

GLS Regression Analysis Results

1. Success Model Summary:

Model	No. Observations	R-squared	Adj. R-squared
Success GLS	144	0.685	0.678

Regression Results for Success:

	coef	std err	P> z	CI Lower 95%	CI Upper 95%
const	0.1920	0.013	0.000	0.167	0.217
n_payments	0.0346	0.012	0.003	0.012	0.057
average_payment_amount	-0.0847	0.010	0.000	-0.105	-0.065
mpp	0.0187	0.014	0.188	-0.009	0.047

2. FailNoPath Model Summary:

Model	No. Observations	R-squared	Adj. R-squared
FailNoPath GLS	144	0.894	0.892

Regression Results for FailNoPath:

	coef	std err	P> z	CI Lower 95%	CI Upper 95%
const	0.4782	0.006	0.000	0.467	0.489
n_payments	0.0013	0.006	0.819	-0.010	0.012
average_payment_amount	0.1328	0.005	0.000	0.123	0.143
mpp	-0.0613	0.006	0.000	-0.072	-0.050

3. FailNoBalance Model Summary:

Model	No. Observations	R-squared	Adj. R-squared
FailNoBalance GLS	144	0.696	0.689

Regression Results for FailNoBalance:

	coef	std err	P> z	CI Lower 95%	CI Upper 95%
const	0.3759	0.013	0.000	0.351	0.401
n_payments	-0.0617	0.008	0.000	-0.078	-0.045
average_payment_amount	-0.0473	0.014	0.001	-0.075	-0.020
mpp	0.0337	0.011	0.003	0.011	0.056

4. Time Model Summary:

Model	No. Observations	R-squared	Adj. R-squared
Time GLS	144	0.318	0.303

Regression Results for Time:

	coef	std err	P> z	CI Lower 95%	CI Upper 95%
const	4313.2884	338.805	0.000	3649.243	4977.334
n_payments	-918.0434	349.228	0.009	-1602.517	-233.570
average_payment_amount	137.8100	205.496	0.502	-264.955	- 540.575
mpp	-203.6084	383.454	0.595	-955.165	547.948