

Lampiran

Lampiran 01. Data Perusahaan Sektor *Property* dan *Real Estate*

No	KODE	NAMA PERUSAHAAN
1	BCIP	PT Bumi Citra Permai Tbk
2	BSDE	PT Bumi Serpong Damai Tbk
3	CTRA	PT Ciputra Development Tbk
4	DMAS	PT Puradelta Lestari Tbk
5	DUTI	PT Duta Pertiwi Tbk
6	GPRA	PT Perdana Gapuraprima Tbk
7	JRPT	PT Jaya Real Properti Tbk
8	KIJA	PT Kawasan Industri Jababeka Tbk
9	MKPI	PT Metropolitan Kentjana Tbk
10	MTLA	PT Metropolitan Land Tbk
11	NZIA	PT Nusantara Almazia Tbk
12	PPRO	PT PP Properti Tbk
13	PWON	PT Pakuwon Jati Tbk
14	RDTX	PT Roda Vivatex Tbk
15	SMDM	PT Suryamas Duta Makmur Tbk
16	SMRA	PT Summarecon Agung Tbk
17	URBN	PT Urban Jakarta Propertindo Tbk

Lampiran 02. Data Rasio Profitabilitas (ROE)

No	Kode	Tahun	Laba Bersih (EAT)	Total Equity	ROE (X ₁)
1	BCIP	2019	23.201.520.208	433.534.933.647	5,35
		2020	12.990.816.748	446.592.008.738	2,91
		2021	124.179.366	446.698.141.802	0,03
		2022	17.063.851.989	463.745.686.769	3,68
2	BSDE	2019	3.130.076.103.452	33.625.414.298.651	9,31
		2020	486.257.814.158	34.471.102.475.824	1,41
		2021	1.538.840.956.173	35.893.717.013.842	4,29
		2022	2.656.885.590.302	38.045.436.127.815	6,98

3	CTRA	2019	1.283.281	17.761.568	7,23
		2020	1.370.686	17.457.528	7,85
		2021	2.087.716	19.394.197	10,76
		2022	2.003.028	20.912.932	9,58
4	DMAS	2019	1.335.420.919.293	6.495.739.786.307	20,56
		2020	1.348.575.384.650	5.528.057.150.794	24,40
		2021	714.858.418.799	5.351.173.180.680	13,36
		2022	1.218.496.386.998	5.724.648.921.085	21,29
5	DUTI	2019	1.289.962.965.315	10.590.770.182.820	12,18
		2020	638.427.373.273	10.330.221.934.232	6,18
		2021	730.113.120.884	10.961.489.326.966	6,66
		2022	846.697.244.502	10.926.240.355.388	7,75
6	GPRA	2019	55.222.657.634	1.132.751.463.041	4,88
		2020	34.752.426.451	1.053.247.818.677	3,30
		2021	49.537.431.683	1.105.912.907.155	4,48
		2022	76.356.236.772	1.178.498.310.599	6,48
7	JRPT	2019	1.037.201.837	7.402.497.916	14,01
		2020	1.013.418.153	7.875.084.383	12,87
		2021	786.726.309	8.153.793.184	9,65
		2022	879.772.984	8.632.045.673	10,19
8	KIJA	2019	141.140.307.068	6.307.015.229.316	2,24
		2020	4.524.987.535	6.260.254.508.581	0,07
		2021	87.635.897.475	6.372.010.371.083	1,38
		2022	40.980.837.130	6.505.375.560.067	0,63
9	MKPI	2019	614.639.392.159	5.503.602.936.059	11,17
		2020	231.113.916.843	5.607.298.699.580	4,12
		2021	324.669.719.210	5.836.337.461.790	5,56
		2022	701.335.731.285	6.429.617.047.075	10,91
10	MTLA	2019	487.622	3.849.851	12,67
		2020	286.307	4.076.937	7,02
		2021	380.666	4.406.174	8,64

		2022	417.934	4.754.672	8,79
11	NZIA	2019	3.356.447.223	508.226.085.512	0,66
		2020	2.665.918.594	508.502.617.380	0,52
		2021	3.061.999.615	511.371.376.960	0,60
		2022	1.539.821.684	512.777.920.432	0,30
12	PPRO	2019	247.278.863.075	4.521.120.814.257	5,47
		2020	126.494.845.856	4.452.069.663.688	2,84
		2021	21.019.897.927	4.498.143.793.320	0,47
		2022	24.274.403.853	4.555.564.002.892	0,53
13	PWON	2019	3.239.796.227	18.095.643.057	17,90
		2020	1.119.113.010	17.598.695.271	6,36
		2021	1.550.434.339	19.178.438.459	8,08
		2022	1.831.130.001	20.718.276.011	8,84
14	RDTX	2019	232.773.280.699	2.524.704.640.419	9,22
		2020	236.087.887.526	2.736.651.682.675	8,63
		2021	195.806.481.653	2.904.671.022.728	6,74
		2022	270.816.725.275	2.972.531.218.537	9,11
15	SMDM	2019	73.368.288.038	2.623.695.416.052	2,80
		2020	18.706.792.552	2.648.005.601.975	0,71
		2021	117.647.293.156	2.779.516.465.681	4,23
		2022	179.796.943.605	2.959.304.778.402	6,08
16	SMRA	2019	613.020.426	9.451.359.922	6,49
		2020	245.909.143	9.085.688.540	2,71
		2021	649.696.051	11.230.223.167	5,79
		2022	771.743.500	11.750.040.507	6,57
17	URBN	2019	20.404.037.730	1.093.356.583.290	1,87
		2020	99.273.623.486	2.087.923.406.196	4,75
		2021	7.029.056.992	2.014.434.866.156	0,35
		2022	11.253.523.334	2.025.996.571.416	0,56

Lampiran 03. Data Rasio Likuiditas (Quick Ratio)

No	Kode	Tahun	Current Asset	Inventory	Current Liabilities	QR (X ₂)
1	BCIP	2019	391.647.006 .298	248.184.3 54.383	283.080.536 .190	50,68
		2020	395.767.984 .972	249.762.0 22.252	308.300.895 .925	47,36
		2021	347.736.855 .343	292.681.4 20.255	101.144.035 .422	54,43
		2022	366.321.332 .034	314.142.4 85.956	81.907.072. 930	63,70
2	BSDE	2019	24.263.878. 305.808	10.176.88 0.621.363	6.177.662.4 71.577	228,04
		2020	28.364.293. 488.112	10.697.40 2.657.252	11.832.682. 024.655	149,31
		2021	28.397.860. 868.620	11.857.04 5.406.862	10.967.892. 740.436	150,81
		2022	29.586.676. 145.282	12.609.56 9.765.938	11.332.854. 264.009	149,80
3	CTRA	2019	18.195.176	10.660.62 3	8.368.689	90,03
		2020	20.645.596	12.240.10 6	11.609.414	72,40
		2021	21.916.840	11.577.77 5	10.963.375	94,31
		2022	23.571.974	11.641.08 2	10.780.802	110,67
4	DMAS	2019	4.009.185.4 51.871	2.175.572. 634.012	1.080.280.6 96.768	169,73
		2020	3.741.930.2 29.375	2.079.426. 568.453	1.166.978.2 78.475	142,46
		2021	3.165.390.1 32.316	2.282.766. 591.638	700.412.191 .939	126,01
		2022	3.797.719.7 20.016	2.668.815. 744.864	788.645.645 .533	143,14
5	DUTI	2019	6.724.985.4 45.000	2.816.499. 046.776	1.755.044.0 91.811	222,70
		2020	6.073.849.3 42.913	2.946.715. 231.110	1.900.303.0 58.105	164,56
		2021	7.924.474.6 68.931	3.749.273. 098.787	2.425.833.1 81.007	172,11
		2022	8.165.460.0 67.447	3.858.056. 452.119	3.354.912.4 98.892	128,39
6	GPRA	2019	1.512.917.7 60.432	1.213.296. 057.530	328.957.173 .572	91,08

		2020	1.453.805.8 27.200	1.367.513. 679.351	409.260.780 .295	21,08
		2021	1.379.043.3 74.866	1.275.058. 310.833	464.080.854 .956	22,41
		2022	1.414.460.8 93.136	1.318.235. 799.588	478.523.126 .157	20,11
7	JRPT	2019	3.882.837.3 65	2.850.655. 652	3.385.768.3 57	30,49
		2020	4.034.439.3 46	2.880.962. 048	3.244.809.9 38	35,55
		2021	3.372.963.9 80	2.681.835. 373	3.283.208.9 45	21,05
		2022	3.420.467.4 33	2.664.277. 778	3.390.150.4 61	22,31
8	KIJA	2019	8.540.885.7 42.465	6.308.320. 326.194	1.395.923.7 07.329	159,93
		2020	8.519.726.3 44.155	6.389.357. 636.363	1.378.761.2 74.765	154,51
		2021	8.638.908.7 17.781	6.495.785. 943.135	1.320.149.2 76.793	162,34
		2022	9.078.105.5 35.737	6.277.357. 410.421	1.985.458.6 51.793	141,06
9	MKPI	2019	1.141.219.4 10.744	9.360.465. 206	945.950.522 .245	119,65
		2020	879.975.478 .975	10.578.68 3.944	939.808.397 .416	92,51
		2021	1.032.021.4 54.100	16.724.75 7.898	1.059.762.1 04.835	95,80
		2022	1.324.273.0 38.925	18.174.25 2.157	1.124.848.7 34.354	116,11
10	MTLA	2019	3.940.754	2.312.005	1.307.895	124,53
		2020	3.228.851	2.332.400	1.225.524	73,15
		2021	3.386.270	2.307.073	1.391.162	77,58
		2022	3.806.290	2.707.883	1.437.529	76,41
11	NZIA	2019	270.449.880 .423	167.570.4 13.286	64.675.232. 960	159,07
		2020	275.141.414 .094	202.928.8 08.417	46.473.478. 510	155,38
		2021	235.807.219 .591	173.674.1 01.915	65.421.893. 785	94,97
		2022	218.612.052 .078	169.059.8 10.630	29.108.285. 618	170,23
12	PPRO	2019	11.126.748. 490.830	7.947.605. 808.494	7.172.872.9 63.250	44,32
		2020	8.434.403.1	6.720.248.	6.056.997.9	28,30

			04.119	059.021	52.049	
		2021	13.368.116. 150.617	9.449.749. 873.735	7.562.356.6 62.423	51,81
		2022	13.620.003. 874.478	8.856.468. 994.322	7.637.304.6 58.687	62,37
13	PWON	2019	9.642.587.3 69	3.531.077. 075	3.373.096.6 33	181,18
		2020	8.590.023.8 31	4.511.998. 623	4.336.698.2 36	94,04
		2021	11.453.040. 378	3.980.700. 087	3.018.980.9 42	247,51
		2022	12.253.466. 079	3.779.452. 446	2.633.500.0 64	321,78
14	RDTX	2019	294.344.906 .322	1.072.800. 646	141.004.370 .457	207,99
		2020	307.484.383 .047	1.289.683. 839	111.942.149 .785	273,53
		2021	464.028.004 .432	1.655.877. 291	146.965.834 .672	314,61
		2022	698.376.782 .276	2.173.348. 605	265.294.793 .194	262,43
15	SMDM	2019	914.972.706 .804	786.117.1 93.410	442.630.720 .460	29,11
		2020	920.069.306 .444	807.264.0 73.437	366.957.816 .969	30,74
		2021	1.029.230.9 74.889	769.611.9 62.188	433.228.532 .976	59,93
		2022	1.152.982.1 79.278	794.978.8 11.401	371.360.766 .372	96,40
16	SMRA	2019	11.150.744. 753	8.514.331. 945	9.017.332.1 85	29,24
		2020	11.888.917. 644	9.186.988. 462	8.359.155.1 58	32,32
		2021	13.030.535. 603	9.253.912. 596	6.968.765.9 21	54,19
		2022	14.290.620. 589	9.959.605. 756	9.501.274.3 76	45,58
17	URBN	2019	2.595.235.1 22.067	1.431.735. 074.682	1.377.215.4 11.203	84,48
		2020	2.284.957.5 21.242	1.394.604. 480.038	1.679.220.8 49.324	53,02
		2021	2.369.222.9 33.480	1.468.863. 621.901	1.951.322.6 22.069	46,14
		2022	2.480.155.0 01.128	1.517.071. 202.125	2.242.419.4 33.110	42,95

Lampiran 04. Rasio *Leverage* (DAR)

No	Kode	Tahun	Total Debt	Total Asset	DAR (X_3)
1	BCIP	2019	433.530.491.804	867.065.425.451	50,00
		2020	462.672.453.925	909.264.462.663	50,88
		2021	440.374.923.594	887.073.065.396	49,64
		2022	420.288.826.352	884.034.513.122	47,54
2	BSDE	2019	20.915.564.099.313	54.540.978.397.964	38,35
		2020	26.391.824.110.926	60.862.926.586.750	43,36
		2021	25.575.995.151.814	61.469.712.165.658	42,61
		2022	26.953.967.352.972	64.999.403.480.787	41,47
3	CTRA	2019	18.434.465	36.196.024	50,93
		2020	21.797.659	39.255.187	55,53
		2021	21.274.214	40.668.411	52,31
		2022	20.989.450	41.902.382	50,09
4	DMAS	2019	1.121.231.243.313	7.616.971.029.620	14,72
		2020	1.224.176.089.310	6.752.233.240.104	18,13
		2021	762.768.422.674	6.113.941.603.354	12,48
		2022	898.765.268.060	6.623.414.189.145	13,57
5	DUTI	2019	3.197.457.277.140	13.788.227.459.960	23,19
		2020	3.423.402.804.653	13.753.624.738.885	24,89
		2021	4.347.434.120.813	15.308.923.447.779	28,40
		2022	4.659.937.738.573	15.586.178.093.961	29,90
6	GPRA	2019	573.167.523.724	1.705.918.986.765	33,60
		2020	674.113.858.270	1.727.361.676.947	39,03
		2021	654.638.555.294	1.760.551.462.449	37,18
		2022	602.857.333.624	1.781.355.644.223	33,84
7	JRPT	2019	3.762.437.164	11.164.935.100	33,70
		2020	3.606.436.882	11.481.521.265	31,41
		2021	3.594.354.650	11.748.147.834	30,60
		2022	3.619.754.827	12.251.800.500	29,54
8	KIJA	2019	5.877.596.349.996	12.184.611.579.312	48,24

		2020	5.939.921.471.289	12.200.175.979.870	48,69
		2021	5.290.079.958.943	12.292.090.330.028	43,04
		2022	6.605.083.823.533	13.110.459.383.600	50,38
9	MKPI	2019	1.771.631.581.519	7.275.234.517.578	24,35
		2020	2.015.619.366.153	7.622.918.065.733	26,44
		2021	2.157.944.970.302	7.994.282.432.092	26,99
		2022	1.726.321.975.737	8.155.939.004.812	21,17
10	MTLA	2019	2.257.513	6.107.364	36,96
		2020	1.855.546	5.932.483	31,28
		2021	2.003.374	6.409.548	31,26
		2022	1.981.223	6.735.895	29,41
11	NZIA	2019	150.840.021.079	659.066.106.591	22,89
		2020	154.875.436.623	663.378.054.003	23,35
		2021	122.172.014.040	633.543.391.000	19,28
		2022	92.722.724.763	605.500.645.195	15,31
12	PPRO	2019	13.485.057.754.312	18.006.178.568.569	74,89
		2020	14.044.751.384.971	18.496.821.048.659	75,93
		2021	16.588.283.290.255	21.086.427.083.575	78,67
		2022	17.257.435.445.777	21.812.999.448.669	79,12
13	PWON	2019	7.999.510.286	26.095.153.343	30,66
		2020	8.860.110.106	26.458.805.377	33,49
		2021	9.687.642.670	28.866.081.129	33,56
		2022	9.883.903.905	30.602.179.916	32,30
14	RDTX	2019	271.083.812.343	2.795.788.452.762	9,70
		2020	234.410.089.039	2.971.061.771.714	7,89
		2021	256.434.333.798	3.161.105.356.526	8,11
		2022	414.789.785.669	3.387.321.004.206	12,25
15	SMDM	2019	589.477.689.864	3.213.173.105.916	18,35
		2020	553.905.302.046	3.201.910.904.021	17,30
		2021	523.995.257.470	3.303.511.723.515	15,86
		2022	523.995.257.470	3.423.278.470.836	15,31

16	SMRA	2019	14.990.297.354	24.441.657.276	61,33
		2020	15.836.845.684	24.922.534.224	63,54
		2021	14.819.493.511	26.049.716.678	56,89
		2022	16.683.534.371	28.433.574.878	58,68
17	URBN	2019	1.637.164.950.479	2.730.521.533.769	59,96
		2020	1.853.740.538.891	3.941.663.945.087	47,03
		2021	2.038.788.906.308	4.055.436.445.514	50,27
		2022	2.243.809.623.642	4.269.806.195.058	52,55

Lampiran 05. Data Produk Domestik Bruto(PDB)

Tahun	PDB (Milyar)	Pertumbuhan PDB (%) (X ₄)
2018	10.425.851,90	
2019	10.949.155,40	5,02
2020	10.722.999,30	-2,07
2021	11.120.077,90	3,70
2022	11.710.397,80	5,31

Lampiran 06. Data Return Saham.

No	Kode	Tahun	Harga Saham	Return Saham (Y)
1	BCIP	2018	89	-
		2019	64	-28,09
		2020	75	17,19
		2021	92	22,67
		2022	68	-26,09
2	BSDE	2018	1.255	-
		2019	1.255	0,00
		2020	1.255	0,00
		2021	1.010	-19,52
		2022	920	-8,91
3	CTRA	2018	1.010	-
		2019	1.040	2,97
		2020	985	-5,29
		2021	970	-1,52

		2022	940	-3,09
4	DMAS	2018	159	-
		2019	296	86,16
		2020	246	-16,89
		2021	191	-22,36
		2022	159	-16,75
5	DUTI	2018	4.390	-
		2019	5.000	13,90
		2020	3.800	-24,00
		2021	3.390	-10,79
		2022	4.140	22,12
6	GPRA	2018	110	-
		2019	76	-30,91
		2020	75	-1,32
		2021	87	16,00
		2022	99	13,79
7	JRPT	2018	740	-
		2019	600	-18,92
		2020	600	0,00
		2021	520	-13,33
		2022	500	-3,85
8	KIJA	2018	276	-
		2019	292	5,80
		2020	214	-26,71
		2021	166	-22,43
		2022	146	-12,05
9	MKPI	2018	22.500	-
		2019	16.200	-28,00
		2020	28.000	72,84
		2021	24.925	-10,98
		2022	39.000	56,47

10	MTLA	2018	448	-
		2019	580	29,46
		2020	430	-25,86
		2021	460	6,98
		2022	386	-16,09
11	NZIA	2018	220	-
		2019	820	272,73
		2020	180	-78,05
		2021	157	-12,78
		2022	354	125,48
12	PPRO	2018	117	-
		2019	68	-41,88
		2020	94	38,24
		2021	58	-38,30
		2022	50	-13,79
13	PWON	2018	620	-
		2019	570	-8,06
		2020	510	-10,53
		2021	464	-9,02
		2022	456	-1,72
14	RDTX	2018	5.500	-
		2019	5.550	0,91
		2020	5.250	-5,41
		2021	6.700	27,62
		2022	9.275	38,43
15	SMDM	2018	138	-
		2019	119	-13,77
		2020	103	-13,45
		2021	196	90,29
		2022	181	-7,65
16	SMRA	2018	805	-

		2019	1.005	24,84
		2020	805	-19,90
		2021	835	3,73
		2022	605	-27,54
17	URBN	2018	2.030	-
		2019	2.430	19,70
		2020	645	-73,46
		2021	580	-10,08
		2022	164	-71,72

Lampiran 07. Output SPSS Versi 25

1) Hasil Uji Statistik Deskriptif

Descriptive Statistics

	N	Minim um	Maxim um	Mean	Std. Deviation
X1	68	,03	24,40	6,6170	5,26131
X2	68	20,11	321,78	109,7350	73,97631
X3	68	7,89	79,12	36,7579	17,76195
X4	68	-2,07	5,31	2,9914	3,00380
Y	68	-78,05	272,73	2,3155	47,64000
Valid N (listwise)	68				

2) Hasil Uji Normalitas

Sebelum menghapus data ekstrem dengan melihat outlier

One-Sample Kolmogorov-Smirnov Test

Unstandardized
Residual

N		68
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	44,78260969
	Most Extreme Differences	
	Absolute	,166
	Positive	,166
	Negative	-,125
Test Statistic		,166
Asymp. Sig. (2-tailed)		,000 ^c

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

Sesudah menghapus data ekstrem dengan melihat outlier

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		51
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	18,93552176
	Most Extreme Differences	
	Absolute	,108
	Positive	,108
	Negative	-,068
Test Statistic		,108
Asymp. Sig. (2-tailed)		,194 ^c

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

3) Hasil Uji Multikolinearitas

		Coefficients ^a					Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Tolerance	VIF
Model		B	Std. Error	Beta				
1	(Constant)	-9,644	,933		-10,331	,000		
	X1	,400	,053	,665	7,516	,000	,764	1,309
	X2	,020	,003	,526	6,233	,000	,840	1,191
	X3	,028	,014	,189	2,044	,047	,696	1,436
	X4	-,378	,075	-,398	-5,021	,000	,953	1,049

a. Dependent Variable: Y

4) Hasil Uji Heteroskedastisitas

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
Model		B	Std. Error	Beta		

1	(Constant)	7,108	7,786		,913	,366
	X1	,017	,444	,006	,038	,970
	X2	,003	,027	,017	,108	,914
	X3	,184	,116	,271	1,592	,118
	X4	-,009	,628	-,002	-,015	,988

a. Dependent Variable: ABS_RES

5) Hasil Uji Autokorelasi

Uji Autokorelasi Sebelum Transform Data dengan Lag(1)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,494 ^a	,244	,178	3,94833	2,580

a. Predictors: (Constant), X1, X2, X3, X4

b. Dependent Variable: Y

Uji Autokorelasi Sesudah Transform Data dengan Lag(1)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,875 ^a	,765	,739	3,76498	2,130

a. Predictors: (Constant), Lag_X1, Lag_X2, Lag_X3, Lag_X4

b. Dependent Variable: Lag_Y

6) Analisis Regresi Linear Berganda

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-9,644	,933		-10,331	,000
	X1	,400	,053	,665	7,516	,000
	X2	,020	,003	,526	6,233	,000
	X3	,028	,014	,189	2,044	,047
	X4	-,378	,075	-,398	-5,021	,000

a. Dependent Variable: Y

7) Hasil Uji Parsial (Uji t)

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	-9,644	,933		-10,331	,000
	X1	,400	,053	,665	7,516	,000
	X2	,020	,003	,526	6,233	,000
	X3	,028	,014	,189	2,044	,047
	X4	-,378	,075	-,398	-5,021	,000

a. Dependent Variable: Y

8) Hasil Koefisien Determinasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,875 ^a	,765	,739	3,76498	2,130

a. Predictors: (Constant), Lag_X1, Lag_X2, Lag_X3, Lag_X4

b. Dependent Variable: Lag_Y



RIWAYAT HIDUP



Fina Alfionita lahir di Lubuk Tampui pada tanggal 26 Juli 2001. Penulis lahir dari pasangan suami istri Bapak Alfasikin dan Ibu Ririn Novita Sari. Penulis berkebangsaan Indonesia dan beragama Islam. Kini penulis beralamat di Perum Puri Srikandi Indah Blok D/3 Baktiseraga Singaraja Buleleng, Kabupaten Buleleng, Provinsi Bali.

Penulis menyelesaikan pendidikan dasar di SD Negeri 7 Penukal Utara dan Lulus pada tahun 2013. Kemudian penulis melanjutkan di SMP Negeri 8 Sungai Keruh dan lulus pada tahun 2016 lalu melanjutkan ke SMA Negeri 1 Sekayu dan lulus pada tahun 2019. Mulai dari tahun 2019 sampai dengan penulisan skripsi ini, penulis masih terdaftar sebagai mahasiswa Program Studi S1 Akuntansi di Universitas Pendidikan Ganesha.

