

Lampiran 1. Daftar Perusahaan Properti dan *Real Estate* di Bursa Efek Indonesia yang Dijadikan Sampel Penelitian

No	Kode	Nama Perusahaan
1	APLN	Agung Podomoro Land Tbk
2	ASRI	Alam Sutera Realty Tbk
3	BAPA	Bekasi Asri Pemula Tbk
4	BCIP	Bumi Citra Permai Tbk
5	BEST	Bekasi Fajar Industrial Estate Tbk
6	BIKA	Binakarya Jaya Abadi Tbk
7	BIPP	Bhuwanatala Indah Permai Tbk
8	BKSL	Sentul City Tbk
9	BSDE	Bumi Serpong Damai Tbk
10	CTRA	Ciputra Development Tbk
11	DILD	Intiland Development Tbk
12	DMAS	Puradelta Lestari Tbk
13	DUTI	Duta Pertiwi Tbk
14	ELTY	Bakrieland Development Tbk
15	GMTD	Gowa Makassar Tourism Development Tbk
16	GPRA	Perdana Gapuraprima Tbk
17	INPP	Indonesian Paradise Property Tbk
18	JRPT	Jaya Real Property Tbk
19	KIJA	Kawasan Industri Jababeka Tbk
20	LPCK	Lippo Cikarang Tbk
21	LPLI	Star Pacific Tbk
22	MDLN	Modernland Realty Tbk
23	MKPI	Metropolitan Kentjana Tbk
24	MTLA	Metropolitan Land Tbk
25	OMRE	Indonesia Prima Property Tbk
26	PLIN	Plaza Indonesia Realty Tbk
27	PPRO	PP Properti Tbk
28	PUDP	Pudjiadi Prestige Tbk
29	RDTX	Roda Vivatex Tbk
30	RODA	Pikko Land Development Tbk
31	SMRA	Summarecon Agung Tbk
32	TARA	Agung Semesta Sejahtera Tbk
33	RISE	Jaya Sukses Makmur Sentosa Tbk
34	CITY	Natura City Developments Tbk
35	SATU	Kota Satu Properti Tbk
36	URBN	Urban Jakarta Propertindo Tbk
37	POSA	Bliss Properti Indonesia Tbk
38	PAMG	Bima Sakti Pertiwi Tbk
39	KOTA	DMS Propertindo Tbk
40	REAL	Repower Asia Indonesia Tbk

Lampiran 2. Data Audit Delay Perusahaan Properti dan *Real Estate* Tahun 2019-2021

No	Kode	Tahun	Tgl LK	Tgl LA	Audit Delay
1	APLN	2019	31/12/2019	30/04/2020	121
		2020	31/12/2020	23/04/2021	113
		2021	31/12/2021	05/04/2022	95
2	ASRI	2019	31/12/2019	03/04/2020	94
		2020	31/12/2020	05/04/2021	95
		2021	31/12/2021	29/03/2022	88
3	BAPA	2019	31/12/2019	22/05/2020	143
		2020	31/12/2020	05/05/2021	125
		2021	31/12/2021	18/04/2022	108
4	BCIP	2019	31/12/2019	30/04/2020	121
		2020	31/12/2020	24/05/2021	144
		2021	31/12/2021	25/04/2022	115
5	BEST	2019	31/12/2019	27/02/2020	58
		2020	31/12/2020	26/03/2021	85
		2021	31/12/2021	28/03/2022	87
6	BIKA	2019	31/12/2019	27/03/2020	87
		2020	31/12/2020	28/05/2021	148
		2021	31/12/2021	26/04/2022	116
7	BIPP	2019	31/12/2019	30/04/2020	121
		2020	31/12/2020	25/05/2021	145
		2021	31/12/2021	07/04/2022	97
8	BKSL	2019	31/12/2019	30/04/2020	121
		2020	31/12/2020	15/06/2021	166
		2021	31/12/2021	26/04/2022	116
9	BSDE	2019	31/12/2019	12/03/2020	72
		2020	31/12/2020	15/03/2021	74
		2021	31/12/2021	02/03/2022	61
10	CTRA	2019	31/12/2019	08/04/2020	99
		2020	31/12/2020	13/04/2021	103
		2021	31/12/2021	14/04/2022	104
11	DILD	2019	31/12/2019	24/03/2020	84
		2020	31/12/2020	29/04/2021	119
		2021	31/12/2021	26/04/2022	116
12	DMAS	2019	31/12/2019	12/02/2020	43
		2020	31/12/2020	10/02/2021	41
		2021	31/12/2021	24/02/2022	55
13	DUTI	2019	31/12/2019	10/03/2020	70
		2020	31/12/2020	31/03/2021	90
		2021	31/12/2021	18/03/2022	77
14	ELTY	2019	31/12/2019	26/11/2020	331

No	Kode	Tahun	Tgl LK	Tgl LA	Audit Delay
		2020	31/12/2020	02/11/2021	306
		2021	31/12/2021	29/08/2022	241
15	GMTD	2019	31/12/2019	09/04/2020	100
		2020	31/12/2020	23/04/2021	113
		2021	31/12/2021	29/03/2022	88
16	GPRA	2019	31/12/2019	27/04/2020	118
		2020	31/12/2020	27/05/2021	147
		2021	31/12/2021	22/04/2022	112
17	INPP	2019	31/12/2019	18/02/2020	49
		2020	31/12/2020	25/05/2021	145
		2021	31/12/2021	26/04/2022	116
18	JRPT	2019	31/12/2019	20/03/2020	80
		2020	31/12/2020	26/03/2021	85
		2021	31/12/2021	31/03/2022	90
19	KIJA	2019	31/12/2019	15/04/2020	106
		2020	31/12/2020	29/03/2021	88
		2021	31/12/2021	26/04/2022	116
20	LPCK	2019	31/12/2019	20/05/2020	141
		2020	31/12/2020	05/05/2021	125
		2021	31/12/2021	23/03/2022	82
21	LPLI	2019	31/12/2019	26/05/2020	147
		2020	31/12/2020	27/04/2021	117
		2021	31/12/2021	26/04/2022	116
22	MDLN	2019	31/12/2019	08/04/2020	99
		2020	31/12/2020	28/05/2021	148
		2021	31/12/2021	22/04/2022	112
23	MKPI	2019	31/12/2019	28/02/2020	59
		2020	31/12/2020	18/03/2021	77
		2021	31/12/2021	05/04/2022	95
24	MTLA	2019	31/12/2019	11/04/2020	102
		2020	31/12/2020	06/04/2021	96
		2021	31/12/2021	31/03/2022	90
25	OMRE	2019	31/12/2019	30/05/2020	151
		2020	31/12/2020	31/05/2021	151
		2021	31/12/2021	28/04/2022	118
26	PLIN	2019	31/12/2019	27/03/2020	87
		2020	31/12/2020	31/03/2021	90
		2021	31/12/2021	16/03/2022	75
27	PPRO	2019	31/12/2019	18/02/2020	49
		2020	31/12/2020	19/02/2021	50
		2021	31/12/2021	01/03/2022	60
28	PUDP	2019	31/12/2019	20/03/2020	80
		2020	31/12/2020	27/04/2021	117

No	Kode	Tahun	Tgl LK	Tgl LA	Audit Delay
		2021	31/12/2021	08/04/2022	98
29	RDTX	2019	31/12/2019	23/03/2020	83
		2020	31/12/2020	28/04/2021	118
		2021	31/12/2021	21/04/2022	111
30	RODA	2019	31/12/2019	28/05/2020	149
		2020	31/12/2020	17/05/2021	137
		2021	31/12/2021	14/04/2022	104
31	SMRA	2019	31/12/2019	26/03/2020	86
		2020	31/12/2020	31/03/2021	90
		2021	31/12/2021	24/03/2022	83
32	TARA	2019	31/12/2019	11/05/2020	132
		2020	31/12/2020	31/05/2021	151
		2021	31/12/2021	25/04/2022	115
33	RISE	2019	31/12/2019	16/03/2020	76
		2020	31/12/2020	16/03/2021	75
		2021	31/12/2021	14/04/2022	104
34	CITY	2019	31/12/2019	20/03/2020	80
		2020	31/12/2020	29/04/2021	119
		2021	31/12/2021	31/03/2022	90
35	SATU	2019	31/12/2019	28/02/2020	59
		2020	31/12/2020	03/03/2021	62
		2021	31/12/2021	31/03/2022	90
36	URBN	2019	31/12/2019	05/03/2020	65
		2020	31/12/2020	30/03/2021	89
		2021	31/12/2021	22/04/2022	112
37	POSA	2019	31/12/2019	28/05/2020	149
		2020	31/12/2020	27/05/2021	147
		2021	31/12/2021	28/04/2022	118
38	PAMG	2019	31/12/2019	31/03/2020	91
		2020	31/12/2020	10/05/2021	130
		2021	31/12/2021	22/04/2022	112
39	KOTA	2019	31/12/2019	15/05/2020	136
		2020	31/12/2020	21/05/2021	141
		2021	31/12/2021	27/04/2022	117
40	REAL	2019	31/12/2019	30/04/2020	121
		2020	31/12/2020	29/04/2021	119
		2021	31/12/2021	20/04/2022	110

Lampiran 3. Data CEO Financial Expertise Perusahaan Properti dan *Real Estate* Tahun 2019-2021

No	Kode	Tahun		
		2019	2020	2021
1	APLN	0	0	0
2	ASRI	0	0	0
3	BAPA	0	0	0
4	BCIP	0	0	0
5	BEST	0	0	0
6	BIKA	0	0	0
7	BIPP	0	0	0
8	BKSL	1	0	0
9	BSDE	0	0	0
10	CTRA	1	1	1
11	DILD	0	0	0
12	DMAS	0	0	0
13	DUTI	0	0	0
14	ELTY	1	1	1
15	GMTD	0	0	0
16	GPRA	1	1	1
17	INPP	0	1	1
18	JRPT	1	1	1
19	KIJA	1	1	1
20	LPCK	0	0	1
21	LPLI	1	1	1
22	MDLN	0	0	0
23	MKPI	0	0	0
24	MTLA	1	1	0
25	OMRE	1	1	1
26	PLIN	0	0	0
27	PPRO	0	0	0
28	PUDP	1	1	1
29	RDTX	1	1	1
30	RODA	1	0	0
31	SMRA	0	0	0
32	TARA	0	0	1
33	RISE	0	0	0
34	CITY	0	0	0
35	SATU	0	0	0
36	URBN	0	0	0
37	POSA	0	0	0
38	PAMG	0	0	0
39	KOTA	1	1	1
40	REAL	1	1	1

Lampiran 4. Data Audit Committee Financial Expertise Perusahaan Properti dan Real Estate Tahun 2019-2021

No	Kode	Tahun		
		2019	2020	2021
1	APLN	0,67	0,67	0,67
2	ASRI	0,67	0,67	0,67
3	BAPA	1,00	1,00	0,67
4	BCIP	0,33	0,33	0,33
5	BEST	0,33	0,33	0,33
6	BIKA	1,00	1,00	1,00
7	BIPP	0,67	0,67	0,67
8	BKSL	1,00	1,00	1,00
9	BSDE	0,67	0,67	0,67
10	CTRA	0,67	0,67	0,67
11	DILD	0,33	0,33	0,67
12	DMAS	1,00	1,00	0,67
13	DUTI	0,33	0,67	0,67
14	ELTY	0,67	1,00	1,00
15	GMTD	0,33	0,33	0,33
16	GPRA	0,67	0,67	0,67
17	INPP	1,00	1,00	1,00
18	JRPT	0,67	0,67	0,67
19	KIJA	0,33	0,33	0,33
20	LPCK	0,67	1,00	1,00
21	LPLI	0,67	0,67	0,67
22	MDLN	1,00	1,00	1,00
23	MKPI	0,67	0,67	0,67
24	MTLA	0,67	0,67	0,33
25	OMRE	0,67	0,67	0,67
26	PLIN	0,33	0,33	0,33
27	PPRO	0,33	0,33	0,33
28	PUDP	0,67	0,67	0,67
29	RDTX	0,50	0,50	0,50
30	RODA	0,67	0,33	0,33
31	SMRA	0,67	0,33	0,33
32	TARA	1,00	1,00	1,00
33	RISE	0,67	0,50	0,50
34	CITY	1,00	1,00	1,00
35	SATU	0,33	0,67	0,67
36	URBN	0,67	0,67	0,67
37	POSA	0,67	0,67	0,67
38	PAMG	1,00	1,00	1,00
39	KOTA	1,00	1,00	0,67
40	REAL	0,67	0,67	0,67

Lampiran 5. Data *Financial Distress* Perusahaan Properti dan *Real Estate* Tahun 2019-2021

No	Kode	Tahun	Z-score (FD)
1	APLN	2019	2,44
		2020	2,61
		2021	2,22
2	ASRI	2019	2,89
		2020	1,49
		2021	1,97
3	BAPA	2019	25,50
		2020	23,43
		2021	25,53
4	BCIP	2019	3,15
		2020	2,78
		2021	3,97
5	BEST	2019	7,03
		2020	6,52
		2021	6,44
6	BIKA	2019	3,91
		2020	0,40
		2021	1,23
7	BIPP	2019	1,63
		2020	3,04
		2021	2,82
8	BKSL	2019	2,82
		2020	1,80
		2021	3,34
9	BSDE	2019	5,69
		2020	4,54
		2021	4,90
10	CTRA	2019	3,90
		2020	3,44
		2021	4,02
11	DILD	2019	2,17
		2020	1,19
		2021	1,08
12	DMAS	2019	10,40
		2020	8,90
		2021	10,99
13	DUTI	2019	13,52
		2020	14,67

No	Kode	Tahun	Z-score (FD)
		2021	11,70
14	ELTY	2019	3,02
		2020	2,63
		2021	2,39
15	GMTD	2019	4,26
		2020	3,47
		2021	3,86
16	GPRA	2019	7,97
		2020	6,76
		2021	6,46
17	INPP	2019	7,42
		2020	4,26
		2021	3,75
18	JRPT	2019	4,81
		2020	5,36
		2021	4,88
19	KIJA	2019	5,87
		2020	5,76
		2021	5,88
20	LPCK	2019	13,04
		2020	3,19
		2021	6,09
21	LPLI	2019	1,60
		2020	0,75
		2021	84,02
22	MDLN	2019	3,07
		2020	-2,72
		2021	1,07
23	MKPI	2019	6,64
		2020	5,57
		2021	5,58
24	MTLA	2019	6,21
		2020	6,46
		2021	6,39
25	OMRE	2019	11,25
		2020	8,14
		2021	6,22
26	PLIN	2019	15,84
		2020	12,37
		2021	13,00
27	PPRO	2019	2,78
		2020	2,12
		2021	2,16

No	Kode	Tahun	Z-score (FD)
28	PUDP	2019	5,65
		2020	5,30
		2021	5,50
29	RDTX	2019	13,56
		2020	16,15
		2021	15,90
30	RODA	2019	4,21
		2020	3,32
		2021	4,53
31	SMRA	2019	2,48
		2020	2,62
		2021	3,47
32	TARA	2019	15,33
		2020	23,84
		2021	49,80
33	RISE	2019	6,87
		2020	6,13
		2021	9,64
34	CITY	2019	11,78
		2020	15,67
		2021	15,76
35	SATU	2019	1,81
		2020	3,28
		2021	2,30
36	URBN	2019	5,80
		2020	2,52
		2021	2,05
37	POSA	2019	-1,77
		2020	-3,08
		2021	-5,21
38	PAMG	2019	5,14
		2020	4,59
		2021	4,19
39	KOTA	2019	7,72
		2020	4,25
		2021	4,19
40	REAL	2019	102,25
		2020	144,18
		2021	151,34

Lampiran 6. Contoh Perhitungan Altman Z-Score Untuk Financial Distress Pada Perusahaan APLN Selama Tahun 2019-2021

Aktiva Lancar	Hutang Lancar	Modal Kerja	Total Aset	X1
8,170,838,065,000	4,909,431,582,000	3,261,406,483,000	29,460,345,080,000	0.110705
11,676,576,495,000	6,158,911,981,000	5,517,664,514,000	30,391,359,956,000	0.181554
11,958,891,761,000	7,314,345,544,000	4,644,546,217,000	29,611,111,193,000	0.156851

Laba Ditahan	Total Aset	X2
5,616,636,380,000	29,460,345,080,000	0.190650733
4,758,954,964,000	30,391,359,956,000	0.156589076
4,108,595,396,000	29,611,111,193,000	0.138751814

Laba Sblm Pajak	Beban Bunga	Laba Sblm Bunga dan Pajak	Total Aset	X3
284,260,214,000	968,104,816,000	1,252,365,030,000	29,460,345,080,000	0.04251
394,699,793,000	883,190,462,000	1,277,890,255,000	30,391,359,956,000	0.042048
(301,840,223,000)	1,000,757,691,000	698,917,468,000	29,611,111,193,000	0.023603

Nilai Buku Ekuitas	Nilai Buku Total Utang	X4	Z (X3)
12,835,945,610,000	16,624,399,470,000	0.772115	2.44
11,355,225,034,000	19,036,134,922,000	0.596509	2.61
10,539,777,680,000	19,071,333,513,000	0.55265	2.22

Keterangan :

- Z : Indeks Kebangkrutan
X1 : Modal Kerja/Total Aset
X2 : Laba Ditahan/Total Aset
X3 : Laba Sebelum Bunga dan Pajak/Total Aset
X4 : Nilai Buku Ekuitas/Nilai Buku Total Utang

Lampiran 7. Data Input SPSS CEO *Financial Expertise* (X1), *Audit Committee Financial Expertise* (X2), *Financial Distress* (X3), dan *Audit Delay* (Y)

CEOFEX (X1)	ACFEX (X2)	Z (X3)	AD (Y)
0	0,67	2,44	121
0	0,67	2,61	113
0	0,67	2,22	95
0	0,67	2,89	94
0	0,67	1,49	95
0	0,67	1,97	88
0	1,00	25,50	143
0	1,00	23,43	125
0	0,67	25,53	108
0	0,33	3,15	121
0	0,33	2,78	144
0	0,33	3,97	115
0	0,33	7,03	58
0	0,33	6,52	85
0	0,33	6,44	87
0	1,00	3,91	87
0	1,00	0,40	148
0	1,00	1,23	116
0	0,67	1,63	121
0	0,67	3,04	145
0	0,67	2,82	97
1	1,00	2,82	121
0	1,00	1,80	166
0	1,00	3,34	116
0	0,67	5,69	72
0	0,67	4,54	74
0	0,67	4,90	61
1	0,67	3,90	99
1	0,67	3,44	103
1	0,67	4,02	104
0	0,33	2,17	84
0	0,33	1,19	119
0	0,67	1,08	116
0	1,00	10,40	43
0	1,00	8,90	41
0	0,67	10,99	55
0	0,33	13,52	70
0	0,67	14,67	90
0	0,67	11,70	77
1	0,67	3,02	331
1	1,00	2,63	306

1	1,00	2,39	241
0	0,33	4,26	100
0	0,33	3,47	113
0	0,33	3,86	88
1	0,67	7,97	118
1	0,67	6,76	147
1	0,67	6,46	112
0	1,00	7,42	49
1	1,00	4,26	145
1	1,00	3,75	116
1	0,67	4,81	80
1	0,67	5,36	85
1	0,67	4,88	90
1	0,33	5,87	106
1	0,33	5,76	88
1	0,33	5,88	116
0	0,67	13,04	141
0	1,00	3,19	125
1	1,00	6,09	82
1	0,67	1,60	147
1	0,67	0,75	117
1	0,67	84,02	116
0	1,00	3,07	99
0	1,00	-2,72	148
0	1,00	1,07	112
0	0,67	6,64	59
0	0,67	5,57	77
0	0,67	5,58	95
1	0,67	6,21	102
1	0,67	6,46	96
0	0,33	6,39	90
1	0,67	11,25	151
1	0,67	8,14	151
1	0,67	6,22	118
0	0,33	15,84	87
0	0,33	12,37	90
0	0,33	13,00	75
0	0,33	2,78	49
0	0,33	2,12	50
0	0,33	2,16	60
1	0,67	5,65	80
1	0,67	5,30	117
1	0,67	5,50	98
1	0,50	13,56	83
1	0,50	16,15	118

1	0,50	15,90	111
1	0,67	4,21	149
0	0,33	3,32	137
0	0,33	4,53	104
0	0,67	2,48	86
0	0,33	2,62	90
0	0,33	3,47	83
0	1,00	15,33	132
0	1,00	23,84	151
1	1,00	49,80	115
0	0,67	6,87	76
0	0,50	6,13	75
0	0,50	9,64	104
0	1,00	11,78	80
0	1,00	15,67	119
0	1,00	15,76	90
0	0,33	1,81	59
0	0,67	3,28	62
0	0,67	2,30	90
0	0,67	5,80	65
0	0,67	2,52	89
0	0,67	2,05	112
0	0,67	-1,77	149
0	0,67	-3,08	147
0	0,67	-5,21	118
0	1,00	5,14	91
0	1,00	4,59	130
0	1,00	4,19	112
1	1,00	7,72	136
1	1,00	4,25	141
1	0,67	4,19	117
1	0,67	102,25	121
1	0,67	144,18	119
1	0,67	151,34	110

Lampiran 8. Data Hasil Output IBM SPSS Statistics 25

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
CEO Financial Expertise	120	,00	1,00	,3417	,47626
Audit Committee Financial Expertise	120	,33	1,00	,6717	,23624
Financial Distress	120	-5,21	151,34	10,1898	22,23165
Audit Delay	120	41,00	331,00	107,9250	40,96630
Valid N (listwise)	120				

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		120
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	37,14475528
Most Extreme Differences	Absolute	,113
	Positive	,113
	Negative	-,079
Test Statistic		,113
Asymp. Sig. (2-tailed)		,001 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

One-Sample Kolmogorov-Smirnov Test

Unstandardized

Residual

N		120
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	,30671517
Most Extreme Differences	Absolute	,066
	Positive	,057
	Negative	-,066
Test Statistic		,066
Asymp. Sig. (2-tailed)		,200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	4,323	,087		49,747	,000		
	CEO Financial Expertise	,242	,062	,340	3,887	,000	,924	1,082
	Audit Committee Financial Expertise	,333	,121	,233	2,751	,007	,989	1,011
	Financial Distress	-,001	,001	-,046	-,522	,602	,932	1,073

a. Dependent Variable: LN_AD

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,163	,056		2,887	,005
	CEO Financial Expertise	-,037	,040	-,085	-,905	,367
	Audit Committee Financial Expertise	,135	,079	,155	1,713	,089
	Financial Distress	-,001	,001	-,151	-1,617	,109

a. Dependent Variable: ABS_RES

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,423 ^a	,179	,158	,31066	1,072

a. Predictors: (Constant), Financial Distress, Audit Committee Financial Expertise, CEO Financial Expertise

b. Dependent Variable: LN_AD

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,397 ^a	,158	,136	,27475	1,889

a. Predictors: (Constant), LAG_FD, LAG_ACFEX, LAG_CEOFEX

b. Dependent Variable: LAG_AD

Lampiran 9. Riwayat Hidup

RIWAYAT HIDUP



Putu Sephia Paramitha lahir di Denpasar pada tanggal 25 Maret 2001. Penulis lahir dari pasangan suami istri Bapak I Ketut Parta Dana dan Ibu Ni Luh Yuni Widiyanti. Penulis berkebangsaan Indonesia dan beragama Hindu. Kini penulis beralamat di Dalung, Kuta Utara, Badung. Penulis menyelesaikan pendidikan di SD Negeri 14 Padangsambian dan lulus pada tahun 2013. Kemudian melanjutkan pendidikan di SMP Negeri 4 Denpasar dan lulus pada tahun 2016. Pada tahun 2019 lulus dari SMA Negeri 7 Denpasar dan melanjutkan pendidikan ke S1 Akuntansi Jurusan Ekonomi dan Akuntansi di Universitas Pendidikan Ganesha. Pada semester akhir tahun 2023 penulis telah menyelesaikan skripsi yang berjudul **“Pengaruh *CEO Financial Expertise*, *Audit Committee Financial Expertise*, dan *Financial Distress* Terhadap *Audit Delay* Pada Perusahaan Properti dan *Real Estate* yang Terdaftar di BEI Periode 2019-2021”**.