Model: MODEL1
Dependent Variable: satisf satisf

Number of Observations Read	317
Number of Observations Used	283
Number of Observations with Missing Values	34

Stepwise Selection: Step 1

Variable reliab2 Entered: R-Square = 0.5856 and C(p) = 20.6831

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	1	707.47086	707.47086	397.13	<.0001
Error	281	500.59275	1.78147		
Corrected Total	282	1208.06360			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	1.78322	0.35378	45.26169	25.41	<.0001
reliab2	0.97608	0.04898	707.47086	397.13	<.0001

Bounds on condition number: 1, 1

Stepwise Selection: Step 2

Variable time2 Entered: R-Square = 0.5926 and C(p) = 17.6026

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	2	715.95730	357.97865	203.68	<.0001
Error	280	492.10631	1.75752		
Corrected Total	282	1208.06360			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	1.76502	0.35149	44.31796	25.22	<.0001
reliab2	0.82808	0.08308	174.58487	99.34	<.0001
time2	0.16058	0.07308	8.48644	4.83	0.0288

Bounds on condition number: 2.9166, 11.666

Stepwise Selection: Step 3

Variable credit2 Entered: R-Square = 0.5984 and C(p) = 15.4477

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	3	722.89766	240.96589	138.57	<.0001
Error	279	485.16595	1.73895		
Corrected Total	282	1208.06360			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	2.24091	0.42306	48.78962	28.06	<.0001

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
reliab2	0.85916	0.08410	181.50443	104.38	<.0001
time2	0.16468	0.07272	8.91847	5.13	0.0243
credit2	-0.10672	0.05342	6.94036	3.99	0.0467

Bounds on condition number: 3.02, 21.209

Stepwise Selection: Step 4

Variable return2 Entered: R-Square = 0.6167 and C(p) = 4.2050

Analysis of Variance					
Source	DF	Sum of Squares	Mean Square	F Value	Pr > F
Model	4	745.01842	186.25461	111.82	<.0001
Error	278	463.04518	1.66563		
Corrected Total	282	1208.06360			

Variable	Parameter Estimate	Standard Error	Type II SS	F Value	Pr > F
Intercept	1.95413	0.42146	35.80740	21.50	<.0001
reliab2	0.82230	0.08292	163.78721	98.33	<.0001
time2	0.14468	0.07138	6.84282	4.11	0.0436
credit2	-0.24239	0.06418	23.75730	14.26	0.0002
return2	0.24152	0.06627	22.12077	13.28	0.0003

Bounds on condition number: 3.0656, 38.224

All variables left in the model are significant at the 0.1500 level.

No other variable met the 0.1500 significance level for entry into the model.

Summary of Stepwise Selection									
Step	Variable Entered	Variable Removed	Label	Number Vars In	Partial R-Square	Model R-Square	C(p)	F Value	Pr > F
1	reliab2		reliab2	1	0.5856	0.5856	20.6831	397.13	<.0001
2	time2		time2	2	0.0070	0.5926	17.6026	4.83	0.0288
3	credit2		credit2	3	0.0057	0.5984	15.4477	3.99	0.0467
4	return2		return2	4	0.0183	0.6167	4.2050	13.28	0.0003

Model: MODEL1
Dependent Variable: satisf satisf

Fit Diagnostics for satisf

Residual by Regressors for satisf