

LAMPIRAN

Lampiran 1. Daftar Perusahaan Perbankan yang Terdaftar di Bursa Efek Indonesia Tahun 2020-2022

NO	KODE PERUSAHAAN	NAMA PERUSAHAAN
1	AGRO	PT Bank Raya Indonesia Tbk
2	AGRS	PT Bank IBK Indonesia Tbk
3	AMAR	PT Bank Amar Indonesia Tbk
4	ARTO	PT Bank Jago Tbk
5	BABP	PT Bank MNC Internasional Tbk
6	BACA	PT Bank Capital Indonesia Tbk
7	BANK	PT Bank Aladin Syariah Tbk
8	BBCA	PT Bank Central Asia Tbk
9	BBKP	PT Bank KB Bukopin Tbk
10	BBMD	PT Bank Mestika Dharma Tbk
11	BBNI	PT Bank Negara Indonesia Tbk
12	BBRI	PT Bank Rakyat Indonesia Tbk
13	BBSI	PT Bank Bisnis Internasional Tbk
14	BBTN	PT Bank Tabungan Negara Tbk
15	BBYB	PT Bank Neo Commerce Tbk
16	BCIC	PT Bank JTrust Indonesia Tbk
17	BDMN	PT Bank Danamon Tbk
18	BEKS	PT Bank Pembangunan Daerah Banten Tbk
19	BGTG	PT Bank Ganesha Tbk
20	BINA	PT Bank Ina Perdana Tbk
21	BJBR	PT Bank Pembangunan Daerah Jawa Barat
22	BJTM	PT Bank Pembangunan Daerah Jawa Timur Tbk
23	BKSW	PT Bank QNB Indonesia Tbk
24	BMAS	PT Bank Maspion Indonesia Tbk
25	BMRI	PT Bank Mandiri Tbk
26	BNBA	PT Bank Bumi Arta Tbk
27	BNGA	PT Bank CIMB Niaga Tbk
28	BNII	PT Bank Maybank Indonesia Tbk
29	BNLI	PT Bank Permata Tbk

30	BRIS	PT Bank Syariah Indonesia Tbk
31	BSIM	PT Bank Sinarmas Tbk
32	BSWD	PT Bank of India Indonesia Tbk
33	BTPN	PT Bank BTPN Tbk
34	BTPS	PT Bank BTPN Syariah Tbk
35	BVIC	PT Bank Victoria Intl. Tbk
36	DNAR	PT Bank Oke Indonesia Tbk
37	INPC	PT Bank Artha Graha Internasional Tbk
38	MASB	PT bank Multiarta Sentosa Tbk
39	MAYA	PT Bank Mayapada Tbk
40	MCOR	PT Bank China Constr. Tbk
41	MEGA	PT Bank Mega Tbk
42	NISP	PT Bank OCBC NISP Tbk
43	NOBU	PT Bank Nationalnobu Tbk
44	PNBN	PT bank Pan Indonesia Tbk
45	PNBS	PT Bank Panin Dubai Syariah TBK
46	SDRA	PT Bank Woori Saudara Indonesia 1906 Tbk

Lampiran 2 : Tabel Data Murni Yang Akan Diolah

NO	KODE PERUSAHAAN	No	X1	X2	X3	Y	Z
1	AGRO	2020	30,9638	1	1	-25	0,1116
		2021	30,4564	1	1	-88	-18,0577
		2022	30,2628	1	1	-32	0,0825
2	AGRS	2020	29,9189	0	1	-1	-1,7948
		2021	30,2904	0	1	-30	0,0894
		2022	30,5382	0	1	-47	0,5652
3	AMAR	2020	29,0317	1	0	-1	0,2116
		2021	29,2803	1	1	-30	0,0791
		2022	29,1362	1	1	-24	-3,4491
4	ARTO	2020	28,4103	1	1	-50	-8,6962
		2021	30,1416	1	1	-56	0,6987
		2022	30,4622	1	1	-45	0,0938
5	BABP	2020	30,0866	0	1	-34	0,0894
		2021	30,2712	0	1	-31	0,0918
		2022	30,4561	0	1	-30	0,3114
6	BACA	2020	30,6379	0	1	-25	0,3037
		2021	30,7368	0	1	-30	0,1558
		2022	30,6577	0	1	-30	0,1558
7	BANK	2020	27,3045	0	1	-11	6,2196
		2021	28,4072	1	1	-42	5,5806
		2022	29,1857	1	1	-31	-5,5967
8	BBCA	2020	34,6116	1	1	-91	2,524
		2021	34,7444	1	1	-96	2,5596
		2022	34,8124	1	1	-95	3,0999
9	BBKP	2020	32,0123	0	1	-30	-4,0758
		2021	32,1221	0	1	-30	-2,5806
		2022	32,1308	0	1	-30	-5,592
10	BBMD	2020	30,2814	0	1	-30	2,3018
		2021	30,4026	0	1	-32	3,2508
		2022	30,4395	0	1	-31	3,1543

11	BBNI	2020	34,4237	1	1	-98	0,3726
		2021	34,5030	1	1	-99	1,1377
		2022	34,5682	1	1	-100	1,7946
12	BBRI	2020	35,0151	1	1	-91	1,159
		2021	35,0564	1	1	-87	1,8328
		2022	35,1624	1	1	-84	2,7555
13	BBSI	2020	27,9965	0	1	-45	2,4407
		2021	28,5383	0	1	-68	2,6526
		2022	28,8291	0	1	-30	2,2577
14	BBTN	2020	33,5205	1	1	-80	0,0004
		2021	33,5496	1	1	-83	0,639
		2022	33,6278	1	1	-73	0,7572
15	BBYB	2020	29,3214	0	1	-55	0,2928
		2021	30,0592	1	1	-30	-8,6991
		2022	30,6113	1	1	-32	-4,0065
16	BCIC	2020	30,4163	0	1	-8	-2,9895
		2021	30,6906	0	1	-65	-2,0895
		2022	31,1461	0	1	-66	0,2577
17	BDMN	2020	32,9338	1	1	-79	0,5421
		2021	32,8896	1	1	-92	0,8676
		2022	32,9179	1	1	-76	1,7345
18	BEKS	2020	29,3057	0	1	-31	-5,7737
		2021	29,8114	0	1	-45	-2,9965
		2022	29,6083	0	1	-32	-3,3128
19	BGTG	2020	29,3110	0	1	-11	0,0596
		2021	29,7800	0	1	-33	0,1267
		2022	29,8247	1	1	-30	0,5134
20	BINA	2020	29,7637	1	1	-32	0,2296
		2021	30,3428	1	1	-30	0,264
		2022	30,6540	1	1	-31	0,7641
21	BJBR	2020	32,5793	0	1	-50	1,1991
		2021	32,6959	0	1	-59	1,2748
		2022	32,8309	0	1	-66	1,2388

22	BJTM	2020	32,0573	0	1	-21	1,7806
		2021	32,2434	0	1	-89	1,5121
		2022	32,2661	0	1	-77	1,4974
23	BKSW	2020	30,5378	0	1	-85	-2,3072
		2021	30,5047	0	1	-89	-8,9189
		2022	30,4475	0	1	-80	-2,3971
24	BMAS	2020	29,9446	0	1	-85	0,6625
		2021	30,2867	0	1	-69	0,5632
		2022	30,3362	0	1	-30	0,7685
25	BMRI	2020	34,8960	1	1	-99	1,2345
		2021	35,0844	1	1	-93	1,7705
		2022	35,2282	1	1	-89	2,256
26	BNBA	2020	29,6641	1	1	0	0,459
		2021	29,7905	1	1	-39	0,5129
		2022	29,7365	1	0	-52	0,4742
27	BNGA	2020	33,2692	1	1	-73	0,7159
		2021	33,3701	1	1	-73	1,3188
		2022	33,3571	1	1	-73	1,6615
28	BNII	2020	32,7856	1	1	-72	0,8851
		2021	32,7595	1	1	-73	0,9954
		2022	32,7113	1	1	-74	0,7987
29	BNLI	2020	33,0880	1	1	-52	0,3079
		2021	33,0880	1	1	-49	0,5253
		2022	33,1727	1	1	-68	0,7892
30	BRIS	2020	31,6865	1	1	-94	0,4298
		2021	33,2118	1	1	-101	1,1415
		2022	33,3537	1	0	-90	1,3935
31	BSIM	2020	31,4290	0	1	-15	0,2657
		2021	31,5951	0	1	-35	0,2425
		2022	31,4886	0	1	-30	0,4671
32	BSWD	2020	28,9451	0	0	-11	0,4632
		2021	29,0792	0	1	-8	-0,9524
		2022	29,4327	0	1	-30	0,0264

33	BTPN	2020	32,7856	1	1	-72	0,9697
		2021	32,7595	1	1	-73	0,9954
		2022	32,7113	1	1	-74	0,9534
34	BTPS	2020	30,4304	1	1	-80	5,2
		2021	30,5512	1	1	-80	7,9002
		2022	30,6832	1	1	-80	8,4093
35	BVIC	2020	30,8976	1	1	0	-0,9618
		2021	30,8478	1	1	-30	-0,4773
		2022	30,8865	1	0	-32	0,8722
36	DNAR	2020	29,4676	0	1	-48	0,1255
		2021	29,6750	0	1	-42	0,2261
		2022	29,9518	0	1	-43	0,1297
37	INPC	2020	31,0496	0	0	-41	0,07
		2021	30,8940	0	1	-38	-0,6432
		2022	30,8673	0	1	-32	0,2162
38	MASB	2020	DATA TIDAK DITEMUKAN				
		2021	30,7753	0	1	-35	0,9185
		2022	30,6884	0	1	-31	1,432
39	MAYA	2020	32,1584	0	1	19	0,0694
		2021	32,4110	0	1	-3	0,037
		2022	32,5391	0	1	-20	0,0192
40	MCOR	2020	30,8593	1	1	-36	0,198
		2021	30,8966	1	1	-95	0,3031
		2022	30,8508	1	0	-73	0,5433
41	MEGA	2020	32,3513	0	1	-100	2,6811
		2021	32,5205	0	1	-102	3,0163
		2022	32,5851	0	1	-93	2,859
42	NISP	2020	32,9603	1	0	-94	1,0188
		2021	32,9988	1	1	-93	1,1752
		2022	33,1054	1	1	-93	1,3949
43	NOBU	2020	30,2512	0	1	-16	0,3902
		2021	30,6632	0	1	-19	0,3094
		2022	30,7273	0	1	-51	0,4695

44	PNBN	2020	33,0158	0	1	-32	1,4327
		2021	32,9514	0	1	-65	0,8887
		2022	32,9896	0	0	-52	1,5407
45	PNBS	2020	30,0560	0	1	-32	0,0011
		2021	30,3001	0	0	-42	-5,6711
		2022	30,3251	0	1	-52	1,6937
46	SDRA	2020	31,2700	1	1	-64	1,4085
		2021	31,4107	0	0	-89	1,4364
		2022	31,5726	0	1	-62	1,671

Lampiran 3 : Tabel Data Yang Diolah (Telah Sesuai Dengan Penilaian Setiap Varabel)

No	X1	X2	X3	Y	Z
1	30,96377877	1	1	-25	0,1116
2	30,45635187	1	1	-88	-18,0577
3	30,26282183	1	1	-32	0,0825
4	29,91890213	0	1	-1	-1,7948
5	30,29036485	0	1	-30	0,0894
6	30,5381728	0	1	-47	0,5652
7	29,03170855	1	0	-1	0,2116
8	29,28026513	1	1	-30	0,0791
9	29,13621913	1	1	-24	-3,4491
10	28,41028773	1	1	-50	-8,6962
11	30,14162979	1	1	-56	0,6987
12	30,4621909	1	1	-45	0,0938
13	30,08657654	0	1	-34	0,0894
14	30,27117499	0	1	-31	0,0918
15	30,45610521	0	1	-30	0,3114
16	30,63786928	0	1	-25	0,3037
17	30,73676779	0	1	-30	0,1558
18	30,65769478	0	1	-30	0,1558
19	27,30445545	0	1	-11	6,2196
20	28,40720437	1	1	-42	5,5806
21	29,18566509	1	1	-31	-5,5967
22	34,61162739	1	1	-91	2,524
23	34,74444387	1	1	-96	2,5596
24	34,81240899	1	1	-95	3,0999
25	32,01227968	0	1	-30	-4,0758
26	32,12207786	0	1	-30	-2,5806
27	32,13077914	0	1	-30	-5,592
28	30,28142492	0	1	-30	2,3018
29	30,4025563	0	1	-32	3,2508
30	30,43945894	0	1	-31	3,1543
31	34,42374418	1	1	-98	0,3726
32	34,50298101	1	1	-99	1,1377

33	34,5681768	1	1	-100	1,7946
34	35,01505116	1	1	-91	1,159
35	35,05643725	1	1	-87	1,8328
36	35,16238002	1	1	-84	2,7555
37	27,996521	0	1	-45	2,4407
38	28,53829132	0	1	-68	2,6526
39	28,82905323	0	1	-30	2,2577
40	33,52047621	1	1	-80	0,0004
41	33,5495609	1	1	-83	0,639
42	33,62784207	1	1	-73	0,7572
43	29,32136126	0	1	-55	0,2928
44	30,05916416	1	1	-30	-8,6991
45	30,61134935	1	1	-32	-4,0065
46	30,41633528	0	1	-8	-2,9895
47	30,69055297	0	1	-65	-2,0895
48	31,14606461	0	1	-66	0,2577
49	32,93377895	1	1	-79	0,5421
50	32,88959643	1	1	-92	0,8676
51	32,917922	1	1	-76	1,7345
52	29,30573746	0	1	-31	-5,7737
53	29,81139462	0	1	-45	-2,9965
54	29,60829952	0	1	-32	-3,3128
55	29,31100248	0	1	-11	0,0596
56	29,77998289	0	1	-33	0,1267
57	29,82469852	1	1	-30	0,5134
58	29,7637291	1	1	-32	0,2296
59	30,34278774	1	1	-30	0,264
60	30,65401519	1	1	-31	0,7641
61	32,57931283	0	1	-50	1,1991
62	32,69586739	0	1	-59	1,2748
63	32,83085036	0	1	-66	1,2388
64	32,05729729	0	1	-21	1,7806
65	32,24339857	0	1	-89	1,5121
66	32,26605459	0	1	-77	1,4974
67	30,53779648	0	1	-85	-2,3072

68	30,50467202	0	1	-89	-8,9189
69	30,44745249	0	1	-80	-2,3971
70	29,94459755	0	1	-85	0,6625
71	30,28667978	0	1	-69	0,5632
72	30,33615388	0	1	-30	0,7685
73	34,89598534	1	1	-99	1,2345
74	35,08435766	1	1	-93	1,7705
75	35,22818895	1	1	-89	2,256
76	29,66409463	1	1	0	0,459
77	29,79048911	1	1	-39	0,5129
78	29,73653137	1	0	-52	0,4742
79	33,26917507	1	1	-73	0,7159
80	33,37012878	1	1	-73	1,3188
81	33,35706821	1	1	-73	1,6615
82	32,78560905	1	1	-72	0,8851
83	32,75948967	1	1	-73	0,9954
84	32,71126902	1	1	-74	0,7987
85	33,08796076	1	1	-52	0,3079
86	33,08796076	1	1	-49	0,5253
87	33,17272563	1	1	-68	0,7892
88	31,68654837	1	1	-94	0,4298
89	33,21184122	1	1	-101	1,1415
90	33,3537151	1	0	-90	1,3935
91	31,42902501	0	1	-15	0,2657
92	31,59510476	0	1	-35	0,2425
93	31,48860063	0	1	-30	0,4671
94	28,94511124	0	0	-11	0,4632
95	29,07923187	0	1	-8	-0,9524
96	29,43273849	0	1	-30	0,0264
97	32,78560905	1	1	-72	0,9697
98	32,75948967	1	1	-73	0,9954
99	32,71126902	1	1	-74	0,9534
100	30,43043463	1	1	-80	5,2
101	30,55115964	1	1	-80	7,9002
102	30,6832271	1	1	-80	8,4093

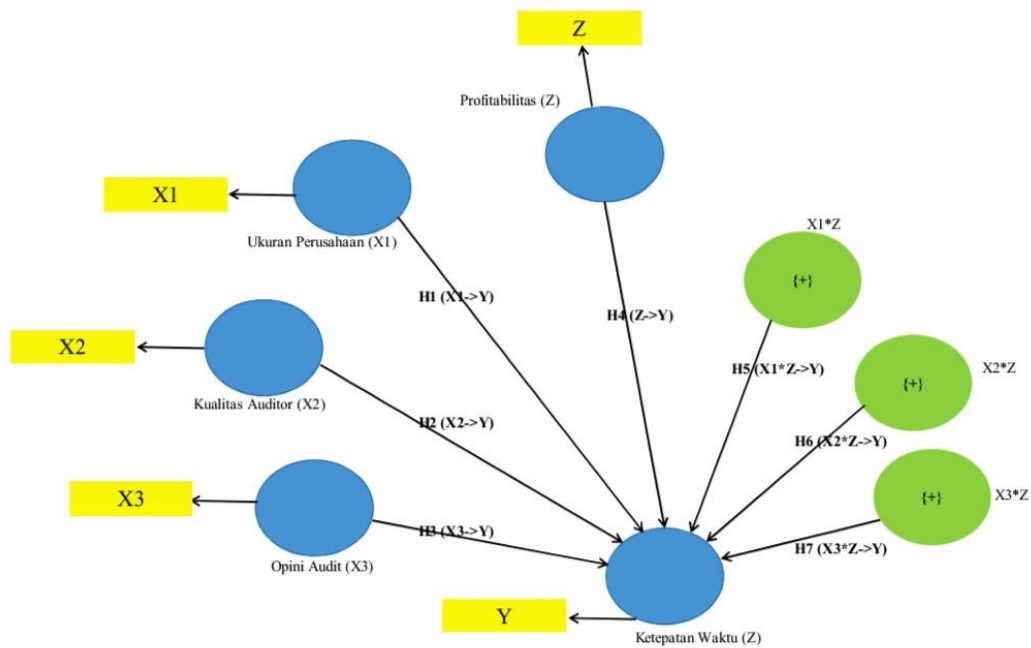
103	30,89759727	1	1	0	-0,9618
104	30,84778042	1	1	-30	-0,4773
105	30,88649889	1	0	-32	0,8722
106	29,46762366	0	1	-48	0,1255
107	29,67500958	0	1	-42	0,2261
108	29,95178116	0	1	-43	0,1297
109	31,04963151	0	0	-41	0,07
110	30,89402176	0	1	-38	-0,6432
111	30,86725081	0	1	-32	0,2162
112	30,77530802	0	1	-35	0,9185
113	30,68838114	0	1	-31	1,432
114	32,15842461	0	1	19	0,0694
115	32,41101973	0	1	-3	0,037
116	32,53912753	0	1	-20	0,0192
117	30,85927574	1	1	-36	0,198
118	30,89657241	1	1	-95	0,3031
119	30,85081464	1	0	-73	0,5433
120	32,35132775	0	1	-100	2,6811
121	32,52046299	0	1	-102	3,0163
122	32,58508923	0	1	-93	2,859
123	32,96033896	1	0	-94	1,0188
124	32,99884406	1	1	-93	1,1752
125	33,10538439	1	1	-93	1,3949
126	30,25118203	0	1	-16	0,3902
127	30,66321275	0	1	-19	0,3094
128	30,72733899	0	1	-51	0,4695
129	33,01582389	0	1	-32	1,4327
130	32,95140591	0	1	-65	0,8887
131	32,98964249	0	0	-52	1,5407
132	30,05600809	0	1	-32	0,0011
133	30,30005359	0	0	-42	-5,6711
134	30,3250899	0	1	-52	1,6937
135	31,27002572	1	1	-64	1,4085
136	31,4106908	0	0	-89	1,4364
137	31,57259174	0	1	-62	1,671

Lampiran 4 : Tabel dan Gambar Hasil Penelitian

Tabel 4.1
Statistik Deskriptif Variabel Penelitian

	Ukuran Perusahaan (X1)	Kualitas Auditor (X2)	Opini Audit (X3)	Ketepatan Waktu (Y)	Profitabilitas (Z)
N	137	137	137	137	137
Minimum	27,304	0,000	0,000	-102,000	-18,058
Maximum	35,228	1,000	1,000	19,000	8,409
Mean	31,380	0,482	0,920	-52,971	0,261
Std. Deviation	1,747	0,502	0,273	29,030	2,952

Sumber: SmartPLS (Data sekunder diolah Peneliti, 2023)



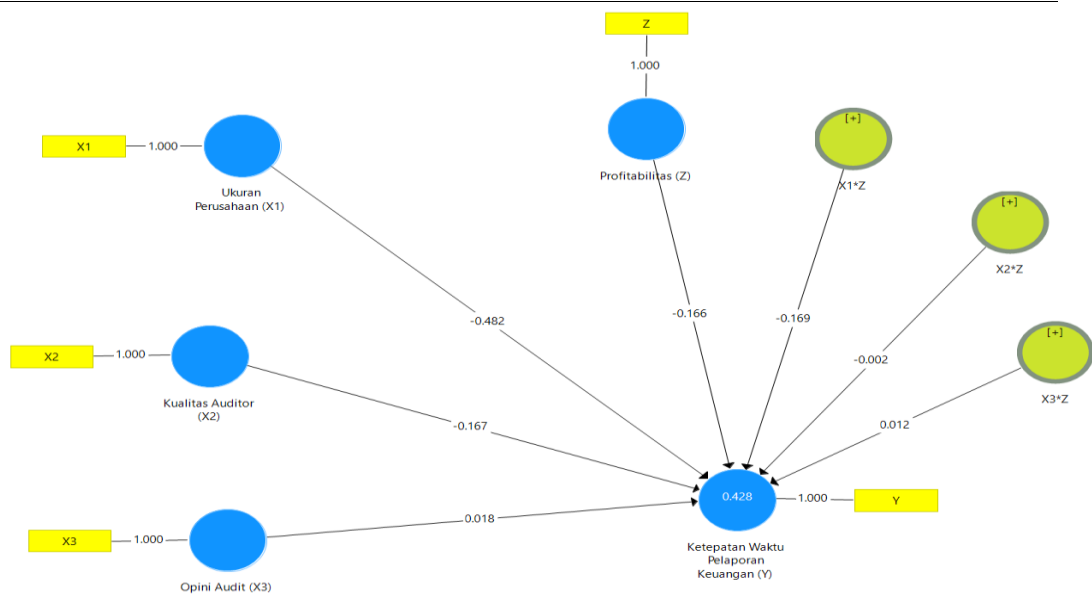
Gambar 4.1 Model Penelitian

Sumber: SmartPLS (Data sekunder diolah Peneliti, 2023)

Tabel 4.2 Pengujian *Validity* berdasarkan *Outer Loading*

	Ketepatan Waktu Pelaporan Keuangan (Y)	Ukuran Perusahaan (X1)	Kualitas Auditor (X2)	Opini Audit (X3)	Profitabilitas (Z)
X1		1,000			
X2			1,000		
X3				1,000	
Y	1,000				
Z					1,000

Sumber : SmartPLS (Data Sekunder diolah Peneliti, 2023)

Gambar 4.2 Pengujian *Validity* berdasarkan *Outer Loading*

Sumber : SmartPLS (Data Sekunder diolah Peneliti, 2023)

Tabel 4.3 Construct Reliability and Validity

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Ketepatan Waktu Pelaporan Keuangan (Y)	1,000	1,000	1,000
Ukuran Perusahaan (X1)	1,000	1,000	1,000
Kualitas Auditor (X2)	1,000	1,000	1,000
Opini Audit (X3)	1,000	1,000	1,000
Profitabilitas (Z)	1,000	1,000	1,000
X1*Z	1,000	1,000	1,000
X2*Z	1,000	1,000	1,000
X3*Z	1,000	1,000	1,000

Sumber : SmartPLS (Data Sekunder diolah, 2023)

Tabel 4.4 Discriminant Validity-Cross Loadings

	Ketepatan Waktu Pelaporan Keuangan (Y)	Kualitas Auditor (X2)	Opini Audit (X3)	Profitabilitas (Z)	Ukuran Perusahaan (X1)	X1*Z	X2*Z	X3*Z
Ukuran Perusahaan (X1) * Profitabilitas (Z)	-0,214	0,202	0,007	-0,618	0,252	1,000	-0,249	-0,178
Kualitas Auditor (X2) * Profitabilitas (Z)	-0,115	0,004	-0,040	0,377	0,190	-0,249	1,000	0,314
Opini Audit (X3) * Profitabilitas (Z)	0,000	-0,059	-0,021	0,245	0,010	-0,178	0,314	1,000
X1	-0,619	0,370	0,057	0,216	1,000	0,252	0,190	0,010
X2	-0,389	1,000	-0,038	0,061	0,370	0,202	0,004	-0,059
X3	-0,005	-0,038	1,000	0,005	0,057	0,007	-0,040	-0,021
Y	1,000	-0,389	-0,005	-0,180	-0,619	-0,214	-0,115	0,000
Z	-0,180	0,061	0,005	1,000	0,216	-0,618	0,377	0,245

Sumber: SmartPLS (Data sekunder diolah Peneliti, 2023)

Tabel 4.5 Discriminant validity-fornell & larcker

	Ketepatan Waktu Pelaporan Keuangan (Y)	Kualitas Auditor (X2)	Opini Audit (X3)	Profitabilitas (Z)	Ukuran Perusahaan (X1)
Ketepatan Waktu Pelaporan Keuangan (Y)	(1,000)				
Kualitas Auditor (X2)	-0,389	(1,000)			
Opini Audit (X3)	-0,005	-0,038	(1,000)		
Profitabilitas (Z)	-0,180	0,061	0,005	(1,000)	
Ukuran Perusahaan (X1)	-0,619	0,370	0,057	0,216	(1,000)

Keterangan: Nilai di antara “()” merupakan akar kuadrat AVE

Sumber : SmartPLS (Data Sekunder diolah Peneliti, 2023)

Tabel 4.6 Discriminant Validity-HTMT

	Ketepatan Waktu Pelaporan Keuangan (Y)	Kualitas Auditor (X2)	Opini Audit (X3)	Profitabilitas (Z)	Ukuran Perusahaan (X1)	X1+Z	X2+Z	X3+Z
Ketepatan Waktu Pelaporan Keuangan (Y)								
Kualitas Auditor (X2)	0,389							
Opini Audit (X3)	0,005	0,038						
Profitabilitas (Z)	0,180	0,061	0,005					
Ukuran Perusahaan (X1)	0,619	0,370	0,057	0,216				
X1+Z	0,214	0,202	0,007	0,618	0,252			
X2+Z	0,115	0,004	0,040	0,377	0,190	0,249		
X3+Z	0,000	0,059	0,021	0,245	0,010	0,178	0,314	

Sumber : SmartPLS (Data Sekunder diolah Peneliti, 2023)

**Tabel 4.7
S-Square**

	R Square	R Square Adjusted
Ketepatan Waktu Pelaporan Keuangan (Y)	0,428	0,397

Sumber : SmartPLS (Data Sekunder diolah Peneliti, 2023)

Tabel 4.8 F-Square

	Ketepatan Waktu Pelaporan Keuangan (Y)	Ukuran Perusahaan (X1)	Opini Audit (X3)	Profitabilitas (Z)	Kualitas Auditor (X2)	X1+Z	X2+Z	X3+Z
Ketepatan Waktu Pelaporan Keuangan (Y)								
Ukuran Perusahaan (X1)	0,260							
Kualitas Auditor (X2)	0,041							
Opini Audit (X3)	0,001							
Profitabilitas (Z)	0,021							
X1+Z	0,020							
X2+Z	0,000							
X3+Z	0,000							

Sumber : SmartPLS (Data Sekunder diolah Peneliti, 2023)

**Tabel 4.9
R-Square**

	Q ² (=1-SSE/SSO)
Ketepatan Waktu Pelaporan Keuangan (Y)	0,381

Sumber : SmartPLS (Data Sekunder diolah Peneliti, 2023)

4.10 Tabel *Variance Inflating Factor (VIF)*

	VIF
Ukuran Perusahaan (X1) * Profitabilitas (Z)	1,000
Kualitas Auditor (X2) * Profitabilitas (Z)	1,000
Opini Audit (X3) * Profitabilitas (Z)	1,000
X1	1,000
X2	1,000
X3	1,000
Y	1,000
Z	1,000

Sumber : SmartPLS (Data Sekunder diolah Peneliti, 2023)

Tabel 4.11 *Uji Hipotesis /Boostrapping*

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O /STDEV)	P Values
Ukuran Perusahaan (X1) -> Ketepatan Waktu Pelaporan Keuangan (Y)	-0,482	-0,469	0,081	5,934	0,000
Kualitas Auditor (X2) -> Ketepatan Waktu Pelaporan Keuangan (Y)	-0,167	-0,159	0,077	2,158	0,016
Opini Audit (X3) -> Ketepatan Waktu Pelaporan Keuangan (Y)	0,018	-0,013	0,096	0,185	0,427
Profitabilitas (Z) -> Ketepatan Waktu Pelaporan Keuangan (Y)	-0,166	-0,256	0,161	1,034	0,151
X1*Z -> Ketepatan Waktu Pelaporan Keuangan (Y)	-0,169	-0,183	0,087	1,936	0,027
X2*Z -> Ketepatan Waktu Pelaporan Keuangan (Y)	-0,002	-0,019	0,126	0,017	0,493
X3*Z -> Ketepatan Waktu Pelaporan Keuangan (Y)	0,012	0,205	0,366	0,033	0,487

Sumber : SmartPLS (Data Sekunder diolah Peneliti, 2023)