

## LAMPIRAN

### Lampiran 1. Daftar Sampel Penelitian

No.	Kode Saham	Perusahaan
1.	ACES	Ace Hardware Indonesia Tbk
2.	AKRA	AKR Corporindo Tbk
3.	AMRT	Sumber Alfaria Trijaya Tbk
4.	APII	Arita Prima Indonesia Tbk
5.	ASGR	Astra Graphia Tbk
6.	BHIT	MNC Investama Tbk
7.	BMTR	Global Mediacom Tbk
8.	CLPI	Colorpak Indonesia Tbk
9.	DNET	Indoritel Makmur Internasional Tbk
10.	ERAA	Erajaya Swasembada Tbk
11.	GEMA	Gema Grahasarana Tbk
12.	ICON	Island Concepts Indonesia Tbk
13.	JTPE	Jasuindo Tiga Perkasa Tbk
14.	LTLS	Lautan Luas Tbk
15.	MFMI	Multifilling Mitra Indonesia Tbk
16.	MNCN	Media Nusantara Citra Tbk
17.	MPMX	Mitra Pinasthika Mustika Tbk
18.	MTDL	Metrodata Electronics Tbk
19.	PRDA	Prodia Widyahusada Tbk
20.	RANC	Supra Boga Lestari Tbk
21.	SCMA	Surya Citra Media Tbk
22.	SDPC	Millennium Pharmacon International Tbk
23.	TGKA	Tigaraksa Satria Tbk
24.	TURI	Tunas Ridean Tbk
25.	UNTR	United Tractors Tbk

**Lampiran 2. Hasil Perhitungan *Income Smoothing (Indeks Eckel)***

NO	Nama Perusahaan	Tahun	Lab a	ΔI	Rata-rata ΔI	Penjualan	ΔS	Rata-rata ΔS	CV ΔI	CV ΔS	Indeks Eckel
1	ACES	2016	682.764.641.276			4.884.064.456.253					
		2017	741.795.436.411	59.030.795.135	37.760.583.894	5.877.966.660.390	993.902.204.137	597.941.075.617	4,48	1,28	3,50
		2018	1.044.485.235.597	302.689.799.186		7.124.230.646.381	1.246.263.985.991				
		2019	977.611.470.649	- 66.873.764.948		7.986.528.789.676	862.298.143.295				
		2020	833.806.976.851	- 143.804.493.798		7.275.828.758.719	- 710.700.030.957				
2	AKRA	2016	901.037.718.000			15.212.590.884.000					
		2017	1.340.604.171.000	439.566.453.000	17.708.105.750	18.287.935.534.000	3.075.344.650.000	625.834.306.750	31,96	5,92	5,40
		2018	1.613.027.778.000	272.423.607.000		23.548.144.117.000	5.260.208.583.000				
		2019	656.278.493.000	- 956.749.285.000		21.702.637.573.000	- 1.845.506.544.000				
		2020	971.870.141.000	315.591.648.000		17.715.928.111.000	- 3.986.709.462.000				
3	AMRT	2016	531.266.000.000			56.107.056.000.000					
		2017	115.498.000.000	- 415.768.000.000	258.715.250.000	61.464.903.000.000	5.357.847.000.000	4.929.956.000.000	1,98	0,25	7,92
		2018	1.010.579.000.000	895.081.000.000		66.817.305.000.000	5.352.402.000.000				
		2019	977.914.000.000	- 32.665.000.000		72.944.988.000.000	6.127.683.000.000				
		2020	1.566.127.000.000	588.213.000.000		75.826.880.000.000	2.881.892.000.000				
4	APII	2016	21.243.297.168			170.213.172.087					
		2017	11.366.054.267	- 9.877.242.901	2.162.747.691	168.065.942.352	- 2.147.229.735	19.679.452.128	4,53	0,99	4,58
		2018	28.150.001.596	16.783.947.329		216.508.943.536	48.443.001.184				
		2019	25.772.076.528	- 2.377.925.068		242.761.693.999	26.252.750.463				
		2020	29.894.287.930	4.122.211.402		248.930.980.599	6.169.286.600				
5	ASGR	2016	268.221.000.000			2.712.784.000.000					
		2017	254.684.000.000	- 13.537.000.000	- 56.480.750.000	3.918.428.000.000	1.205.644.000.000	159.021.750.000	1,50	6,20	0,24
		2018	272.298.000.000	17.614.000.000		4.069.975.000.000	151.547.000.000				
		2019	242.938.000.000	- 29.360.000.000		4.771.800.000.000	701.825.000.000				
		2020	42.298.000.000	- 200.640.000.000		3.348.871.000.000	- 1.422.929.000.000				

6	BHIT	2016	810.489.000.000			12.894.525.000.000					
		2017	398.227.000.000	- 412.262.000.000	193.163.250.000	13.580.269.000.000	685.744.000.000	475.190.000.000	3,76	2,05	1,83
		2018	994.169.000.000	595.942.000.000		14.725.851.000.000	1.145.582.000.000				
		2019	2.171.828.000.000	1.177.659.000.000		15.967.376.000.000	1.241.525.000.000				
		2020	1.583.142.000.000	- 588.686.000.000		14.795.285.000.000	- 1.172.091.000.000				
7	BMTR	2016	850.990.000.000			10.459.641.000.000					
		2017	934.770.000.000	83.780.000.000	245.967.250.000	10.829.450.000.000	369.809.000.000	401.111.750.000	2,15	1,99	1,08
		2018	1.354.999.000.000	420.229.000.000		11.695.216.000.000	865.766.000.000				
		2019	2.324.630.000.000	969.631.000.000		12.936.503.000.000	1.241.287.000.000				
		2020	1.834.859.000.000	- 489.771.000.000		12.064.088.000.000	- 872.415.000.000				
8	CLPI	2016	62.912.022.452			649.070.715.297					
		2017	39.137.431.174	- 23.774.591.278	- 6.599.569.733	592.902.019.972	- 56.168.695.325	30.817.753.875	- 1,56	3,16	- 0,49
		2018	33.755.177.579	- 5.382.253.595		780.611.848.800	187.709.828.828				
		2019	34.650.627.941	895.450.362		816.412.755.904	35.800.907.104				
		2020	36.513.743.519	1.863.115.578		772.341.730.795	- 44.071.025.109				
9	DNET	2016	373.835.961.425			22.658.206.779					
		2017	224.403.065.995	- 149.432.895.430	22.962.138.099	56.369.329.077	33.711.122.298	116.557.266.816	5,96	0,64	9,31
		2018	448.000.696.715	223.597.630.720		129.788.816.784	73.419.487.707				
		2019	408.703.348.855	- 39.297.347.860		257.797.623.019	128.008.806.235				
		2020	465.684.513.819	56.981.164.964		488.887.274.041	231.089.651.022				
10	ERAA	2016	257.484.538.171			20.547.128.076.480					
		2017	348.546.020.688	91.061.482.517	105.641.449.207	24.229.915.013.932	3.682.786.937.452	3.391.581.692.130	4,14	1,34	3,09
		2018	911.458.318.000	562.912.297.312		34.744.177.481.000	10.514.262.467.068				
		2019	316.969.705.000	- 594.488.613.000		32.944.902.671.000	- 1.799.274.810.000				
		2020	680.050.335.000	363.080.630.000		34.113.454.845.000	1.168.552.174.000				
11	GEMA	2016	211.399.170.649			942.776.150.083					
		2017	21.654.928.455	- 189.744.242.194	- 51.486.737.132	884.588.704.411	- 58.187.445.672	10.392.803.300	- 1,56		-



		2020	1.867.626.000.000	- 494.858.000.000		7.956.238.000.000	- 397.127.000.000				
17	MPMX	2016	418.416.000.000			17.722.543.000.000					
		2017	494.515.000.000	76.099.000.000	- 81.027.500.000	14.290.131.000.000	- 3.432.412.000.000	- 1.635.218.000.000	- 29,58	1,76	16,81
		2018	3.853.779.000.000	3.359.264.000.000		15.893.585.000.000	1.603.454.000.000				
		2019	449.939.000.000	- 3.403.840.000.000		16.560.129.000.000	666.544.000.000				
		2020	94.306.000.000	- 355.633.000.000		11.181.671.000.000	- 5.378.458.000.000				
18	MTDL	2016	312.930.000.000			10.048.153.000.000					
		2017	365.488.000.000	52.558.000.000	55.605.500.000	10.817.141.000.000	768.988.000.000	993.383.500.000	0,61	1,32	0,46
		2018	442.091.000.000	76.603.000.000		12.713.412.000.000	1.896.271.000.000				
		2019	533.687.000.000	91.596.000.000		15.069.692.000.000	2.356.280.000.000				
		2020	535.352.000.000	1.665.000.000		14.021.687.000.000	- 1.048.005.000.000				
19	PRDA	2016	69.413.000.000			1.358.664.000.000					
		2017	110.686.000.000	41.273.000.000	41.222.750.000	1.466.017.000.000	107.353.000.000	128.677.750.000	1,84	0,11	16,73
		2018	254.665.000.000	143.979.000.000		1.599.757.000.000	133.740.000.000				
		2019	184.210.000.000	- 70.455.000.000		1.744.271.000.000	144.514.000.000				
		2020	234.304.000.000	50.094.000.000		1.873.375.000.000	129.104.000.000				
20	RANC	2016	41.616.923.631			2.063.982.006.646					
		2017	35.307.179.648	- 6.309.743.983	6.960.232.504	2.189.573.735.873	125.591.729.227	236.860.185.922	1,43	0,94	1,52
		2018	51.263.754.556	15.956.574.908		2.355.625.271.907	166.051.536.034				
		2019	52.310.622.804	1.046.868.248		2.397.792.415.330	42.167.143.423				
		2020	69.457.853.645	17.147.230.841		3.011.422.750.334	613.630.335.004				
21	SCMA	2016	1.501.676.948.000			4.524.135.762.000					
		2017	1.308.265.375.000	- 193.411.573.000	- 79.115.810.750	4.453.848.569.000	- 70.287.193.000	144.244.374.250	- 3,06	3,17	0,97
		2018	1.464.323.056.000	156.057.681.000		5.276.794.930.000	822.946.361.000				
		2019	1.043.528.311.000	- 420.794.745.000		5.523.362.497.000	246.567.567.000				
		2020	1.185.213.705.000	141.685.394.000		5.101.113.259.000	- 422.249.238.000				
22	SDPC	2016	11.145.510.572			1.970.114.275.524					

		2017	13.433.972.525	2.288.461.953	- 1.834.538.332	2.110.824.973.137	140.710.697.613	168.378.057.472	- 4,71	0,97	- 4,86
		2018	22.041.251.819	8.607.279.294		2.376.182.739.151	265.357.766.014				
		2019	7.151.875.792	- 14.889.376.027		2.726.755.413.484	350.572.674.333				
		2020	3.807.357.246	- 3.344.518.546		2.643.626.505.412	- 83.128.908.072				
23	TGKA	2016	210.671.713.425			9.614.723.240.597					
		2017	250.865.361.937	40.193.648.512	65.279.515.022	10.046.979.338.664	432.256.098.067	718.540.075.275	0,39	1,90	0,21
		2018	327.040.420.745	76.175.058.808		12.940.108.219.350	2.893.128.880.686				
		2019	428.654.227.105	101.613.806.360		13.372.043.554.341	431.935.334.991				
		2020	471.789.773.511	43.135.546.406		12.488.883.541.697	- 883.160.012.644				
24	TURI	2016	552.931.000.000			12.453.772.000.000					
		2017	455.040.000.000	- 97.891.000.000	- 126.450.000.000	12.917.257.000.000	463.485.000.000	- 1.033.274.500.000	- 1,88	- 2,07	0,91
		2018	573.564.000.000	118.524.000.000		13.403.619.000.000	486.362.000.000				
		2019	562.104.000.000	- 11.460.000.000		13.000.217.000.000	- 403.402.000.000				
		2020	47.131.000.000	- 514.973.000.000		8.320.674.000.000	- 4.679.543.000.000				
25	UNTR	2016	5.195.280.000.000			45.539.238.000.000					
		2017	7.299.634.000.000	2.104.354.000.000	55.670.750.000	64.559.204.000.000	19.019.966.000.000	3.701.886.500.000	68,01	4,85	14,02
		2018	12.539.901.000.000	5.240.267.000.000		84.624.733.000.000	20.065.529.000.000				
		2019	8.750.856.000.000	- 3.789.045.000.000		84.430.478.000.000	- 194.255.000.000				
		2020	5.417.963.000.000	- 3.332.893.000.000		60.346.784.000.000	- 24.083.694.000.000				

**Lampiran 3. Hasil Perhitungan Data Perusahaan**

<b>No</b>	<b>Kode</b>	<b>Cash Holding</b>	<b>Karakteristik Perusahaan (Ln)</b>	<b>Kinerja Keuangan (ROE)</b>
1	ACES	0,1887	28,9477	0,2331
2	AKRA	0,0863	30,3930	0,1482
3	AMRT	0,0481	30,6001	0,1171
4	APII	0,0215	26,7345	0,0664
5	ASGR	0,1612	28,1754	0,2187
6	BHIT	0,0653	31,6437	0,0096
7	BMTR	0,0196	30,8348	0,0147
8	CLPI	0,1866	27,0646	0,1476
9	DNET	0,0076	29,7515	0,0499
10	ERAA	0,0828	29,6358	0,0774
11	GEMA	0,0201	27,2472	0,0777
12	ICON	0,0428	26,8728	0,0179
13	JTPE	0,1201	27,6818	0,1403
14	LTLS	0,0122	29,3642	0,0358
15	MFMI	0,1021	26,0962	0,1152
16	MNCN	0,0277	30,2871	0,1443
17	MPMX	0,0861	30,3341	0,0639
18	MTDL	0,1370	28,9858	0,1193
19	PRDA	0,6455	28,2321	0,0695
20	RANC	0,1405	27,3042	0,0945
21	SCMA	0,0943	29,2039	0,4051
22	SDPC	0,0458	27,3210	0,0775
23	TGKA	0,0103	28,6191	0,2112
24	TURI	0,0387	29,2360	0,1955
25	UNTR	0,3041	31,7898	0,1174
26	ACES	0,2037	29,1192	0,2215
27	AKRA	0,1053	30,4538	0,1590
28	AMRT	0,0432	30,7176	0,0588
29	APII	0,0117	26,7711	0,0563
30	ASGR	0,2805	28,5114	0,1947
31	BHIT	0,0478	31,6657	0,0062
32	BMTR	0,0150	30,9523	0,0350
33	CLPI	0,1761	27,0995	0,0914
34	DNET	0,0952	30,0198	0,0246
35	ERAA	0,0413	29,8141	0,0916
36	GEMA	0,0077	27,4217	0,0589
37	ICON	0,0381	26,7578	0,0593

38	JTPE	0,1038	27,6462	0,1322
39	LTLS	0,0217	29,3836	0,0801
40	MFMI	0,0682	26,2234	0,1153
41	MNCN	0,0236	30,3429	0,1483
42	MPMX	0,1274	29,9073	0,0831
43	MTDL	0,1222	29,0829	0,1124
44	PRDA	0,4266	28,2452	0,1106
45	RANC	0,2074	27,4129	0,0853
46	SCMA	0,0434	29,3148	0,3022
47	SDPC	0,0602	27,5670	0,0667
48	TGKA	0,0212	28,7043	0,2268
49	TURI	0,0627	29,3294	0,1515
50	UNTR	0,2532	32,0409	0,1557
51	ACES	0,1501	29,3027	0,2402
52	AKRA	0,1089	30,6238	0,1965
53	AMRT	0,0934	30,7296	0,1111
54	APII	0,0216	26,8332	0,1103
55	ASGR	0,1205	28,4514	0,1822
56	BHIT	0,0403	31,6639	0,0386
57	BMTR	0,0246	30,9972	0,0578
58	CLPI	0,0898	27,2865	0,0696
59	DNET	0,0236	30,3071	0,0320
60	ERAA	0,0215	30,1713	0,1762
61	GEMA	0,0537	27,6177	0,0508
62	ICON	0,0159	26,7046	0,1011
63	JTPE	0,1386	27,7146	0,1734
64	LTLS	0,0227	29,4745	0,0943
65	MFMI	0,1400	26,3356	0,1192
66	MNCN	0,0389	30,4246	0,1439
67	MPMX	0,3376	30,1112	0,4174
68	MTDL	0,1404	29,2106	0,1108
69	PRDA	0,0531	28,2887	0,1123
70	RANC	0,2726	27,5301	0,1008
71	SCMA	0,1508	29,5166	0,2724
72	SDPC	0,0316	27,8074	0,0838
73	TGKA	0,0717	28,8796	0,2482
74	TURI	0,0600	29,4287	0,1576
75	UNTR	0,1156	32,3870	0,1950
76	ACES	0,2120	29,4094	0,2176
77	AKRA	0,0869	30,6948	0,0860
78	AMRT	0,1625	30,8088	0,1654



79	APII	0,0223	26,9194	0,0854
80	ASGR	0,1697	28,6946	0,1544
81	BHIT	0,0250	31,6848	0,0724
82	BMTR	0,0188	31,0374	0,0808
83	CLPI	0,1081	27,2621	0,0767
84	DNET	0,0102	30,3709	0,0549
85	ERAA	0,0586	29,9081	0,0593
86	GEMA	0,0791	27,5923	0,0633
87	ICON	0,0324	26,6343	0,1036
88	JTPE	0,0708	27,7731	0,2253
89	LTLS	0,0147	29,3997	0,0836
90	MFMI	0,6896	26,7680	0,5632
91	MNCN	0,0308	30,5123	0,1783
92	MPMX	0,1912	29,8890	0,0596
93	MTDL	0,1347	29,3583	0,1173
94	PRDA	0,0457	28,3296	0,1267
95	RANC	0,2722	27,5824	0,1028
96	SCMA	0,0811	29,5356	0,1950
97	SDPC	0,0240	27,8387	0,0335
98	TGKA	0,2054	28,7283	0,3078
99	TURI	0,0767	29,4704	0,1475
100	UNTR	0,1082	32,3470	0,1851
101	ACES	0,3063	29,6116	0,0140
102	AKRA	0,0829	30,5587	0,1057
103	AMRT	0,1493	30,8880	0,1425
104	APII	0,0261	26,9620	0,0905
105	ASGR	0,2097	28,4591	0,0306
106	BHIT	0,0329	31,7167	0,0486
107	BMTR	0,0220	31,1049	0,0439
108	CLPI	0,1706	27,1975	0,0739
109	DNET	0,0103	30,4773	0,0324
110	ERAA	0,1786	30,0479	0,1076
111	GEMA	0,0751	27,6026	0,0034
112	ICON	0,0219	26,6391	0,0088
113	JTPE	0,0325	27,6684	0,0935
114	LTLS	0,0681	29,3402	0,0335
115	MFMI	0,1223	26,5556	0,1592
116	MNCN	0,0443	30,5714	0,1208
117	MPMX	0,1770	29,8513	0,0187
118	MTDL	0,3151	29,4003	0,1068
119	PRDA	0,1635	28,4339	0,1503

120	RANC	0,2137	27,9080	0,1379
121	SCMA	0,1002	29,5431	0,2947
122	SDPC	0,0413	27,7836	0,0122
123	TGKA	0,3128	28,8435	0,2993
124	TURI	0,1654	29,3828	0,0111
125	UNTR	0,2054	32,2342	0,0951



#### Lampiran 4. Hasil Output SPSS Statistik Deskriptif

##### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1	125	0,01	0,69	0,1113	0,11273
X2	125	26,10	32,39	29,0559	1,57513
X3	125	0,00	0,56	0,1214	0,08850
Y	125	0	1	0,48	0,502
Valid N (listwise)	125				



### Lampiran 5. Hasil Output SPSS Uji Multikolinieritas

Coefficients <sup>a</sup>								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	5,675	0,678		8,372	0,000		
	X1	-0,852	0,352	-0,191	-2,417	0,017	0,835	1,197
	X2	-0,181	0,023	-0,569	-7,825	0,000	0,992	1,008
	X3	1,331	0,447	0,235	2,976	0,004	0,841	1,189



## Lampiran 6. Hasil Output SPSS Regresi Logistik

### Case Processing Summary

Unweighted Cases <sup>a</sup>		N	Percent
Selected Cases	Included in Analysis	125	100,0
	Missing Cases	0	0,0
	Total	125	100,0
Unselected Cases		0	0,0
Total		125	100,0

a. If weight is in effect, see classification table for the total number of cases.

### Dependent Variable Encoding

Original Value	Internal Value
Tidak Melakukan Income Smoothing	0
Melakukan Income Smoothing	1

### Block 0: Beginning Block

#### Iteration History<sup>a,b,c</sup>

Iteration		-2 Log likelihood	Coefficients
			Constant
Step 0	1	173,087	-0,080
	2	173,087	-0,080

- a. Constant is included in the model.  
 b. Initial -2 Log Likelihood: 173,087  
 c. Estimation terminated at iteration number 2 because parameter estimates changed by less than ,001.

**Classification Table<sup>a,b</sup>**

Observed			Predicted		
			Y		Percentage Correct
			Tidak Melakukan Income Smoothing	Melakukan Income Smoothing	
Step 0	Y	Tidak Melakukan Income Smoothing	65	0	100,0
		Melakukan Income Smoothing	60	0	0,0
		Overall Percentage			52,0

a. Constant is included in the model.

**Variables in the Equation**

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 0	Constant	-0,080	0,179	0,200	1	0,655	0,923

**Variables not in the Equation**

			Score	df	Sig.
Step 0	Variables	X1	0,304	1	0,582
		X2	38,746	1	0,000
		X3	3,589	1	0,058
	Overall Statistics		45,731	3	0,000

**Block 1: Method = Enter**

**Iteration History<sup>a,b,c,d</sup>**

Iteration		-2 Log likelihood	Coefficients			
			Constant	X1	X2	X3
Step 1	1	122,596	20,701	3,408	0,724	5,326
	2	119,158	27,966	4,704	0,979	7,116
	3	119,040	29,620	5,024	1,038	7,544
	4	119,040	29,693	5,040	1,040	7,564
	5	119,040	29,693	5,040	1,040	7,564

a. Method: Enter

b. Constant is included in the model.

c. Initial -2 Log Likelihood: 173,087

d. Estimation terminated at iteration number 5 because parameter estimates changed by less than ,001.

### Omnibus Tests of Model Coefficients

		Chi-square	df	Sig.
Step 1	Step	54,047	3	0,000
	Block	54,047	3	0,000
	Model	54,047	3	0,000

### Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	119,040 <sup>a</sup>	0,351	0,468

a. Estimation terminated at iteration number 5 because parameter estimates changed by less than ,001.

### Hosmer and Lemeshow Test

Step	Chi-square	df	Sig.
1	11,787	8	0,161

### Contingency Table for Hosmer and Lemeshow Test

		Y = Tidak Melakukan Income Smoothing		Y = Melakukan Income Smoothing		Total
		Observed	Expected	Observed	Expected	
Step 1	1	13	12,421	0	0,579	13
	2	13	11,502	0	1,498	13
	3	11	10,661	2	2,339	13
	4	9	9,188	4	3,812	13
	5	4	7,352	9	5,648	13
	6	6	5,434	7	7,566	13
	7	3	3,626	10	9,374	13
	8	1	2,653	12	10,347	13
	9	4	1,640	9	11,360	13
	10	1	0,523	7	7,477	8

**Classification Table<sup>a</sup>**

Observed			Predicted		
			Y		Percentage Correct
			Tidak Melakukan Income Smoothing	Melakukan Income Smoothing	
Step 1	Y	Tidak Melakukan Income Smoothing	50	15	76,9
		Melakukan Income Smoothing	14	46	76,7
	Overall Percentage				76,8

a. The cut value is ,500

**Variables in the Equation**

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1 <sup>a</sup>	X1	5,040	2,461	4,193	1	0,041	0,006
	X2	1,040	0,189	30,352	1	0,000	0,353
	X3	7,564	2,917	6,724	1	0,010	1928,464
	Constant	29,693	5,468	29,488	1	0,000	7,865

a. Variable(s) entered on step 1: X1, X2, X3.

**Correlation Matrix**

		Constant	X1	X2	X3
Step 1	Constant	1,000	-0,252	-0,997	0,156
	X1	-0,252	1,000	0,229	-0,398
	X2	-0,997	0,229	1,000	-0,205
	X3	0,156	-0,398	-0,205	1,000



## RIWAYAT HIDUP



Luh Noviani lahir di Bungkulan pada tanggal 11 November 1999. Penulis lahir dari pasangan suami istri Bapak Wayan Suardika dan Ibu Kadek Sri Anjani. Penulis berkebangsaan Indonesia dan beragama Hindu. Kini penulis beralamat di Banjar Dinas Dauh Munduk, Desa Bungkulan, Kecamatan Sawan, Kabupaten Buleleng, Provinsi Bali.

Penulis menyelesaikan pendidikan dasar di SD Negeri 3Bungkulan dan lulus pada tahun 2012. Kemudian penulis melanjutkan di SMP Negeri 2 Sawan dan lulus pada tahun 2015. Penulis melanjutkan pendidikan di SMK Negeri 1 Singarajajurusan Akuntansi dan lulus pada tahun 2018 dan melanjutkan pendidikan di Universitas Pendidikan Ganesha Singaraja, Program Studi S1 Akuntansi Jurusan Ekonomi dan Akuntansi. Pada semester akhir tahun 2022 penulis telah menyelesaikan skripsi yang berjudul “Determinan *Income Smoothing* Pada Sektor Perdagangan, Jasa, dan Investasi yang Terdaftar di Bursa Efek Indonesia Tahun 2016-2020”.

