LAMPIRAN

Lampiran 1 Daftar Populasi Perusahaan

No	Kode	Nama Perusahaan	Tanggal Pencatatan
1	AGRO	Bank Raya Indonesia Tbk.	08 Agt 2003
2	AGRS	Bank IBK Indonesia Tbk.	22 Des 2014
3	ARTO	Bank Jago Tbk.	12 Jan 2016
4	BABP	Bank MNC Internasional Tbk.	15 Jul 2002
5	BACA	Bank Capital Indonesia Tbk.	04 Okt 2007
6	BBCA	Bank Central Asia Tbk.	31 Mei 2000
7	BBHI	Allo Bank Indonesia Tbk.	12 Agt 2015
8	BBKP	Bank KB Bukopin Tbk.	10 Jul 2006
9	BBMD	Bank Mestika Dharma Tbk.	08 Jul 2013
10	BBNI	Bank Negara Indonesia (Persero	25 Nov 1996
11	BBRI	Bank Rakyat Indonesia (Persero	10 Nov 2003
12	BBTN	Bank Tabungan Negara (Persero)	17 Des 2009
13	BBYB	Bank Neo Commerce Tbk.	13 Jan 2015
14	BCIC	Bank JTrust Indonesia Tbk.	25 Jun 1997
15	BDMN	Bank Danamon Indonesia Tbk.	06 Des 1989
16	BEKS	Bank Pembangunan Daerah Banten	13 Jul 2001
17	BGTG	Bank Ganesha Tbk.	12 Mei 2016
18	BINA	Bank Ina Perdana Tbk.	16 Jan 2014
19	BJBR	Bank Pembangunan Daerah Jawa B	08 Jul 2010
20	BJTM	Bank Pembangunan Daerah Jawa T	12 Jul 2012
21	BKSW	Bank QNB Indonesia Tbk.	21 Nov 2002
22	BMAS	Bank Maspion Indonesia Tbk.	11 Jul 2013
23	BMRI	Bank Mandiri (Persero) Tbk.	14 Jul 2003
24	BNBA	Bank Bumi Arta Tbk.	01 Jun 2006
25	BNGA	Bank CIMB Niaga Tbk.	29 Nov 1989
26	BNII	Bank Maybank Indonesia Tbk.	21 Nov 1989
27	BNLI	Bank Permata Tbk.	15 Jan 1990
28	BSIM	Bank Sinarmas Tbk.	13 Des 2010
29	BSWD	Bank Of India Indonesia Tbk.	01 Mei 2002
30	BTPN	Bank SMBC Indonesia Tbk.	12 Mar 2008
31	BVIC	Bank Victoria International Tb	30 Jun 1999
32	DNAR	Bank Oke Indonesia Tbk.	11 Jul 2014
33	INPC	Bank Artha Graha Internasional	23 Agt 1990
34	MAYA	Bank Mayapada Internasional Tb	29 Agt 1997

35	MCOR	Bank China Construction Bank I	03 Jul 2007
36	MEGA	Bank Mega Tbk.	17 Apr 2000
37	NISP	Bank OCBC NISP Tbk.	20 Okt 1994
38	NOBU	Bank Nationalnobu Tbk.	20 Mei 2013
39	PNBN	Bank Pan Indonesia Tbk	29 Des 1982
40	PNBS	Bank Panin Dubai Syariah Tbk.	15 Jan 2014
41	SDRA	Bank Woori Saudara Indonesia 1	15 Des 2006
42	BRIS	Bank Syariah Indonesia Tbk.	09 Mei 2018
43	BTPS	Bank BTPN Syariah Tbk.	08 Mei 2018
44	AMAR	Bank Amar Indonesia Tbk.	09 Jan 2020
45	BBSI	Krom Bank Indonesia Tbk.	07 Sep 2020
46	BANK	Bank Aladin Syariah Tbk.	01 Feb 2021
47	MASB	Bank Multiarta Sentosa Tbk.	30 Jun 2021

Lampiran 2 Daftar Sampel Perusahaan

No	Kode	Nama Perusahaan
1	BBHI	Allo Bank Indonesia Tbk.
2	BBMD	Bank Mestika Dharma Tbk.
3	BBSI	Krom Bank Indonesia Tbk.
4	BBTN	Bank Tabungan Negara (Persero)
5	BDMN	Bank Danamon Indonesia Tbk.
6	BNGA	Bank CIMB Niaga Tbk.
7	BRIS	Bank Syariah Indonesia Tbk.
8	BSIM	Bank Sinarmas Tbk.
9	BTPN	Bank SMBC Indonesia Tbk.
10	MAYA	Bank Mayapada Internasional Tb
11	MCOR	Bank China Construction Bank I
12	NISP	Bank OCBC NISP Tbk.
13	PNBN	Bank Pan Indonesia Tbk

Lampiran 3 Tabulasi Data

KODE	TAHUN	Y	X1	X2	X3	X4
BBHI	2021	0.0413981	3	5	0.8999999	0.0003659
BBHI	2022	0.0244173	3	5	0.8537064	0.0004083
BBHI	2023	0.0348667	3	5	0.8537064	0.0004793
BBHI	2024	0.0334028	3	5	0.8537064	0.0004892
BBMD	2021	0.032508	4	5	0.908358	0.000514
BBMD	2022	0.0315427	4	5	0.908358	0.000514

BBMD	2023	0.025982	4	5	0.908358	0.0007518
BBMD	2024	0.0243329	4	5	0.908358	0.0008764
BBTN	2021	0.00639	7	9	0.6	0.0004952
BBTN	2022	0.007572	9	9	0.6	0.0007848
BBTN	2023	0.0079795	9	9	0.6	0.001413
BBTN	2024	0.0064038	9	11	0.6	0.002176
BDMN	2021	0.0086765	8	8	0.9247459	0.0024393
BDMN	2022	0.0173451	8	10	0.9247459	0.0025469
BDMN	2023	0.0165295	6	9	0.9247459	0.0026287
BDMN	2024	0.0135799	6	9	0.9247459	0.0027481
BNGA	2021	0.0131878	7	10	0.9174606	0.0744829
BNGA	2022	0.0166152	7	10	0.9174606	0.074619
BNGA	2023	0.0195933	7	10	0.9176966	0.0780391
BNGA	2024	0.019152	7	10	0.9173097	0.0825216
BSIM	2021	0.0024254	3	6	0.5457926	0.0003105
BSIM	2022	0.0046707	3	8	0.6308377	0.0003105
BSIM	2023	0.00144	3	5	0.6291467	0.0004015
BSIM	2024	0.0066542	3	5	0.6169957	0.00043
BTPN	2021	0.0161747	5	10	0.9359763	0.0002922
BTPN	2022	0.0173522	6	8	0.9359763	0.000127
BTPN	2023	0.013316	6	8	0.9114337	0.0001983
BTPN	2024	0.0133401	7	8	0.9219074	0.0001526
MAYA	2021	0.0003705	3	6	0.8463792	0.0765769
MAYA	2022	0.0001994	3	7	0.8381961	0.0765769
MAYA	2023	0.0001562	3	7	0.714087	0.046603
MAYA	2024	0.0001703	4	5	0.714087	0.046603
MCOR	2021	0.0030309	4	6	0.5999928	0.0688722
MCOR	2022	0.0054334	4	6	0.5999928	0.0688722
MCOR	2023	0.0086633	4	6	0.5999928	0.0688722
MCOR	2024	0.008806	3	5	0.5999928	0.0688722
NISP	2021	0.0117577	8	10	0.8507796	0.0001999
NISP	2022	0.0139496	8	9	0.8507796	0.000211
NISP	2023	0.0163801	8	8	0.8507796	0.0002254
NISP	2024	0.0173189	8	8	0.8507796	0.0002288
PNBN	2021	0.0088866	6	10	0.8485206	0.0001495
PNBN	2022	0.0154073	6	10	0.8485206	0.0001453
PNBN	2023	0.0135378	6	9	0.8485206	0.0001453
PNBN	2024	0.011751	6	9	0.8485206	0.0002698
BRIS	2021	0.0114147	9	10	0.9292209	0.0050923
BRIS	2022	0.0139346	9	10	0.9008079	0.0004015
BRIS	2023	0.0161294	10	10	0.9008079	0.0044139
BRIS	2024	0.0171455	10	10	0.9008079	0.0003125
BBSI	2021	0.0265256	3	3	0.6370149	0.0347943
BBSI	2022	0.0225774	3	3	0.7917288	0.0491115

BBSI	2023	0.0364363	3	3	0.8399758	0.0491115
BBSI	2024	0.0018652	3	5	0.8483762	0.0491115

Lampiran 4 Hasil Olah Data

Analisis Statistik Deskriptif

Date: 07/05/25
Time: 18:11
Sample: 2021 2024

	Y	X1	X2	X3	X4
Mean	0.014590	5.538462	7.442308	0.808658	0.020140
Median	0.013559	6.000000	8.000000	0.850780	0.000768
Maximum	0.041398	10.00000	11.00000	0.935976	0.082522
Minimum	0.000156	3.000000	3.000000	0.545793	0.000127
Std. Dev.	0.010169	2.313316	2.287335	0.127972	0.030195
Skewness	0.692966	0.324676	-0.287146	-0.832666	1.033256
Kurtosis	2.973623	1.722649	1.765213	2.040833	2.282497
Jarque-Bera	4.163257	4.448779	4.018106	8.002212	10.36811
Probability	0.124727	0.108133	0.134116	0.018295	0.005605
Sum	0.758696	288.0000	387.0000	42.05019	1.047289
Sum Sq. Dev.	0.005273	272.9231	266.8269	0.835223	0.046499
Observations	52	52	52	52	52

Model Regresi Data Panel

Common Effect Model

Dependent Variable: Y
Method: Panel Least Squares
Date: 07/05/25 Time: 16:44
Sample: 2021 2024
Periods included: 4
Cross-sections included: 13
Total panel (balanced) observations: 52

Variable	Coefficient	Std. Error	t-Statistic	Prob.

C	-0.004875	0.007152	-0.681615	0.4988
X1	0.001102	0.000833	1.323539	0.1921
X2	-0.003075	0.000824	-3.731279	0.0005
X3	0.046496	0.008518	5.458706	0.0000
X4	-0.067055	0.036400	-1.842187	0.0718

R-squared	0.506769	Mean dependent var	0.014590
Adjusted R-squared	0.464792	S.D. dependent var	0.010169
S.E. of regression	0.007439	Akaike info criterion	-6.872915
Sum squared resid	0.002601	Schwarz criterion	-6.685296
Log likelihood	183.6958	Hannan-Quinn criter.	-6.800986
F-statistic	12.07250	Durbin-Watson stat	1.073530
Prob(F-statistic)	0.000001		

Fixed Effect Model

Dependent Variable: Y
Method: Panel Least Squares
Date: 07/05/25 Time: 16:45
Sample: 2021 2024
Periods included: 4
Cross-sections included: 13
Total panel (balanced) observations: 52

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.039686	0.027482	1.444083	0.1576
X1	-0.000589	0.001551	-0.380041	0.7062
X2	-0.001571	0.001082	-1.451812	0.1555
X3	-0.013934	0.036182	-0.385095	0.7025
X4	0.055996	0.246648	0.227027	0.8217

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.820466	Mean dependent var	0.014590
Adjusted R-squared	0.738393	S.D. dependent var	0.010169
S.E. of regression	0.005201	Akaike info criterion	-7.421991
Sum squared resid	0.000947	Schwarz criterion	-6.784084
Log likelihood	209.9718	Hannan-Quinn criter.	-7.177432
F-statistic	9.996826	Durbin-Watson stat	2.882752
Prob(F-statistic)	0.000000		

Random Effect Model

Dependent Variable: Y
Method: Panel EGLS (Cross-section random effects)
Date: 07/05/25 Time: 16:45
Sample: 2021 2024
Periods included: 4
Cross-sections included: 13
Total panel (balanced) observations: 52
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.002607	0.010802	0.241390	0.8103
X1	0.000206	0.000927	0.222740	0.8247
X2	-0.002084	0.000836	-2.492438	0.0163
X3	0.034903	0.013026	2.679518	0.0101
X4	-0.092956	0.060548	-1.535256	0.1314

Effects Specification		
	S.D.	Rho
Cross-section random	0.006165	0.5842
Idiosyncratic random	0.005201	0.4158

Weighted Statistics			
R-squared	0.228263	Mean dependent var	0.005671
Adjusted R-squared	0.162583	S.D. dependent var	0.005706
S.E. of regression	0.005222	Sum squared resid	0.001282
F-statistic	3.475393	Durbin-Watson stat	2.052181
Prob(F-statistic)	0.014430		

Unweighted Statistics			
R-squared	0.472046	Mean dependent var	0.014590
Sum squared resid	0.002784	Durbin-Watson stat	0.944612

Pemilihan Regresi Data Panel

Uji Chow

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	5.096253	(12,35)	0.0001
Cross-section Chi-square	52.551918	12	0.0000

Cross-section fixed effects test equation:
Dependent Variable: Y
Method: Panel Least Squares
Date: 07/05/25 Time: 16:45
Sample: 2021 2024
Periods included: 4
Cross-sections included: 13
Total panel (balanced) observations: 52

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-0.004875	0.007152	-0.681615	0.4988
X1	0.001102	0.000833	1.323539	0.1921
X2	-0.003075	0.000824	-3.731279	0.0005
X3	0.046496	0.008518	5.458706	0.0000
X4	-0.067055	0.036400	-1.842187	0.0718

R-squared	0.506769	Mean dependent var	0.014590
Adjusted R-squared	0.464792	S.D. dependent var	0.010169
S.E. of regression	0.007439	Akaike info criterion	-6.872915
Sum squared resid	0.002601	Schwarz criterion	-6.685296
Log likelihood	183.6958	Hannan-Quinn criter.	-6.800986
F-statistic	12.07250	Durbin-Watson stat	1.073530
Prob(F-statistic)	0.000001		

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	4.375656	4	0.3575

Cross-section random effects test comparisons:

Variable	Fixed	Random	Var(Diff.)	Prob.
X1	-0.000589	0.000206	0.000002	0.5222
X2	-0.001571	-0.002084	0.000000	0.4547
X3	-0.013934	0.034903	0.001139	0.1480
X4	0.055996	-0.092956	0.057169	0.5333

Cross-section random effects test equation:

Dependent Variable: Y

Method: Panel Least Squares

Date: 07/05/25 Time: 16:45

Sample: 2021 2024

Periods included: 4

Cross-sections included: 13

Total panel (balanced) observations: 52

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.039686	0.027482	1.444083	0.1576
X1	-0.000589	0.001551	-0.380041	0.7062
X2	-0.001571	0.001082	-1.451812	0.1555
X3	-0.013934	0.036182	-0.385095	0.7025
X4	0.055996	0.246648	0.227027	0.8217

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.820466	Mean dependent var	0.014590
Adjusted R-squared	0.738393	S.D. dependent var	0.010169
S.E. of regression	0.005201	Akaike info criterion	-7.421991
Sum squared resid	0.000947	Schwarz criterion	-6.784084
Log likelihood	209.9718	Hannan-Quinn criter.	-7.177432
F-statistic	9.996826	Durbin-Watson stat	2.882752
Prob(F-statistic)	0.000000		

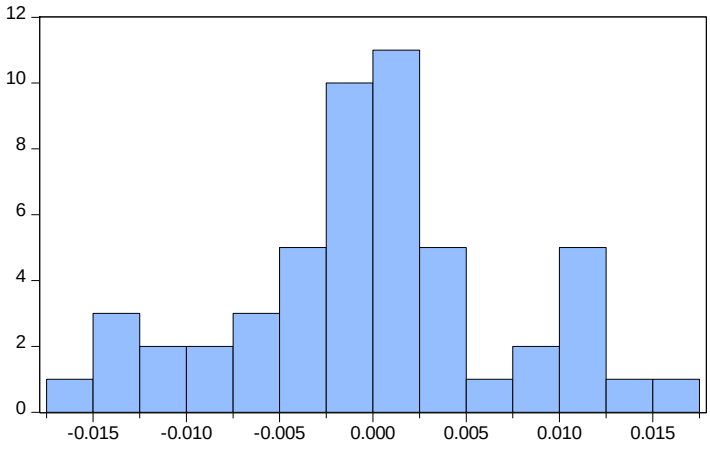
Uji LM

Residual Cross-Section Dependence Test
Null hypothesis: No cross-section dependence (correlation) in residuals
Equation: Untitled
Periods included: 4
Cross-sections included: 13
Total panel observations: 52
Note: non-zero cross-section means detected in data
Cross-section means were removed during computation of correlations

Test
Breusch-Pagan LM
Pesaran scaled LM
Pesaran CD

Uji Asumsi Klasik

Uji Normalitas



Series: Standardized Residuals
Sample 2021 2024
Observations 52

Mean	-8.87e-18
Median	1.46e-05
Maximum	0.017215
Minimum	-0.015985
Std. Dev.	0.007389
Skewness	0.082106
Kurtosis	2.892389
Jarque-Bera	0.083516
Probability	0.959102

Uji Multikolinearitas

	X1	X2	X3	X4
X1	1.000000	0.828642	0.263046	-0.286331
X2	0.828642	1.000000	0.273235	-0.175735
X3	0.263046	0.273235	1.000000	-0.148511
X4	-0.286331	-0.175735	-0.148511	1.000000

Uji Heteroskedastisitas

Dependent Variable: RESABS
Method: Panel EGLS (Cross-section random effects)
Date: 07/05/25 Time: 16:49
Sample: 2021 2024
Periods included: 4
Cross-sections included: 13
Total panel (balanced) observations: 52
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.002761	0.005433	0.508235	0.6137
X1	4.26E-05	0.000549	0.077664	0.9384
X2	-0.000784	0.000527	-1.486962	0.1437
X3	0.009030	0.006523	1.384265	0.1728
X4	0.043157	0.028567	1.510727	0.1376

Effects Specification		
	S.D.	Rho
Cross-section random	0.002304	0.2663
Idiosyncratic random	0.003824	0.7337

Weighted Statistics			
R-squared	0.149582	Mean dependent var	0.003407
Adjusted R-squared	0.077206	S.D. dependent var	0.003974
S.E. of regression	0.003817	Sum squared resid	0.000685
F-statistic	2.066742	Durbin-Watson stat	2.004481
Prob(F-statistic)	0.100238		

Unweighted Statistics			
R-squared	0.221286	Mean dependent var	0.005335
Sum squared resid	0.000873	Durbin-Watson stat	1.572588

Uji Autokorelasi

Dependent Variable: Y
Method: Panel EGLS (Cross-section random effects)

Date: 07/05/25 Time: 16:45
Sample: 2021 2024
Periods included: 4
Cross-sections included: 13
Total panel (balanced) observations: 52
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.002607	0.010802	0.241390	0.8103
X1	0.000206	0.000927	0.222740	0.8247
X2	-0.002084	0.000836	-2.492438	0.0163
X3	0.034903	0.013026	2.679518	0.0101
X4	-0.092956	0.060548	-1.535256	0.1314

Effects Specification		
	S.D.	Rho
Cross-section random	0.006165	0.5842
Idiosyncratic random	0.005201	0.4158

Weighted Statistics			
R-squared	0.228263	Mean dependent var	0.005671
Adjusted R-squared	0.162583	S.D. dependent var	0.005706
S.E. of regression	0.005222	Sum squared resid	0.001282
F-statistic	3.475393	Durbin-Watson stat	2.052181
Prob(F-statistic)	0.014430		

Unweighted Statistics			
R-squared	0.472046	Mean dependent var	0.014590
Sum squared resid	0.002784	Durbin-Watson stat	0.944612

Analsis Regresi Linier Berganda

Dependent Variable: Y
Method: Panel EGLS (Cross-section random effects)
Date: 07/05/25 Time: 16:45
Sample: 2021 2024
Periods included: 4
Cross-sections included: 13
Total panel (balanced) observations: 52
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.002607	0.010802	0.241390	0.8103
X1	0.000206	0.000927	0.222740	0.8247
X2	-0.002084	0.000836	-2.492438	0.0163
X3	0.034903	0.013026	2.679518	0.0101
X4	-0.092956	0.060548	-1.535256	0.1314

Effects Specification		
	S.D.	Rho
Cross-section random	0.006165	0.5842
Idiosyncratic random	0.005201	0.4158

Weighted Statistics			
R-squared	0.228263	Mean dependent var	0.005671
Adjusted R-squared	0.162583	S.D. dependent var	0.005706
S.E. of regression	0.005222	Sum squared resid	0.001282
F-statistic	3.475393	Durbin-Watson stat	2.052181
Prob(F-statistic)	0.014430		

Unweighted Statistics			
R-squared	0.472046	Mean dependent var	0.014590
Sum squared resid	0.002784	Durbin-Watson stat	0.944612

Uji Hipotesa (Uji Koefisien Determinasi, Uji F, Uji t)

Dependent Variable: Y
Method: Panel EGLS (Cross-section random effects)
Date: 07/05/25 Time: 16:45
Sample: 2021 2024
Periods included: 4
Cross-sections included: 13
Total panel (balanced) observations: 52
Swamy and Arora estimator of component variances

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0.002607	0.010802	0.241390	0.8103
X1	0.000206	0.000927	0.222740	0.8247
X2	-0.002084	0.000836	-2.492438	0.0163
X3	0.034903	0.013026	2.679518	0.0101
X4	-0.092956	0.060548	-1.535256	0.1314

Effects Specification		
	S.D.	Rho
Cross-section random	0.006165	0.5842
Idiosyncratic random	0.005201	0.4158

Weighted Statistics			
R-squared	0.228263	Mean dependent var	0.005671
Adjusted R-squared	0.162583	S.D. dependent var	0.005706
S.E. of regression	0.005222	Sum squared resid	0.001282
F-statistic	3.475393	Durbin-Watson stat	2.052181
Prob(F-statistic)	0.014430		

Unweighted Statistics			
R-squared	0.472046	Mean dependent var	0.014590
Sum squared resid	0.002784	Durbin-Watson stat	0.944612

TABEL REVISI SKRIPSI

Nama : Cecilia Febe Biwalaga

NIM : 2019011088

Dosen Pembimbing : Ibu Fitriyah Nurhidayah, S.E., M.Si.

Dosen Penguji 1 : Ibu Dr. Irma Paramita Sofia, S.E.,Ak.,M.Ak.,CA

No	Bagian Perbaikan	Evaluasi Perbaikan	Setelah Perbaikan	Hal	TTD
1	Sampul	Watermark tidak tebal	Watermark sudah tidak tebal	All halaman	
2	Bab 1	Penulisan kutipan	Penulisan kutipan sudah disesuaikan referensi mendeley	2	
3	Bab 1	Fenomena terkait masing masing variable belum ada	Sudah ditambahkan fenomena mengenai masing masing variabel	3-5	
4	Bab 2	Penulisan 'Agency Theory'	Sudah dilakukan perbaikan pada penulisan '*Agency Theory*' (italic)	8	
5	Bab 2	Tabel penelitian terdahulu tidak rapih	Tabel penelitian terdahulu sudah dirapihkan	26	
6	Bab 4	Judul pada table hasil penelitian X dan Y	Judul pada table hasil penelitian sudah diganti menjadi singkatan variabel	54-67	
7	Bab 4	Penulisan kutipan	Penulisan kutipan sudah disesuaikan referensi mendeley	71	

Scanned with CamScanner

TABEL REVISI SKRIPSI

Nama : Cecilia Febe Biwalaga

NIM : 2019011088

Dosen Pembimbing : Ibu Fitriyah Nurhidayah, S.E., M.Si.

Dosen Penguji 1 : Ibu Novy Silvia Dewi, S.E.,M.M.,CCFA.,Ph.D.

No	Bab yang harus diperbaiki	Evaluasi Perbaikan	Setelah Perbaikan	Hal	TTD
1	Bab 1	Tambahkan prinsip prinsip GCG di latar belakang	Sudah ditambahkan prinsip prinsip GCG pada pada bagian latar belakang	2	
2	Bab 1	Pada rumusan masalah sesuaikan dengan hipotesis apakah menggunakan arah atau tidak	Sudah disesuaikan rumusan masalah menggunakan arah 'positif'	6	
3	Bab 2	Penulisan kutipan	Penulisan kutipan sudah disesuaikan referensi Mendeley	33	
4	Daftar Pustaka	Jarak antar baris terlalu rapat	Sudah diperbaiki jarak antar baris	81	

Scanned with CamScanner

No	Tanggal	Dosen Pembimbing	Topik	Disetujui	Aksi
1	26 Mei 2025	Fitriyah Nurhidayah, S.E., M.Si.	Revisi BAB I-3	✔	
2	13 Juni 2025	Fitriyah Nurhidayah, S.E., M.Si.	Penambahan materi untuk BAB 2	✔	
2	2 Juni 2025	Fitriyah Nurhidayah, S.E., M.Si.	Penambahan Fenomena	✔	
3	7 Juli 2025	Fitriyah Nurhidayah, S.E., M.Si.	Review untuk bab 4 dan 5	✔	
3	26 Juni 2025	Fitriyah Nurhidayah, S.E., M.Si.	Penambahan teori	✔	
5	8 Juli 2025	Fitriyah Nurhidayah, S.E., M.Si.	Olah Data	✔	

No	Tanggal	Pembimbing Proposal	Topik	Disetujui	Aksi
1	7 Maret 2025	Fitriyah Nurhidayah, S.E., M.Si.	Pembahasan terkait judul dan variabel yang akan diteliti	✔	
2	12 Maret 2025	Fitriyah Nurhidayah, S.E., M.Si.	Perbaikan judul dan pembahasan Bab I	✔	
3	8 April 2025	Fitriyah Nurhidayah, S.E., M.Si.	Pembahasan BAB II	✔	
4	9 April 2025	Fitriyah Nurhidayah, S.E., M.Si.	Pembahan BAB III	✔	