

HYP 1_Usefulness

XLSTAT 2011.3.01 - Logistic regression - on 2011/10/15 at 10:02:47 AM

Response variable(s): Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Quantitative: Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Observation labels: Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Number of removed observations: 1

Model: Logit

Response type: Binary

Confidence interval (%): 95

Model selection: Best model / Likelihood

Min variables: 2 / Max variables: 2

Stop conditions: Iterations = 100 / Convergence = 0.000001

Maximization of the likelihood function using the Newton-Raphson algorithm

Summary statistics:

Variable	Categories	Frequency	%
Sum Q3	0	104	24.940
	1	313	75.060

Variable	Observation	with missing	without missing	Minimum	Maximum	Mean	Std. deviation
Q 4	417	0	417	1.000	7.000	5.966	1.322
Q 5	417	0	417	1.000	7.000	6.158	1.282
Q 6	417	0	417	1.000	7.000	5.640	1.502
Q 7	417	0	417	1.000	7.000	5.504	1.465

Regression of variable Sum Q3:

Correspondence between the categories of the response variable and the probabilities (Variable Sum Q3):

Categories' probabilities	
0	0
1	1

Summary of the variables selection (Variable Sum Q3):

No. of variables	Variables	Log(Likelihood)	Pr > LR	Pr > Score	Pr > Wald	Akaike's AIC	Schwarz's SBC
2	Q 4 / Q 7	359.109	0.000	0.000	0.000	367.109	407.374

The best model for the selected selection criterion is displayed in blue

Goodness of fit statistics (Variable Sum Q3):

Statistic	Independence	Full
Observations	417	417
Sum of weights	417.000	417.000
DF	416	414
-2 Log(Likelihood)	468.437	359.109
R ² (McFadden)	0.000	0.233
R ² (Cox and Snell)	0.000	0.231

R ² (Nagelkerke)	0.000	0.342
AIC	472.437	367.109
SBC	492.570	407.374
Iterations	0	6

Test of the null hypothesis H0: Y=0.751 (Variable Sum Q3)

Statistic	DF	Chi-square	Pr > Chi ²
-2 Log(Like)	2	109.328	< 0.0001
Score	2	111.109	< 0.0001
Wald	2	76.482	< 0.0001

Type III analysis (Variable Sum Q3)

Source	DF	Chi-square (Wald)	Pr > Chi ²	Chi-square (Likelihood)	Pr > LR
Q 4	1	49.968	< 0.0001	62.476	< 0.0001
Q 7	1	13.342	0.000	13.320	0.000

Model parameters (Variable Sum Q3):

Source	Value	Standard error	Wald Chi-Square	Pr > Chi ²	Odds ratio	Lower bound (95%)	Upper bound (95%)
Intercept	-5.146	0.862	35.617	< 0.0001		-6.835	-3.456
Q 4	0.771	0.109	49.968	< 0.0001	2.162	0.557	0.985
Q 5	0.000	0.000					
Q 6	0.000	0.000					
Q 7	0.348	0.095	13.342	0.000	1.416	0.161	0.534

Equation of the model (Variable Sum Q3):

$$\text{Sum Q3} = 1 / (1 + \exp(-(-5.1455514028111 + 0.771024578286 * Q_4 + 0.347724644472935 * Q_7)))$$

Standardized coefficients (Variable Sum Q3):

Source	Value	Standard error	Wald Chi-Square	Pr > Chi ²	Odds ratio	Lower bound (95%)	Upper bound (95%)
Q 4	0.561	0.079	49.968	< 0.0001	0.406	0.271	0.617
Q 5	0.000	0.000					
Q 6	0.000	0.000					
Q 7	0.280	0.077	13.342	0.000	0.130	0.043	0.431

Classification table for the estimation sample (Variable Sum Q3):

from \ to	0	1	Total	% correct
0	42	62	104	40.38%
1	18	295	313	94.25%
Total	60	357	417	80.82%

HYP 2_ Ease of use

XLSTAT 2011.3.01 - Logistic regression - on 2011/10/15 at 10:51:51 AM

Response variable(s): Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Quantitative: Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Observation labels: Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =
 Number of removed observations: 1
 Model: Logit
 Response type: Binary
 Confidence interval (%): 95
 Model selection: Best model / Likelihood
 Min variables: 2 / Max variables: 2
 Stop conditions: Iterations = 100 / Convergence = 0.000001
 Maximization of the likelihood function using the Newton-Raphson algorithm

Summary statistics



Summary statistics:

Variable	Categories	Frequency	%
Sum Q3	0	104	24.940
	1	313	75.060

Variable	Observation	with missing	without missi	Minimum	Maximum	Mean	Std. deviation
Q 8	417	0	417	1.000	7.000	5.643	1.399
Q 9	417	0	417	1.000	7.000	5.336	1.470
Q 10	417	0	417	1.000	9.000	5.273	1.551
Q 11	417	0	417	1.000	7.000	5.153	1.508

Regression of variable Sum Q3:

Correspondence between the categories of the response variable and the probabilities (Variable Sum Q3):

Categories' probabilities	
0	0
1	1

Summary of the variables selection (Variable Sum Q3):

No. of variables	Variables	Log(Likelihood)	Pr > LR	Pr > Score	Pr > Wald	Akaike's AIC	Schwarz's SBC
2	Q 8 / Q 11	377.329	0.000	0.000	0.000	385.329	425.594

The best model for the selected selection criterion is displayed in blue

Goodness of fit statistics (Variable Sum Q3):

Statistic	Independence	Full
Observations	417	417
Sum of weights	417.000	417.000
DF	416	414
-2 Log(Likelihood)	468.437	377.329
R ² (McFadden)	0.000	0.194
R ² (Cox and Snell)	0.000	0.196
R ² (Nagelkerke)	0.000	0.291
AIC	472.437	385.329
SBC	492.570	425.594
Iterations	0	6

Test of the null hypothesis H0: Y=0.751 (Variable Sum Q3)

Statistic	DF	Chi-square	Pr > Chi ²
-2 Log(Like Score	2	91.108	< 0.0001
Wald	2	91.364	< 0.0001
	2	66.668	< 0.0001

Type III analysis (Variable Sum Q3)

Source	DF	Chi-square (Wald)	Pr > Wald	Chi-square (Likelihood)	Pr > LR
Q 8	1	35.425	< 0.0001	39.284	< 0.0001
Q 11	1	16.575	< 0.0001	16.581	< 0.0001

Model parameters (Variable Sum Q3):

Source	Value	Standard error	Wald Chi-Square	Pr > Chi ²	Odds ratio	Lower bound (95%)	Upper bound (95%)
Intercept	-3.867	0.637	36.813	< 0.0001		-5.116	-2.618
Q 8	0.585	0.098	35.425	< 0.0001	1.795	0.392	0.777
Q 9	0.000	0.000					
Q 10	0.000	0.000					
Q 11	0.372	0.091	16.575	< 0.0001	1.451	0.193	0.552

Equation of the model (Variable Sum Q3):

$$\text{Sum Q3} = 1 / (1 + \exp(-(-3.86704374936907 + 0.584752967418667 * Q_8 + 0.372282275984462 * Q_{11})))$$

Standardized coefficients (Variable Sum Q3):

Source	Value	Standard error	Wald Chi-Square	Pr > Chi ²	Odds ratio	Lower bound (95%)	Upper bound (95%)
Q 8	0.450	0.076	35.425	< 0.0001	0.302	0.160	0.599
Q 9	0.000	0.000					
Q 10	0.000	0.000					
Q 11	0.309	0.076	16.575	< 0.0001	0.160	0.080	0.458

Classification table for the estimation sample (Variable Sum Q3):

from \ to	0	1	Total	% correct
0	45	59	104	43.27%
1	33	280	313	89.46%
Total	78	339	417	77.94%

HYP 3_Experience with technology

XLSTAT 2011.3.01 - Logistic regression - on 2011/10/15 at 10:53:24 AM

Response variable(s): Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Quantitative: Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Observation labels: Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Model: Logit

Response type: Binary

Confidence interval (%): 95

Model selection: Best model / Likelihood

Min variables: 2 / Max variables: 2

Stop conditions: Iterations = 100 / Convergence = 0.000001

Maximization of the likelihood function using the Newton-Raphson algorithm

Summary statistics



Summary statistics:

Variable	Categories	Frequency	%
Sum Q3	0	104	24.880
	1	314	75.120

Variable	Observations without missing	Minimum	Maximum	Mean	Std. deviation		
Q 12	418	0	418	1.000	7.000	5.943	1.345
Q 13	418	0	418	1.000	7.000	6.199	1.291
Q 14	418	0	418	1.000	7.000	5.969	1.476
Q 15	418	0	418	1.000	7.000	6.287	1.258

Regression of variable Sum Q3:

Correspondence between the categories of the response variable and the probabilities (Variable Sum Q3):

Categories' probabilities	
0	0
1	1

Summary of the variables selection (Variable Sum Q3):

No. of variables	Variables	Log Likelihood	Pr > LR	Pr > Score	Pr > Wald	Akaike's AIC	Schwarz's SBC
2	Q 12 / Q 13	445.370	0.000	0.000	0.000	453.370	493.654

The best model for the selected selection criterion is displayed in blue

Goodness of fit statistics (Variable Sum Q3):

Statistic	Independent	Full
Observations	418	418
Sum of weights	418.000	418.000
DF	417	415
-2 Log Likelihood	469.010	445.370
R ² (McFadden)	0.000	0.050
R ² (Cox and Snell)	0.000	0.055
R ² (Nagelkerke)	0.000	0.082
AIC	473.010	453.370
SBC	493.152	493.654
Iterations	0	6

Test of the null hypothesis H0: Y=0.751 (Variable Sum Q3)

Statistic	DF	Chi-square	Pr > Chi ²
-2 Log Likelihood	2	23.641	< 0.0001
Score	2	25.784	< 0.0001
Wald	2	22.578	< 0.0001

Type III analysis (Variable Sum Q3)

Source	DF	Sum of Squares (Wald)	Pr > Wald	Sum of Squares (Likelihood)	Pr > LR
Q 12	1	9.740	0.002	9.745	0.002
Q 14	1	4.890	0.027	4.720	0.030

Model parameters (Variable Sum Q3):

Source	Value	Standard Error	Wald Chi-Square	Pr > Chi²	Odds Ratio	Lower Bound (95%)	Upper Bound (95%)
Intercept	-1.483	0.678	4.777	0.029		-2.813	-0.153
Q 12	0.270	0.087	9.740	0.002	1.310	0.100	0.440
Q 13	0.000	0.000					
Q 14	0.174	0.079	4.890	0.027	1.190	0.020	0.328
Q 15	0.000	0.000					

Equation of the model (Variable Sum Q3):

$$\text{Sum Q3} = 1 / (1 + \exp(-(-1.48285969351591 + 0.270033015767746 * Q_{12} + 0.173954273605685 * Q_{14})))$$

Standardized coefficients (Variable Sum Q3):

Source	Value	Standard Error	Wald Chi-Square	Pr > Chi²	Lower Bound (95%)	Upper Bound (95%)
Q 12	0.200	0.064	9.740	0.002	0.074	0.326
Q 13	0.000	0.000				
Q 14	0.141	0.064	4.890	0.027	0.016	0.267
Q 15	0.000	0.000				

Classification table for the estimation sample (Variable Sum Q3):

from \ to	0	1	Total	% correct
0	13	91	104	12.50%
1	5	309	314	98.41%
Total	18	400	418	77.03%

HYP 4 Trial-ability and Observability

XLSTAT 2011.3.01 - Logistic regression - on 2011/10/15 at 10:56:14 AM

Response variable(s): Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Quantitative: Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Observation labels: Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Model: Logit

Response type: Binary

Confidence interval (%): 95

Model selection: Best model / Likelihood

Min variables: 2 / Max variables: 2

Stop conditions: Iterations = 100 / Convergence = 0.000001

Maximization of the likelihood function using the Newton-Raphson algorithm

Summary statistics



Summary statistics:

Variable	Categories	Frequency	%
Sum Q3	0	104	24.880
	1	314	75.120

Variable	Observation without missing	Minimum	Maximum	Mean	Std. deviation		
Q 16	418	0	418	1.000	7.000	5.993	1.234
Q 17	418	0	418	1.000	7.000	6.170	1.152
Q 18	418	0	418	1.000	7.000	5.950	1.327
Q 19	418	0	418	1.000	7.000	5.428	1.655

Regression of variable Sum Q3:

Correspondence between the categories of the response variable and the probabilities (Variable Sum Q3):

Categories' probabilities	
0	0
1	1

Summary of the variables selection (Variable Sum Q3):

No. of variables	Variables	-2 Log(Likelihood)	Pr > LR	Pr > Score	Pr > Wald	Akaike's AIC	Schwarz's SBC
2	Q 16 / Q 17	452.873	0.000	0.000	0.000	460.873	501.156

The best model for the selected selection criterion is displayed in blue

Goodness of fit statistics (Variable Sum Q3):

Statistic	Independence	Full
Observations	418	418
Sum of weights	418.000	418.000
DF	417	415
-2 Log(Likelihood)	469.010	452.873
R ² (McFadden)	0.000	0.034
R ² (Cox and Snell)	0.000	0.038
R ² (Nagelkerke)	0.000	0.056
AIC	473.010	460.873
SBC	493.152	501.156
Iterations	0	6

Test of the null hypothesis H0: Y=0.751 (Variable Sum Q3)

Statistic	DF	Chi-square	Pr > Chi ²
-2 Log(Likelihood)	2	16.138	0.000
Score	2	17.607	0.000
Wald	2	15.662	0.000

Type III analysis (Variable Sum Q3)

Source	DF	-square (W	Pr > Wald	-square (L	Pr > LR
Q 16	1	3.715	0.054	3.622	0.057
Q 17	1	5.945	0.015	5.909	0.015

Model parameters (Variable Sum Q3):

Source	Value	Standard error	Wald Chi-Square	Pr > Chi²	Odds ratio	Lower bound	Upper bound (95%)
Intercept	-1.475	0.745	3.927	0.048		-2.935	-0.016
Q 16	0.183	0.095	3.715	0.054	1.201	-0.003	0.369
Q 17	0.247	0.101	5.945	0.015	1.280	0.048	0.445
Q 18	0.000	0.000					
Q 19	0.000	0.000					

Equation of the model (Variable Sum Q3):

Sum Q3 = 1 / (1 + exp(-(-1.47539179685336+0.182928401115946*Q 16+0.246686278036252*Q 17)))

Standardized coefficients (Variable Sum Q3):

Source	Value	Standard error	Wald Chi-Square	Pr > Chi²	Lower bound	Upper bound (95%)
Q 16	0.124	0.064	3.715	0.054	-0.002	0.251
Q 17	0.156	0.064	5.945	0.015	0.031	0.282
Q 18	0.000	0.000				
Q 19	0.000	0.000				

Classification table for the estimation sample (Variable Sum Q3):

from \ to	0	1	Total	% correct
0	8	96	104	7.69%
1	2	312	314	99.36%
Total	10	408	418	76.56%

HYP 5_Risk

XLSTAT 2011.3.01 - Logistic regression - on 2011/10/15 at 10:57:51 AM

Response variable(s): Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Quantitative: Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Observation labels: Workbook = 2011_10 Reseach data April 2011 coded 1 and 0.xls / Sheet = Data / Range =

Model: Logit

Response type: Binary

Confidence interval (%): 95

Model selection: Best model / Likelihood

Min variables: 2 / Max variables: 2

Stop conditions: Iterations = 100 / Convergence = 0.000001

Maximization of the likelihood function using the Newton-Raphson algorithm

Summary statistics



Summary statistics:

Variable	Categories	Frequency	%
Sum Q3	0	104	24.880

1	314	75.120
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Variable	Observation	with missing	without missing	Minimum	Maximum	Mean	Std. deviation
Q 20	418	0	418	1.000	7.000	4.581	2.094
Q 21	418	0	418	1.000	7.000	4.187	1.955
Q 22	418	0	418	1.000	7.000	4.483	1.792
Q 23	418	0	418	1.000	7.000	3.947	1.991

Regression of variable Sum Q3:

Correspondence between the categories of the response variable and the probabilities (Variable Sum Q3):

Categories' probabilities	
0	0
1	1

Summary of the variables selection (Variable Sum Q3):

No. of variables	Variables	Log(Likelihood)	Pr > LR	Pr > Score	Pr > Wald	Akaike's AIC	Schwarz's SBC
2	Q 20 / Q 21	462.384	0.036	0.039	0.041	470.384	510.668

The best model for the selected selection criterion is displayed in blue

Goodness of fit statistics (Variable Sum Q3):

Statistic	Independent	Full
Observations	418	418
Sum of weights	418.000	418.000
DF	417	415
-2 Log(Likelihood)	469.010	462.384
R ² (McFadden)	0.000	0.014
R ² (Cox and Snell)	0.000	0.016
R ² (Nagelkerke)	0.000	0.023
AIC	473.010	470.384
SBC	493.152	510.668
Iterations	0	6

Test of the null hypothesis H0: Y=0.751 (Variable Sum Q3)

Statistic	DF	Chi-square	Pr > Chi ²
-2 Log(Likelihood)	2	6.626	0.036
Score	2	6.480	0.039
Wald	2	6.383	0.041

Type III analysis (Variable Sum Q3)

Source	DF	Sum of Squares (W)	Pr > Wald	Sum of Squares (L)	Pr > LR
Q 20	1	2.050	0.152	2.075	0.150
Q 21	1	1.448	0.229	1.462	0.227

Model parameters (Variable Sum Q3):

Source	Value	Standard error	Wald Chi-Square	Pr > Chi²	Odds ratio	Lower bound	Upper bound (95%)
Intercept	1.881	0.406	21.456	< 0.0001		1.085	2.678
Q 20	-0.091	0.064	2.050	0.152	0.913	-0.216	0.034
Q 21	-0.081	0.067	1.448	0.229	0.923	-0.212	0.051
Q 22	0.000	0.000					
Q 23	0.000	0.000					

Equation of the model (Variable Sum Q3):

$$\text{Sum Q3} = 1 / (1 + \exp(-(1.88142357216865 - 9.09714124929013E-02 * Q 20 - 8.05535770736317E-02 * Q 21)))$$

Standardized coefficients (Variable Sum Q3):

Source	Value	Standard error	Wald Chi-Square	Pr > Chi²	Lower bound	Upper bound (95%)
Q 20	-0.105	0.073	2.050	0.152	-0.248	0.039
Q 21	-0.087	0.072	1.448	0.229	-0.228	0.055
Q 22	0.000	0.000				
Q 23	0.000	0.000				

Classification table for the estimation sample (Variable Sum Q3):

from \ to	0	1	Total	% correct
0	0	104	104	0.00%
1	0	314	314	100.00%
Total	0	418	418	75.12%

HYP 6_Demographics

XLSTAT 2011.3.01 - Logistic regression - on 2011/10/22 at 12:35:49 PM

Response variable(s): Workbook = Demographic data cellphone banking yes no.xls / Sheet = PAM / Range =

Quantitative: Workbook = Demographic data cellphone banking yes no.xls / Sheet = PAM / Range =

Model: Logit

Response type: Binary

Confidence interval (%): 95

Model selection: Stepwise (Forward)

Probability for entry: 0.1 / Probability for removal: 0.2

Stop conditions: Iterations = 100 / Convergence = 0.000001

Maximization of the likelihood function using the Newton-Raphson algorithm

Summary statistics:

Variable	Categories	Frequency	%
CELL_IND	0	3750	50.000
	1	3750	50.000

Variable	Observation without missing	Minimum	Maximum	Mean	Std. deviation
AGE	7500	0	7500	37.320	17.208
INCOME_C	7500	0	7500	8.748	5.848

INT_IND	7500	0	7500	0.000	1.000	0.370	0.483
rel_length	7500	0	7500	1.000	652.000	134.554	92.986
staff	7500	0	7500	0.000	1.000	0.017	0.131
sex_female	7500	0	7500	0.000	1.000	0.464	0.499
sex_male	7500	0	7500	0.000	1.000	0.536	0.499
turnover	7500	0	7500	0.000	#####	#####	780400.530
number_o	7500	0	7500	1.000	14.000	2.566	1.669

Regression of variable CELL_IND:

Correspondence between the categories of the response variable and the probabilities (Variable CELL_IND):

Categories	Probabilities
0	0
1	1

Summary of the variables selection (Variable CELL_IND):

No. of variabl	Variables	riable IN/O	Status	_og(Likelihc	Pr > LR	Pr > Score	Pr > Wald	Akaike's AIC	Chwarz's SE
1	INT_IND	INT_IND	IN	8031.354	0.000	0.000	0.000	8035.354	8049.200
2	INT_IND / per_of_acc		IN	7820.128	0.000	0.000	0.000	7826.128	7846.896
3	INT_IND / rel_length		IN	7735.691	0.000	0.000	0.000	7743.691	7771.382
4	AGE / INT_	AGE	IN	7718.192	0.000	0.000	0.000	7728.192	7762.805
5	AGE / INCCIE_GROUP_		IN	7686.681	0.000	0.000	0.000	7698.681	7740.217

Goodness of fit statistics (Variable CELL_IND):

Statistic	independen	Full
Observatic	7500	7500
Sum of we	7500.000	7500.000
DF	7499	7494
-2 Log(Like	#####	7686.681
R ² (McFadd	0.000	0.261
R ² (Cox and	0.000	0.303
R ² (Nagelke	0.000	0.404
AIC	#####	7698.681
SBC	#####	7740.217
Iterations	0	6

Test of the null hypothesis H0: Y=0.500 (Variable CELL_IND)

Statistic	DF	Chi-square	Pr > Chi ²
-2 Log(Like	5	2710.526	< 0.0001
Score	5	2413.987	< 0.0001
Wald	5	1826.938	< 0.0001

Type III analysis (Variable CELL_IND)

Source	DF	-square (W	Pr > Wald	-square (L	Pr > LR
AGE	1	31.359	< 0.0001	31.994	< 0.0001

INCOME_Ç	1	31.492	< 0.0001	31.510	< 0.0001
INT_IND	1	1268.273	< 0.0001	1539.623	< 0.0001
rel_length	1	29.444	< 0.0001	29.698	< 0.0001
number_o	1	219.501	< 0.0001	236.139	< 0.0001

Model parameters (Variable CELL_IND):

Source	Value	tandard errord	Chi-Squ	Pr > Chi²	ower bound	pper bound	Odds ratio	Lower bounds ratio Up
Intercept	-1.142	0.071	257.020	< 0.0001	-1.282	-1.002		
AGE	-0.012	0.002	31.359	< 0.0001	-0.016	-0.008	0.988	0.984 0.992
INCOME_Ç	0.032	0.006	31.492	< 0.0001	0.021	0.043	1.033	1.021 1.044
INT_IND	2.365	0.066	1268.273	< 0.0001	2.235	2.495	10.640	9.342 12.119
rel_length	-0.002	0.000	29.444	< 0.0001	-0.003	-0.001	0.998	0.997 0.999
staff	0.000	0.000						
sex_femalç	0.000	0.000						
sex_male	0.000	0.000						
turnover	0.000	0.000						
number_o	0.330	0.022	219.501	< 0.0001	0.287	0.374	1.392	1.332 1.454

Equation of the model (Variable CELL_IND):

02*INCOME_GROUP_CODE+2.36464127782998
 *INT_IND-2.17033100061076E-03*rel_length+0.330449374200766*number_of_accounts)))

Standardized coefficients (Variable CELL_IND):

Source	Value	tandard errord	Chi-Squ	Pr > Chi²	ower bound	pper bound (95%)
AGE	-0.114	0.020	31.359	< 0.0001	-0.154	-0.074
INCOME_Ç	0.103	0.018	31.492	< 0.0001	0.067	0.139
INT_IND	0.629	0.018	1268.273	< 0.0001	0.595	0.664
rel_length	-0.111	0.021	29.444	< 0.0001	-0.151	-0.071
staff	0.000	0.000				
sex_femalç	0.000	0.000				
sex_male	0.000	0.000				
turnover	0.000	0.000				
number_o	0.304	0.021	219.501	< 0.0001	0.264	0.344

Classification table for the estimation sample (Variable CELL_IND):

from \ to	0	1	Total	% correct
0	3260	490	3750	86.93%
1	1261	2489	3750	66.37%
Total	4521	2979	7500	76.65%