	3.389	.015
X3	-.411	.087	-.372	-4.331	.006

Source of data: research data processed by yourself 2022

Simultaneous Test (F Test)

The F test or the regression coefficient test simultaneously is used to see whether the independent variables can affect the variables simultaneously. The decision-making criteria can be seen as follows:

1. If the value of $\text{sig} < 0.05$ or $F \text{ arithmetic} > F \text{ table}$, then the hypothesis is accepted, the meaning is that there is a significant effect of the Independent variable simultaneously on the dependent variable Y.
2. If the value of $\text{sig} > 0.05$ or $F \text{ count} < F \text{ table}$, the hypothesis is rejected, meaning that there is no simultaneous independent variable effect on the independent variable Y. F table formula: $f(k : nk)$ The following are the results of the simultaneous test (F test) using SPSS Version 26.0.

Explanation of the ANOVA table to determine the effect simultaneously or jointly, whether the independent variable is the number of Promotional Cost Variables (X1), Salary Cost Variables (X2), Training Cost Variables (X3) and Profit Variables simultaneously have a



significant effect on Profit (Y). The significant value is $0.009 < 0.05$, while based on the F table value with the number of N 180 and the number of independent variables 3, the F table value is 2.66 and the F count is 4.002, so $4.002 > 2.66$ means that the hypothesis is accepted. Based on the significance value and calculated F value, the hypothesis is accepted, the meaning is that the independent variable simultaneously has a significant effect on the dependent variable.

Table 10: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.618	13	3.695	4,002	.009b
	Residual	78,932	89	.927		
	Total	100,000	97			

Source of data: research data processed by yourself

- a. Dependent Variable: Y
- b. Predictors: (Constant), X3, X1, X2

Coefficient of Determination (R²)

This test aims to determine how much % the influence of the independent variables included in the model affects the dependent variable while the rest is influenced by independent variables that are not included in the model. The following are the results of the analysis of the coefficient of determination using SPSS Version 26.0:

The results of the summary model statistical test can explain that the independent variable Promotion Cost Variable (X1), Salary Cost variable (X2), Training Cost Variable (X3) has an effect of 62.3%, this value is obtained from the summary model on R Square multiplied by 100%. While 37.7% is influenced by other variables not examined.

Table 11: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.628a	.623	.085	.96421	2.085

Source of data: research data processed by yourself 2022

- a. Predictors: (Constant), X3, X1, X2
- b. Dependent Variable: Y

CONCLUSIONS

The results of the study prove that partially the promotion cost variable (X1) has a significant and positive effect on company profits, the salary cost variable (X2) has a significant and positive effect on company profits and training costs (X3) also proves to have a significant and negative effect on company profits. The results of simultaneous testing of the variables of promotion costs (X1), salary costs (X2) and training costs (X3) proved to have a significant and positive effect on company profits. The implication of this research is that the leadership of state-owned commercial banks consisting of Bank Mandiri, Bank Rakyat Indonesia and Bank Negara Indonesia need to increase promotion costs and employee salary costs in order to increase company profits.

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