

## APPENDIX 2

### Descriptive Statistics Result

#### Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
PBV	366	.10	107.42	2.9305	7.38980
DER	176	.00	5.36	.7339	.95679
DPR	176	.00	13.27	.2519	1.46980
INSDR	176	.00	1.00	.6656	.24662
DDER	190	.03	624.96	4.3790	45.28266
DDPR	190	.00	1.18	.1134	.21247
DINSDR	190	.04	1.00	.6702	.21200
DUMMY	365	.00	1.00	.5205	.50026
Valid N (listwise)	175				

### Multicollinearity Test Result

#### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Toleranc e	VIF
1 (Constant)	-.447	2.322		-.192	.848		
DER	.574	.513	.084	1.118	.265	.992	1.008
DPR	-.053	.335	-.012	-.159	.874	.985	1.015
INSDR	5.118	2.021	.194	2.533	.012	.963	1.039
DDER	6.046E-5	.010	.000	.006	.995	.998	1.002
DDPR	2.720	2.305	.090	1.180	.240	.976	1.025
DINSDR	-.767	2.324	-.025	-.330	.742	.956	1.046

a. Dependent Variable: PBV

## Heteroscedasticity Test Result

### Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-1.141	2.090		-.546	.586
DER	.062	.462	.010	.133	.894
DPR	-.068	.302	-.017	-.224	.823
INSDR	5.053	1.819	.213	2.778	.006
DDER	-.004	.009	-.029	-.388	.698
DDPR	1.803	2.075	.066	.869	.386
DINSDR	-.011	2.091	.000	-.005	.996

a. Dependent Variable: RES\_2

## Autocorrelation Test Result

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.224 <sup>a</sup>	.050	.016	6.46597	2.035

a. Predictors: (Constant), DINSDR, DER, DDER, DPR, DDPR, INSDR

b. Dependent Variable: PBV

### T-test Result

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.447	2.322		-.192	.848
	DER	.574	.513	.084	1.118	.265
	DPR	-.053	.335	-.012	-.159	.874
	INSDR	5.118	2.021	.194	2.533	.012
	DDER	6.046E-5	.010	.000	.006	.995
	DDPR	2.720	2.305	.090	1.180	.240
	DINSDR	-.767	2.324	-.025	-.330	.742

a. Dependent Variable: PBV

### F-test Result

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	369.795	6	61.633	1.474	.190 <sup>b</sup>
	Residual	7023.873	168	41.809		
	Total	7393.668	174			

a. Dependent Variable: PBV

b. Predictors: (Constant), DINSDR, DER, DDER, DPR, DDPR, INSDR