

## **LAMPIRAN**

Lampiran 1. Hasil Operasional Variabel

<b>Perusahaan</b>	<b>Tahun</b>	<b>ACHANGE</b>	<b>BDOU</b>	<b>CPA</b>	<b>MSCORE</b>	<b>DAIT</b>
<i>Asuransi Bina Dana Arta Tbk</i>	2019	28,45821	29,32868	28,57868	25,77155	0,084066
	2020	28,49727	29,28838	28,53838	26,91997	0,073082
	2021	28,55292	29,29567	28,54567	26,70681	0,065264
	2022	28,52647	29,03609	28,53609	26,73885	0,031435
	2023	28,68321	29,11102	29,61102	26,84245	0,07384
<i>Adira Dinamika Multi Finance Tbk</i>	2019	31,2928	31,52304	31,1897	28,89267	0,030597
	2020	30,80486	31,33957	31,00623	27,73803	-0,24357
	2021	30,56558	31,13092	31,79759	27,73225	-0,11348
	2022	30,89282	31,17911	30,84578	28,48802	0,04739
	2023	31,26229	31,39857	31,06524	29,74483	0,269676
<i>PT Bank Raya Indonesia Tbk</i>	2019	31,06807	31,59604	30,92937	30,55051	0,018538
	2020	30,9976	31,46378	30,96378	28,68023	-0,01913
	2021	29,79534	31,05635	30,45635	27,7748	0,149021
	2022	30,0493	30,86282	30,26282	15,65425	0,181333
	2023	30,03478	30,75199	30,15199	26,98015	0,009567
<i>PT Bank IBK Indonesia Tbk.</i>	2019	29,84432	29,99073	30,49073	29,13327	-0,11102
	2020	30,26721	30,4189	30,9189	28,85059	0,194551

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	2021	30,60064	30,79036	31,29036	11,86526	0,035846
	2022	30,75769	31,03819	30,53819	27,79815	-0,07548
	2023	30,65048	31,09513	30,59513	28,67283	0,065734
<i>Asuransi Harta Aman Pratama Tbk</i>	2019	27,01074	27,84014	28,09014	23,46953	-0,06591
	2020	27,07462	27,8324	27,0824	16,36813	-0,12203
	2021	27,3596	27,97591	27,22591	24,4687	-0,06327
	2022	27,84739	28,31197	27,56197	23,82108	0,141458
	2023	27,6929	28,29518	27,62852	21,532	-0,04303
<i>Asuransi Multi Artha Guna Tbk</i>	2019	29,23761	29,66285	30,16285	26,03466	-0,0843
	2020	29,20978	29,68645	29,18645	26,47859	-0,02844
	2021	29,15037	29,66849	29,16849	26,72094	-0,00825
	2022	29,19616	29,68238	29,18238	26,62376	-0,04055
	2023	29,34122	29,76339	29,26339	27,16896	-0,02805
<i>PT Bank Amar Indonesia Tbk.</i>	2019	29,33239	29,53679	28,87012	26,1313	-0,01379
	2020	29,18091	29,69838	30,03171	26,3727	-0,33416
	2021	29,50034	29,94693	29,28027	26,55239	0,123017
	2022	28,98128	29,80289	29,13622	28,63345	0,386123
	2023	29,07925	29,7746	29,10794	26,2066	0,090622
	2019	29,13361	29,42656	28,92656	27,45	-0,29466

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<i>PACIFIC STRATEGIC FINANCIAL Tbk</i>	2020	29,4683	29,71656	29,21656	27,43644	-0,20517
	2021	29,58982	29,91216	30,41216	26,28529	-0,30568
	2022	29,69056	30,05631	29,55631	27,74831	0,019371
	2023	29,51489	30,03571	29,53571	26,93898	0,027551
<i>PT Bank Jago Tbk.</i>	2019	28,40632	28,57612	27,90945	23,29179	-0,5694
	2020	28,80426	28,91029	29,41029	32,98543	0,485182
	2021	30,96458	30,64163	30,14163	-64,4858	3,54042
	2022	30,73645	30,96219	30,46219	28,34976	0,131936
	2023	30,89288	31,18953	30,68953	27,90334	0,070196
<i>Asuransi Bintang Tbk</i>	2019	27,45754	28,07731	27,47731	25,62497	0,121331
	2020	27,51013	28,09379	27,49379	22,35526	0,127758
	2021	27,67144	28,18462	27,58462	23,96539	0,126439
	2022	27,6563	28,22078	27,62078	24,93897	0,166376
	2023	27,58093	28,20095	27,60095	25,28424	0,171799
<i>Asuransi Dayin Mitra Tbk</i>	2019	27,8612	28,27775	27,77775	25,53817	-0,01082
	2020	27,1333	27,98005	27,48005	25,47063	0,073938
	2021	27,39077	27,93591	27,43591	25,12985	0,012694
	2022	27,58784	28,01333	27,51333	25,18395	0,031617
	2023	27,70941	27,94715	27,61381	25,21597	0,018471

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<i>Asuransi Jasa Tania Tbk</i>	2019	26,75859	27,32732	26,82732	28,96775	0,047841
	2020	26,40132	27,12525	26,62525	23,93739	0,037783
	2021	27,29915	27,49208	26,99208	21,2109	0,061705
	2022	26,87818	27,43594	26,93594	24,19058	0,057913
	2023	26,9347	27,43532	27,93532	24,32788	0,081591
<i>PT Asuransi Maximus Graha Persada Tbk.</i>	2019	27,61237	28,27307	27,60641	26,81403	0,295518
	2020	27,63742	28,28864	28,62197	11,38088	0,659988
	2021	27,60184	28,2786	28,61193	53,64236	-0,32015
	2022	27,77002	28,35923	27,69256	27,68407	0,260803
	2023	27,48475	28,25797	27,59131	0,129754	-0,23048
<i>Asuransi Ramayana Tbk</i>	2019	28,1132	28,56799	28,06799	26,34495	-0,19194
	2020	28,02674	28,71413	28,04747	25,85119	-0,12772
	2021	27,90074	28,6421	27,97543	26,13348	-0,14432
	2022	28,2507	28,45124	28,11791	25,91006	-0,38998
	2023	28,3674	28,49662	28,24662	26,29745	0,316526
<i>PT Bank MNC Internasional Tbk.</i>	2019	29,96934	30,65928	29,99262	29,0928	0,053813
	2020	30,17626	30,75324	30,08658	27,57236	-0,28677
	2021	30,43974	30,93784	30,27117	27,63307	0,462572
	2022	30,62494	30,95611	30,45611	27,64113	0,412884

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	2023	30,60036	31,02955	30,52955	27,05741	-0,43564
<i>PT Bank Capital Indonesia Tbk</i>	2019	31,19679	31,24	31,57333	30,49815	0,188401
	2020	30,57455	31,30454	30,63787	47,26422	0,215109
	2021	30,84931	31,40343	31,73677	6,614175	0,1508
	2022	30,56633	30,99103	30,65769	29,55414	0,081683
	2023	30,45495	31,25568	31,58901	29,48235	0,092051
<i>PT Bank Central Asia Tbk.</i>	2019	34,5568	35,2043	34,4543	32,02817	-0,01597
	2020	34,75721	35,36163	34,61163	32,20481	-0,06705
	2021	34,86882	35,49444	34,74444	32,02804	-0,08691
	2022	34,87812	35,56241	34,81241	32,4847	0,024541
	2023	34,94734	35,63102	34,88102	32,65946	0,016446
<i>PT Allo Bank Indonesia Tbk</i>	2019	28,66219	29,22479	28,55812	26,6278	-0,09773
	2020	28,60439	29,24806	29,58139	26,11581	0,122364
	2021	29,6114	29,66775	29,16775	29,78914	0,473016
	2022	30,61385	30,70093	30,03426	29,14626	1,435708
	2023	30,30925	30,84325	31,17659	27,06828	-0,196
<i>Buana Finance Tbk</i>	2019	29,25709	29,58402	30,25069	26,92464	0,007075
	2020	28,81859	29,54588	30,04588	25,87656	-0,39353
	2021	28,75841	29,40718	28,90718	25,37892	-0,11837

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	2022	29,3898	29,66361	29,16361	27,29664	0,372931
	2023	29,58735	29,88709	30,38709	28,25872	0,498257
<i>PT Bank Mestika Dharma Tbk.</i>	2019	30,25083	30,68827	30,18827	27,71359	-0,66579
	2020	30,37038	30,78142	30,28142	27,22516	-1,63127
	2021	30,51664	30,90256	30,40256	27,75723	-0,52725
	2022	30,47569	30,93946	30,43946	28,53805	-0,27862
	2023	30,37407	30,90703	31,40703	28,28325	-0,48277
<i>PT Bank Negara Indonesia (Persero) Tbk</i>	2019	34,41487	34,99607	34,37107	31,89816	0,186145
	2020	34,47505	35,02374	35,42374	33,17759	0,103979
	2021	34,57916	35,20298	34,50298	31,37625	0,089306
	2022	34,63129	35,26818	34,56818	32,00177	0,108955
	2023	34,67418	35,25825	34,62189	32,23132	0,127473
<i>PT Bank Rakyat Indonesia (Persero) Tbk</i>	2019	34,97175	35,4427	34,88715	32,39927	0,009789
	2020	35,13511	35,61505	35,01505	33,1054	0,015822
	2021	35,09698	35,75644	35,05644	32,63499	0,024079
	2022	35,2629	35,86238	35,16238	32,62428	-0,0036
	2023	35,26484	35,91427	35,21427	33,01677	0,058175
	2019	33,39044	33,87331	33,37331	34,77874	-0,03624
	2020	33,65733	34,02048	33,52048	30,49669	-0,01443

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<i>PT Bank Tabungan Negara (Persero) Tbk</i>	2021	33,57823	34,12099	33,54956	31,234	-0,04505
	2022	33,70314	34,1834	33,62784	31,36184	-0,08837
	2023	33,79837	34,27051	33,71495	31,33574	-0,18715
<i>PT Bank Neo Commerce Tbk.</i>	2019	29,38006	29,7649	30,2649	23,97315	0,09674
	2020	29,37625	29,98803	29,32136	27,0423	0,055639
	2021	30,581	30,80916	31,05916	26,74083	-0,20705
	2022	31,03566	31,36135	30,61135	32,48713	-0,25557
	2023	30,44685	31,28077	30,53077	29,84392	0,088146
<i>MNC Kapital Indonesia Tbk</i>	2019	30,52201	30,87589	30,54256	25,70256	-0,00268
	2020	30,6183	30,91412	30,58079	28,95624	-0,09447
	2021	30,82408	31,03954	30,70621	27,84757	-0,1011
	2022	30,93087	31,15509	30,82175	27,60045	-0,04645
	2023	30,94409	31,38387	30,88387	27,97513	-0,02509
<i>PT Bank JTrust Indonesia Tbk.</i>	2019	29,17209	29,70166	29,20166	27,12116	0,097555
	2020	29,24271	29,811	29,311	26,88022	-0,15217
	2021	30,01982	30,37998	29,77998	30,88156	-0,2381
	2022	30,19058	30,3247	29,8247	-5,36591	-0,40739
	2023	30,01514	30,37198	30,87198	28,35783	-0,1466
	2019	32,93146	33,39647	32,89647	30,94416	0,075578



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<i>PT Bank Danamon Indonesia Tbk</i>	2020	32,9704	33,43378	32,93378	31,0746	-0,11056
	2021	32,84477	33,38976	33,88976	30,34484	-0,07826
	2022	32,94569	33,41792	32,91792	30,88393	0,067101
	2023	33,13709	33,53056	33,03056	31,33723	0,069093
<i>PT Bank Pembangunan Daerah Banten Tbk.</i>	2019	29,55154	30,72256	29,72256	27,71856	0,115161
	2020	28,78861	30,30574	29,30574	27,71022	0,392388
	2021	30,20829	30,47806	29,81139	27,62605	-0,1384
	2022	29,38311	29,94163	29,6083	28,69723	-0,03064
	2023	29,48598	30,04806	29,54806	23,22717	0,067008
<i>BFI Finance Indonesia Tbk</i>	2019	30,57871	31,00874	30,58017	28,58159	-0,0349
	2020	30,0965	30,68568	30,35235	26,72137	-0,38666
	2021	30,40841	30,71391	30,38058	27,98374	0,107623
	2022	31,00586	31,11886	30,71886	29,67514	0,569403
	2023	30,89466	31,20872	30,80872	28,9186	0,064844
<i>PT Bank Ganesha Tbk.</i>	2019	29,26666	29,86833	30,20166	26,13281	-0,3538
	2020	29,41457	29,97767	29,311	26,68482	0,074006
	2021	30,15434	30,37998	29,77998	25,61529	-0,35863
	2022	29,86843	30,3247	30,8247	27,844	-0,23565
	2023	29,91815	30,37198	29,87198	28,29651	-0,62116

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<i>PT Bank Ina Perdana Tbk.</i>	2019	29,55922	29,95828	29,29161	27,21978	-0,03716
	2020	30,14005	30,4304	29,76373	25,86542	-0,38989
	2021	30,78236	31,00945	30,34279	27,4387	-0,36567
	2022	30,92147	31,32068	30,65402	29,63333	0,15942
	2023	30,98211	31,49164	30,82497	31,25402	0,055584
<i>Bank Pembangunan Daerah Jawa Barat dan Banten Tbk</i>	2019	32,47464	33,04756	32,44756	30,42185	-0,09596
	2020	32,70276	33,17931	32,57931	30,19525	-0,16171
	2021	32,80589	33,29587	32,69587	29,91517	-0,21427
	2022	32,95712	33,49752	32,83085	30,82395	-0,13993
	2023	32,9065	33,5357	32,86903	30,78167	-0,12865
<i>Bank Pembangunan Daerah Jawa Timur Tbk</i>	2019	32,15396	32,47112	31,97112	29,51215	-0,07863
	2020	32,13986	32,5573	33,0573	30,10396	0,006252
	2021	32,41321	32,7434	33,2434	28,40567	-0,27338
	2022	32,28846	32,86605	33,26605	30,3302	0,07625
	2023	32,28194	32,87401	32,27401	30,60295	0,021783
<i>PT Bank QNB Indonesia Tbk</i>	2019	30,87757	31,26746	30,76746	32,90239	-0,02144
	2020	30,27962	31,0378	30,5378	28,1327	0,214482
	2021	30,47099	31,00467	30,50467	27,99673	-0,0024
	2022	30,38856	30,94745	30,44745	30,7986	0,094331

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	2023	29,67286	30,59517	31,09517	23,86647	0,070564
<i>PT Bank Maspion Indonesia Tbk.</i>	2019	29,77083	30,15516	30,65516	27,20204	8,28719
	2020	30,19591	30,4446	29,9446	27,74626	-0,50178
	2021	30,57639	30,78668	31,28668	27,22022	-0,55488
	2022	30,38442	30,93615	30,33615	28,58796	-0,17347
	2023	30,84939	31,20991	30,60991	29,93603	0,235002
<i>PT Bank Mandiri (Persero) Tbk</i>	2019	35,03134	35,50825	34,88325	32,56742	-0,10372
	2020	35,05661	35,47183	34,97183	32,53751	-0,0839
	2021	35,19078	35,58436	36,08436	32,28975	-0,12324
	2022	35,36216	35,72819	35,22819	32,7111	-0,11244
	2023	35,399	35,8609	35,31545	33,23526	-0,02326
<i>Bank Bumi Arta Tbk</i>	2019	29,70097	29,99351	29,66018	27,67836	0,396229
	2020	29,66801	29,99743	29,66409	26,78313	0,208518
	2021	29,90922	30,12382	29,79049	26,87964	0,16198
	2022	29,68109	30,23653	29,73653	28,19752	0,401789
	2023	29,68191	30,20941	29,70941	27,37717	0,340219
<i>PT Bank CIMB Niaga Tbk</i>	2019	33,27386	33,87085	33,24585	35,38078	0,021175
	2020	33,29223	33,89418	33,26918	30,86408	-0,07789
	2021	33,46615	33,7987	33,37013	30,86219	-0,07538

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	2022	33,34392	33,85707	33,35707	33,70822	0,083238
	2023	33,52586	34,0147	33,44327	27,21457	0,040756
<i>PT Bank Maybank Indonesia Tbk</i>	2019	32,71143	33,26141	32,76141	27,92141	-0,08689
	2020	32,80952	33,28561	32,78561	30,19755	-0,26639
	2021	32,73303	33,33092	32,75949	29,4507	-0,02666
	2022	32,66187	33,21127	32,71127	30,23187	0,091457
	2023	32,84133	33,27737	32,77737	30,75686	-0,00931
<i>Bank Permata Tbk</i>	2019	29,25709	29,50069	29,25069	26,92384	0,294205
	2020	28,81859	29,54588	30,04588	25,87841	-0,24143
	2021	28,75841	29,40718	28,90718	25,37948	0,176557
	2022	29,3898	29,66361	29,16361	27,29503	0,898534
	2023	29,58735	29,88709	30,38709	28,25046	1,012696
<i>PT Woori Finance Indonesia Tbk</i>	2019	28,2274	28,56408	28,23075	26,24677	0,100933
	2020	27,7811	28,35141	28,01808	24,22821	-0,29633
	2021	27,75666	28,22488	27,89154	24,90745	-0,14405
	2022	27,92031	28,23931	28,90598	25,75646	0,255292
	2023	28,53497	28,74643	28,24643	27,065	0,673659
	2019	28,65089	29,12259	28,62259	26,08913	-0,56722
	2020	28,69721	28,99358	28,66025	25,21625	-0,73678

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<i>PT Batavia Prosperindo Internasional Tbk.</i>	2021	28,77331	29,05092	28,71758	25,52603	-0,88507
	2022	28,91446	29,15182	28,81848	26,23688	-0,78759
	2023	29,26936	29,39042	30,05709	26,87049	-1,14467
<i>Bank Sinarmas Tbk</i>	2019	31,3889	31,89663	31,22996	29,30701	0,115928
	2020	31,60953	32,09569	31,42903	28,334	-0,00752
	2021	31,74813	32,26177	31,5951	27,91758	-0,13533
	2022	31,37622	32,15527	31,4886	29,25957	0,124623
	2023	31,6948	32,26107	31,5944	30,36045	-0,03411
<i>Bank of India Indonesia Tbk</i>	2019	29,04678	29,51917	29,01917	25,76081	-0,35261
	2020	28,86824	29,61178	29,94511	26,5372	-0,17493
	2021	29,20475	29,57923	29,07923	25,84095	-0,18231
	2022	29,73052	29,93274	29,43274	22,22803	0,006116
	2023	29,45516	30,11065	30,44398	27,90271	0,186102
<i>PT Bank BTPN Tbk</i>	2019	33,27505	33,433	33,833	31,27124	0,228742
	2020	32,84979	33,44141	32,84141	29,68223	-0,05717
	2021	32,93369	33,48809	32,88809	30,34046	-0,02111
	2022	33,05665	33,47417	32,97417	30,73181	0,074944
	2023	32,89823	33,43655	32,93655	31,51762	0,053366
	2019	30,58165	30,86429	31,36429	28,51626	0,069727

<b>Perusahaan</b>	<b>Tahun</b>	<b>ACHANGE</b>	<b>BDOU</b>	<b>CPA</b>	<b>MSCORE</b>	<b>DAIT</b>
<i>PT Bank BTPN Syariah Tbk.</i>	2020	30,49444	30,93043	30,43043	28,20041	-0,00785
	2021	30,66488	31,05116	30,55116	27,53171	-0,14119
	2022	30,80695	31,18323	30,68323	28,44868	-0,00616
	2023	30,70882	31,44606	30,69606	28,51877	-0,0042
<i>Bank Victoria International Tbk</i>	2019	31,05665	31,71399	31,04732	27,67165	0,197764
	2020	30,73609	31,8976	30,8976	27,87945	-0,26876
	2021	30,7967	31,84778	31,84778	31,65099	0,153965
	2022	30,92448	31,55317	30,8865	28,721	0,035322
	2023	31,14425	31,68628	31,01961	29,01956	0,360787
<i>PT Capital Financial Indonesia Tbk</i>	2019	31,83748	31,71402	32,21402	33,7158	-0,9667
	2020	31,0893	31,65262	31,15262	37,19902	0,016667
	2021	31,38455	31,77201	32,27201	32,90053	0,091943
	2022	31,09322	31,68459	31,18459	31,8025	0,0738
	2023	30,92471	31,55878	32,05878	31,41997	-0,13764
<i>Clipan Finance Indonesia Tbk</i>	2019	23,30161	23,71791	23,21791	21,05446	0,087901
	2020	23,00371	23,61363	23,11363	22,31434	-0,38214
	2021	22,15421	23,02006	22,68672	21,22065	-0,31534
	2022	22,92381	23,14218	22,80885	20,42798	0,165086
	2023	23,2048	23,35027	23,01694	21,47531	0,268293

<b>Perusahaan</b>	<b>Tahun</b>	<b>ACHANGE</b>	<b>BDOUT</b>	<b>CPA</b>	<b>MSCORE</b>	<b>DAIT</b>
<i>Danasupra Erapacific Tbk</i>	2019	25,46225	25,77327	25,27327	24,27004	0,220361
	2020	25,00277	25,64249	25,14249	22,63741	-0,0258
	2021	24,89115	25,52068	25,02068	21,46938	-0,03583
	2022	24,24591	25,16832	24,66832	21,27569	-0,15293
	2023	24,23218	24,9617	25,4617	22,54902	-0,01401
<i>PT Bank Oke Indonesia Tbk.</i>	2019	29,37415	29,762	29,262	24,28884	0,136631
	2020	29,65349	29,96762	29,46762	26,14573	0,353789
	2021	29,8623	30,17501	29,67501	27,19461	0,203651
	2022	30,19355	30,61845	29,95178	28,67264	0,529672
	2023	30,11624	30,70239	30,03573	27,15892	-0,02347
<i>PT Indoritel Makmur Internasional Tbk.</i>	2019	30,43261	30,79942	30,37085	28,92171	0,634505
	2020	30,57826	30,90586	30,47729	29,85465	0,734713
	2021	30,56955	30,95253	30,52396	28,63741	0,866399
	2022	30,61723	30,99971	30,57114	28,84535	0,986345
	2023	30,74824	31,16168	30,66168	28,96246	1,074372
<i>PT Fuji Finance Indonesia Tbk.</i>	2019	25,91548	25,97438	25,64104	23,4822	0,302961
	2020	25,70702	26,00764	25,67431	23,46199	-0,10403
	2021	25,83897	26,09169	25,75836	22,8254	0,010713
	2022	25,87228	26,14947	25,81614	21,74926	-0,09412

<b>Perusahaan</b>	<b>Tahun</b>	<b>ACHANGE</b>	<b>BDOUT</b>	<b>CPA</b>	<b>MSCORE</b>	<b>DAIT</b>
	2023	25,8385	26,16068	25,82735	24,02256	-0,04392
<i>Equity Development Investment Tbk</i>	2019	29,26307	29,47815	29,22815	27,20991	-0,03737
	2020	29,01919	29,62635	29,12635	26,55302	-0,0418
	2021	29,53889	29,84361	29,34361	28,10933	-0,05925
	2022	29,3768	29,56027	29,36027	26,44896	-0,05158
	2023	29,40415	29,58233	29,38233	25,82824	-0,05233
<i>Radana Bhaskara Finance Tbk</i>	2019	26,90822	28,1394	28,80606	20,46528	-0,63916
	2020	26,82981	27,77252	27,37252	23,60023	-0,20324
	2021	28,27432	28,27771	27,87771	25,31952	1,39191
	2022	28,4464	28,58318	28,18318	27,13272	0,59564
	2023	28,8252	28,93125	29,53125	36,76429	0,6079
<i>Bank Artha Graha Internasional Tbk</i>	2019	30,85164	31,37096	30,87096	27,38574	-0,06551
	2020	31,21325	31,64963	31,04963	26,41318	-0,24073
	2021	30,72565	31,49402	30,89402	28,12577	0,057443
	2022	30,84012	31,46725	30,86725	25,79883	-0,06325
	2023	30,91861	31,49309	30,89309	28,26956	0,042518
<i>Lippo General Insurance Tbk</i>	2019	28,49095	29,18299	28,51632	26,07684	0,428732
	2020	28,80537	29,16619	28,66619	26,17827	0,297325
	2021	28,74057	29,3704	28,70373	26,17642	0,65702



<b>Perusahaan</b>	<b>Tahun</b>	<b>ACHANGE</b>	<b>BDOU</b>	<b>CPA</b>	<b>MSCORE</b>	<b>DAIT</b>
	2022	28,77819	29,40798	28,74131	26,92897	0,434393
	2023	28,55368	29,14966	29,64966	31,46044	1,049996
<i>PT Bank Multiarta Sentosa Tbk</i>	2019	30,5269	30,96581	31,29914	27,39052	-0,14679
	2020	31,03165	31,3675	30,70084	26,57509	-0,55224
	2021	30,84707	31,44197	30,77531	28,27975	-0,01955
	2022	30,59756	31,35505	30,68838	29,0892	0,201507
	2023	31,16436	31,44107	31,94107	27,83065	-0,1558
<i>PT Bank Mayapada Internasional Tbk</i>	2019	32,23692	32,73944	32,16801	30,13857	-0,00398
	2020	32,1488	32,65842	32,15842	43,9497	0,014476
	2021	32,63424	32,74435	32,41102	31,6397	-0,15673
	2022	32,65937	32,87246	32,53913	34,99726	-0,12116
	2023	32,6264	32,91658	33,58324	30,28539	-0,03805
<i>PT Bank China Construction Bank Indonesia Tbk</i>	2019	30,7234	31,06985	31,56985	28,3525	-0,65322
	2020	31,11058	31,35928	30,85928	29,20909	-0,20614
	2021	30,93318	31,39657	30,89657	28,24839	-0,05498
	2022	30,80399	31,35081	30,85081	28,71604	-0,36933
	2023	31,0595	31,45792	30,95792	30,72931	-0,55082
<i>Bank Mega Tbk</i>	2019	32,41326	32,8442	32,2442	29,82645	-0,00839
	2020	32,45292	32,95133	32,35133	29,92916	0,200072

<b>Perusahaan</b>	<b>Tahun</b>	<b>ACHANGE</b>	<b>BDOU</b>	<b>CPA</b>	<b>MSCORE</b>	<b>DAIT</b>
	2021	32,67607	33,12046	32,52046	29,94338	-0,0618
	2022	32,64767	33,08509	32,58509	30,04513	-0,06362
	2023	32,44073	33,1142	33,5142	30,53602	0,210515
<i>PT Mandala Multifinance Tbk.</i>	2019	29,41783	29,68413	29,18413	28,06375	0,336815
	2020	28,94608	29,73524	29,06858	26,23747	-0,49504
	2021	29,51956	29,80724	29,30724	27,64596	0,240237
	2022	29,6995	30,01329	29,51329	27,31539	-0,11123
	2023	29,54196	30,02768	29,52768	27,64624	-0,07408
<i>Maskapai Reasuransi Indonesia Tbk</i>	2019	29,12087	29,32932	28,99599	26,50033	0,035572
	2020	29,13536	29,40024	29,0669	26,65833	-0,00129
	2021	28,95681	29,34594	29,01261	25,57081	0,00397
	2022	29,16564	29,42394	29,0906	22,49301	0,0674
	2023	29,2921	29,52726	29,19393	26,72691	0,04093
<i>PT Malacca Trust Wuwungan Insurance Tbk.</i>	2019	27,01457	27,43886	26,7722	24,07942	-0,02566
	2020	27,26615	27,70169	27,03502	24,54941	-0,01027
	2021	26,97546	27,67213	27,00546	25,03863	0,029149
	2022	28,0802	28,28738	27,62071	25,18474	-0,13633
	2023	28,50982	28,618	29,118	24,48527	-0,13767
	2019	33,19986	33,49456	32,8279	29,94308	-0,02327

<b>Perusahaan</b>	<b>Tahun</b>	<b>ACHANGE</b>	<b>BDOU</b>	<b>CPA</b>	<b>MSCORE</b>	<b>DAIT</b>
<i>PT Bank OCBC NISP Tbk</i>	2020	33,08438	33,58534	32,96034	31,09631	-0,08263
	2021	33,03662	33,62384	32,99884	29,88231	-0,09749
	2022	33,20645	33,73038	33,10538	30,9605	0,180041
	2023	33,19659	33,65151	33,15151	30,89483	0,102934
<i>PT Bank Nationalnobi Tbk.</i>	2019	30,3102	31,20725	30,20725	28,57318	0,154932
	2020	30,29416	31,25118	30,25118	28,42335	0,0601
	2021	31,00091	31,66321	30,66321	27,47537	-0,27215
	2022	30,78945	31,72734	30,72734	28,43958	-0,03968
	2023	31,08203	31,91277	30,91277	28,98804	-0,10378
<i>Minna Padi Investama Sekuritas Tbk</i>	2019	26,46107	27,25969	26,75969	17,25847	-0,5097
	2020	26,28583	27,2029	26,53623	24,21308	-0,02552
	2021	26,05381	26,97564	26,30897	22,03892	0,061335
	2022	25,87775	26,60456	26,10456	23,55901	0,108766
	2023	26,28805	26,69844	27,19844	12,71512	-0,34265
<i>Panin Sekuritas Tbk</i>	2019	28,50847	28,81147	28,47813	26,27699	0,034321
	2020	28,93173	29,11826	28,71826	27,65175	0,036609
	2021	27,90771	28,6012	28,3512	25,85171	-0,18297
	2022	28,3966	28,77402	28,37402	25,60568	-0,33049
	2023	28,49477	28,83532	28,43532	26,27525	0,034319

<b>Perusahaan</b>	<b>Tahun</b>	<b>ACHANGE</b>	<b>BDOUT</b>	<b>CPA</b>	<b>MSCORE</b>	<b>DAIT</b>
<i>PT Panca Global Kapital Tbk.</i>	2019	27,09715	27,54649	27,21315	25,06134	0,357631
	2020	26,74249	27,32444	26,99111	22,49107	0,383718
	2021	26,94804	27,46969	27,96969	3,805431	-0,82045
	2022	26,49766	27,24704	26,74704	22,23149	-0,41395
	2023	25,59091	26,74425	26,24425	24,04794	0,531749
<i>Bank Pan Indonesia Tbk</i>	2019	33,00356	33,58424	32,98424	30,38242	5,244917
	2020	33,04691	33,51582	33,01582	29,74834	5,225852
	2021	31,19233	32,77985	32,27985	13,66953	5,325352
	2022	33,4979	33,48964	32,98964	30,45704	10,90951
	2023	33,07689	33,53374	33,03374	30,76984	5,305979
<i>PT Bank Panin Dubai Syariah Tbk.</i>	2019	30,25355	30,70786	30,04119	28,34123	-0,1032
	2020	30,07072	30,38934	30,05601	29,31231	0,071287
	2021	30,5166	30,63339	30,30005	26,12747	-0,20938
	2022	30,34982	30,99176	30,32509	25,24743	-0,01635
	2023	30,63134	31,15089	30,48422	27,89693	-0,1132
<i>PT Pool Advista Finance Tbk.</i>	2019	26,40425	26,95487	26,62154	19,11866	-0,34906
	2020	26,27726	26,78992	26,45659	22,6054	-0,24856
	2021	26,06774	26,7713	27,2713	21,27165	-0,43708
	2022	26,32589	26,79878	27,29878	18,11241	0,254045

<b>Perusahaan</b>	<b>Tahun</b>	<b>ACHANGE</b>	<b>BDOU</b>	<b>CPA</b>	<b>MSCORE</b>	<b>DAIT</b>
	2023	26,15053	26,72601	26,22601	23,92551	0,029417
<i>Reliance Sekuritas Indonesia Tbk</i>	2019	27,0773	27,58958	28,08958	34,89236	-0,3201
	2020	27,40593	27,75417	27,25417	26,04096	0,344983
	2021	27,09769	27,67744	27,17744	24,89842	-0,08153
	2022	27,44371	27,8151	27,3151	24,51582	-0,27304
	2023	27,39414	27,85501	27,35501	25,75002	0,152407
<i>PT Bank Woori Saudara Indonesia 1906 Tbk</i>	2019	31,43798	31,99021	31,24021	28,92851	-0,09116
	2020	31,2994	32,02003	31,27003	29,64357	0,068087
	2021	31,54191	32,07736	32,41069	28,68272	-0,14625
	2022	31,72207	32,32259	31,57259	28,6744	-0,07911
	2023	31,69573	32,38512	31,63512	29,45478	-0,04519
<i>PT Surya Fajar Capital Tbk</i>	2019	26,21792	26,52304	27,02304	23,89509	0,170117
	2020	26,40398	26,55619	26,22286	23,85801	0,061751
	2021	26,66962	26,7925	26,45916	26,05255	0,059172
	2022	26,29209	26,87735	26,37735	24,41171	-0,05344
	2023	26,62717	27,00624	26,50624	24,42576	-0,0844
<i>PT Sinar Mas Multiartha Tbk</i>	2019	32,22202	32,63244	32,23244	30,12106	0,134581
	2020	32,38915	32,71235	32,31235	33,16296	0,011282
	2021	32,47921	32,79754	32,39754	29,22084	-0,04992

<b>Perusahaan</b>	<b>Tahun</b>	<b>ACHANGE</b>	<b>BDOU</b>	<b>CPA</b>	<b>MSCORE</b>	<b>DAIT</b>
	2022	32,34366	32,77078	32,37078	30,17628	0,091629
	2023	32,36305	32,76692	32,36692	29,50675	-0,02201
<i>PT Buana Artha Anugerah Tbk.</i>	2019	27,02364	27,58597	28,08597	21,88003	-0,10951
	2020	26,76766	27,43298	26,93298	111,4331	-0,05147
	2021	26,97604	27,45463	27,95463	23,7494	-0,22396
	2022	26,95832	27,45647	26,95647	25,9142	0,001949
	2023	26,968	27,46224	27,96224	24,57429	0,005394
<i>KDB Tifa Finance Tbk</i>	2019	27,57344	28,32335	27,82335	23,33346	-3,22337
	2020	27,63173	28,22979	27,72979	23,79866	-0,36428
	2021	28,17464	28,46502	27,96502	26,6314	0,303046
	2022	28,22986	28,76859	28,10192	26,40286	0,26313
	2023	28,33056	28,88624	28,21957	26,70895	0,217814
<i>PT Trimegah Sekuritas Indonesia Tbk</i>	2019	28,87043	29,07968	28,74635	26,21016	-0,1717
	2020	28,47569	28,94882	28,61549	26,55586	0,133564
	2021	27,7591	28,5631	28,22977	25,57171	0,40492
	2022	28,51508	28,87763	28,37763	25,86386	0,875797
	2023	28,95216	29,18646	28,68646	27,89775	0,270546
	2019	30,82177	31,16282	30,66282	28,03312	0,050408
	2020	30,5339	31,09939	30,59939	28,78421	0,020656

<b>Perusahaan</b>	<b>Tahun</b>	<b>ACHANGE</b>	<b>BDOUT</b>	<b>CPA</b>	<b>MSCORE</b>	<b>DAIT</b>
<i>PT Asuransi Tugu Pratama Indonesia Tbk</i>	2021	30,67217	31,13611	30,63611	28,43904	0,023177
	2022	30,76741	31,10285	31,70285	27,99265	0,016755
	2023	30,99688	31,2554	30,8554	28,14741	-0,00649
<i>PT Victoria Investama Tbk.</i>	2019	31,08656	31,73951	31,07284	30,12539	0,042227
	2020	30,76664	31,42545	31,92545	29,93188	0,037293
	2021	30,84758	31,38689	30,88689	29,84737	0,050753
	2022	31,07283	31,48206	31,98206	27,85906	-0,02787
	2023	31,2622	31,62715	31,12715	28,97382	-0,00361
<i>PT Victoria Insurance Tbk.</i>	2019	33,3582	33,94726	33,2806	31,2366	0,10055
	2020	33,52505	34,0733	34,40664	34,29076	0,100817
	2021	33,60364	34,17427	33,5076	30,98811	0,013517
	2022	33,12446	33,99158	33,32491	30,59164	-0,01037
	2023	32,90108	33,79048	34,12382	30,96605	0,029627
<i>PT Mizuho Leasing Indonesia Tbk</i>	2019	29,01646	28,93994	29,60661	-13,6504	0,438576
	2020	28,62696	28,95014	28,61681	25,23461	-0,01836
	2021	28,32038	28,80728	28,47395	24,58419	-0,23491
	2022	28,59207	28,86722	29,53389	26,05972	0,030006
	2023	28,77537	28,99168	28,65835	26,8246	0,275291
	2019	29,67656	30,1438	29,7438	27,633	-0,02071

<b>Perusahaan</b>	<b>Tahun</b>	<b>ACHANGE</b>	<b>BDOUT</b>	<b>CPA</b>	<b>MSCORE</b>	<b>DAIT</b>
<i>PT Wahana Ottomitra Multiartha Tbk</i>	2020	28,73024	29,69565	29,29565	26,34157	-0,50565
	2021	29,24448	29,67023	29,27023	26,58842	0,051293
	2022	29,75003	29,92507	29,52507	28,97715	0,093031
	2023	29,5219	30,19015	29,52349	27,56712	0,169829



# Ayunda Firzha Ekawati Kohongia

Undergraduate Accounting Student

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## Summary

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Active student in 8th semester of Accounting major from Pembangunan Jaya University. Active and plays an important role in student organizational activities. Have skills in operating Microsoft Office and always want to learn new things.

## Experience

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**KAP Tjahjo, Machdjud  
Modopuro & Rekan**

*Junior Auditor*

Juli 2023 - Sep 2023

Carrying out the audit process for audit reports on annual financial reports. Recap some data for further confirmation.

**KAP Husni, Wibawa &  
Rekan**

*Junior Auditor*

February 2024 - Present

Vouching for client data in 2023. Carrying out stock taking to calculate the company inventory.

## Education

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**Universitas Pembangunan  
Jaya**      **Accounting**

*2020 - Present*

*3.52/4 GPA*

**SMAN 10 Kota Bogor**

*2017 - 2020*

**Science**








*Graduated*

## Skills

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Microsoft Office (Word, Excel, Powerpoint), Communication Skill, Team Work, Leadership

### Lampiran 3. Bukti Bimbingan Skripsi

No	Tanggal	Dosen Pembimbing	Topik	Disetujui	Aksi
1	21 Februari 2024	Dr Agustine Dwianika, S.E, M.Ak, CMA, CIBA	bimbingan bab 1 - 2		
2	22 Februari 2024	Dr Agustine Dwianika, S.E, M.Ak, CMA, CIBA	bimbingan bab 1 - 3		
3	27 Maret 2024	Dr Agustine Dwianika, S.E, M.Ak, CMA, CIBA	bimbingan bab 1 - 3		
4	4 Juni 2024	Dr Agustine Dwianika, S.E, M.Ak, CMA, CIBA	bimbingan bab 1 - 4		
5	5 Juni 2024	Dr Agustine Dwianika, S.E, M.Ak, CMA, CIBA	bimbingan bab 1 - 4		
6	10 Juni 2024	Dr Agustine Dwianika, S.E, M.Ak, CMA, CIBA	bimbingan bab 2 - 5		
7	11 Juni 2024	Dr Agustine Dwianika, S.E, M.Ak, CMA, CIBA	bimbingan bab 4 - 5		
8	19 Juni 2024	Dr Agustine Dwianika, S.E, M.Ak, CMA, CIBA	finalisasi skripsi		