LAMPIRAN 2

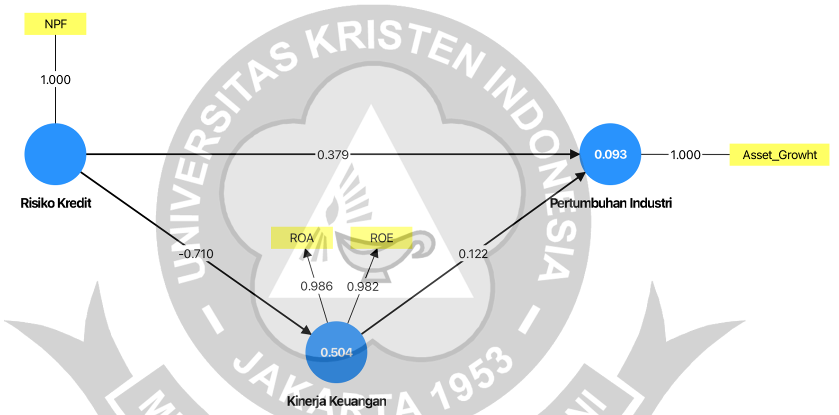
Hasil Pengujian SmartPLS

Periode Sebelum Pandemi (2017-2019)

Setting - Data file

	Setting
Data file	Datasheet_New_Tesis_2017-2019_path_1
Weighting vector	-

Graphic



Path coefficients - Matrix

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan		0.122	
Pertumbuhan Industri			
Risiko Kredit	-0.710	0.379	

Total indirect effects - Matrix

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan			
Pertumbuhan Industri			
Risiko Kredit		-0.086	

Specific indirect effects

	Specific indirect effects
Risiko Kredit -> Kinerja Keuangan -> Pertumbuhan Industri	-0.086

Total effects - Matrix Copy to Excel/Word Copy to R

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan		0.122	
Pertumbuhan Industri			
Risiko Kredit	-0.710	0.292	

Outer loadings - Matrix Copy to Excel/Word Copy to R

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Asset_Growht		1.000	
NPF			1.000
ROA	0.986		
ROE	0.982		

R-square - Overview Copy to Excel/Word Copy to R

	R-square	R-square adjusted
Kinerja Keuangan	0.504	0.489
Pertumbuhan Industri	0.093	0.038

f-square - Matrix Copy to Excel/Word Copy to R

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan		0.008	
Pertumbuhan Industri			
Risiko Kredit	1.015	0.078	

Construct reliability and validity - Overview Copy to Excel/Word Copy to R

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Kinerja Keuangan	0.967	0.976	0.984	0.968

Discriminant validity - Heterotrait-monotrait ratio (HTMT) - Matrix Copy to Excel/Word Copy to R

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan			
Pertumbuhan Industri	0.151		
Risiko Kredit	0.719	0.292	

Collinearity statistics (VIF) - Outer model - List Copy to Excel/Word Copy to R

	VIF
Asset_Growht	1.000
NPF	1.000
ROA	8.060
ROE	8.060

Inner model Copy to Excel/Word Copy to R

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan		1.000	
Pertumbuhan Industri			
Risiko Kredit	1.000	1.000	

Outer model

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Asset_Growht		-1.000	
NPF			-1.000
ROA	-1.000		
ROE	-1.000		

Model fit

	Saturated model	Estimated model
SRMR	0.025	0.025
d_ULS	0.006	0.006
d_G	0.074	0.074
Chi-square	17.513	17.513
NFI	0.838	0.838

Indicator data (correlations) - Empirical correlation matrix

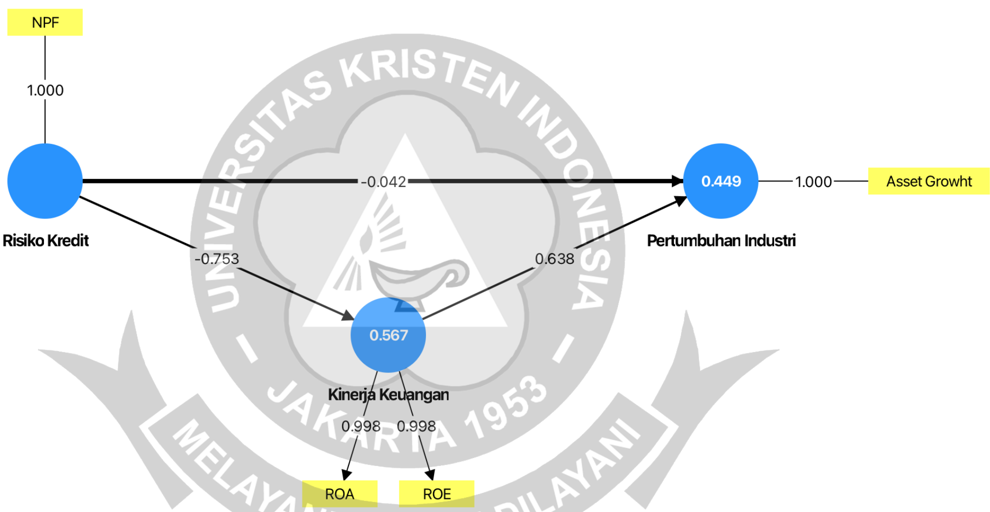
	Asset_Growht	NPF	ROA	ROE
Asset_Growht	1.000	0.292	-0.121	-0.171
NPF	0.292	1.000	-0.741	-0.650
ROA	-0.121	-0.741	1.000	0.936
ROE	-0.171	-0.650	0.936	1.000

Periode Semasa Pandemi (2020-2021)

Setting - Data file

	Setting
Data file	Datasheet_New_Tesis_2020-2021_path1
Weighting vector	-

Graphic



Path coefficients - Matrix

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan		0.638	
Pertumbuhan Industri			
Risiko Kredit	-0.753	-0.042	

Total indirect effects - Matrix

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan			
Pertumbuhan Industri			
Risiko Kredit		-0.480	

Specific indirect effects

	Specific indirect effects
Risiko Kredit -> Kinerja Keuangan -> Pe...	-0.480

Total effects - Matrix

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	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan		0.638	
Pertumbuhan Industri			
Risiko Kredit	-0.753	-0.522	

Outer loadings - Matrix

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	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Asset Growht		1.000	
NPF			1.000
ROA	0.998		
ROE	0.998		

Outer weights - Matrix

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	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Asset Growht		1.000	
NPF			1.000
ROA	0.496		
ROE	0.506		

R-square - Overview

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	R-square	R-square adjusted
Kinerja Keuangan	0.567	0.548
Pertumbuhan Industri	0.449	0.396

f-square - Matrix

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	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan		0.319	
Pertumbuhan Industri			
Risiko Kredit	1.310	0.001	

Construct reliability and validity - Overview

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	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Kinerja Keuangan	0.995	0.996	0.998	0.995

Discriminant validity - Heterotrait-monotrait ratio (HTMT) - Matrix

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	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan			
Pertumbuhan Industri	0.671		
Risiko Kredit	0.755	0.522	

Collinearity statistics (VIF) - Outer model - List

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	VIF
Asset Growht	1.000
NPF	1.000
ROA	52.961
ROE	52.961

Model fit

	Saturated model	Estimated model
SRMR	0.006	0.006
d_ULS	0.000	0.000
d_G	0.057	0.057
Chi-square	8.989	8.989
NFI	0.929	0.929

Inner model

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan		1.000	
Pertumbuhan Industri			
Risiko Kredit	1.000	1.000	

Outer model

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Asset Growht		-1.000	
NPF			-1.000
ROA	-1.000		
ROE	-1.000		

Indicator data (correlations) - Empirical covariance matrix

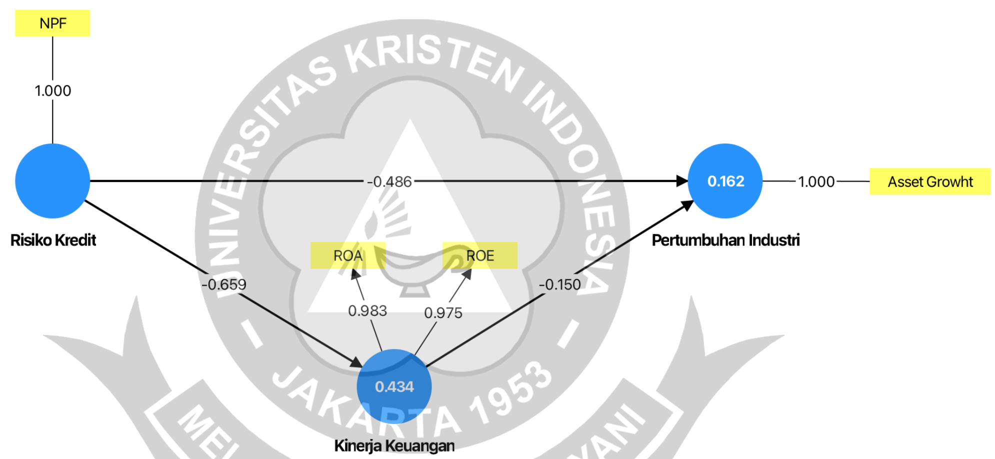
	Asset Growht	NPF	ROA	ROE
Asset Growht	1.000	-0.522	0.666	0.669
NPF	-0.522	1.000	-0.738	-0.764
ROA	0.666	-0.738	1.000	0.991
ROE	0.669	-0.764	0.991	1.000

Periode Setelah Pandemi (2022-2024)

Setting - Data file

	Setting
Data file	Datasheet_New_Tesis_2022-2024_path1
Weighting vector	-

Graphic



Path coefficients - Matrix

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan		-0.150	
Pertumbuhan Industri			
Risiko Kredit	-0.659	-0.486	

Total indirect effects - Matrix

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan			
Pertumbuhan Industri			
Risiko Kredit		0.099	

Specific indirect effects

	Specific indirect effects
Risiko Kredit -> Kinerja Keuangan -> Pertumbuhan Industri	0.099

Total effects - Matrix

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan		-0.150	
Pertumbuhan Industri			
Risiko Kredit	-0.659	-0.387	

Outer loadings - Matrix

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Asset Growht		1.000	
NPF			1.000
ROA	0.983		
ROE	0.975		

Outer weights - Matrix

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Asset Growht		1.000	
NPF			1.000
ROA	0.561		
ROE	0.460		

R-square - Overview

	R-square	R-square adjusted
Kinerja Keuangan	0.434	0.417
Pertumbuhan Industri	0.162	0.111

f-square - Matrix

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan		0.015	
Pertumbuhan Industri			
Risiko Kredit	0.767	0.159	

Construct reliability and validity - Overview

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Kinerja Keuangan	0.957	0.985	0.979	0.958

Discriminant validity - Heterotrait-monotrait ratio (HTMT) - Matrix

	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan			
Pertumbuhan Industri	0.167		
Risiko Kredit	0.668	0.387	

Collinearity statistics (VIF) - Outer model - List

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	VIF
Asset Growht	1.000
NPF	1.000
ROA	6.294
ROE	6.294

Model fit

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	Saturated model	Estimated model
SRMR	0.039	0.039
d_ULS	0.015	0.015
d_G	0.066	0.066
Chi-square	15.706	15.706
NFI	0.837	0.837

Inner model

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	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Kinerja Keuangan		1.000	
Pertumbuhan Industri			
Risiko Kredit	1.000	1.000	

Outer model

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	Kinerja Keuangan	Pertumbuhan Industri	Risiko Kredit
Asset Growht		-1.000	
NPF			-1.000
ROA	-1.000		
ROE	-1.000		

Indicator data (correlations) - Empirical correlation matrix

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	Asset Growht	NPF	ROA	ROE
Asset Growht	1.000	-0.387	0.226	0.093
NPF	-0.387	1.000	-0.690	-0.590
ROA	0.226	-0.690	1.000	0.917
ROE	0.093	-0.590	0.917	1.000