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Factors that Effect to The Total Revenue of Foreign Bank and Its Impact on Their Market Share Position in Indonesia

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Abstract

This study aims to quantitatively examine the determinants of Bank Resona Perdania's revenue. The determinants discussed in this study are cost of promotion, authorized capital, inflation, and BI interest rates. In this study grouping data based on three categories, such as monthly, quarterly, and annual categories with time series data periods from 2008 to 2018. This study uses multiple linear regression analysis by operating the SPSS software. There are five hypotheses in this study. Findings on the results of statistical tests show that in the monthly data group all hypotheses raised in the study were accepted. Then in the quarterly data group the results of the statistical test state that only the income hypothesis toward market share is rejected, while the other hypotheses are accepted. Then in the Annual data group the results of the statistical test state that only the basic capital hypothesis on income is accepted, while the other hypotheses were rejected.

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1. Introduction

In this study, authors focus more on competition between foreign banks, especially Japanese foreign banks, namely the Bank of Tokyo Mitsubishi UFJ (BTMU), Sumitomo Mitsui Indonesia Bank (SMBCI), Mizuho Indonesia Bank (BMI) and Resona Perdania Bank (Resona). The four banks are corporate banks with customers only from corporations or companies, especially Japanese companies operating in Indonesia. In 2017, the four Japanese corporate banks experienced an increase in the amount of revenue compared to the previous year. Bank revenue experienced a significant increase in 2015, with a maximum increase reaching 28% obtained by Bank Resona Perdania. The lowest increase obtained by Bank Mizuho was at the level of 10%. This increase pattern persisted until 2016 except for Bank Resona Perdania, which posted a negative income change of -2%. As for 2017, the rate of increase in revenue has decreased significantly for all banks even though the percentage of income is still at a positive level.

Unlike other Japanese banks, Bank Resona Perdania is the only bank that has experienced a decline in revenue in the last two years that recorded a decline of up to 11%. Meanwhile, Bank Mizuho continued to show a consistent increase in the rate of positive revenue changes at the level of 4% in 2017. Figure 1 shows the comparison of bank income in 2017. The largest percentage of income is owned by the Bank of Tokyo. From a promotional standpoint, promotional activities are one of the bank's efforts to increase the number of transactions of customers which will directly increase the amount of revenue. Promotion, according to Ruderman, M. N., & Ohlott (1994), is an information conveyed by the seller to the buyer who has the goal to change the attitudes and behavior of buyers, who previously did not know to know so that they recognize, remember the product and make a purchase.

Meanwhile, according to Alma (2006: 256) promotion is a form of delivery of information that explains and gives prospective buyers confidence about products with the aim of getting attention, educating, reminding, and convincing prospective buyers. In another literacy, according to Ratcliffe (2014) and Swastha & Irawan (2005: 374), AIDA (attention, interest, desire, and action) is an important means of promotion to increase sales volume figures. Promotion activities include getting attention, giving interest (interest), bring desire (desire), achieve treatment (action).

Based on the notions of promotion above, the authors conclude that promotion affects the sales or income figures and can affect the number of market share achieved by the bank. Therefore, the author is interested in discussing in this paper by raising the Effects of Promotional costs, authorized capital, inflation rates and BI reference to total income (Interest and Operational Income) and Its Impact on Market Share (Case Study on one of the foreign banks in Indonesia).

2. Materials and Methods

In this study, to ensure accurate research results, the researchers tried to test samples with several categories of sample periods, namely sample data per Monthly, Quarterly and Yearly. Description of the unit of analysis conducted by researchers this time through homogeneity tests and descriptive statistical tests. Homogeneity test is one of the statistical tools to find out the similarity or diversity of data between variables. The process of testing the homogeneity of data in this study uses the IBM Statistics 22 SPSS software.

The model is used to analyze the effect of independent variables on the dependent variable managed by Bank Resona Perdania. The independent variables used in this study are the cost of promotion, base capital, inflation rates and BI rate. Income data as an intervening variable while market share as the dependent variable. According to Setiawan (Setiawan & Sherwin, 2017), descriptive analysis of quantitative data can be used to compare variables with normally distributed scale data (intervals / ratios). Descriptive statistics are used in research to describe variables. This test presents a very important number of numbers for the sample data so that it is easier for us to find out the data exposure in a detailed and clear study. The description of the data is seen from the mean, standard deviation, maximum, and minimum. According to Bland (2014), these values are useful in providing a general description of the variables we examine so that we can explain the characteristics of the data available by explaining the magnitude of these values. then in analyzing the data using regression analysis. Before the regression analysis step is performed, the classical assumption test is performed. Classic assumption test is done by conducting a normality test, a multicollinearity test, a heteroscedasticity test, and an autocorrelation test. after all the stages have been carried out, the next stage is to do a multiple linear regression analysis test.

3. Results and Discussions

Statistic Descriptive

Based on the table below, we can find out in this study that there are six research variables (promotion costs, authorized capital, inflation rates, BI reference rates, revenue and market share). Here are some descriptions or explanations regarding the results of statistical calculations: 1.) Based on below descriptive statistical test results, the average value of promotional costs is 771015151.51, 2.) then standard deviation value is 668302440.845786, 3.) median value of promotion costs is 515500000, 4.) maximum value is 27.990000000, 5.) minimum value is 1000000. maximum value of promotion costs occurs in December not on December 2015 and the minimum value of promotional costs occurred in January in 2008. Based on the descriptive statistical test results above, obtained an average value of the selling price of 631363636363,636, a standard deviation value of 277413827421,581, a median value of authorized capital of 500 billion, a minimum value of 28,500,000,000, a maximum value of 100,000,000,000. The minimum value of authorized capital occurred during the period of 2008 and 2009 and the maximum value occurs from 2015 to 2018.

Table 1. Descriptive Statistics of Research Variable Data Per Month

	Revenue	Market Share	Promotion Cost	Basic Capital	Inflation	Interest Rate of BI
Mean	486970560606,06	0,148	771015151,52	631363636363,64	5,48	6,33
Median	449039500000,00	0,153	515500000,00	500000000000,00	4,58	6,5
Maximum	1226652000000,00	0,507	2790000000,00	1000000000000,00	12,14	7,75
Minimum	41858000000,00	0,083	1000000,00	28500000000,00	2,41	4,25
Std. Dev.	299594816639,32	0,062	668302440,85	277413827421,58	2,34	1,07

Based on the above descriptive statistical test results, the average value of inflation is 5.48, the standard deviation is 2.34, the median is 4.58, the minimum is 2.41, the maximum is 12.14. The minimum value of the inflation rate occurred in November 2009 and the maximum value of the inflation rate occurred in September 2008. Based on the above descriptive statistical test results, the average value of the BI reference rate is 6.33, the standard deviation is 1.07. median value is 6.50, the minimum value is 4.25 and the maximum value is 7.75. Minimum value of BI interest rate occurs between August 2017 to April 2018 and maximum value of the BI reference interest rate occurs at the end of 2014 until the beginning of 2015. Based on the descriptive statistical test results above, average value of the revenue share is 486970560606, the standard deviation value is 299594816639.321, the median value is 449039500000, the minimum value is 41858000000, the maximum value is 1226652000000. minimum value of income occurs in January of the year and the maximum value is occurred in December 2015. Based on the results of the descriptive statistical tests above, an average market share value of 0.148 is obtained, a standard deviation value of 0.062, a median market share value of 0.153, a minimum value of 0.083, a maximum value of 0507. The minimum value of the market share occurs in January 2018 and the maximum value of market share occurred in September 2014.

Table 2. Descriptive Statistics of Research Variable Data Per Quarterly

	Revenue	Market Share	Promotion Cost	Basic Capital	Inflation	BI Interest Rate
Mean	593049568182	0,113	869331818	631363636364	5,45	6,25
Median	523136000000	0,099	635000000	500000000000	4,53	6,5
Maximum	1254492000000	0,282	2790000000	1000000000000	12,14	7,75
Minimum	112569000000	0,038	66800000	285000000000	2,78	4,25
Std. Dev.	317633028893	0,055	681339854	276361019724	2,37	1,01

Based on descriptive statistical test results above, average value of promotional costs is 869331818, the standard deviation value is 681339854, the median value of promotion costs is 635 million, the maximum value is 2.79 billion, the minimum value is 66800000. The maximum value of promotional costs occurs in the 4th quarter in 2008 and the minimum value of promotional costs occurred in the 2nd quarter of 2017. Based on the results of the descriptive statistical tests above, obtained an average selling price of 631363636364, a standard deviation value of 277413827421,581, a median value of authorized capital of 500 billion, a minimum value of 28,500,000,000, a maximum value of 100,000,000,000. The minimum value of authorized capital occurred during quarters 1 to 4th quarter of 2008 and 2009 and the maximum value occurs in the 2nd quarter of 2015 to the 4th quarter of 2018.

Based on the above descriptive statistical test results, the average value of inflation is 5.45, the standard deviation is 2.34, the median is 4.53, the minimum is 2.78, the maximum is 12.14. The minimum value of the inflation rate occurred in the 4th quarter of 2009 and the maximum value of the inflation rate occurred in the 3rd quarter of 2008. Based on the descriptive above statistical test results, the average value of the BI reference rate is 6.32, the standard deviation is 1.07, the median value is 6.50, the minimum value is 4.25 and the maximum value is 7.75. The minimum value of the BI reference interest rate occurs in the 3rd and 4th quarter of August 2017 to April 2018 and the maximum value of the BI reference interest rate occurs at the end of 2014 until the beginning of 2015.

Based on the descriptive statistical test results above, the average value of the revenue share is 593049568181,818, the standard deviation value is 299594816639,321, the median value is 523136000000, the minimum value is 112569000000, the maximum value is 1254492000000. The minimum value of income occurs in the first quarter of 2008 and the value of the median is 523136000000, the minimum value is 112569000000, the maximum value is 1254492000000. the maximum occurs in the 4th quarter of 2015.

Based on the descriptive statistical test results above, obtained an average market share value of 0.001129037, a standard deviation value of 0.000618, a median market share value of 0.000986372, a minimum value of 0.000383021, a maximum value of 0.002817693. The minimum value of market share occurred in the 4th quarter of 2017 and the maximum value of the market share occurred in the 1st quarter of 2014.

Table 3. Descriptive Statistics of Research Variable Data Per Year

	Revenue	Market Place	Promotion Cost	Basic Capital	Inflation	Interest Rate of BI
Mean	783455636364	0,123	1406910636	642727272727	5,34	6,84
Median	762996000000	0,123	1523000000	500000000000	3,79	6,50
Maximum	1050930000000	0,163	3204963000	1000000000000	11,06	12,75
Minimum	493389000000	0,097	420028000	285000000000	2,78	4,25
Std. Dev.	191525979640	0,019	729296742	280967190226	2,71	2,14

Based on the descriptive statistical test results above, average value of promotion costs is 1406910636, standard deviation value is 729296742, median value of promotion costs is 1523000000, maximum value is 3204963000, minimum value is 420028000. Maximum value of promotional costs occurs in December not on December in 2008 and the minimum value of promotional costs occurred in 2009. Based on the descriptive statistical test results above, average value of selling price is 642727272727.273, standard deviation value is 280967190225.96, and median value of authorized capital is 500 billion, minimum value is 28.55 billion, maximum value is 100 billion. Minimum value of authorized capital occurs during the period of 2008 and 2009 and the maximum value occurs from 2015 to 2018. Based on the descriptive statistical test results above, average value of inflation is 5.34, standard deviation is 2.71, median is 3.79, the minimum value is 2.78, maximum value is 11.06. Minimum value of the inflation rate occurred in 2009 and the maximum value of the inflation rate occurred in 2008. Based on the descriptive statistical test results above, the average value of the BI reference rate is 6.84, the standard deviation is 2.14, the median is 6.50, the minimum is 4.25 and the maximum is 12.75. The minimum value of the BI reference interest rate occurred in the year and the maximum value of the BI reference interest rate occurred in 2008. Based on the descriptive statistical test results above, the average value of the revenue share is 783455636363, the standard deviation

value is 191525979639.731, the median value is 762996000000, the minimum value is 493389000000, the maximum value is 1050930000000. The minimum value of income occurs in 2009 and the maximum value occurs in 2015. Based on the descriptive statistical test results above, obtained an average value of the market share of 0.123, a standard deviation value of 0.019, a median value of the market share of 0.123, a minimum value of 0.097, a maximum value of 0.163. The minimum value of market share occurred in 2017 and the maximum value of market share occurred in 2008.

4.2 Classical Assumptions Test Monthly Data Group

Table 4. Normality Test Monthly Data group
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		132
Normal Parameters[a,b]	Mean	.0000661
	Std. Deviation	200669738947.4448200
Most Extreme Differences	Absolute	0
	Positive	.049
	Negative	.049
Test Statistic		-.039
Asymp. Sig. (2-tailed)		.049
		.200

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Based on the normality test results above, it shows that the Asymp.Sig. (2-tailed) value is 0.200 which is greater than the cutt off value of 0.05 (> 0.05). These results can be concluded that the data of this study were normally distributed because of the Asymp value. Sig. (2-tailed) more than 0.05.

Table 5: Multicollinearity test for monthly data groups
Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	Promotion	.778	1.286
	Basic capitasl	.655	1.526
	Inflation	.558	1.792
	BI Rate	.801	1.248

a. Dependent Variable: Revenue

Multicollinearity test in this study was conducted by looking at the value of tolerance and variance inflation factor (VIF). Both of these measurements indicate which of each independent variable is explained by other independent variables. The cut-off value used to indicate multicollinearity is a tolerance value ≤ 0.10 and a VIF value ≥ 10 (Ghozali, 2011). Based on the table above, the tolerance value calculation results show that there is no score on the independent variable that has a tolerance value <0.10 and there is no VIF score> 10. It can be concluded that the regression model in this study does not occur multicollinearity and the regression model is feasible used.

Table 6. Spearman Rank Test for monthly data groups

Correlations

			Promotion	Basic Capital	Inflation	BI	Unstandardized Residual
Spearman's rho	Promotion	Correlation Coefficient	1.000	.146	.034	.115	.168
		Sig. (2-tailed)	.	.094	.702	.188	.055
		N	132	132	132	132	132
	Basic Capital	Correlation Coefficient	.146	1.000	-.484**	-.297**	.051
		Sig. (2-tailed)	.094	.	.000	.001	.563
		N	132	132	132	132	132
	Inflation	Correlation Coefficient	.034	-.484**	1.000	.412**	.074
		Sig. (2-tailed)	.702	.000	.	.000	.397
		N	132	132	132	132	132
	BI	Correlation Coefficient	.115	-.297**	.412**	1.000	.052
		Sig. (2-tailed)	.188	.001	.000	.	.555
		N	132	132	132	132	132
	Unstandardized Residual	Correlation Coefficient	.168	.051	.074	.052	1.000
		Sig. (2-tailed)	.055	.563	.397	.555	.
		N	132	132	132	132	132

**. Correlation is significant at the 0.01 level (2-tailed).

Based on the Spearman Rank test results table above all the tested variables show a significance value greater than 0.05. This indicates that there are no symptoms of heteroscedasticity in the research model being tested, so that the research model being tested can be further analyzed. Autocorrelation is the relationship between the variables themselves, errors that arise usually occur in data type time series or time series. If in the test there are symptoms of auto correlation then the least square estimator.

Table 7 Durbin-Watson Test after Transformation Cochrane Orcutt

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.000[a]	.000	-.032	161947938045.94046000	1.949

a. Predictors: (Constant), Lag_BI, Lag_Promotion, Lag_Inflation, Lag_Basic Capital

b. Dependent Variable: Unstandardized Residual

Based on the table above the DW Score value is 1,949. Meanwhile, the score in the Durbin-Watson table obtained a dL (Durbin Lower) score of 1,653 and a dU (Durbin Upper) score of 1,778. Based on the criteria previously mentioned, the autocorrelation test results in table 4.6 show a DW value of 1,949. So dw> dU (1,949> 1,778), it can be concluded that there is no positive autocorrelation.

Then (4 - dw)> dU (2,051> 1,778), it can be concluded that there is no negative autocorrelation. Based on this it can be concluded that there is no autocorrelation relationship on the variables tested and the tested model can be further analyzed.

4.3 Classical Assumptions Test Quarterly Data Groups

Table 8. TheNormality test of thequartel data group
One-Sample Kolmogorov-Smirnov Test

		Promotion	Basic Capital	Inflation	BI	Unstandardized Residual
N		44	44	44	44	44
Normal Parameters[a,b]	Mean	86933181818.1818	631363636363.6364	5.4468	6.3239	.0000694
	Std. Deviation	68921687671.59619	279556050951.64496	2.39645	1.02239	225169940087.62695000
Most Extreme Differences	Absolute	.164	.340	.182	.137	.080
	Positive	.164	.340	.182	.102	.080
	Negative	-.122	-.247	-.133	-.137	-.053
Test Statistic		.164	.340	.182	.137	.080
Asymp. Sig. (2-tailed)		.005[c]	.000[c]	.001[c]	.038[c]	.200

a. Test distribution is Normal.
b. Calculated from data.

Furthermore, the normality test for this quarterly data group also uses the Kolmogorov-Smirnov One-Sample Test. from the cutt off value of 0.05 (> 0.05). These results can be concluded that the data of this study were normally distributed because of the Asymp value. Sig. (2-tailed) more than 0.05.

Multicollinearity test in this study was conducted by looking at the value of tolerance and variance inflation factor (VIF). Both of these measurements indicate which of each independent variable is explained by other independent variables. The cut-off value used to indicate multicollinearity is a tolerance value ≤ 0.10 and a VIF value ≥ 10 (Ghozali, 2011).

Table 9. Multicollinerality Test for quarterly data groups
Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	Promotion	.658	1.519
	Basic Capital	.651	1.536
	Inflation	.420	2.381
	BI	.628	1.593

a. Dependent Variable: Revenue

Based on the table above, tolerance value calculation results show that there is no score on the independent variable that has a tolerance value <0.10 and there is no VIF score> 10.

It can be concluded that the regression model in this study does not occur multicollinearity and the regression model is feasible used for further analysis.

Table 10. Quarterly Glesjer Test data group
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	284289044918.493	173924332535.590		1.635	.110
	Promotion	.329	.358	.176	.920	.363
	Basic Capital	-.023	.089	-.050	-.261	.795
	Inflation	3576657902.764	12879032298.940	.067	.278	.783
	BI	-21378775584.089	24694545073.576	-.170	-.866	.392

a. Dependent Variable: Abs_Res1

Heterokedastity test aims to test whether in the multiple linear regression model there is an unequal variance from the residuals of one observation to another. If the residual variance from one observation to another is fixed, then it is called homokedasticity and if it is different, it is called heteroscedasticity. Heterokedaticity test can be done in several ways, including by doing Rank Spearman, Glejser, and Scatterplot tests. In this research, Heterokedastity testing will be done using Glesjer and Scatterplot tests. Based on the Glesjer test results table above all the tested variables show a significance value greater than 0.05. This indicates that there are no symptoms of heteroscedasticity in the research model being tested, so that the research model being tested can be further analyzed.

Autocorrelation is the relationship between the variables themselves, errors that arise usually occur in data type time series or time series. If the symptoms of auto correlation occur in the test then the least square estimator becomes inefficient which causes the estimated coefficient value to be inaccurate. Testing the presence or absence of autocorrelation can be done using the Durbin Watson test (DW-test). If the results of the Durbin Watson autocorrelation can be run, then the Run Test can be performed. Decision making to determine whether autocorrelation occurs or not, can be seen from the criteria table below:

Table 11. Durbin-Watson test quarterly data group
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.713[a]	.509	.459	236435310311.39713	1.415

a. Predictors: (Constant), BI, Promotion, Basic Capital, Inflation
b. Dependent Variable: Revenue

Based on the criteria above, the DW score of the test results is 1,415 which is the DW value> dL

or (1,415> 1.3263), so it can be concluded that there is no positive autocorrelation. Then (4 - dw)> dU or 2,585> 1.3263 it can be concluded that there is no negative autocorrelation. Based on this it can be concluded that there is no autocorrelation relationship on the variables tested and the tested model can be further analyzed.

Classical Assumptions Test Annual Data Groups

Table 12 Annual data group normalitas test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		11
Normal Parameters[a,b]	Mean	-.0000666
	Std. Deviation	71160739933.30421000
Most Extreme Differences	Absolute	.155
	Positive	.149
	Negative	-.155
Test Statistic		.155
Asymp. Sig. (2-tailed)		.200[c,d]

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

Furthermore, the normality test in this study also uses the Kolmogorov-Smirnov One-Sample Test. Based on the results of the normality test using the Kolmogorov-Smirnov One-Sample above, it shows that the Asymp.Sig. (2-tailed) value is 0.200 which is greater than the value cut off is 0.05 (> 0.05). These results can be concluded that the data of this study were normally distributed because of the Asymp value. Sig. (2-tailed) is greater than 0.05.

Multicollinearity test in this study was conducted by looking at the value of tolerance and variance inflation factor (VIF). Both of these measurements indicate which of each independent variable is explained by other independent variables. The cut-off value used to indicate multicollinearity is a tolerance value ≤ 0.10 and a VIF value ≥ 10 (Ghozali, 2011).

Table 13. Multicollinerality Test for annual data groups
Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	Promotion	.465	2.152
	Basic Capital	.356	2.813
	Inflation	.334	2.998
	BI	.397	2.516

a. Dependent Variable: Revenue

Based on the above, the tolerance value calculation results show that there is no score on the independent variable that has a tolerance value <0.10 and there is no VIF score> 10. It can be concluded that the regression model in this study does not occur multicollinearity and the regression model is feasible to use for further analysis.

Table 14. Spearman Rank Test for annual data groups

Correlations

			Promotion	Basic Capital	Inflation	BI	Abs_Res1
Spearman's rho	Promotion	Correlation Coefficient	1.000	.309	.318	-.400	.036
		Sig. (2-tailed)	.	.355	.340	.223	.915
		N	11	11	11	11	11
	Basic Capital	Correlation Coefficient	.309	1.000	-.441	-.642	-.108
		Sig. (2-tailed)	.355	.	.174	.033	.752
		N	11	11	11	11	11
	Inflation	Correlation Coefficient	.318	-.441	1.000	.526	.436
		Sig. (2-tailed)	.340	.174	.	.096	.180
		N	11	11	11	11	11
	BI	Correlation Coefficient	-.400	-.642	.526	1.000	.305
		Sig. (2-tailed)	.223	.033	.096	.	.361
		N	11	11	11	11	11
	Abs_Res1	Correlation Coefficient	.036	-.108	.436	.305	1.000
		Sig. (2-tailed)	.915	.752	.180	.361	.
		N	11	11	11	11	11

Heterokedastity test aims to test whether in the multiple linear regression model there is an unequal variance from the residuals of one observation to another. If the residual variance from one observation to another is fixed, then it is called homokedasticity and if it is different, it is called heteroscedasticity. Heterokedaticity test can be done in several ways, including by doing Rank Spearman, Glejser, and Scatterplot tests. In this study Heterokedastity testing will be done using Rank Spearman test. Based on the Spearman Rank test results table above all the tested variables show a significance value greater than 0.05. This indicates that there are no symptoms of heteroscedasticity in the research model being tested, so that the research model being tested can be further analyzed.

Autocorrelation is the relationship between variables themselves, errors that arise usually occur in data type time series or time series. If the symptoms of auto correlation occur in the test then the least square estimator becomes inefficient which causes the estimated coefficient value to be inaccurate. Testing the presence or absence of autocorrelation can be done using the Durbin Watson test (DW-test).

Table 15. Uji Durbin-Watson

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.863[a]	.745	.575	26981368779.89407	3.008

a. Predictors: (Constant), BI, Promotion, Basic Capital, Inflation

b. Dependent Variable: Revenue

Based on criteria above, DW score of test results is 1,827 which is DW value> dU or (3.008> 2.2833), it can be concluded that there is no positive autocorrelation. Then to conclude whether or not the negative autocorrelation symptoms occur in this study dL <(4 - dw) <dU due to 0.4441 <0.992 <2.2883) it can be concluded that the negative autocorrelation criteria cannot be concluded. Based on this it can be concluded that there is no autocorrelation relationship on the variables tested and the tested model can be further analyzed.

Monthly Data Group regression test

Table 16. Formulation of the Model Regression Equation Substructural 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-547710180099.521	146946570545.019		-3.727	.000
	Promotion	238.974	30.215	.533	7.909	.000
	Basic Capital	.407	.079	.377	5.131	.000
	Inflation	-51157055588.775	10197789184.655	-.399	-5.016	.000
	BI	138114485016.713	18646656792.668	.492	7.407	.000

a. Dependent Variable: Revenue

Table 17. Formulation of the Model Regression Equation Substructural 2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.129	.010		12.809	.000
	Revenue	4.922E-14	.000	.239	2.802	.006

a. Dependent Variable: Market share

Based on the table above obtained the coefficient value of the Promotional Cost variable (X1) of 238,974 which has a positive notification. The significance value for promotion costs (X1) is 0,000 less than 0.05, so it can be concluded that the promotion costs have a positive and significant effect on income. This means that H01 was rejected and Ha1 was accepted. Based on the table above obtained the coefficient value of the Authorized Capital (X2) variable of 0.407 which has a positive notification. The significance value for the cost of authorized capital (X2) is 0,000 less than 0.05, so it can be concluded that the authorized capital (X2) has an effect on income. This means that H01 was rejected and Ha1 was accepted.

Based on the diastas table, the Inflation Rate (X3) coefficient value of -51157055588,775 has a negative notification. The significance value for the cost of the Inflation Rate (X3) is 0,000 less than 0.05, so it can be concluded that the Inflation Rate (X3) has a negative and significant effect on Revenue. This means that H01 was rejected and Ha1 was accepted. Based on the table above we get the coefficient value of the BI reference interest rate (X4) of 138114485016.713 which has positive notifications. The significance value for the BI reference rate (X4) is 0,000 less than 0.05, so it can be concluded that the BI reference rate (X4) has a positive and significant effect on income. This means that H01 was rejected and Ha1 was accepted. Based on the table above obtained by the coefficient value of the Revenue variable of 4.922E-14 which has a positive notification. The significance value for Revenue is 0.006 smaller than 0.05, so it can be concluded that Revenue has a positive and significant effect on Market Share. This means that H01 was rejected and Ha1 was accepted.

regression test for quarterly data group

Table 18. Formulation of the Model Regression Equation Substructural 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-452758137953.960	313529164977.553		-1.444	.157
	Promotion	3.127	.645	.671	4.850	.000
	Basic Capital	.404	.160	.352	2.530	.016
	Inflation	-75348882280.594	23216718348.362	-.562	-3.245	.002
	Interest Rate	146914471717.301	44516255911.659	.467	3.300	.002

a. Dependent Variable: Revenue

Table 19. Formulation of the Model Regression Equation Substructural 2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.127	.018		7.225	.000
	Revenue	-2.355E-14	.000	-.138	-.902	.372

a. Dependent Variable: Market share

Based on the table above obtained the coefficient value of the Promotional Cost variable (X1) of 3,127 which has a positive notification. Then the significance value for promotional costs (X1) of 0,000 is less than 0.05, so it can be concluded that the promotion costs have a positive and significant effect on income. This means that H01 was rejected and Ha1 was accepted.

Based on the table above obtained the coefficient value of the Authorized Capital (X2) variable of 0.404 which has a positive notification. The significance value for the cost of authorized capital (X2) of 0.016 is less than 0.05, so it can be concluded that the authorized capital (X2) has a positive and significant effect on income. This means that H01 was rejected and Ha1 was accepted. Based on the

table above obtained the coefficient value of the Inflation Level (X3) of -75348882280,594 which has a negative notification. The significance value for the cost of the Inflation Rate (X3) of 0.002 is less than 0.05 so it can be concluded that the Inflation Rate (X3) has a negative and significant effect on Revenue. This means that H01 was rejected and Ha1 was accepted. Based on the table above we get the coefficient value of the BI reference interest rate (X4) of 146914471717.301 which has positive notifications. The significance value for the BI reference rate (X4) is 0.002 less than 0.05, so it can be concluded that the BI reference rate (X4) has a positive and significant effect on income. This means that H01 was rejected and Ha1 was accepted. Based on the above table, the coefficient of income variable is obtained - -2.355E-14. The significance value for income is 0.372 greater than 0.05, so it can be concluded that Revenue has no significant effect on Market Share. This means that H01 was accepted and Ha1 was rejected.

regression test for anual data group

Table 20. Formulation of the Model Regression Equation Substructural 1

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-63055648767.817	333569254236.834		-.189	.856
	Promotion	42.327	55.714	.161	.760	.476
	Basic Capital	.742	.165	1.089	4.488	.004
	Inflation	-2229210451.223	17677954325.466	-.032	-.126	.904
	nterest rate	47060899874.372	36824844108.274	.293	1.278	.248

a. Dependent Variable: Revenue

Table 21. Formulation of the Model Regression Equation Substructural 2

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.163	.022		7.257	.000
	Revenue	-5.067E-14	.000	-.519	-1.821	.102

a. Dependent Variable: Market share

Based on the table above obtained the coefficient value of the Promotional Cost variable (X1) of 42,327 The significance value for the promotion fee (X1) of 0.476 is greater than 0.05, so it can be concluded that the Promotion Fee has no significant effect on Revenue. This means that H01 was accepted and Ha1 was rejected. Based on the above table, the coefficient of the Authorized Capital (X2) variable is 0.742 which has a positive notification. Then the significance value for the cost of authorized

capital (X2) is 0.004 less than 0.05, so it can be concluded that the authorized capital (X2) has a positive and significant effect on income. This means that H01 was rejected and Ha1 was accepted. Based on the table above we get the coefficient value of the Inflation Rate (X3) of -2229210451,223. The significance value for the cost of the Inflation Rate (X3) of 0.904 is less than 0.05 so it can be concluded that the Inflation Rate (X3) does not significantly influence income. This means that H01 was accepted and Ha1 was rejected. Based on the table above we get the coefficient value of the BI reference interest rate (X4) of 47060899874,372. The significance value for the BI reference rate (X4) of 0.248 is greater than 0.05, so it can be concluded that the BI reference rate (X4) has no significant effect on income. This means that H01 was accepted and Ha1 was rejected. Based on the above table, the coefficient of income variable obtained is -5.067E-14. The significance value for Revenue is 0.102 greater than 0.05, so it can be concluded that Revenue has no significant effect on Market Share. This means that H01 was accepted and Ha1 was rejected.

4. Conclusion

Based on the results of the analysis and data processing above, the conclusions in this study are as follows. Based on the regression test conducted on the monthly data group, it can be concluded that the cost of promotion has a positive and significant effect on the income of Bank Resona Perdania. The same thing was found in the quarterly data group, namely Promotional Costs had a positive and significant effect on Resona Perdania's bank income. This means that the greater the promotional costs incurred, it will increase income at Resona Perdania Bank, and vice versa the smaller the promotion costs incurred, the Resona Perdania bank income will be smaller as well. However, different things are shown in the results of testing in the annual data group, namely the Promotion Fee does not significantly influence the Resona Perdania bank's income

Based on the regression test conducted on the monthly data group, it can be concluded that the authorized capital has a positive and significant effect on the income of Bank Resona Perdania. The same thing was found in the quarterly data group and also the annual data group, namely the authorized capital had a positive and significant effect on Resona Perdania's bank income. This means that the greater the authorized capital included, it will increase income at Resona Perdania Bank, and vice versa the smaller the authorized capital included, the smaller the Resona Perdania bank income will be.

Based on the regression test conducted on the monthly data group, it can be concluded that inflation has a positive and significant effect on the income of Bank Resona Perdania. The same thing was found in the quarterly data group, namely inflation had a positive and significant effect on bank revenue of Resona Perdania. Different things are shown in the results of testing in the annual data group, namely the level of inflation does not significantly influence the income of Resona Perdania bank

Based on the regression test conducted on the monthly data group, it can be concluded that the BI reference interest rate has a positive and significant effect on Bank Resona Perdania's income. The same thing was found in the quarterly data group, namely the BI reference interest rate had a positive and significant impact on Resona Perdania's bank income. This means that the greater the BI reference rate in Indonesia, the higher the income of Bank Resona Perdania, and vice versa the smaller the BI reference rate in Indonesia, the smaller the Resona Perdania bank income. However, different findings are shown in the results of testing in the annual data group, namely the BI reference interest rate does not significantly influence Resona Perdania's bank income.

Based on the regression test conducted on the monthly data group, it can be concluded that

income has a positive and significant effect on the Bank's Resona Perdania Market Share. The same thing was found in the quarterly data group, namely income which had a positive and significant effect on the Resona Perdania bank's market share. However, a different finding was found in the results of testing in the annual data group, namely Revenue did not significantly influence Market Resona Perdania's market share. Train (2007) in his research on Automobile sales stated that there was a positive and significant influence on Market Share.

Based on the results of discussion and research above, this research can provide academic and non-academic implications as follows: Some suggestions that researchers can convey based on the results of the analysis that have been carried out are as follows: 1.) In subsequent studies can add internal variables others, for example other financial ratios and other macroeconomic factors, such as GDP and exchange rates. 2.) In future studies, the research model can be developed in this study by modifying the research model in accordance with the latest conditions. 3.) In subsequent studies, it can discuss different themes besides banking, for example manufacturing, mining, or non-bank financial institutions. 4.) In subsequent studies can increase the number of samples by discussing one particular industry. 5.) In future studies an additional period of sample research can be carried out in order to describe current situation

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