

## ABSTRAK

### **Fadilah Fatimah Zahra: Pengaruh Biaya Personalia dan Biaya Promosi terhadap Profitabilitas (Studi pada Bank Umum Syariah Periode 2013-2019)**

Penelitian ini dilatarbelakangi oleh laporan keuangan empat Bank Umum Syariah tahun 2013-2019, yang di antaranya merilis mengenai profit perusahaan. Terdapat dua komponen biaya yang memiliki hubungan langsung dengan profit perusahaan, yaitu biaya personalia dan biaya promosi.

Penelitian ini bertujuan untuk menganalisis: 1) pengaruh biaya personalia terhadap profitabilitas secara parsial pada Bank Umum Syariah periode 2013-2019; (2) pengaruh biaya promosi terhadap profitabilitas secara parsial pada Bank Umum Syariah periode 2013-2019; (3) pengaruh biaya personalia dan biaya promosi terhadap profitabilitas secara simultan pada Bank Umum Syariah periode 2013-2019.

Penelitian ini menggunakan metode deskriptif verifikatif melalui pendekatan kuantitatif. Sumber data penelitian adalah data sekunder dalam bentuk laporan laba rugi empat Bank Umum Syariah yang diperoleh dari *website* masing-masing bank. Analisis pada penelitian ini menggunakan aplikasi *SPSS for windows versi 26*.

Berdasarkan hasil uji pengaruh secara parsial antara biaya personalia dengan profitabilitas diperoleh angka signifikansi sebesar  $0,493 < 2,059$ , artinya ada pengaruh antara biaya personalia terhadap profitabilitas. Kemudian untuk hasil uji pengaruh secara parsial antara biaya promosi dengan profitabilitas diperoleh angka signifikansi sebesar  $1,134 < 2,059$  artinya ada pengaruh biaya promosi terhadap profitabilitas. Dan untuk hasil uji pengaruh secara simultan diperoleh angka signifikansi sebesar  $0,688 < 4,76$  artinya ada pengaruh antara biaya personalia dan promosi secara bersama-sama terhadap profitabilitas.

Penelitian ini menemukan bahwa terdapat korelasi negatif antara biaya personalia dan biaya promosi dengan profit perusahaan, dengan pengaruh yang bervariasi. Artinya, semakin besar biaya personalia dan biaya promosi maka semakin kecil tingkat profitabilitas, begitu juga sebaliknya semakin rendah biaya personalia dan biaya promosi maka akan meningkatkan tingkat profitabilitas. Dengan demikian, penyelesaian korelasi negatif ini adalah pengurangan jumlah personalia namun tidak berdampak pada manajemen dan menekan biaya investasi promosi konvensional.

**Kata Kunci:** Biaya Personalia, Biaya Promosi, dan Profitabilitas

## ABSTRACT

### **Fadilah Fatimah Zahra: *The Effect of Personnel Costs and Promotional Costs on Profitability (Study On Sharia Commercial Banks Period 2013-2019)***

*This research is motivated by the financial statements of four Islamic Commercial Banks in 2013-2019, which among others released the company's profit. There are two components of costs that have a direct relationship with company profits, namely personnel costs and promotion costs.*

*This research aims to analyze: 1) the effect of personnel costs on profitability partially at Islamic Commercial Banks for the 2013-2019 period; (2) the effect of promotion costs on profitability partially at Islamic Commercial Banks for the period 2013-2019; (3) the effect of personnel costs and promotion costs on profitability simultaneously at Islamic Commercial Banks for the 2013-2019 period.*

*This research uses a descriptive verification method through a quantitative approach. The source of research data is secondary data in the form of profit and loss statements of four Islamic Commercial Banks obtained from the websites of each bank. The analysis in this study uses the SPSS for windows version 26 application.*

*Based on the results of the partial influence test between personnel costs and profitability, a significance number of  $0.493 < 2.059$  is obtained, meaning that there is an influence between personnel costs on profitability. Then for the results of the partial influence test between promotion costs and profitability, a significance number of  $1.134 < 2.059$  is obtained, meaning that there is an effect of promotion costs on profitability. And for the results of the simultaneous influence test, a significance number of  $0.688 < 4.76$  was obtained, meaning that there was an influence between personnel costs and promotion together on profitability.*

*This research found that there is a negative correlation between personnel costs and promotion costs with company profits, with varying effects. That is, the greater the personnel costs and promotion costs, the smaller the level of profitability, and vice versa, the lower the personnel costs and promotion costs, the higher the level of profitability. Thus, the solution to this negative correlation is to reduce the number of personnel but it has no impact on management and reduces the investment costs of conventional promotions.*

**Keywords:** *Personnel Costs, Promotional Costs, and Profitability*