



LAMPIRAN

Lampiran

Lampiran 1 Tabel tabulasi data

Tabel data jumlah transaksi penggunaan *e-money* tahun 2009-2019

(dalam milliar rupiah)

<u>Bulan</u>	<u>Jumlah Data Penggunaan Transaksi E-Money (Dalam Miliar Rupiah)</u>										
	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<u>Januari</u>	576,264	3,207,828	8,428,687	14,545,837	22,418,799	36,483,012	35,905,312	35,084,652	52,703,350	97,163,539	173,825,919
<u>Februari</u>	1,151,832	3,335,234	8,767,341	15,204,551	23,058,594	36,816,353	36,596,200	35,876,523	53,953,303	103,707,405	189,222,546
<u>Maret</u>	1,423,515	3,503,356	9,400,205	15,638,950	24,069,229	29,884,510	37,995,797	36,813,643	56,056,861	109,775,772	199,174,153
<u>April</u>	1,532,272	3,757,335	9,809,494	15,980,628	24,921,761	30,485,077	38,847,376	37,372,532	57,768,225	113,837,552	197,413,945
<u>Mei</u>	1,753,950	4,024,801	10,196,197	16,233,740	25,651,434	30,928,088	39,541,902	38.350.023	60,130,482	118,650,970	198,790,786
<u>Juni</u>	1,861,955	4,860,142	10,715,036	16,960,775	26,283,201	31,598,904	40,301,411	39,575,555	63,707,377	125,182,806	209,891,847
<u>Juli</u>	1,857,743	5,365,412	10,853,193	17,927,915	27,113,304	32,389,604	41,154,921	40,875,095	69,457,592	131,806,962	232,348,971
<u>Agustus</u>	2,032,859	6,049,007	11,295,213	18,908,615	27,125,391	33,325,231	41,917,154	43,087,252	68,841,316	135,812,593	250,477,938
<u>September</u>	2,313,068	6,444,619	11,708,064	19,561,502	27,998,312	33,686,956	42,714,621	45,045,204	71,783,618	142,477,296	257,078,749
<u>Oktober</u>	2,558,329	6,727,843	12,130,185	20,464,568	28,483,099	34,271,403	43,496,256	46,587,285	75,846,689	144,361,292	269,340,218
<u>November</u>	2,876,980	7,314,991	12,831,293	21,205,926	28,756,751	34,831,783	44,540,498	49,410,753	113,722,577	152,073,288	277,925,012
<u>Desember</u>	3,016,272	7,914,018	14,299,726	21,869,946	36,225,373	35,738,233	34,314,795	51,204,580	90,003,848	167,205,578	292,299,320
Total Rata-Rata	22,955,039	62,504,586	130,434,636	214,502,248	322,105,248	400,439,154	477,322,243	460,933,074	833,975,238	1,542,055,053	2,747,789,404



Lampiran 2 Data transaksi penggunaan *e-money* tahun 2009-2014

<u>Bulan</u>	<u>Jumlah Data Penggunaan Transaksi E-Money (Dalam Miliar Rupiah)</u>					
	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>
<u>Januari</u>	576,264	3,207,828	8,428,687	14,545,837	22,418,799	36,483,012
<u>Februari</u>	1,151,832	3,335,234	8,767,341	15,204,551	23,058,594	36,816,353
<u>Maret</u>	1,423,515	3,503,356	9,400,205	15,638,950	24,069,229	29,884,510
<u>April</u>	1,532,272	3,757,335	9,809,494	15,980,628	24,921,761	30,485,077
<u>Mei</u>	1,753,950	4,024,801	10,196,197	16,233,740	25,651,434	30,928,088
<u>Juni</u>	1,861,955	4,860,142	10,715,036	16,960,775	26,283,201	31,598,904
<u>Juli</u>	1,857,743	5,365,412	10,853,193	17,927,915	27,113,304	32,389,604
<u>Agustus</u>	2,032,859	6,049,007	11,295,213	18,908,615	27,125,391	33,325,231
<u>September</u>	2,313,068	6,444,619	11,708,064	19,561,502	27,998,312	33,686,956
<u>Oktober</u>	2,558,329	6,727,843	12,130,185	20,464,568	28,483,099	34,271,403
<u>November</u>	2,876,980	7,314,991	12,831,293	21,205,926	28,756,751	34,831,783
<u>Desember</u>	3,016,272	7,914,018	14,299,726	21,869,946	36,225,373	35,738,233
Total Rata-Rata	22,955,039	62,504,586	130,434,636	214,502,248	322,105,248	400,439,154

Lampiran 3 Data jumlah transaksi penggunaan *e-money* tahun 2014-2019

<u>Bulan</u>	<u>Jumlah Data Penggunaan Transaksi E-Money (Dalam Miliar Rupiah)</u>					
	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>
<u>Januari</u>	36,483,012	35,905,312	35,084,652	52,703,350	97,163,539	173,825,919
<u>Februari</u>	36,816,353	36,596,200	35,876,523	53,953,303	103,707,405	189,222,546
<u>Maret</u>	29,884,510	37,995,797	36,813,643	56,056,861	109,775,772	199,174,153
<u>April</u>	30,485,077	38,847,376	37,372,532	57,768,225	113,837,552	197,413,945
<u>Mei</u>	30,928,088	39,541,902	38,350,023	60,130,482	118,650,970	198,790,786
<u>Juni</u>	31,598,904	40,301,411	39,575,555	63,707,377	125,182,806	209,891,847
<u>Juli</u>	32,389,604	41,154,921	40,875,095	69,457,592	131,806,962	232,348,971
<u>Agustus</u>	33,325,231	41,917,154	43,087,252	68,841,316	135,812,593	250,477,938
<u>September</u>	33,686,956	42,714,621	45,045,204	71,783,618	142,477,296	257,078,749
<u>Oktober</u>	34,271,403	43,496,256	46,587,285	75,846,689	144,361,292	269,340,218
<u>November</u>	34,831,783	44,540,498	49,410,753	113,722,577	152,073,288	277,925,012
<u>Desember</u>	35,738,233	34,314,795	51,204,580	90,003,848	167,205,578	292,299,320
Total Rata-Rata	400,439,154	477,322,243	460,933,074	833,975,238	1,542,055,053	2,747,789,404

Lampiran 4 Data realisasi dan target transaksi penggunaan *e-money*

Jumlah data penggunaan transaksi <i>e-money</i>							
Bulan			Target 2010			Target 2011	Target 2012
	2009	2010		2011		2012	
Januari	576,264,000	3,207,828,000	3,163,979,303	8,428,687,000	8,167,161,409	14,545,837,000	13,896,709,920
Februari	1,151,832,000	3,335,234,000	3,312,082,258	8,767,341,000	8,816,054,561	15,204,551,000	14,604,378,560
Maret	1,423,515,000	3,503,356,000	3,505,127,515	9,400,205,000	9,367,546,121	15,638,950,000	15,325,401,950
April	1,532,272,000	3,757,335,000	3,712,597,621	9,809,494,000	9,918,740,636	15,980,628,000	16,032,868,440
Mei	1,753,950,000	4,024,801,000	3,933,258,833	10,196,197,000	10,392,200,560	16,233,740,000	16,657,467,150
Juni	1,861,955,000	4,860,142,000	4,188,958,758	10,715,036,000	10,776,198,560	16,960,775,000	17,167,958,350
Juli	1,857,743,000	5,365,412,000	4,642,795,333	10,853,193,000	11,229,818,440	17,927,915,000	17,756,417,530
Agustus	2,032,859,000	6,049,007,000	5,127,880,561	11,295,213,000	11,570,537,590	18,908,615,000	18,412,665,520
September	2,313,068,000	6,444,619,000	5,718,537,106	11,708,064,000	11,954,157,150	19,561,502,000	19,167,997,050
Oktober	2,558,329,000	6,727,843,000	6,317,950,409	12,130,185,000	12,320,847,500	20,464,568,000	19,882,468,300
November	2,876,980,000	7,314,991,000	6,875,999,000	12,831,293,000	12,649,075,170	21,205,926,000	20,630,527,920
Desember	3,016,272,000	7,914,018,000	7,507,832,864	14,299,726,000	13,089,991,050	21,869,946,000	21,395,591,170
Jumlah total	22,955,039,000	62,504,586,000	58,006,999,561	130,434,636,000	119,870,520,388	214,502,248,000	210,930,451,860

Lampiran 5 Data realisasi dan target transaksi penggunaan *e-money* 2013-2015

Bulan			Target 2013			Target 2014	Target 2015
	2013			2014		2015	
Januari	22,418,799,000	22,312,815,060	36,483,012,000	32,630,457,320	35,905,312,000	34,020,976,680	
Februari	23,058,594,000	23,121,094,410	36,816,353,000	34,905,816,500	36,596,200,000	35,526,455,020	
Maret	24,069,229,000	23,924,504,060	29,884,510,000	36,788,721,030	37,995,797,000	37,359,197,140	
April	24,921,761,000	24,799,935,330	30,485,077,000	35,950,035,670	38,847,376,000	38,198,087,610	
Mei	25,651,434,000	25,648,826,590	30,928,088,000	35,228,048,470	39,541,902,000	39,079,535,880	
Juni	26,283,201,000	26,388,217,470	31,598,904,000	34,555,632,730	40,301,411,000	39,906,360,350	
Juli	27,113,304,000	27,064,339,890	32,389,604,000	34,000,985,590	41,154,921,000	40,737,111,790	
Agustus	27,125,391,000	27,798,567,590	33,325,231,000	33,644,364,710	41,917,154,000	41,624,522,300	
September	27,998,312,000	28,327,333,880	33,686,956,000	33,362,351,590	42,714,621,000	42,566,053,320	
Oktober	28,483,099,000	28,912,075,200	34,271,403,000	33,104,267,620	43,496,256,000	43,459,594,260	
November	28,756,751,000	29,466,480,270	34,831,783,000	32,885,258,200	44,540,498,000	44,327,305,390	
Desember	36,225,373,000	29,904,881,760	35,738,233,000	32,647,984,770	34,314,795,000	45,242,654,180	
Jumlah total	322,105,248,000	317,669,072,000	400,439,154,000	409,703,924,000	477,322,243,000	482,047,854,000	

Lampiran 6 Data realisasi dan target transaksi penggunaan *e-money* 2016-2018

<u>Bulan</u>	Target 2016		Target 2017		Target 2018	
	2016	2017	2018			
<u>Januari</u>	35,084,652,000	42,500,407,350	52,703,350,000	51,184,592,000	97,163,539,000	96,514,241,550
<u>Februari</u>	35,876,523,000	40,114,922,240	53,953,303,000	53,499,888,020	103,707,405,000	102,173,621,000
<u>Maret</u>	36,813,643,000	38,177,248,860	56,056,861,000	55,598,957,760	109,775,772,000	108,258,513,000
<u>April</u>	37,372,532,000	36,881,545,620	57,768,225,000	57,776,324,710	113,837,552,000	114,550,853,200
<u>Mei</u>	38,350,023,000	36,006,510,950	60,130,482,000	59,768,006,820	118,650,970,000	120,118,367,900
<u>Juni</u>	39,575,555,000	35,671,668,680	63,707,377,000	61,827,377,550	125,182,806,000	125,242,834,400
<u>Juli</u>	40,875,095,000	35,960,621,360	69,457,592,000	64,348,987,080	131,806,962,000	130,643,292,600
<u>Agustus</u>	43,087,252,000	36,896,795,080	68,841,316,000	67,966,093,940	135,812,593,000	<u>136,677,200,800</u>
<u>September</u>	45,045,204,000	38,744,759,610	71,783,618,000	70,547,816,480	142,477,296,000	141,081,545,800
<u>Oktober</u>	46,587,285,000	41,361,348,200	75,846,689,000	73,354,990,240	144,361,292,000	145,287,427,200
<u>November</u>	49,410,753,000	44,551,829,560	113,722,577,000	76,628,246,640	152,073,288,000	147,769,821,800
<u>Desember</u>	51,204,580,000	48,764,471,480	90,003,848,000	91,795,743,580	167,205,578,000	157,742,860,800
Jumlah total	460,933,074,000	475,632,129,000	833,975,238,000	784,297,025,000	1,542,055,053,000	1,526,060,587,000

Lampiran 7 Data realisasi dan target transaksi penggunaan *e-money* 2019

<u>Bulan</u>	Target 2019	
	2019	
<u>Januari</u>	173,825,919,000	165,985,536,900
<u>Februari</u>	189,222,546,000	174,444,546,000
<u>Maret</u>	199,174,153,000	185,939,203,300
<u>April</u>	197,413,945,000	198,151,240,500
<u>Mei</u>	198,790,786,000	206,574,566,000
<u>Juni</u>	209,891,847,000	212,678,944,800
<u>Juli</u>	232,348,971,000	220,226,496,700
<u>Agustus</u>	250,477,938,000	232,814,469,600
<u>September</u>	257,078,749,000	247,725,019,600
<u>Oktober</u>	269,340,218,000	261,037,503,600
<u>November</u>	277,925,012,000	273,627,622,500
<u>Desember</u>	292,299,320,000	285,034,357,100
Jumlah total	2,747,789,404,000	2,664,239,509,000

Lampiran 8 Hasil Uji Data

Hasil Uji Beda *Paired Sample T-Test*

Uji statistic

Paired sample statistic

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	<u>sebelum</u>	12541707.6667	60	9305423.43951	1201325.00035
	<u>sesudah</u>	101673750.5833	60	74851103.31672	9663235.88636



Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	sebelum	12541707.67	60	9305423.440	1201325.000
	sesudah	101673817.3	60	74851043.74	9663228.196
Pair 2	realisasi2010	5208715.500	12	1661661.399	479680.3279
	target2010	4833916.630	12	1470393.970	424466.1773
Pair 3	realisasi2011	10869552.83	12	1711601.404	494096.7656
	target2011	10854360.73	12	1564216.111	451550.2964
Pair 4	realisasi2012	17875246.08	12	2486485.343	717786.4911
	target2012	17577537.66	12	2399442.286	692659.3248
Pair 5	realisasi2013	26842104.00	12	3604067.001	1040404.527
	target2013	26472422.63	12	2536210.908	732141.0252
Pair 6	realisasi2014	33369929.50	12	2350257.922	678461.0220
	target2014	34141993.68	12	1357023.580	391738.9647
Pair 7	realisasi2015	39777186.92	12	3175798.017	916773.9200
	target2015	40170654.49	12	3495912.198	1009182.924
Pair 8	realisasi2016	41606924.75	12	5422046.474	1565209.996
	target2016	39636010.75	12	4037499.708	1165525.772
Pair 9	realisasi2017	69497936.50	12	17543445.30	5064356.433
	target2017	65358085.40	12	11531038.71	3328724.153
Pair 10	realisasi2018	128504587.8	12	20966238.32	6052431.669
	target2018	127171715.6	12	19348940.90	5585558.120
Pair 11	realisasi2019	228982450.3	12	39404807.02	11375187.97
	target2019	222019959.1	12	38773995.34	11193088.32

Uji corelations

Paired sample corelations

	N	Correlation	Sig.
Pair 1 <u>sebelum & sesudah</u>	60	.967	.000

Paired Samples Correlations

	N	Correlation	Sig.
Pair 1 sebelum & sesudah	60	.967	.000
Pair 2 realisasi2010 & target2010	12	.985	.000
Pair 3 realisasi2011 & target2011	12	.971	.000
Pair 4 realisasi2012 & target2012	12	.990	.000
Pair 5 realisasi2013 & target2013	12	.865	.000
Pair 6 realisasi2014 & target2014	12	-.750	.005
Pair 7 ralisasi2015 & target2015	12	.498	.100
Pair 8 realisasi2016 & target2016	12	.611	.035
Pair 9 realisasi2017 & target2017	12	.816	.001
Pair 10 realisasi2018 & target2018	12	.992	.000
Pair 11 realisasi2019 & target2019	12	.981	.000

Paired Sample T-Test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 sebelum - sesudah	-89132042.9	65899782.07	8507625.283	-106155762	-72108324.0	-10.477	59	.000

Paired Samples Test

		Paired Differences				t	df	Sig. (2-tailed)	
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower				Upper
Pair 1	sebelum - sesudah	-89132109.6	65899726.72	8507618.137	-106155814	-72108405.0	-10.477	59	.000
Pair 2	realisasi2010 - target2010	374798.8699	330453.6604	95393.75490	164838.6310	584759.1088	3.929	11	.002
Pair 3	realisasi2011 - target2011	15192.10442	419348.5311	121055.4936	-251249.241	281633.4495	.125	11	.902
Pair 4	realisasi2012 - target2012	297708.4283	352482.0093	101752.7915	73752.04426	521664.8124	2.926	11	.014
Pair 5	realisasi2013 - target2013	369681.3742	1897897.269	547875.7495	-836185.020	1575547.768	.675	11	.514
Pair 6	realisasi2014 - target2014	-772064.183	3485159.459	1006078.876	-2986428.86	1442300.492	-7.67	11	.459
Pair 7	realisasi2015 - target2015	-393467.577	3354523.770	968367.6009	-2524830.30	1737895.142	-4.06	11	.692
Pair 8	realisasi2016 - target2016	1970914.001	4350751.103	1255953.660	-793421.367	4735249.369	1.569	11	.145
Pair 9	realisasi2017 - target2017	4139851.098	10507690.66	3033309.016	-2536417.03	10816119.23	1.365	11	.200
Pair 10	realisasi2018 - target2018	1332872.163	3005957.781	867745.2670	-577022.293	3242766.618	1.536	11	.153
Pair 11	realisasi2019 - target2019	6962491.233	7560875.436	2182636.734	2158540.172	11766442.29	3.190	11	.009

Descriptive statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
sebelum	60	576264.00	36225373.00	12541707.67	9305423.440
sesudah	60	34314795.00	292299320.0	101673750.6	74851103.32
Valid N (listwise)	60				

Tabel 10

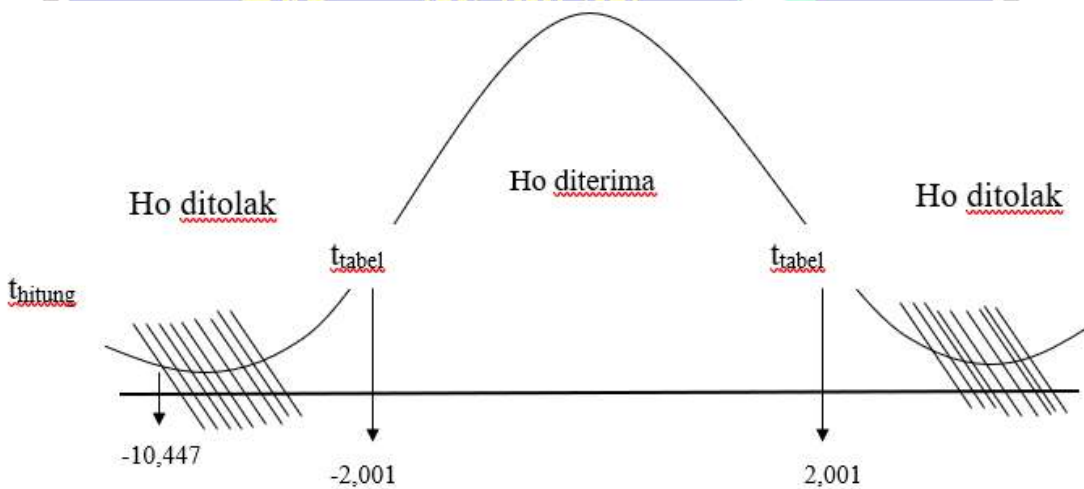
Table Distributive - T

df \ Pr	0.25	0.10	0.05	0.025	0.01	0.005	0.001
	0.50	0.20	0.10	0.050	0.02	0.010	0.002
41	0.68052	1.30254	1.68288	2.01954	2.42080	2.70118	3.30127
42	0.68038	1.30204	1.68195	2.01808	2.41847	2.69807	3.29595
43	0.68024	1.30155	1.68107	2.01669	2.41625	2.69510	3.29089
44	0.68011	1.30109	1.68023	2.01537	2.41413	2.69228	3.28607
45	0.67998	1.30065	1.67943	2.01410	2.41212	2.68959	3.28148
46	0.67986	1.30023	1.67866	2.01290	2.41019	2.68701	3.27710
47	0.67975	1.29982	1.67793	2.01174	2.40835	2.68456	3.27291
48	0.67964	1.29944	1.67722	2.01063	2.40658	2.68220	3.26891
49	0.67953	1.29907	1.67655	2.00958	2.40489	2.67995	3.26508
50	0.67943	1.29871	1.67591	2.00856	2.40327	2.67779	3.26141
51	0.67933	1.29837	1.67528	2.00758	2.40172	2.67572	3.25789
52	0.67924	1.29805	1.67469	2.00665	2.40022	2.67373	3.25451
53	0.67915	1.29773	1.67412	2.00575	2.39879	2.67182	3.25127
54	0.67906	1.29743	1.67356	2.00488	2.39741	2.66998	3.24815
55	0.67898	1.29713	1.67303	2.00404	2.39608	2.66822	3.24515
56	0.67890	1.29685	1.67252	2.00324	2.39480	2.66651	3.24226
57	0.67882	1.29658	1.67203	2.00247	2.39357	2.66487	3.23948
58	0.67874	1.29632	1.67155	2.00172	2.39238	2.66329	3.23680
59	0.67867	1.29607	1.67109	2.00100	2.39123	2.66176	3.23421
60	0.67860	1.29582	1.67065	2.00030	2.39012	2.66028	3.23171
61	0.67853	1.29558	1.67022	1.99962	2.38905	2.65886	3.22930
62	0.67847	1.29536	1.66980	1.99897	2.38801	2.65748	3.22696



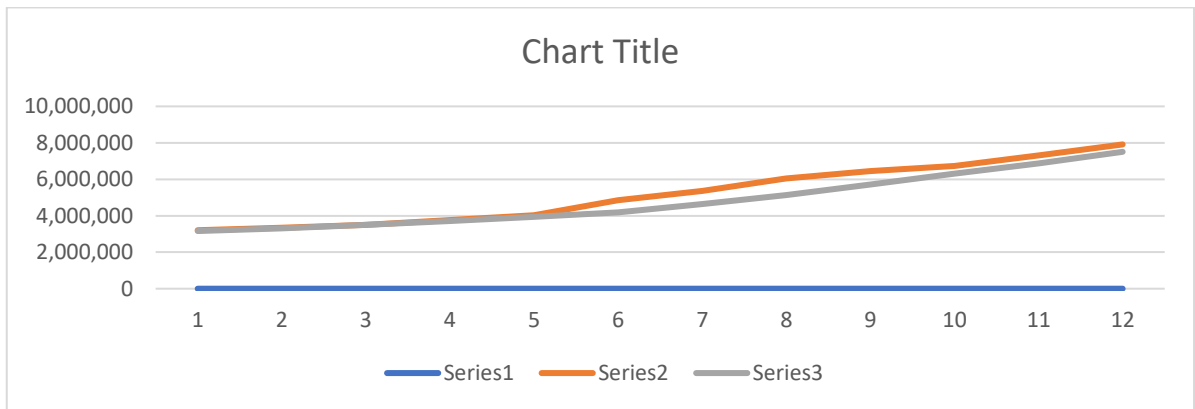
α untuk Uji Satu Pihak (<i>one tail test</i>)						
dk	0,25	0,10	0,05	0,025	0,01	0,005
	α untuk Uji Dua Pihak (<i>two tail test</i>)					
	0,50	0,20	0,10	0,05	0,02	0,01
1	1,000	3,078	6,314	12,706	31,821	63,657
2	0,816	1,886	2,920	4,303	6,965	9,925
3	0,765	1,638	2,353	3,182	4,541	5,841
4	0,741	1,533	2,132	2,776	3,747	4,604
5	0,727	1,476	2,015	2,571	3,365	4,032
6	0,718	1,440	1,943	2,447	3,143	3,707
7	0,711	1,415	1,895	2,365	2,998	3,499
8	0,706	1,397	1,860	2,306	2,896	3,355
9	0,703	1,383	1,833	2,262	2,821	3,250
10	0,700	1,372	1,812	2,228	2,764	3,169
11	0,697	1,363	1,796	2,201	2,718	3,106
12	0,695	1,356	1,782	2,179	2,681	3,055
13	0,692	1,350	1,771	2,160	2,650	3,012
14	0,691	1,345	1,761	2,145	2,624	2,977
15	0,690	1,341	1,753	2,131	2,602	2,947
16	0,689	1,337	1,746	2,120	2,583	2,921
17	0,688	1,333	1,740	2,110	2,567	2,898
18	0,688	1,330	1,734	2,101	2,552	2,878

Gambar 5 Daerah Kritis Uji t

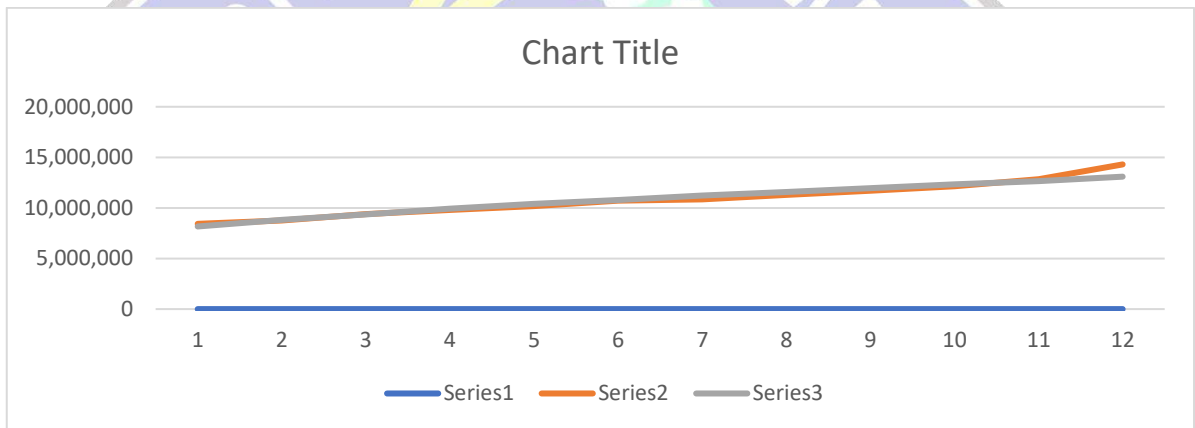


Lampiran 9 Gambar Grafik *Tren*

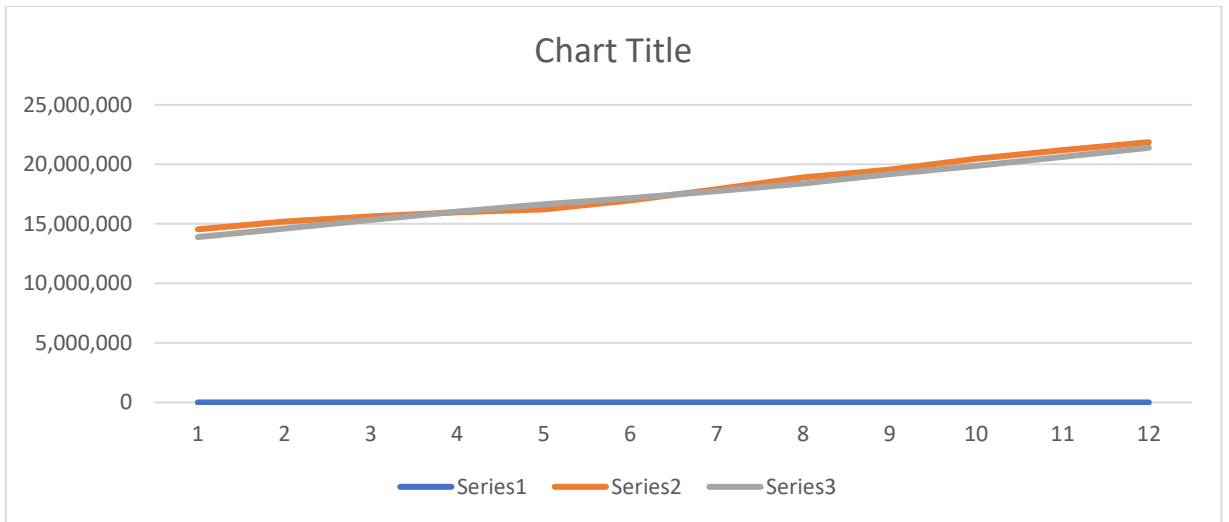
Grafik tren 2010



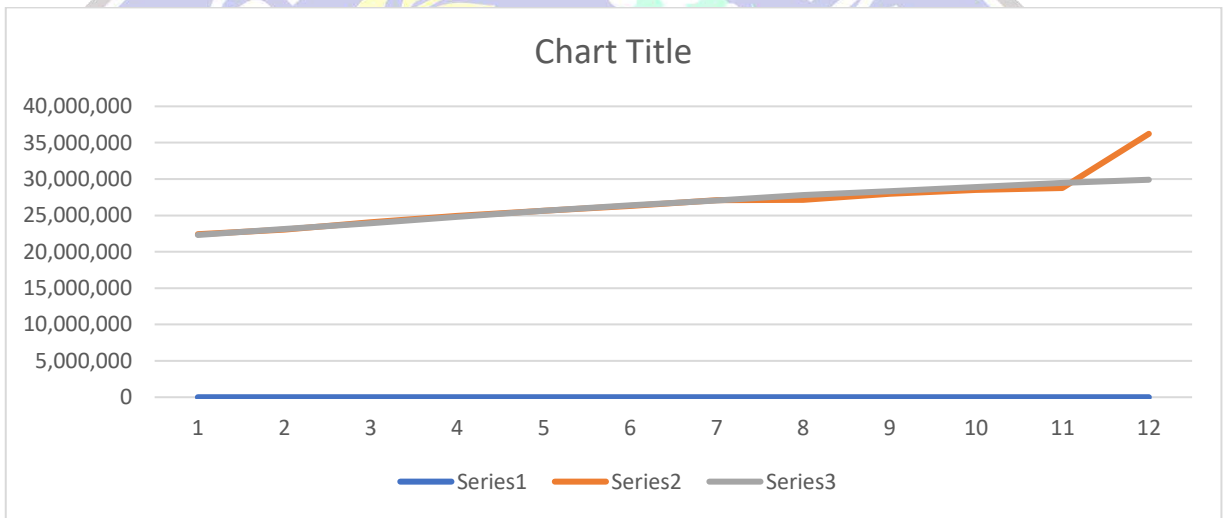
Grafik tren 2011



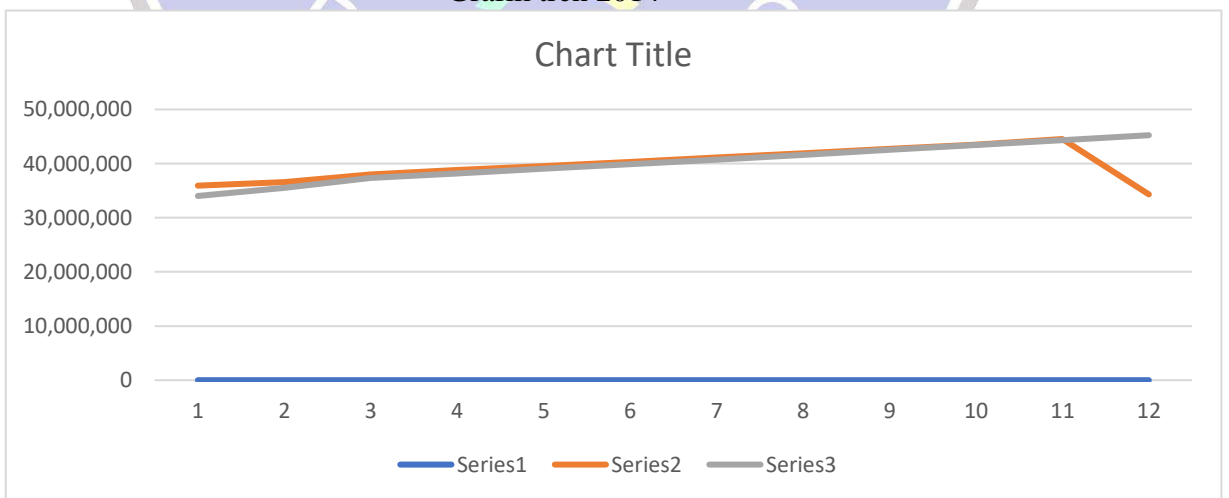
Grafik tren 2012



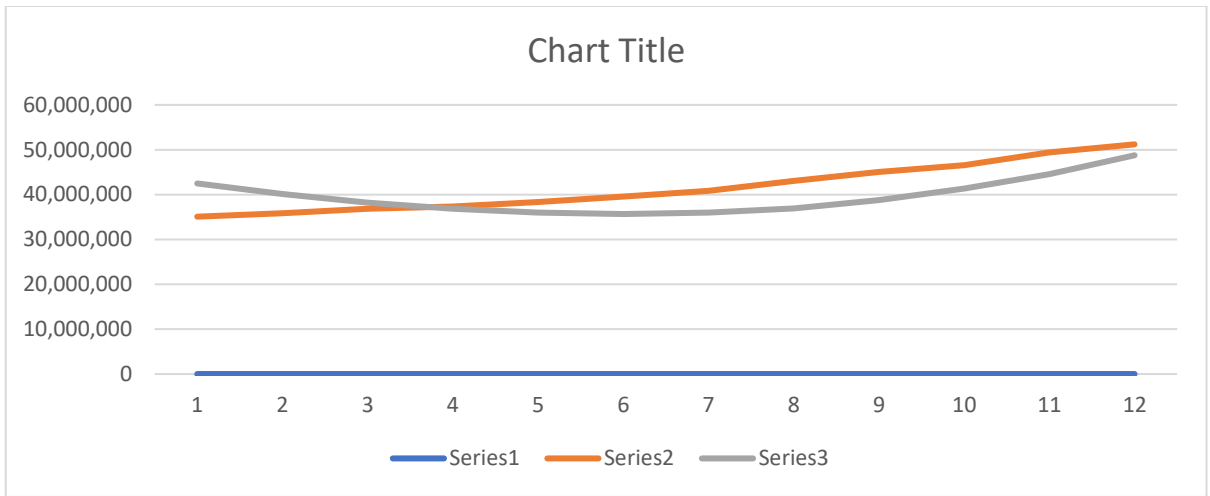
Grafik tren 2013



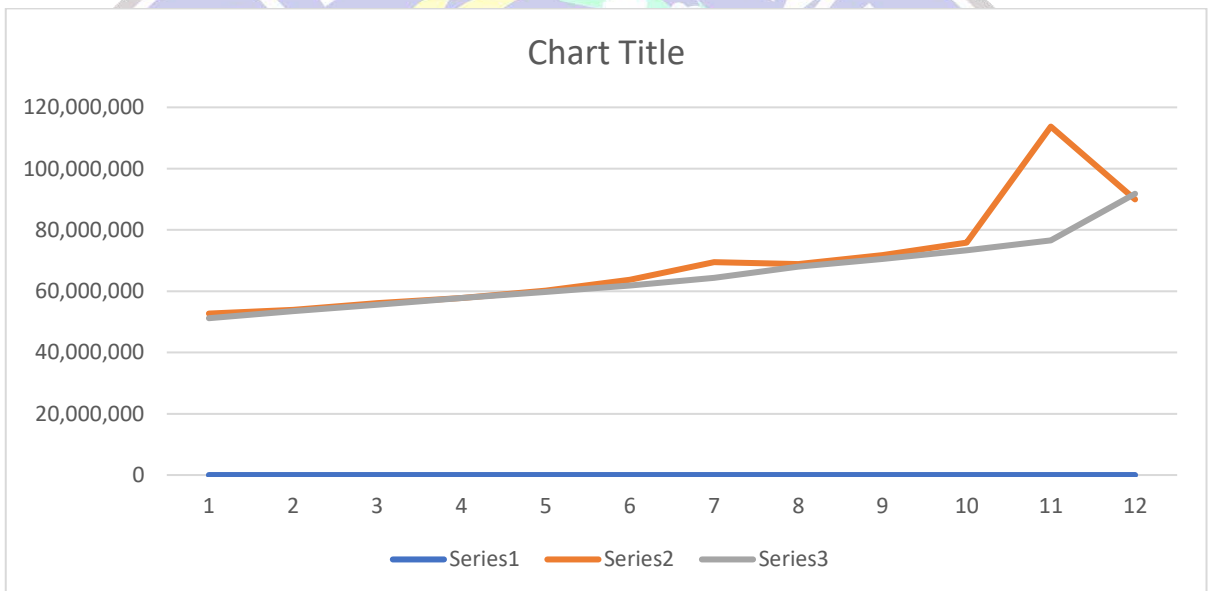
Grafik tren 2014



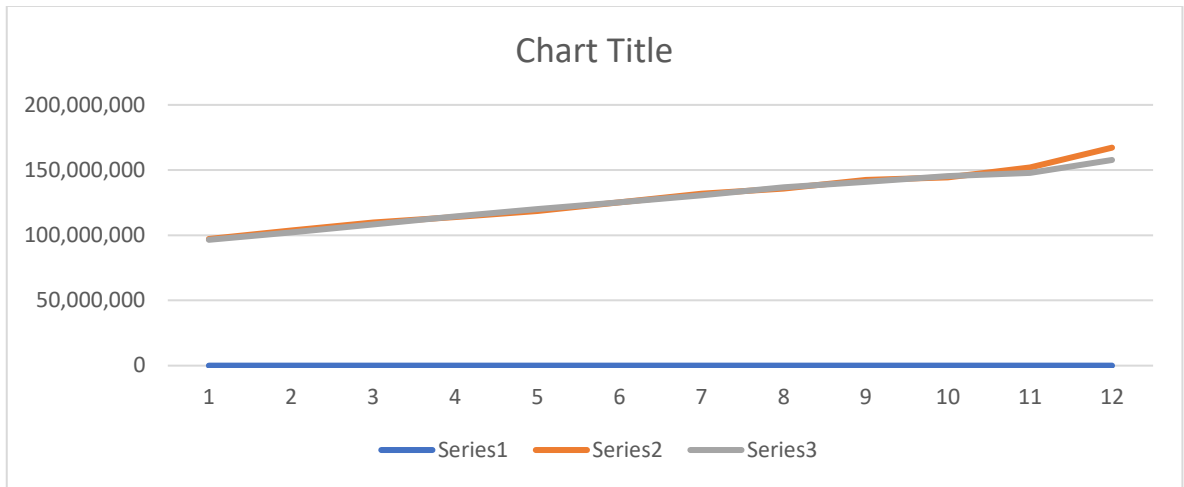
Grafik tren 2016



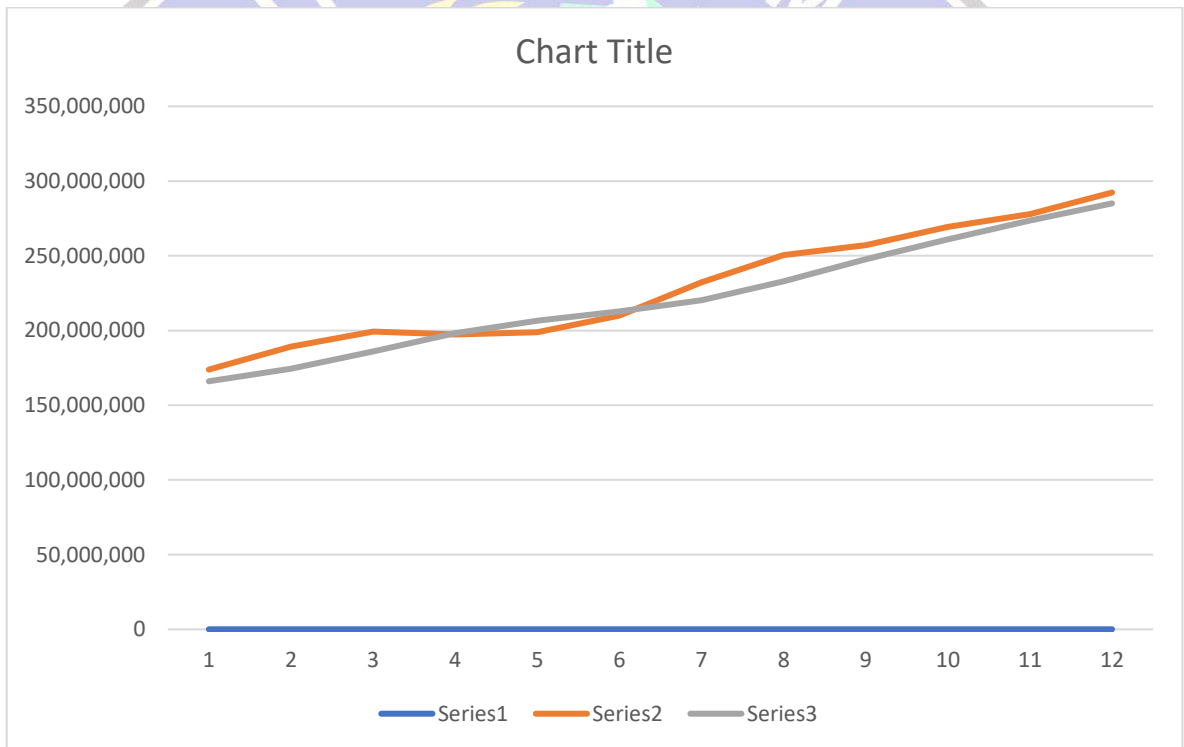
Grafik tren 2017



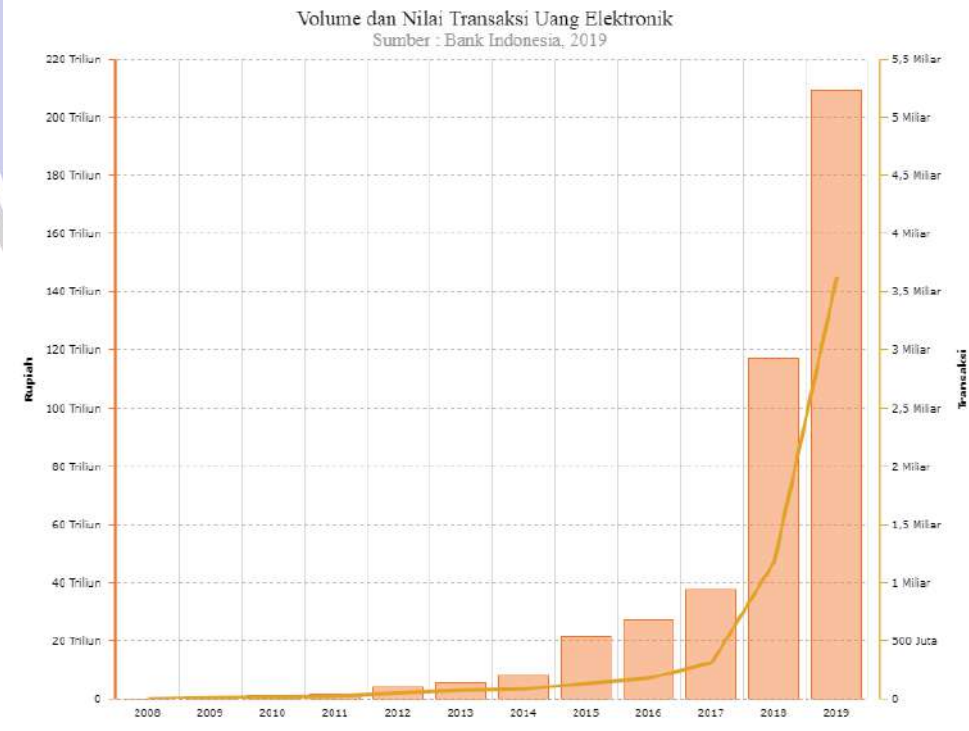
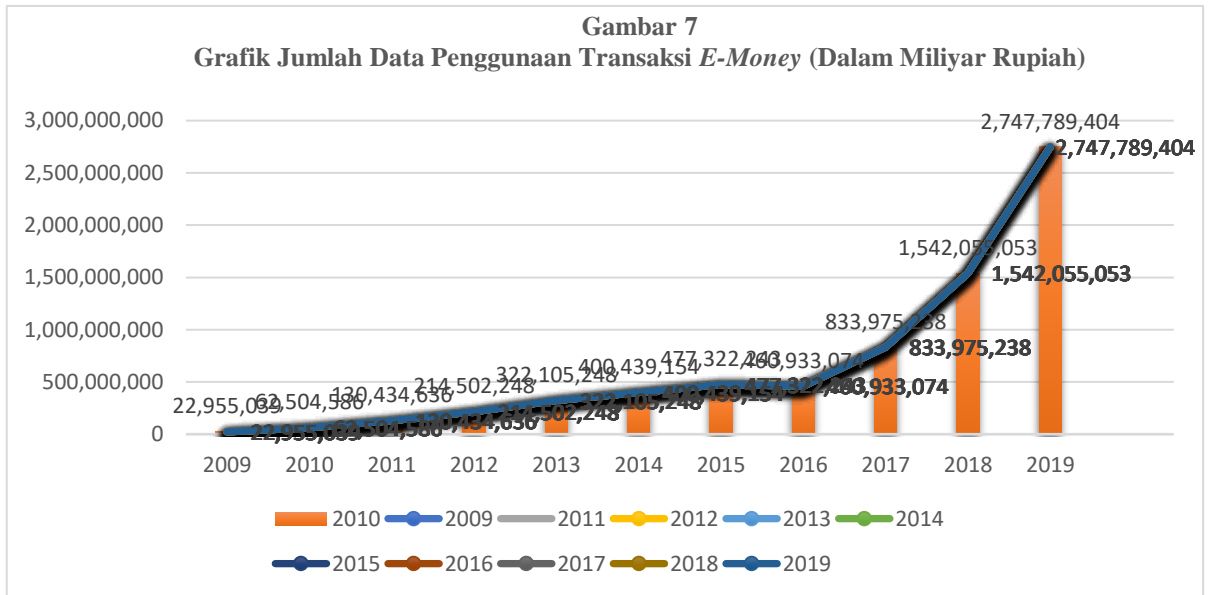
Grafik tren 2018

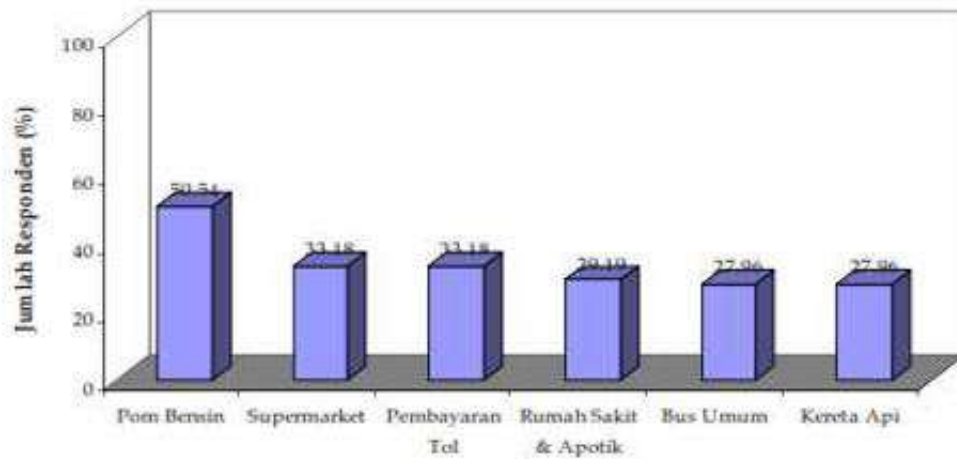


Grafik tren 2019

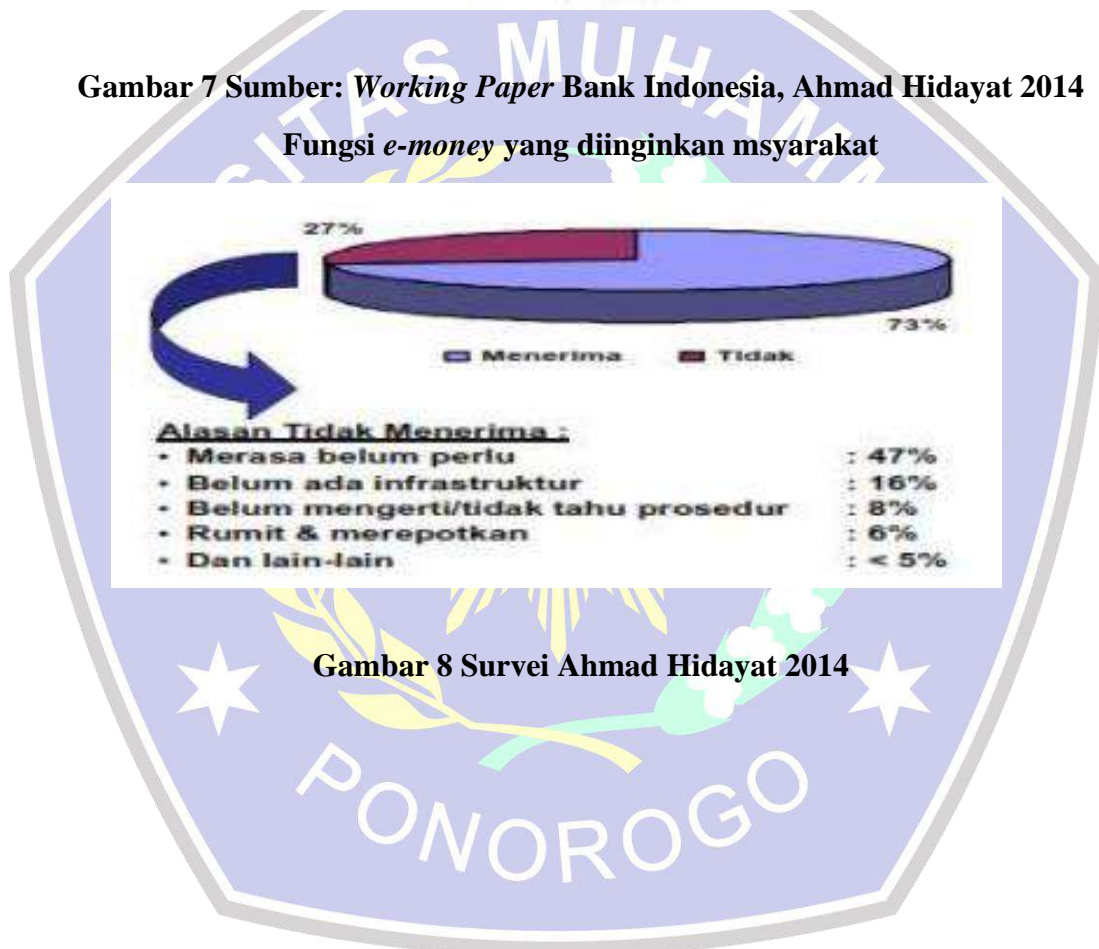


Lampiran 10 Gambar Working Paper Bank Indonesia





Gambar 7 Sumber: *Working Paper Bank Indonesia*, Ahmad Hidayat 2014
 Fungsi e-money yang diinginkan masyarakat



Gambar 8 Survei Ahmad Hidayat 2014



UNIVERSITAS MUHAMMADIYAH PONOROGO

Jl. Budi Utomo No. 10 Ponorogo 63471 Jawa Timur Indonesia
Telp (0352) 481124, Fax. (0352) 461796, e-mail : akademik@umpo.ac.id Website
:www.umpo.ac.id

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(SK Nomor : 77/SK/BAN-PT/Ak-PPJ/PT/IV/2020)

BERITA ACARA BIMBINGAN SKRIPSI

1. Nama Mahasiswa : KRIESDIANTO DONY WIDODO
2. NIM : 16414210
3. Jurusan : Manajemen S-1
4. Bidang : Manajemen Keuangan
5. Alamat : Jl.Ronggolawe No.32 Rt.010 Rw.003 Desa
Winongo Kec.Manguharjo Kota Madiun
6. Judul Skripsi : " Analisis Perbedaan Penggunaan E-Money
Sebelum Dan Sesudah Kebijakan Bank Indonesia
Tentang Gnnt (Gerakan Nasional Non Tunai) "
7. Masa Pembimbingan : September 2020 S/D Agustus 2021
8. Tanggal Mengajukan Skripsi :
9. Konsultasi :

Tanggal Disetujui	KETERANGAN	Paraf Pembimbing
2-1-2021	Revisi Proposal (tambahkan km)	P-
7-1-2021	Revisi proposal (peraturan tlg e-money)	P-
21-1-2021	Ace proposal	P-
28-1-2021	Revisi proposal	P/k
5/2-2021	Ace proposal	P/k
19-2-2021	Revisi Bab III	P-
26-2-2021	Revisi Bab III (Rumus + tabel)	P-
2-3-2021	Ace Bab III, IV	P-
28-3-2021	Ace bab I, II, III	P/k
5-4-2021	Revisi Bab IV & V (Degree of Freedom)	P-
28/4 2021	Revisi bab IV & V	P/k

Tanggal Disetujui	KETERANGAN	Paraf Pembimbing
5-4-2021	Revisi Bab W & V (DF)	
9-4-2021	Revisi Bab W & V (t tabel)	
17-4-2021	Ace Bab & V	
6/6 2021	Ace untuk diujikan dg perbaikan sesuai catatan di kesimpulan dan saran	

10. Tanggal Selesai Penulisan Skripsi : _____
11. Keterangan Bimbingan Telah Selesai : _____
12. Telah Di Evaluasi/Di Uji Dengan Nilai : _____ (angka)
 _____ (huruf)

Pembimbing,

TITI RAPINI, SE, MM.
 NIDN. 0005056301

Ponorogo, 4 Januari 2021
 Dekan,

Dr. HADI SUMARSONO, M.Si
 NIP. 19760508 200501 1 002