



**LAMPIRAN**

## Lampiran 1

### Daftar Sampel Perusahaan Manufaktur yang Terdaftar di BEI Periode Tahun 2016-2018'

No	Nama	Kode	No	Nama	Kode	No	Nama	Kode
1	AKR Korporindo	AKRA	11	sri rejeki isman	SRIL	21	Gunawan Dianjaya Steel	GDST
2	Astra International	ASII	12	united tractors	UNTR	22	Indal Alumunium Industry	INAI
3	chareon pokphand Indonesia	CPIN	13	unilever indonesia	UNVR	23	Steel Pipe Industri of Indonesia	ISSP
4	gudang garam	GGRM	14	Champion Pacific Indonesia	IGAR	24	JAFPA Comfeed Indonesia	JPFA
5	HM Sampoerna	HMSP	15	Impack Pratama Industri	IMPC	25	Lion Metal Works	LION
6	Indofood CBP	ICBP	16	Arwana Citra Mulia	ARNA	26	Lionmesh Prima	LMSH
7	indofood sukses makmur	INDF	17	Mulia Industrindo	MLIA	27	Intanwijaya International	INCI
8	indocement tunggal perkasa	INTP	18	Surya Toto Indonesia	TOTO	28	Pelangi Indah Canindo	PICO
9	Kalbe Farma	KLBF	19	Trias Sentosa	TRST	29	Indo Acidatama	SRSN
10	Semen Indonesia	SMGR	20	Multistrada Arah Sarana	MASA	30	Argha Karya Prima	AKPI

No	Nama	Kode	No	Nama	Kode	No	Nama	Kode
31	Budi Starch & Sweetener	BUDI	45	Pan Brothers	INDR	59	Kedaung Indag Can	KICI
32	Duta Pertiwi Nusantara	DPNS	46	Sun Son Textile Manufaktur	PBRX	60	Chitose International	CINT
33	Ekadharna International	EKAD	47	ricky putra globalindo	RICY	61	Langgeng Makmur Industri	LMPI
34	Asiaplast Industries	APLI	48	Sepatu Bata	BATA	62	Akasha Wira International	ADES
35	BerlinaTbk	BRNA	49	Sumi Indo Kabel	IKBI	63	Kino Indonesia	KINO
36	Malindo Feedmiil	MAIN	50	Voksel Elektrik	VOKS	64	Martina Berto	MBTO
37	Tirta Mahakam Resource	TIRT	51	Delta Djakarta	CAMP	65	Mustika Ratu	MRAT
38	Fajar Surya Wisesa	FASW	52	Wilmar Cahaya Indonesia	CEKA	66	Indo Farma	INAF
39	Kedawung Setia Industrial	KDSI	53	Nippon Indosari Korporindo	MYOR	67	gajah tunggal	GJTL
40	astra otoparts	AUTO	54	Sekar Bumi	STTP	68	garuda maintenance facility aeroasia	GMFI
41	goodyear Indonesia	GDYR	55	Ultrajaya milk Industry	ULTJ	69	Kabelindo Murni	KBLM
42	indomobil sukses international	IMAS	56	Darya-Varia Laboratoria	DVLA	70	Sat Nusa Persada	PTSN
43	prima alloy steel	PRAS	57	sidomuncul	SIDO			
44	Ever Shine	ADMG	58	Tempo Scan Pasific	TSPC			

## Lampiran 2

### Hasil Uji Deskriptif

Date: 12/04/19

Time: 13 :29

Sample: 2016 2018

	PBV	PER	DER	DPR	KOMISARIS
Mean	1.434969	21.87698	0.971438	0.270470	0.361784
Median	0.871758	16.99551	0.638785	0.175613	0.333333
Maximum	5.851052	146.9032	9.554564	2.248707	0.857143
Minimum	0.004062	1.125000	0.013356	0.000000	0.000000
Std. Dev.	1.312733	19.21109	1.062196	0.374596	0.154730
Skewness	1.249559	2.617596	3.779157	2.933631	-0.247250
Kurtosis	3.868222	13.86039	25.55291	14.15523	4.747256
Jarque-Bera Probability	61.24477 0.000000	1271.860 0.000000	4950.417 0.000000	1390.059 0.000000	28.85253 0.000001
Sum	301.3435	4594.166	204.0020	56.79874	75.97463
Sum Sq. Dev.	360.1629	77134.77	235.8064	29.32730	5.003768
Observations	210	210	210	210	210

### Lampiran 3

#### Hasil Uji Chow

Redundant Fixed Effects Tests

Equation: Untitled

Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	26.400771	(69,136)	0.0000
Cross-section Chi-square	560.037828	69	0.0000

Cross-section fixed effects test equation:

Dependent Variable: PBV

Method: Panel Least Squares

Date: 12/04/19 Time: 00:00

Sample: 2016 2018

Periods included: 3

Cross-sections included: 70

Total panel (balanced) observations: 210

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.705810	0.245214	2.878346	0.0044
PER	0.005649	0.004533	1.246195	0.2141
DER	-0.232412	0.083738	-2.775476	0.0060
DPR	0.526323	0.239494	2.197644	0.0291
KOMISARIS	1.904463	0.570767	3.336672	0.0010

R-squared	0.147561	Mean dependent var	1.434969
Adjusted R-squared	0.130928	S.D. dependent var	1.312733
S.E. of regression	1.223783	Akaike info criterion	3.265292
Sum squared resid	307.0169	Schwarz criterion	3.344985
Log likelihood	-337.8556	Hannan-Quinn criter.	3.297508
F-statistic	8.871591	Durbin-Watson stat	0.192369
Prob(F-statistic)	0.000001		

## Lampiran 4

### Hasil Uji Hausman

Correlated Random Effects - Hausman Test  
Equation: Untitled  
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	8.420859	4	0.0773

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
PER	0.011286	0.010198	0.000002	0.4469
DER	0.041159	-0.053471	0.002285	0.0478
DPR	-0.155389	-0.070788	0.001330	0.0204
KOMISARIS	0.953239	1.893569	2.868109	0.5787

Cross-section random effects test equation:

Dependent Variable: PBV

Method: Panel Least Squares

Date: 12/04/19 Time: 00:02

Sample: 2016 2018

Periods included: 3

Cross-sections included: 70

Total panel (balanced) observations: 210

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.845247	0.690427	1.224237	0.2230
PER	0.011286	0.003578	3.154101	0.0020
DER	0.041159	0.089629	0.459209	0.6468
DPR	-0.155389	0.130984	-1.186322	0.2376
KOMISARIS	0.953239	1.888995	0.504628	0.6146

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.940780	Mean dependent var	1.434969
Adjusted R-squared	0.908993	S.D. dependent var	1.312733
S.E. of regression	0.396017	Akaike info criterion	1.255588
Sum squared resid	21.32875	Schwarz criterion	2.435045
Log likelihood	-57.83670	Hannan-Quinn criter.	1.732398
F-statistic	29.59632	Durbin-Watson stat	1.941599
Prob(F-statistic)	0.000000		

## Lampiran 5

### Hasil Uji Regresi

Dependent Variable: PBV

Method: Panel EGLS (Cross-section random effects)

Date: 12/04/19 Time: 00:22

Sample: 2016 2018

Periods included: 3

Cross-sections included: 70

Total panel (balanced) observations: 210

Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.597887	0.344202	1.737025	0.0839
PER	0.010198	0.003280	3.109206	0.0021
DER	-0.053471	0.075816	-0.705270	0.4814
DPR	-0.070788	0.125803	-0.562687	0.5743
KOMISARIS	1.893569	0.836775	2.262936	0.0247

#### Effects Specification

	S.D.	Rho
Cross-section random	1.171262	0.8974
Idiosyncratic random	0.396017	0.1026

#### Weighted Statistics

R-squared	0.070814	Mean dependent var	0.274929
Adjusted R-squared	0.052683	S.D. dependent var	0.411243
S.E. of regression	0.400264	Sum squared resid	32.84328
F-statistic	3.905779	Durbin-Watson stat	1.279308
Prob(F-statistic)	0.004441		

#### Unweighted Statistics

R-squared	0.090117	Mean dependent var	1.434969
Sum squared resid	327.7062	Durbin-Watson stat	0.128214



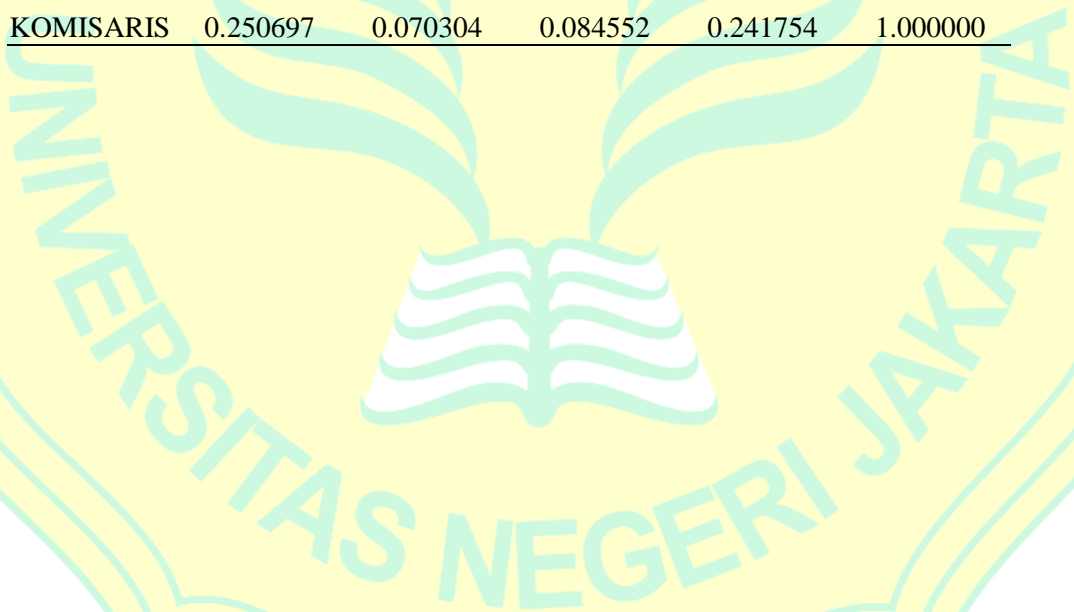
## Lampiran 6

### Hasil Uji Multikolinearitas

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	PBV	PER	DER	DPR	KOMISARIS
PBV	1.000000	0.155927	-0.215928	0.251610	0.250697
PER	0.155927	1.000000	-0.208443	0.121730	0.070304
DER	-0.215928	-0.208443	1.000000	-0.197226	0.084552
DPR	0.251610	0.121730	-0.197226	1.000000	0.241754
KOMISARIS	0.250697	0.070304	0.084552	0.241754	1.000000

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**Lampiran 7 Hasil Dari Nilai Perusahaan (PBV), Keputusan Investasi (PER), Keputusan Pendanaan (DER), Kebijakan Dividen (DPR), dan Ukuran Dewan Komisaris Perusahaan Manufaktur yang Terdaftar di BEI Periode Tahun 2016-2018**

TAHUN	KODE	PBV	PER	DER	DPR	KOMISARIS	TAHUN	KODE	PBV	PER	DER	DPR	KOMISARIS
2016	AKRA	3.40	26.97	0.96	0.27	0.67	2016	INTP	2.58	17.41	0.15	0.39	0.86
2017	AKRA	2.95	22.01	0.86	0.33	0.67	2017	INTP	2.67	35.20	0.18	1.84	0.86
2018	AKRA	1.94	26.77	1.01	0.67	0.67	2018	INTP	2.88	58.29	0.20	2.25	0.83
2016	ASII	2.43	19.57	1.00	0.30	0.23	2016	KLBF	5.72	30.98	0.22	0.39	0.43
2017	ASII	2.71	17.81	1.13	0.28	0.23	2017	KLBF	5.85	31.06	0.21	0.43	0.43
2018	ASII	2.25	14.21	1.24	0.29	0.30	2018	KLBF	5.38	27.85	0.22	0.48	0.43
2016	CPIN	0.49	31.17	0.07	0.21	0.50	2016	SMGR	2.03	19.16	0.47	0.26	0.29
2017	CPIN	0.44	27.68	0.06	0.37	0.33	2017	SMGR	2.04	29.25	0.66	0.90	0.29
2018	CPIN	0.36	15.14	0.04	0.20	0.33	2018	SMGR	1.83	12.64	0.59	0.40	0.29
2016	GGRM	3.15	18.66	0.59	0.75	0.00	2016	SRIL	1.17	6.51	1.86	0.07	0.33
2017	GGRM	3.17	17.26	0.58	0.65	0.00	2017	SRIL	0.85	5.63	1.70	0.06	0.33
2018	GGRM	3.21	18.58	0.53	0.64	0.00	2018	SRIL	0.71	4.84	1.64	0.14	0.33
2016	HMSP	0.54	36.01	0.24	0.98	0.50	2016	UNTR	1.49	12.71	0.50	0.11	0.33
2017	HMSP	0.53	35.42	0.26	0.99	0.50	2017	UNTR	2.22	14.23	0.73	0.14	0.33
2018	HMSP	0.53	34.77	0.32	0.93	0.43	2018	UNTR	2.22	11.37	1.04	0.12	0.33
2016	ICBP	5.24	26.89	0.56	0.83	0.50	2016	UNVR	0.69	51.02	0.26	0.55	0.40
2017	ICBP	4.91	26.23	0.56	0.47	0.33	2017	UNVR	0.68	50.25	0.27	0.45	0.40
2018	ICBP	4.56	22.66	0.51	0.41	0.33	2018	UNVR	0.48	39.97	0.16	0.42	0.40
2016	INDF	0.62	16.98	0.87	0.39	0.38	2016	IGAR	1.11	8.88	0.18	0.08	0.33
2017	INDF	0.65	17.30	0.88	0.49	0.38	2017	IGAR	1.00	8.51	0.16	0.07	0.33
2018	INDF	0.50	14.44	0.93	0.56	0.38	2018	IGAR	0.79	11.28	0.18	0.12	0.33

TAHUN	KODE	PBV	PER	DER	DPR	KOMISARIS	TAHUN	KODE	PBV	PER	DER	DPR	KOMISARIS
2016	IMPC	3.78	46.48	0.83	0.94	0.50	2016	INAI	0.28	3.75	4.25	0.40	0.25
2017	IMPC	3.76	55.56	0.78	0.22	0.50	2017	INAI	0.40	5.77	3.38	0.90	0.25
2018	IMPC	3.47	55.07	0.73	0.45	0.50	2018	INAI	0.47	7.00	3.56	0.47	0.25
2016	ARNA	4.44	26.86	0.06	0.75	0.50	2016	ISSP	0.61	15.40	1.35	0.00	0.20
2017	ARNA	3.20	27.28	0.56	0.73	0.50	2017	ISSP	0.53	17.27	1.21	0.00	0.20
2018	ARNA	2.41	28.73	0.52	0.41	0.50	2018	ISSP	0.26	15.38	1.17	0.00	0.20
2016	MLIA	0.42	31.47	1.01	0.00	0.40	2016	JPFA	1.74	6.34	1.26	0.08	0.50
2017	MLIA	0.41	15.36	1.93	0.00	0.40	2017	JPFA	1.99	17.24	1.40	0.18	0.50
2018	MLIA	0.43	5.07	1.35	0.00	0.40	2018	JPFA	2.13	9.35	1.33	0.27	0.50
2016	TOTO	4.13	37.34	0.63	0.31	0.40	2016	LION	1.04	11.73	0.47	0.49	0.50
2017	TOTO	2.71	16.43	0.67	0.30	0.40	2017	LION	0.99	20.86	0.49	2.22	0.50
2018	TOTO	1.96	10.76	0.55	0.29	0.40	2018	LION	0.74	22.86	0.48	0.54	0.50
2016	TRST	0.44	25.25	0.70	0.42	0.00	2016	LMSH	1.57	4.06	0.21	0.48	0.33
2017	TRST	0.49	25.36	0.69	0.37	0.00	2017	LMSH	1.80	9.46	0.24	2.08	0.33
2018	TRST	0.50	17.53	0.92	0.22	0.00	2018	LMSH	2.17	22.30	0.39	0.33	0.33
2016	MASA	0.45	21.82	0.80	0.00	0.29	2016	INCI	0.19	4.67	0.11	0.18	0.00
2017	MASA	0.48	19.65	0.96	0.00	0.29	2017	INCI	0.21	3.49	0.13	0.00	0.00
2018	MASA	0.76	13.59	1.02	0.00	0.29	2018	INCI	0.28	5.83	0.22	0.07	0.00
2016	GDST	0.77	39.00	0.51	0.00	0.50	2016	PICO	0.35	7.78	1.40	0.22	0.33
2017	GDST	0.82	26.36	0.35	0.00	0.50	2017	PICO	0.40	7.29	1.58	0.17	0.33
2018	GDST	1.17	29.49	0.51	0.00	0.50	2018	PICO	0.44	8.15	1.85	0.06	0.33

TAHUN	KODE	PBV	PER	DER	DPR	KOMISARIS	TAHUN	KODE	PBV	PER	DER	DPR	KOMISARIS
2016	SRSN	0.75	27.17	0.78	0.00	0.38	2016	MAIN	2.01	15.96	1.23	0.00	0.60
2017	SRSN	0.72	17.01	0.57	0.00	0.38	2017	MAIN	1.46	56.25	1.45	2.00	0.60
2018	SRSN	0.76	9.33	0.44	0.00	0.38	2018	MAIN	1.11	7.39	1.24	0.13	0.60
2016	AKPI	4.84	10.30	0.01	0.10	0.33	2016	TIRT	0.82	3.57	5.43	0.00	0.50
2017	AKPI	4.62	26.59	0.01	0.00	0.33	2017	TIRT	1.06	9.98	5.94	0.00	0.50
2018	AKPI	4.00	7.68	0.01	0.00	0.33	2018	TIRT	0.98	2.35	9.55	0.00	0.50
2016	BUDI	0.30	10.13	1.52	0.32	0.33	2016	FASW	1.53	6.22	1.72	0.18	0.67
2017	BUDI	0.37	10.62	1.46	0.44	0.33	2017	FASW	3.56	19.62	1.85	0.26	0.67
2018	BUDI	0.40	10.30	1.77	0.42	0.33	2018	FASW	3.81	11.63	1.56	0.18	0.67
2016	DPNS	0.46	10.65	0.12	0.18	0.33	2016	KDSI	0.25	2.27	1.72	0.00	0.50
2017	DPNS	0.48	18.35	0.15	0.23	0.33	2017	KDSI	0.39	2.76	1.74	0.00	0.50
2018	DPNS	0.43	17.50	0.17	0.25	0.33	2018	KDSI	0.60	4.31	1.51	0.00	0.50
2016	EKAD	0.61	4.13	0.19	0.08	0.00	2016	AUTO	0.89	22.38	0.39	0.15	0.38
2017	EKAD	0.70	6.19	0.20	0.15	0.00	2017	AUTO	1.12	21.87	0.37	0.13	0.38
2018	EKAD	0.69	6.92	0.18	0.17	0.00	2018	AUTO	0.69	12.73	0.41	0.21	0.38
2016	APLI	0.46	4.44	0.44	0.00	0.33	2016	GDYR	1.30	44.45	1.01	0.25	0.33
2017	APLI	0.68	11.32	0.75	0.00	0.33	2017	GDYR	1.05	62.17	1.31	0.45	0.33
2018	APLI	0.71	5.58	1.46	0.00	0.33	2018	GDYR	1.15	34.62	1.32	0.00	0.33
2016	BRNA	2.25	49.45	1.20	0.17	0.40	2016	IMAS	0.71	16.58	2.82	0.05	0.43
2017	BRNA	2.19	76.36	1.03	0.00	0.40	2017	IMAS	0.33	28.46	2.38	0.13	0.43
2018	BRNA	2.69	68.82	1.30	0.00	0.40	2018	IMAS	0.52	23.32	2.97	0.06	0.43

TAHUN	KODE	PBV	PER	DER	DPR	KOMISARIS	TAHUN	KODE	PBV	PER	DER	DPR	KOMISARIS
2016	PRAS	0.17	54.67	1.30	0.00	0.00	2016	VOKS	1.34	1.13	1.49	0.10	0.50
2017	PRAS	0.22	52.50	1.28	0.00	0.00	2017	VOKS	1.59	1.88	1.59	0.24	0.50
2018	PRAS	0.20	22.22	1.38	0.00	0.00	2018	VOKS	0.94	1.98	1.69	0.24	0.50
2016	ESTI	1.41	11.54	2.06	0.00	0.33	2016	DLTA	4.28	17.09	0.18	0.57	0.40
2017	ESTI	1.03	8.50	3.18	0.00	0.33	2017	DLTA	3.23	13.24	0.17	0.74	0.40
2018	ESTI	0.72	5.06	2.82	0.00	0.33	2018	DLTA	3.30	12.55	0.19	0.62	0.40
2016	INDR	1.03	15.97	1.28	0.07	0.33	2016	CEKA	0.01	2.37	0.61	0.00	0.33
2017	INDR	1.01	26.00	1.44	0.11	0.33	2017	CEKA	0.02	8.42	0.54	0.01	0.33
2018	INDR	0.96	13.21	1.31	0.05	0.33	2018	CEKA	0.01	7.46	0.20	0.01	0.33
2016	SSTM	0.74	11.54	1.73	0.00	0.40	2016	ROTI	1.87	26.47	1.02	0.19	0.33
2017	SSTM	2.46	22.35	1.85	0.00	0.40	2017	ROTI	0.92	50.90	0.62	0.50	0.33
2018	SSTM	2.69	5.21	1.61	0.00	0.40	2018	ROTI	0.64	40.01	0.51	0.21	0.33
2016	RICY	0.23	8.72	2.12	0.17	0.33	2016	SKBM	2.71	23.10	0.38	0.00	0.33
2017	RICY	0.23	8.67	2.19	0.17	0.33	2017	SKBM	3.56	36.36	0.59	0.00	0.33
2018	RICY	0.23	9.06	2.46	0.17	0.33	2018	SKBM	3.26	29.00	0.70	0.00	0.33
2016	BATA	1.99	26.32	0.44	0.18	0.33	2016	ULTJ	3.47	4.42	0.22	0.04	0.33
2017	BATA	1.73	18.73	0.48	0.39	0.33	2017	ULTJ	3.28	19.52	0.23	0.26	0.33
2018	BATA	1.22	11.46	0.38	0.17	0.33	2018	ULTJ	3.21	22.13	0.16	0.27	0.33
2016	IKBI	0.46	36.56	0.24	1.00	0.00	2016	DVLA	1.52	10.85	0.42	0.48	0.43
2017	IKBI	0.51	27.26	0.25	0.37	0.00	2017	DVLA	1.89	13.07	0.47	0.24	0.43
2018	IKBI	0.38	10.70	0.39	0.19	0.00	2018	DVLA	1.82	10.87	0.40	0.21	0.43

TAHUN	KODE	PBV	PER	DER	DPR	KOMISARIS	TAHUN	KODE	PBV	PER	DER	DPR	KOMISARIS
2016	SIDO	2.89	16.34	0.08	0.80	0.40	2016	MBTO	0.38	8.67	0.61	0.00	0.33
2017	SIDO	2.69	14.48	0.09	0.81	0.40	2017	MBTO	0.44	10.69	0.89	0.00	0.33
2018	SIDO	3.94	17.11	0.15	0.34	0.40	2018	MBTO	0.50	11.75	1.16	0.00	0.33
2016	TSPC	1.91	16.50	0.42	0.42	0.60	2016	MRAT	0.25	16.31	0.31	0.00	0.33
2017	TSPC	1.71	15.93	0.46	0.41	0.60	2017	MRAT	0.24	69.67	0.36	0.00	0.33
2018	TSPC	1.29	13.63	0.45	0.35	0.60	2018	MRAT	0.22	38.20	0.39	0.00	0.33
2016	KICI	0.00	43.67	0.57	0.00	0.33	2016	INAF	0.77	88.88	0.14	0.00	0.33
2017	KICI	0.00	19.25	0.63	0.00	0.33	2017	INAF	1.74	117.96	0.19	0.00	0.33
2018	KICI	0.01	38.00	0.63	0.00	0.33	2018	INAF	2.84	146.90	0.19	0.00	0.33
2016	CINT	0.30	17.37	0.22	0.42	0.50	2016	GJTL	0.63	10.77	2.25	0.06	0.29
2017	CINT	0.24	11.14	0.24	0.29	0.50	2017	GJTL	0.58	5.38	2.20	0.04	0.29
2018	CINT	0.26	23.69	0.26	0.62	0.50	2018	GJTL	0.44	55.85	2.20	0.00	0.29
2016	LMPI	0.31	63.00	0.99	0.00	0.50	2016	GNFI	0.77	29.97	1.09	0.17	0.33
2017	LMPI	0.41	38.50	1.22	0.00	0.50	2017	GNFI	0.69	39.35	0.76	0.19	0.33
2018	LMPI	0.51	23.71	1.38	0.00	0.50	2018	GNFI	0.57	51.17	1.26	0.33	0.33
2016	ADES	1.77	12.16	1.00	0.00	0.33	2016	KBLM	0.76	11.42	0.99	0.26	0.33
2017	ADES	1.47	16.23	0.99	0.00	0.33	2017	KBLM	0.43	7.87	0.56	0.26	0.33
2018	ADES	1.13	10.22	0.83	0.00	0.33	2018	KBLM	0.38	7.83	0.58	0.28	0.33
2016	KINO	3.37	36.60	0.68	0.29	0.25	2016	PTSN	0.01	1.91	0.31	0.00	0.33
2017	KINO	1.63	30.42	0.58	0.32	0.25	2017	PTSN	0.01	8.40	0.33	0.00	0.33
2018	KINO	1.28	18.69	0.64	0.26	0.25	2018	PTSN	0.02	7.75	3.13	0.00	0.33



## RIWAYAT HIDUP



Peneliti bernama lengkap Rizal Lullah, lahir di Bogor, 03 September 1995. Peneliti merupakan anak kedua dari Bapak Resdihan dan Ibu Liga Wasti. Pada saat ini peneliti tinggal di Jalan Pahlawan No. 100 Karang Asem Barat, Citeureup, Kabupaten Bogor, Jawa Barat. Peneliti menempuh pendidikan di SDN Citeureup 06, SMPN 1 Babakan Madang, SMAN 1 Citeureup, Kuliah Diploma 3 di Institut Pertanian Bogor dengan jurusan Manajemen Agribisnis, dan saat ini melanjutkan studi di Fakultas Ekonomi Program Studi S1 Manajemen Universitas Negeri Jakarta. Tahun 2017-2019 peneliti pernah bekerja di PT. BCA Finance sebagai *Credit Analys*.



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