

# Configuration Manual

MSc Research Project

Financial Technology

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National College of Ireland

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**National College of Ireland**  
**MSc Project Submission Sheet**  
**School of Computing**

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**Student ID:** 23300183

**Programme** Msc. Fintech **Year:** 2024-2025

**Module:** Msc Research project

**Lecturer:** Faithful Onwuegbuche

**Submission Due Date:** 11-08-2025

**Project Title:** The role of the Central Bank of Ireland in regulating fair practices in digital lending.

**Word Count:** 2377 **Page Count:** 64

I hereby certify that the information contained in this (my submission) is information pertaining to research I conducted for this project. All information other than my own contribution will be fully referenced and listed in the relevant bibliography section at the rear of the project.

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**Signature:** Amala Kalarickal Saji

**Date:** 11-08-2025

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# Configuration Manual

Amala Kalarickal Saji

Student ID: 23300183

## 1. Introduction

This configuration manual is the part of Msc. Fintech program. It contains the details regarding the various methods used to collect primary data and the software used to make the analysis and also the hardware features used to generate the results. Also attached the questionnaire and the results produced by the software in table format.

## 2. System configuration

In this section contains the system configuration used for producing the result or output.

### 2.1 Hardware Requirements

- Device name: AMALAAMAL
- Windows 11 Home Single Language
- AMD Ryzen 3 7320U with Radeon Graphics 2.40 GHz
- RAM: 8.00 GB (7.28 GB usable)

### 2.2 Software

- IBM SPSS Statistics: the major analysis of this project is done by using the SPSS software.

## Appendices

### *Appendix 1: Survey Questionnaire*

1. Are you a resident of Ireland?

Yes

No

2. If yes, how long?

☐ 0-5 Years

☐ 5-10 Years

☐ 10-20 Years

☐ More than 20 Years

3. What is your current occupation?

☐ Student

☐ Financial professional

☐ Legal expert

☐ General consumer

☐ Other (please specify)

4. In your opinion, is the Central Bank of Ireland effectively regulating digital lending?

☐ Yes

☐ No

☐ Not sure

5. 5. Are you aware of any specific regulations from the CBI that protect consumers in digital lending?

☐ Yes (specify)

☐ No

6. Do you think the use of Supervisory Technology (SupTech) would improve digital lending regulation?

☐ Yes

☐ No

☐ Not sure

7. Do you feel the current digital lending regulations sufficiently protect vulnerable consumers (e.g., low-income, immigrants, young borrowers)?

☐ Yes

☐ No

☐ Not sure

8. 8. Do you think Ireland's regulatory approach is stronger, weaker, or similar compared to other EU countries?

☐ Stronger

☐ Weaker

☐ Similar

☐ Not sure

9. Should the Central Bank of Ireland collaborate more closely with tech experts when designing digital lending regulations?

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

10. Would real-time monitoring by regulators (using SupTech) increase your trust in digital lending platforms?

- ☐ Definitely
- ☐ Probably
- ☐ Not sure
- ☐ Probably not
- ☐ Definitely not

11. Do you feel consumers have enough avenues to report or challenge unfair digital lending practices?

*Mark only one oval.*

- ☐ Yes
- ☐ No
- ☐ Not sure

12. Do you believe that algorithmic decisions in lending are fair and unbiased?

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly disagree

13. What concerns do you have about digital lending? (select all that apply)

- ☐ Data privacy
- ☐ Algorithmic bias
- ☐ Lack of transparency
- ☐ Weak consumer protection
- ☐ Jurisdictional issues
- ☐ Other (please specify)

14. 14. Have you personally experienced or know someone who has experienced unfair practice by a digital lender?

- ☐ Yes
- ☐ No
- ☐ Prefer not to say

15. Do you believe digital lenders should be required to disclose how their algorithms make lending decisions?

☐ Yes  
☐ No  
☐ Not sure

16. How concerned are you about algorithmic bias in credit scoring or loan approval decisions?

☐ Not concerned  
☐ Slightly Concerned  
☐ Moderately concerned  
☐ Very concerned  
☐ Extremely concerned

17. Have you ever found digital lending terms (e.g., fees, interest, repayment) confusing or unclear?

☐ Yes  
  
☐ No



18. Do you feel adequately protected as an Irish consumer when using these services?

☐ Yes  
☐ No  
☐ Not sure  
☐ Not applicable

19. Do you think current regulations are keeping pace with the speed of fintech innovation?

☐ Strongly agree  
☐ Agree  
☐ Neutral  
☐ Disagree  
☐ Strongly disagree

20. In your opinion, who should be held accountable if an AI-driven lending platform discriminates against a consumer?

☐ Fintech company  
☐ The developers of the algorithm  
☐ The regulator (CBI)  
☐ Shared responsibility  
☐ Not sure

21. Should digital lenders be required to test their platforms in regulatory sandboxes before launching them?

- ☐ Yes
- ☐ No
- ☐ Not sure

22. Do you think regulatory authorities across the EU should create a single digital finance authority to regulate cross-border fintech services?

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly disagree

23. Would you support a public database of digital lenders and their complaint records maintained by CBI?

- ☐ Yes
- ☐ No
- ☐ Not sure

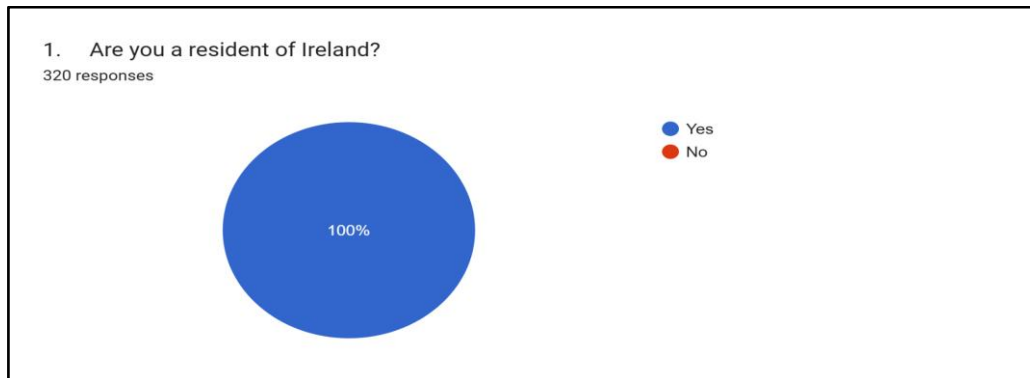
24. Should regulators like the CBI use regulatory sandboxes to test fintech innovations before full rollout?

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly Disagree

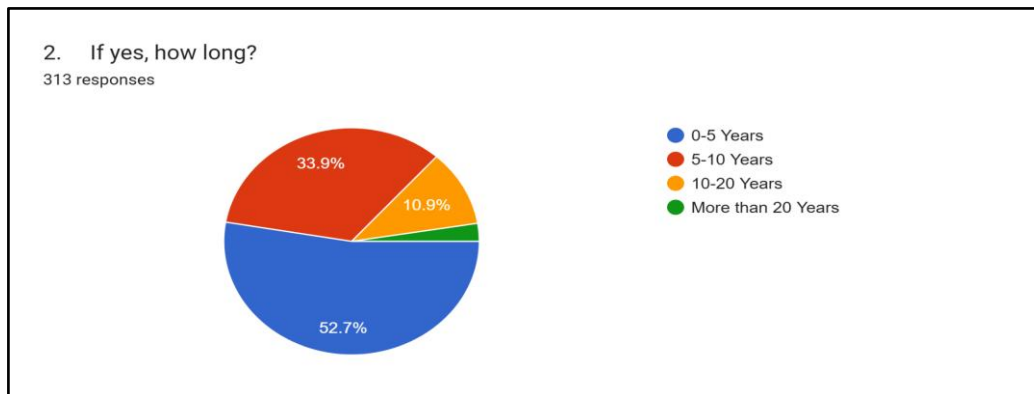
25. What one change would most increase your trust in digital lending services?  
(Open-ended)

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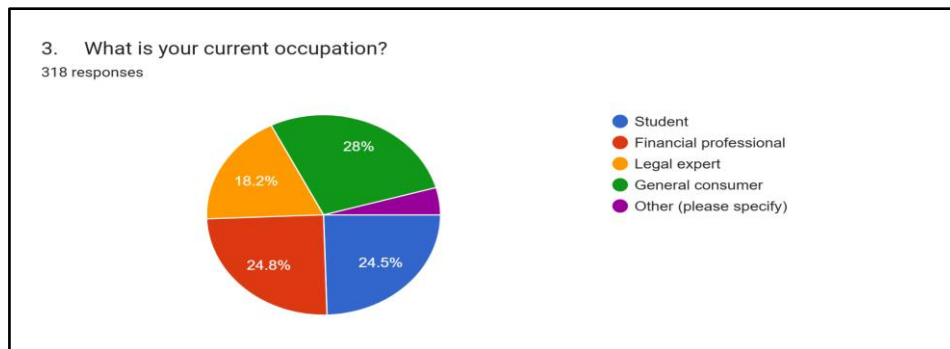
## Appendix 2: Graphs on Frequency Analysis



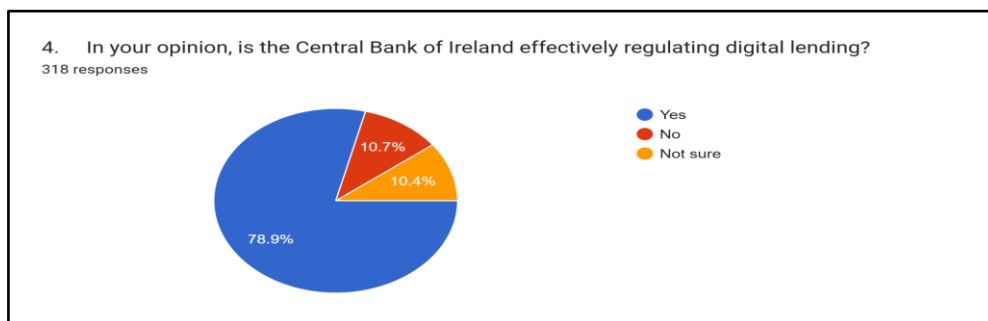
**Figure 7: Residency in Ireland**



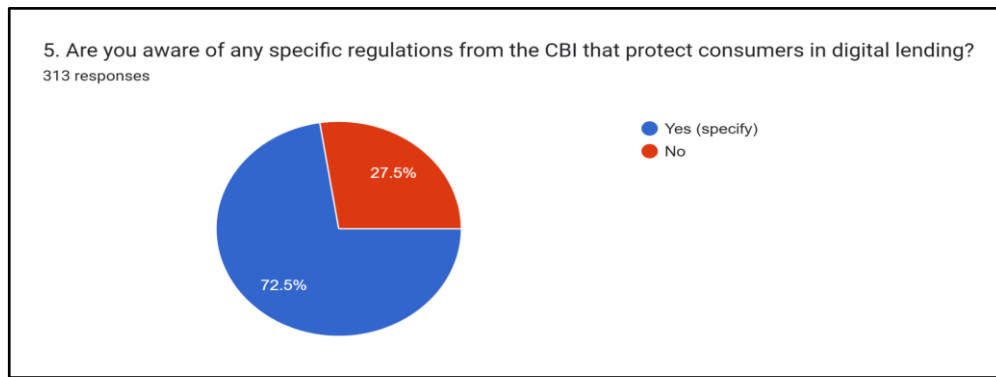
**Figure 8: Timing of residency**



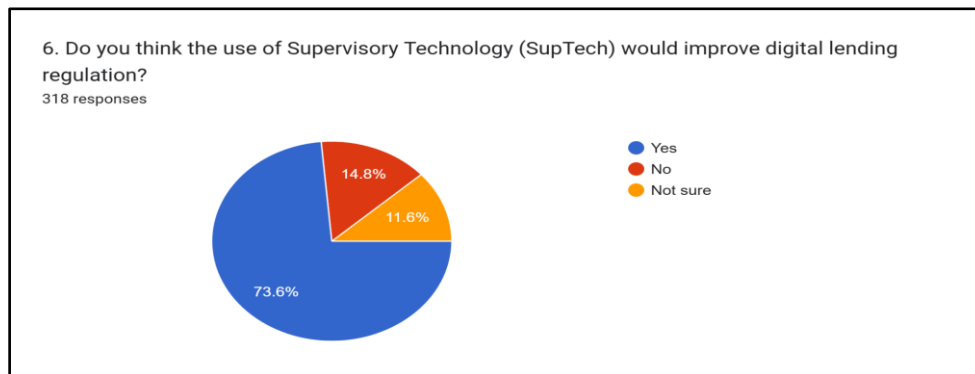
**Figure 9: Current occupation**



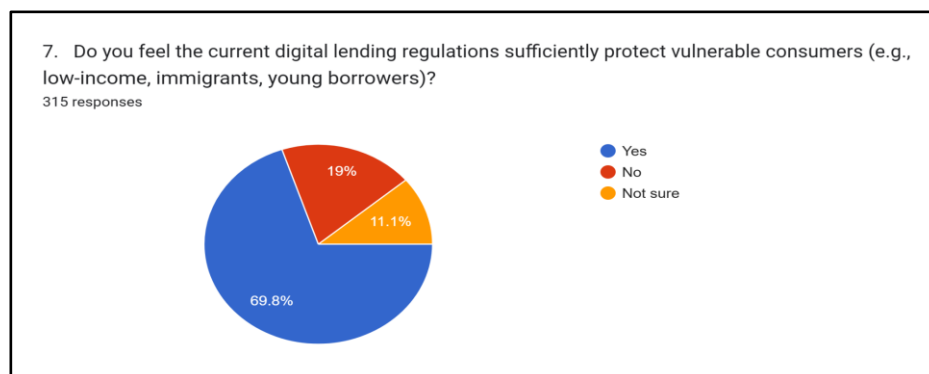
**Figure 10: CBI regulating digital lending**



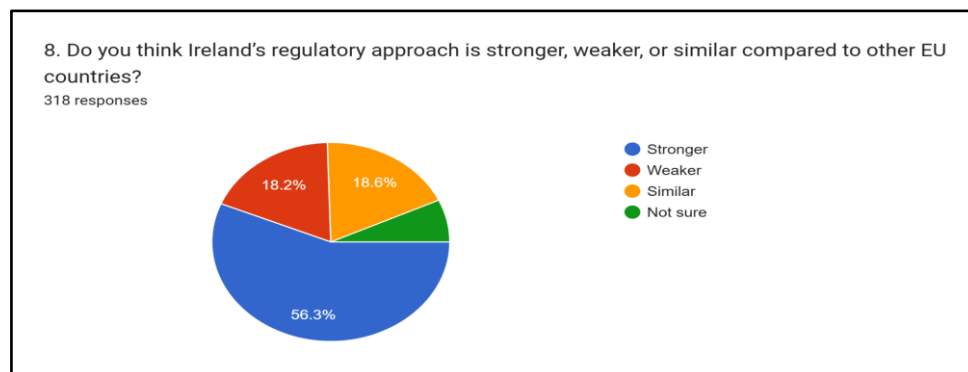
**Figure 11: Awareness about CBI digital lending consumer protection regulation**



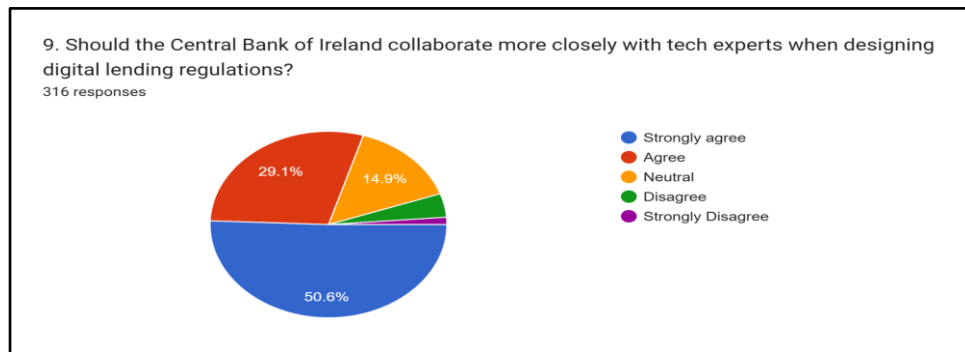
**Figure 12: Usage of SupTech**



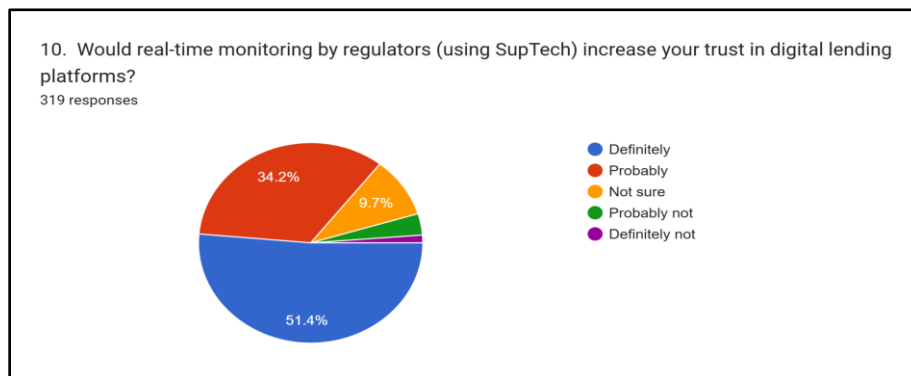
**Figure 13: Viability of current digital lending regulations**



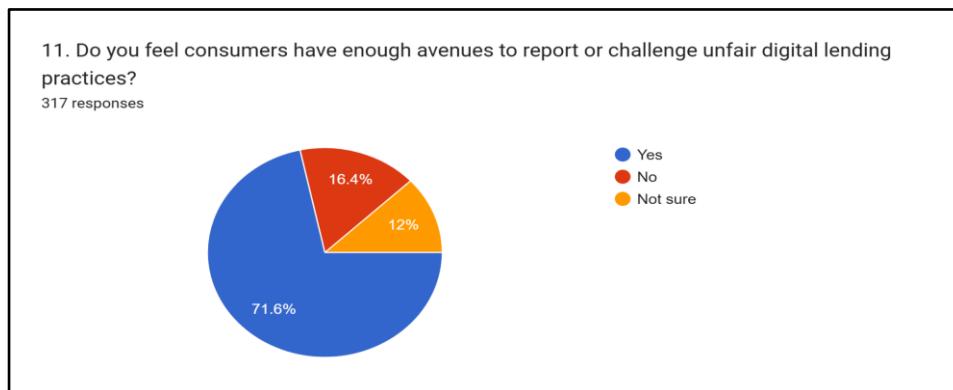
**Figure 14: Viability of Ireland regulatory approach with EU countries**



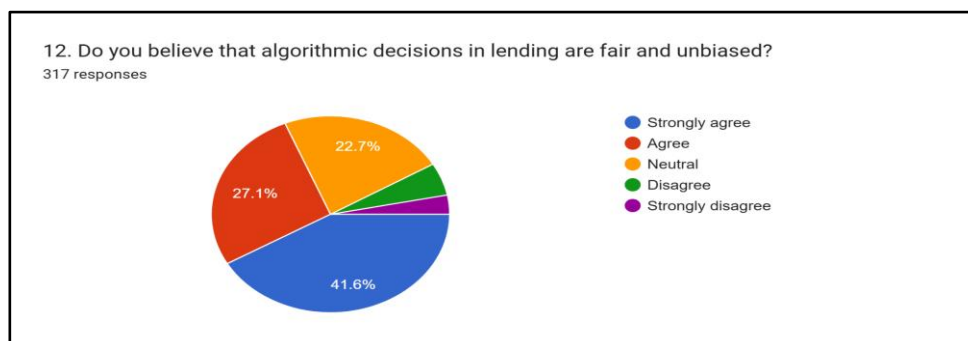
**Figure 15: Collaboration of CBI with tech experts**



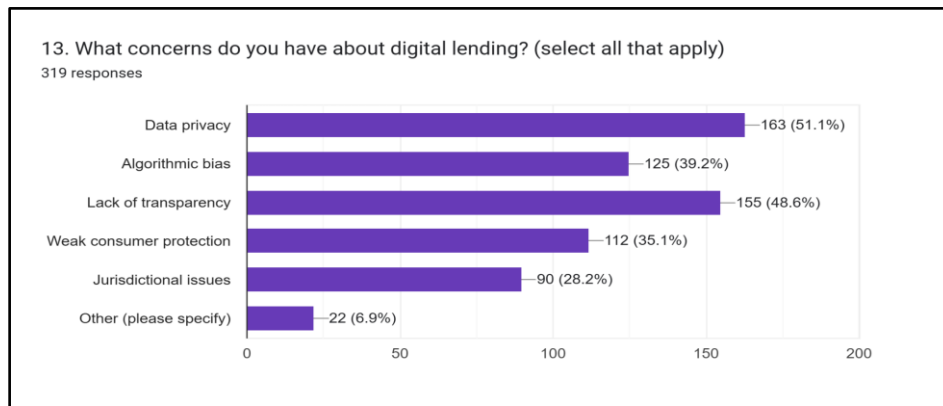
**Figure 16: Trust on real-time monitoring by regulators**



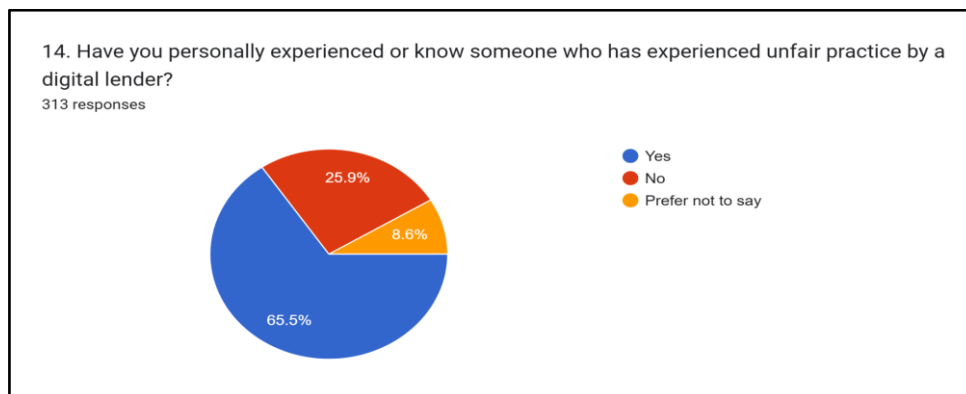
**Figure 17: Avenues for customer to report or challenge unfair digital lending practices**



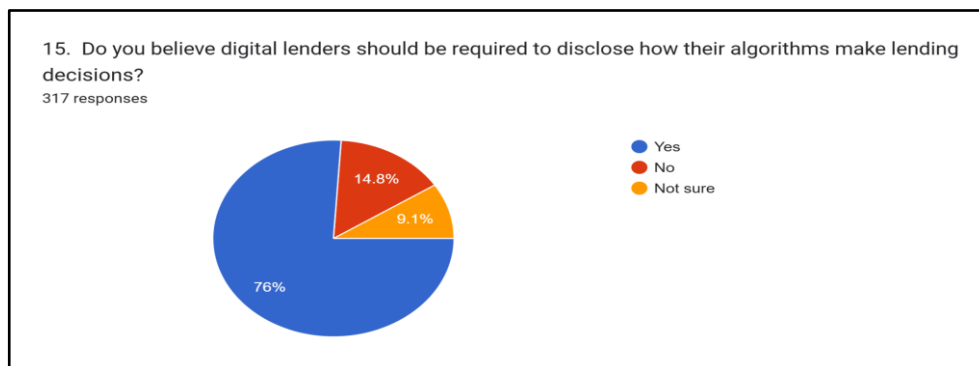
**Figure 18: Opinion on fair and unbiased algorithmic decisions in lending**



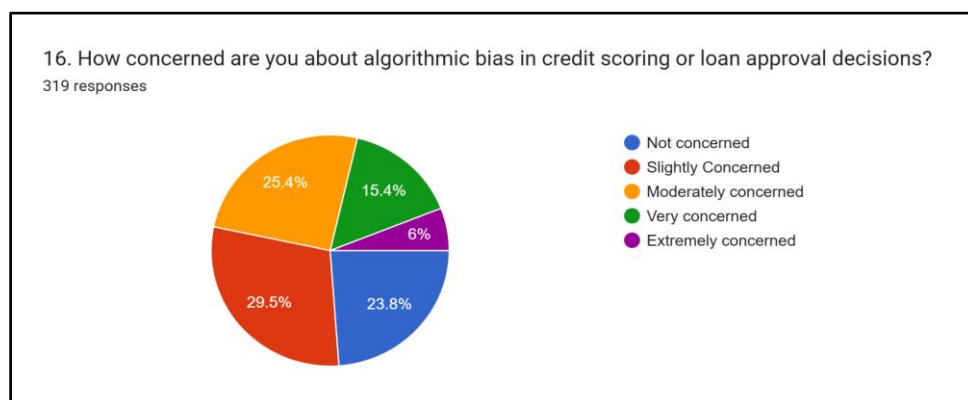
**Figure 19: Concern for digital lending**



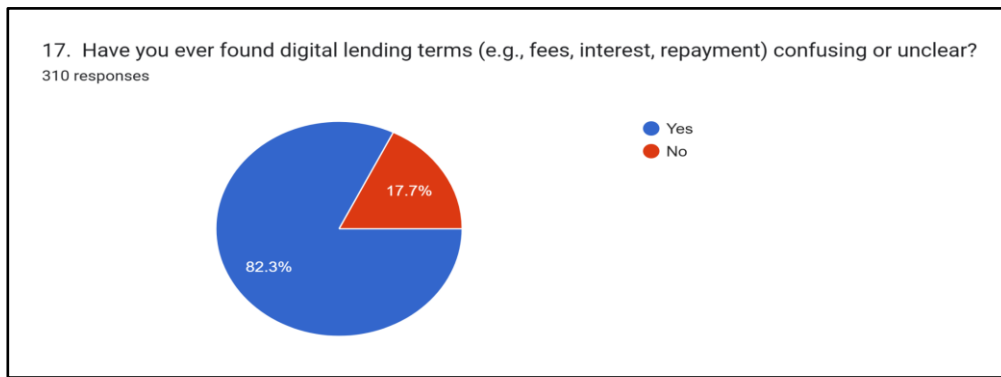
**Figure 20: Experience on unfair practice by digital lender**



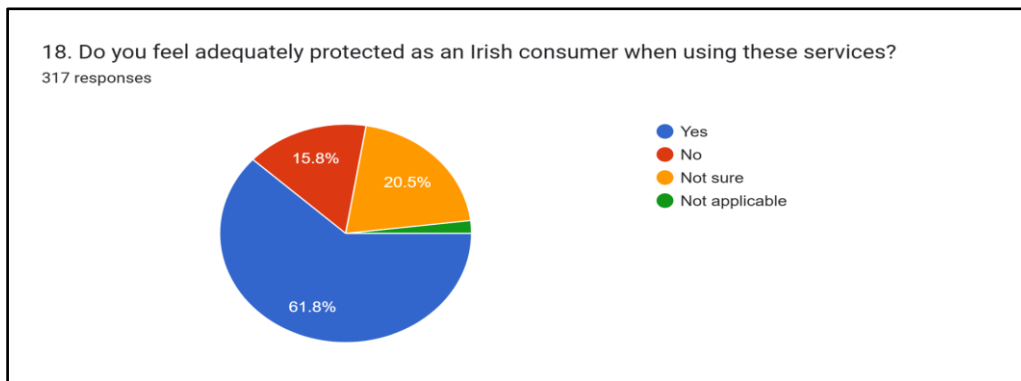
**Figure 21: Disclosure of algorithms for lending decisions by digital lenders**



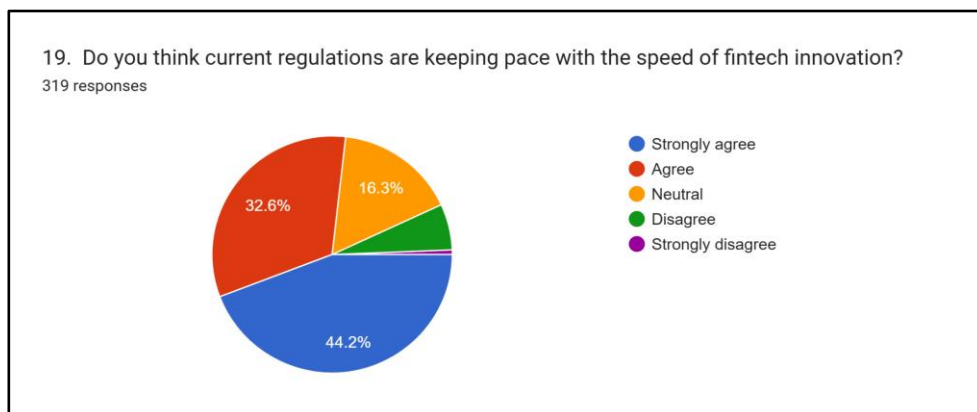
**Figure 22: Algorithmic bias in loan approval decisions or credit scoring**



**Figure 23: Confusion for digital lending terms**



**Figure 24: Protection of Irish consumer**

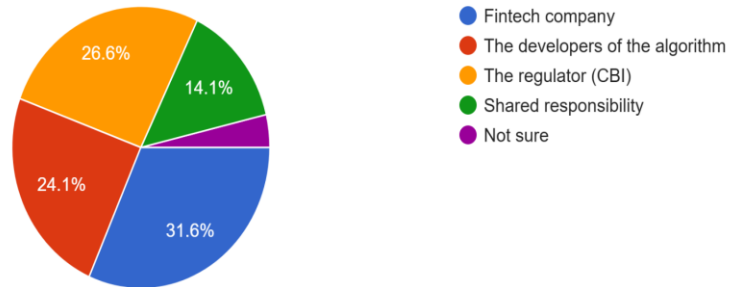


**Figure 25: Maintaining speed of fintech innovation with regulation**



20. In your opinion, who should be held accountable if an AI-driven lending platform discriminates against a consumer?

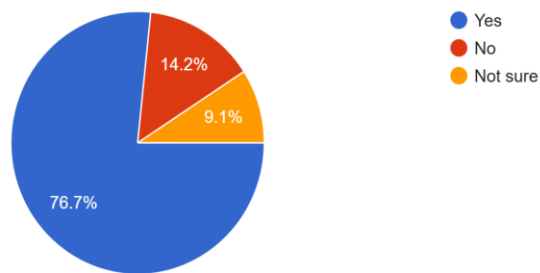
320 responses



**Figure 26: Accountability for AI-driven lending platform discrimination**

21. Should digital lenders be required to test their platforms in regulatory sandboxes before launching them?

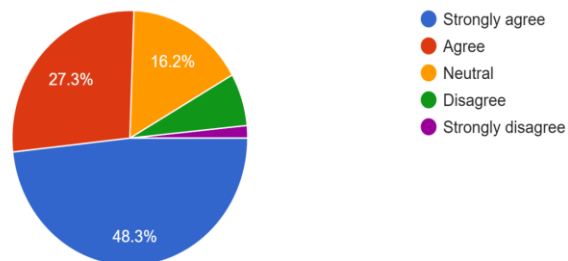
317 responses



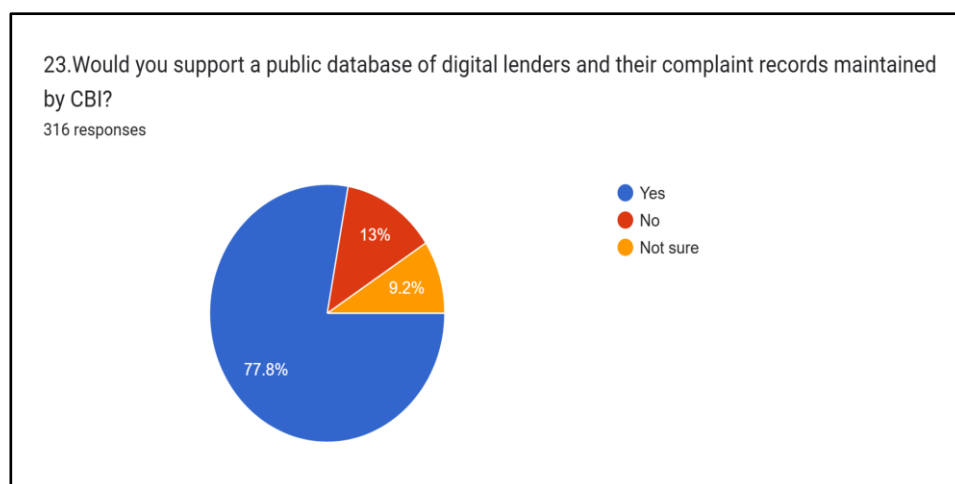
**Figure 27: Testing of digital lending platforms**

22. Do you think regulatory authorities across the EU should create a single digital finance authority to regulate cross-border fintech services?

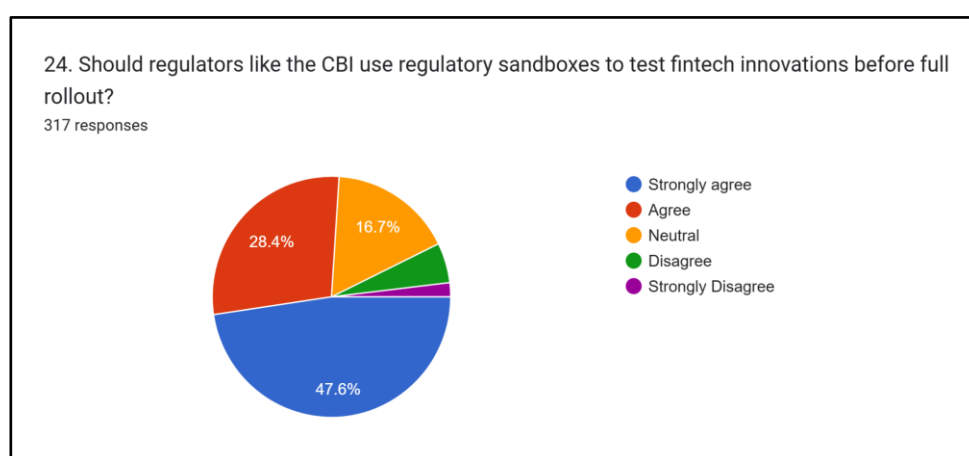
315 responses



**Figure 28: Development of single digital finance authority**



**Figure 29: Support towards public database of digital lenders**



**Figure 30: Usage of regulatory sandboxes to test fintech innovations**

|                                                                                          |
|------------------------------------------------------------------------------------------|
| Algorithmic bias                                                                         |
| Transparency                                                                             |
| consumer protection                                                                      |
| Transparency                                                                             |
| Transparency                                                                             |
| Ended                                                                                    |
| Aspects of transparency would be changed in order to develop instances of consumer trust |
| Security in payment options.                                                             |
| Lenders should be standardized                                                           |
| Building Transparency                                                                    |
| Standard lending practices                                                               |
| borrowers clearly understand the costs                                                   |
| Open communication                                                                       |

|                                                                                                  |
|--------------------------------------------------------------------------------------------------|
| Introduction of robust customer support with real-time human assistance                          |
| High encryption technology                                                                       |
| more data privacy                                                                                |
| T & C should be clear                                                                            |
| AI-driven recommendations for loan in accordance with preference of customers.                   |
| Clearly communicating how customer data is collected, stored, and used to maintain transparency. |
| Use of secure, encrypted platforms with clear guarantees against data breaches and fraud         |
| Clear policies on how data is used and who it's shared with.                                     |
| increasing transparency and security                                                             |

***Figure 31: Aspect that develop trust in digital lending services***

*Appendix 3: Descriptive Statistics*

| Descriptive Statistics          |                |                      |                      |                   |                             |           |            |           |            |
|---------------------------------|----------------|----------------------|----------------------|-------------------|-----------------------------|-----------|------------|-----------|------------|
|                                 | N<br>Statistic | Minimum<br>Statistic | Maximum<br>Statistic | Mean<br>Statistic | Std. Deviation<br>Statistic | Skewness  |            | Kurtosis  |            |
|                                 |                |                      |                      |                   |                             | Statistic | Std. Error | Statistic | Std. Error |
| resident                        | 320            | 1                    | 1                    | 1.00              | .000                        | .         | .          | .         | .          |
| Stay                            | 320            | 1                    | 5                    | 2.82              | 1.003                       | .382      | .136       | -1.334    | .272       |
| Occupation                      | 320            | 1                    | 6                    | 3.74              | 1.510                       | .398      | .136       | -1.227    | .272       |
| CBI_Effectively_Regulating      | 320            | 1                    | 4                    | 3.67              | .689                        | -1.888    | .136       | 2.263     | .272       |
| Specific_regulations            | 320            | 1                    | 3                    | 2.69              | .509                        | -1.305    | .136       | .681      | .272       |
| SupTech_improve_lending         | 320            | 1                    | 4                    | 3.57              | .760                        | -1.473    | .136       | .666      | .272       |
| Vulnerable_consumers_protection | 320            | 1                    | 4                    | 3.47              | .849                        | -1.218    | .136       | -.045     | .272       |
| Regulatory_Approach             | 320            | 1                    | 5                    | 3.84              | .821                        | -.725     | .136       | .612      | .272       |
| Collaboration_tech_experts      | 320            | 1                    | 6                    | 3.87              | 1.357                       | -.553     | .136       | -1.381    | .272       |
| Monitoring_superTech_trust      | 320            | 1                    | 6                    | 3.36              | 1.473                       | .257      | .136       | -1.727    | .272       |
| Avenues                         | 320            | 1                    | 4                    | 3.53              | .795                        | -1.353    | .136       | .328      | .272       |
| Algorithmic_decisions           | 320            | 1                    | 6                    | 3.86              | 1.317                       | -.462     | .136       | -1.259    | .272       |
| Concerns_Digital_lending        | 320            | 1                    | 39                   | 17.86             | 11.019                      | .236      | .136       | -1.206    | .272       |
| Experience_unfair_practice      | 320            | 1                    | 4                    | 3.34              | .930                        | -.900     | .136       | -.839     | .272       |
| Disclose_algorithms             | 320            | 1                    | 4                    | 3.59              | .771                        | -1.577    | .136       | .983      | .272       |
| Algorithmic_bias                | 320            | 1                    | 6                    | 4.22              | 1.175                       | -.129     | .136       | -.894     | .272       |
| Digital_lending_terms           | 320            | 1                    | 3                    | 2.77              | .493                        | -2.017    | .136       | 3.308     | .272       |
| Adequate_Protection             | 320            | 1                    | 5                    | 4.25              | 1.132                       | -1.320    | .136       | .284      | .272       |
| Regulation_speed_fintech        | 320            | 1                    | 6                    | 3.73              | 1.338                       | -.337     | .136       | -1.618    | .272       |
| Accountable                     | 320            | 1                    | 5                    | 3.10              | 1.613                       | -.241     | .136       | -1.543    | .272       |
| Testing_platforms               | 320            | 1                    | 4                    | 3.60              | .761                        | -1.629    | .136       | 1.178     | .272       |
| Single_Authority_cross_border   | 320            | 1                    | 6                    | 3.86              | 1.343                       | -.525     | .136       | -1.329    | .272       |
| Public_database_records         | 320            | 1                    | 4                    | 3.62              | .755                        | -1.741    | .136       | 1.658     | .272       |
| Sandboxes_test_Fintech          | 320            | 1                    | 6                    | 3.87              | 1.340                       | -.507     | .136       | -1.370    | .272       |
| Trust_increase_services         | 320            | 1                    | 132                  | 37.17             | 44.778                      | .868      | .136       | -.810     | .272       |
| Valid N (listwise)              | 320            |                      |                      |                   |                             |           |            |           |            |

*Table 2: Descriptive statistics*

*Appendix 4: Regression*

| Model Summary |                   |          |                   |                            |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model         | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1             | .285 <sup>a</sup> | .081     | .078              | .661                       |
| 2             | .340 <sup>b</sup> | .115     | .110              | .650                       |
| 3             | .370 <sup>c</sup> | .137     | .129              | .643                       |
| 4             | .387 <sup>d</sup> | .150     | .139              | .639                       |

a. Predictors: (Constant), Vulnerable\_consumers\_protection

b. Predictors: (Constant), Vulnerable\_consumers\_protection, Disclose\_algorithms

c. Predictors: (Constant), Vulnerable\_consumers\_protection, Disclose\_algorithms, Adequate\_Protection

d. Predictors: (Constant), Vulnerable\_consumers\_protection, Disclose\_algorithms, Adequate\_Protection, SupTech\_improve\_lending

| Coefficients <sup>a</sup> |                                 |                             |            |                           |        |      |
|---------------------------|---------------------------------|-----------------------------|------------|---------------------------|--------|------|
| Model                     |                                 | Unstandardized Coefficients |            | Standardized Coefficients | t      | Sig. |
|                           |                                 | B                           | Std. Error | Beta                      |        |      |
| 1                         | (Constant)                      | 2.863                       | .156       |                           | 18.384 | .000 |
|                           | Vulnerable_consumers_protection | .231                        | .044       | .285                      | 5.307  | .000 |
| 2                         | (Constant)                      | 2.372                       | .208       |                           | 11.415 | .000 |
|                           | Vulnerable_consumers_protection | .198                        | .044       | .245                      | 4.522  | .000 |
|                           | Disclose_algorithms             | .169                        | .048       | .189                      | 3.489  | .001 |
| 3                         | (Constant)                      | 2.117                       | .224       |                           | 9.436  | .000 |
|                           | Vulnerable_consumers_protection | .169                        | .045       | .209                      | 3.798  | .000 |
|                           | Disclose_algorithms             | .157                        | .048       | .176                      | 3.274  | .001 |
|                           | Adequate_Protection             | .093                        | .033       | .154                      | 2.834  | .005 |
| 4                         | (Constant)                      | 1.927                       | .240       |                           | 8.026  | .000 |
|                           | Vulnerable_consumers_protection | .156                        | .045       | .192                      | 3.477  | .001 |
|                           | Disclose_algorithms             | .136                        | .049       | .152                      | 2.787  | .006 |
|                           | Adequate_Protection             | .075                        | .034       | .123                      | 2.196  | .029 |
|                           | SupTech_improve_lending         | .110                        | .051       | .122                      | 2.141  | .033 |

a. Dependent Variable: CBI\_Effectively\_Regulating

| ANOVA <sup>a</sup>                                                                                                                                                                                                                                                                                                                                                                                                                                                 |            |                |     |             |        |                   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------------|-----|-------------|--------|-------------------|
| Model                                                                                                                                                                                                                                                                                                                                                                                                                                                              |            | Sum of Squares | df  | Mean Square | F      | Sig.              |
| 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Regression | 12.302         | 1   | 12.302      | 28.160 | .000 <sup>b</sup> |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Residual   | 138.920        | 318 | .437        |        |                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Total      | 151.222        | 319 |             |        |                   |
| 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Regression | 17.440         | 2   | 8.720       | 20.662 | .000 <sup>c</sup> |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Residual   | 133.782        | 317 | .422        |        |                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Total      | 151.222        | 319 |             |        |                   |
| 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Regression | 20.755         | 3   | 6.918       | 16.757 | .000 <sup>d</sup> |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Residual   | 130.467        | 316 | .413        |        |                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Total      | 151.222        | 319 |             |        |                   |
| 4                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Regression | 22.626         | 4   | 5.656       | 13.856 | .000 <sup>e</sup> |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Residual   | 128.596        | 315 | .408        |        |                   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Total      | 151.222        | 319 |             |        |                   |
| <p>a. Dependent Variable: CBI_Effectively_Regulating</p> <p>b. Predictors: (Constant), Vulnerable_consumers_protection</p> <p>c. Predictors: (Constant), Vulnerable_consumers_protection, Disclose_algorithms</p> <p>d. Predictors: (Constant), Vulnerable_consumers_protection, Disclose_algorithms, Adequate_Protection</p> <p>e. Predictors: (Constant), Vulnerable_consumers_protection, Disclose_algorithms, Adequate_Protection, SupTech_improve_lending</p> |            |                |     |             |        |                   |

**Table 3: Regression**

## Appendix 5: Correlation

| Correlations |           |    |   |    |      |     |     |       |     |      |      |   |     |      |      |     |     |     |     |      |    |     |       |     |     |     |  |
|--------------|-----------|----|---|----|------|-----|-----|-------|-----|------|------|---|-----|------|------|-----|-----|-----|-----|------|----|-----|-------|-----|-----|-----|--|
|              |           | r  |   | O  | CBI  | Sp  | Sup | Vuln  | Re  | Col  | Mo   |   | Al  | Co   | Exp  | Di  | Al  | Di  | Ad  | Re   | A  | Te  |       | Pu  | Sa  | Tru |  |
|              |           | e  |   | c  | _Ef  | eci | Tec | erabl | gul | lab  | nito | A | gor | nce  | erie | scl | rit | git | eq  | gul  | c  | sti | Sing  | Pu  | nd  | Tru |  |
|              |           | s  |   | u  | fect | fic | h_i | e_co  | ato | orat | ring | v | mi  | rns  | nce  | os  | h   | al_ | uat | atio | o  | _p  | Aut   | c_d | xes | ncr |  |
|              |           | i  |   | p  | ivel | _r  | mpr | nsu   | ry_ | ion  | _su  | e | c_  | _Di  | _un  | e_  | m   | len | e_  | n_s  | u  | lat | horit | ata | _te | eas |  |
|              |           | d  | S | a  | y_R  | eg  | ove | mers  | Ap  | _te  | per  | n | de  | gita | fair | alg | ic  | din | Pr  | pee  | n  | fo  | y_cr  | bas | st_ | e_s |  |
|              |           | e  | t | ti | egul | ula | _le | _pro  | pro | ch_  | Tec  | u | cis | l_le | _pr  | ori | _b  | g_t | ote | d_f  | ta | r   | oss_  | e_r | Fin | erv |  |
|              |           | n  | a | o  | atin | tio | ndi | tecti | ac  | exp  | h_tr | e | ion | ndi  | acti | th  | ia  | er  | cti | inte | b  | m   | bord  | eco | tec | ice |  |
|              |           | t  | y | n  | g    | ns  | ng  | on    | h   | erts | ust  | s | s   | ng   | ce   | ms  | s   | ms  | on  | ch   | le | s   | er    | rds | h   | s   |  |
| resident     | Pearson C | .a | . | .a | .a   | .a  | .a  | .a    | .a  | .a   | .a   | . | .a  | .a   | .a   | .a  | .a  | .a  | .a  | .a   | .a | .a  | .a    | .a  | .a  | .a  |  |
|              |           |    | a |    |      |     |     |       |     |      |      | a |     |      |      |     |     |     |     |      |    |     |       |     |     |     |  |
|              |           |    |   |    |      |     |     |       |     |      |      |   |     |      |      |     |     |     |     |      |    |     |       |     |     |     |  |
|              |           |    |   |    |      |     |     |       |     |      |      |   |     |      |      |     |     |     |     |      |    |     |       |     |     |     |  |
|              |           |    |   |    |      |     |     |       |     |      |      |   |     |      |      |     |     |     |     |      |    |     |       |     |     |     |  |
|              |           |    |   |    |      |     |     |       |     |      |      |   |     |      |      |     |     |     |     |      |    |     |       |     |     |     |  |
|              |           |    |   |    |      |     |     |       |     |      |      |   |     |      |      |     |     |     |     |      |    |     |       |     |     |     |  |
|              |           |    |   |    |      |     |     |       |     |      |      |   |     |      |      |     |     |     |     |      |    |     |       |     |     |     |  |
|              |           |    |   |    |      |     |     |       |     |      |      |   |     |      |      |     |     |     |     |      |    |     |       |     |     |     |  |
|              |           |    |   |    |      |     |     |       |     |      |      |   |     |      |      |     |     |     |     |      |    |     |       |     |     |     |  |

[illegible]



|      |                                                                                        |                |             |             |     |         |     |      |         |     |     |             |         |     |     |         |         |         |         |     |             |         |      |         |         |         |
|------|----------------------------------------------------------------------------------------|----------------|-------------|-------------|-----|---------|-----|------|---------|-----|-----|-------------|---------|-----|-----|---------|---------|---------|---------|-----|-------------|---------|------|---------|---------|---------|
|      | N                                                                                      | 3<br>2<br>0    | 3<br>2<br>0 | 3<br>2<br>0 | 320 | 32<br>0 | 320 | 320  | 32<br>0 | 320 | 320 | 3<br>2<br>0 | 32<br>0 | 320 | 320 | 32<br>0 | 32<br>0 | 32<br>0 | 32<br>0 | 320 | 3<br>2<br>0 | 32<br>0 | 320  | 32<br>0 | 32<br>0 | 32<br>0 |
| Stay | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C<br>o<br>r<br>r<br>e<br>l<br>a<br>t<br>i<br>o<br>n | . <sup>a</sup> | 1           | -           | -   | 0.      | -   | -    | .12     | -   | 0.0 | -           | 0.0     | 0.0 | .12 | -       | 0.      | 0.0     | -       | -   | 0.          | -       | 0.00 | -       | -       | 0.0     |
|      |                                                                                        |                |             | .           | 0.0 | 04      | 0.0 | 0.07 | 2*      | 0.0 | 54  | 0           | 02      | 74  | 6*  | 0.      | 03      | 48      | 0.0     | 0.0 | 0           | 0.      | 2    | 0.0     | 0.0     | 45      |
|      |                                                                                        |                | 2           | 59          | 4   | 76      |     | 1    |         | 28  |     | .           |         |     |     | 03      | 1       |         | 93      | 31  | 3           | 04      |      | 41      | 32      |         |
|      |                                                                                        |                | 8           |             |     |         |     |      |         |     |     | 0           |         |     |     | 5       |         |         |         |     | 1           | 0       |      |         |         |         |
|      |                                                                                        |                | 1           |             |     |         |     |      |         |     |     | 4           |         |     |     |         |         |         |         |     |             |         |      |         |         |         |
|      |                                                                                        |                | **          |             |     |         |     |      |         |     |     | 3           |         |     |     |         |         |         |         |     |             |         |      |         |         |         |

|            |                                        |                |             |                  |     |         |     |      |         |     |     |             |         |     |     |         |         |         |         |     |             |         |      |         |         |         |
|------------|----------------------------------------|----------------|-------------|------------------|-----|---------|-----|------|---------|-----|-----|-------------|---------|-----|-----|---------|---------|---------|---------|-----|-------------|---------|------|---------|---------|---------|
|            | S<br>i<br>g.<br>(<br>2-<br>tail<br>ed) |                |             | 0                | 0.2 | 0.      | 0.1 | 0.20 | 0.0     | 0.6 | 0.3 | 0           | 0.9     | 0.1 | 0.0 | 0.      | 0.      | 0.3     | 0.0     | 0.5 | 0.          | 0.      | 0.97 | 0.4     | 0.5     | 0.4     |
|            |                                        |                |             | .<br>0<br>0<br>0 | 90  | 43<br>2 | 77  | 5    | 30      | 14  | 31  | .           | 73      | 90  | 24  | 53<br>8 | 58<br>7 | 87      | 98      | 79  | 5<br>8<br>3 | 47<br>3 | 3    | 64      | 70      | 25      |
|            | N                                      | 3<br>2<br>0    | 3<br>2<br>0 | 3<br>2<br>0      | 320 | 32<br>0 | 320 | 320  | 32<br>0 | 320 | 320 | 3<br>2<br>0 | 32<br>0 | 320 | 320 | 32<br>0 | 32<br>0 | 32<br>0 | 32<br>0 | 320 | 3<br>2<br>0 | 32<br>0 | 320  | 32<br>0 | 32<br>0 | 32<br>0 |
| Occupation | P<br>e<br>a                            | . <sup>a</sup> | -           | 1                | 0.0 | -       | -   | -    | -       | -   | 0.0 | -           | -       | -   | -   | -       | -       | -       | -       | -   | -           | -       | -    | -       | -       | -       |
|            |                                        |                | 2           |                  | 19  | .1      | 0.0 | 0.04 | .14     | 0.0 | 76  | 0           | 0.0     | .13 | .17 | 0.      | 0.      | 0.0     | 0.0     | 0.0 | 0.          | 0.      | 0.06 | 0.0     | 0.0     | 0.0     |
|            |                                        |                |             |                  |     | 72      |     | 4    | 0*      | 74  |     | .           | 14      | 0*  | 7** |         |         | 82      | 75      | 66  | 0           |         | 2    | 96      | 40      | 25      |

|                                                                         |                       |  |           |               |           |           |           |           |           |                       |           |           |           |               |               |           |           |           |                   |               |           |           |           |           |
|-------------------------------------------------------------------------|-----------------------|--|-----------|---------------|-----------|-----------|-----------|-----------|-----------|-----------------------|-----------|-----------|-----------|---------------|---------------|-----------|-----------|-----------|-------------------|---------------|-----------|-----------|-----------|-----------|
| r<br>s<br>o<br>n<br>C<br>o<br>r<br>r<br>e<br>l<br>a<br>t<br>i<br>o<br>n | 8<br>1<br>*<br>*      |  |           | 51<br>**      |           |           |           |           |           | 0<br>8<br>9           |           |           |           | 09<br>0       | 04<br>7       |           |           |           | 2<br>8            | 10<br>7       |           |           |           |           |
| S<br>i<br>g<br>n<br>i<br>f<br>i<br>c<br>a<br>n<br>c<br>e                | 0<br>.<br>0<br>0<br>0 |  | 0.7<br>37 | 0.<br>00<br>7 | 0.1<br>96 | 0.43<br>0 | 0.0<br>12 | 0.1<br>84 | 0.1<br>74 | 0<br>.<br>1<br>1<br>1 | 0.8<br>02 | 0.0<br>20 | 0.0<br>01 | 0.<br>11<br>0 | 0.<br>39<br>8 | 0.1<br>43 | 0.1<br>80 | 0.2<br>42 | 0.<br>6<br>2<br>3 | 0.<br>05<br>6 | 0.27<br>1 | 0.0<br>86 | 0.4<br>70 | 0.6<br>62 |

|                                                    |                                                           |                |                                 |                       |                   |            |            |           |           |                 |                            |             |                |           |                |               |           |            |           |                        |               |           |            |           |                |         |
|----------------------------------------------------|-----------------------------------------------------------|----------------|---------------------------------|-----------------------|-------------------|------------|------------|-----------|-----------|-----------------|----------------------------|-------------|----------------|-----------|----------------|---------------|-----------|------------|-----------|------------------------|---------------|-----------|------------|-----------|----------------|---------|
|                                                    | a<br>il<br>e<br>d<br>)                                    |                |                                 |                       |                   |            |            |           |           |                 |                            |             |                |           |                |               |           |            |           |                        |               |           |            |           |                |         |
|                                                    | N                                                         | 3<br>2<br>0    | 3<br>2<br>0                     | 3<br>2<br>0           | 320               | 32<br>0    | 320        | 320       | 32<br>0   | 320             | 320                        | 3<br>2<br>0 | 32<br>0        | 320       | 320            | 32<br>0       | 32<br>0   | 32<br>0    | 32<br>0   | 320                    | 3<br>2<br>0   | 32<br>0   | 320        | 32<br>0   | 32<br>0        | 32<br>0 |
| CBI<br>_Eff<br>ectiv<br>ely_<br>Reg<br>ulati<br>ng | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C<br>o<br>rr<br>e<br>l | . <sup>a</sup> | -<br>0<br>.<br>0<br>1<br>5<br>9 | 0<br>.<br>0<br>1<br>9 | 1<br>.<br>39<br>* | .24<br>7** | .285<br>** | .11<br>6* | 0.0<br>41 | -<br>.18<br>6** | .<br>2<br>1<br>5<br>*<br>* | 0.0<br>37   | -<br>0.0<br>32 | .12<br>1* | .2<br>41<br>** | 0.<br>07<br>1 | 0.0<br>64 | .23<br>0** | 0.0<br>35 | -<br>0.<br>0<br>5<br>4 | 0.<br>08<br>5 | 0.05<br>3 | .19<br>2** | 0.0<br>67 | -<br>0.0<br>90 |         |

|  |                                                                    |                       |                       |             |                |           |           |           |           |           |                       |           |           |           |               |               |           |           |           |                   |               |           |           |           |           |
|--|--------------------------------------------------------------------|-----------------------|-----------------------|-------------|----------------|-----------|-----------|-----------|-----------|-----------|-----------------------|-----------|-----------|-----------|---------------|---------------|-----------|-----------|-----------|-------------------|---------------|-----------|-----------|-----------|-----------|
|  | a<br>t<br>i<br>o<br>n                                              |                       |                       |             |                |           |           |           |           |           |                       |           |           |           |               |               |           |           |           |                   |               |           |           |           |           |
|  | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 0<br>.<br>2<br>9<br>0 | 0<br>.<br>7<br>3<br>7 |             | 0.<br>01<br>3  | 0.0<br>00 | 0.00<br>0 | 0.0<br>38 | 0.4<br>62 | 0.0<br>01 | 0<br>.<br>0<br>0<br>0 | 0.5<br>13 | 0.5<br>72 | 0.0<br>30 | 0.<br>00<br>0 | 0.<br>20<br>3 | 0.2<br>54 | 0.0<br>00 | 0.5<br>34 | 0.<br>3<br>4<br>0 | 0.<br>12<br>9 | 0.34<br>5 | 0.0<br>01 | 0.2<br>34 | 0.1<br>06 |
|  | N                                                                  | 3<br>2<br>0           | 3<br>2<br>0           | 3<br>2<br>0 | 320<br>32<br>0 | 320       | 320       | 32<br>0   | 320       | 320       | 3<br>2<br>0           | 32<br>0   | 320       | 320       | 32<br>0       | 32<br>0       | 32<br>0   | 32<br>0   | 320       | 3<br>2<br>0       | 32<br>0       | 320       | 32<br>0   | 32<br>0   | 32<br>0   |

|                                      |                                                                                |                |                       |                             |           |   |            |            |            |           |                 |                            |           |                |            |               |               |            |            |           |                        |                |            |            |           |                 |
|--------------------------------------|--------------------------------------------------------------------------------|----------------|-----------------------|-----------------------------|-----------|---|------------|------------|------------|-----------|-----------------|----------------------------|-----------|----------------|------------|---------------|---------------|------------|------------|-----------|------------------------|----------------|------------|------------|-----------|-----------------|
| Spec<br>ific_<br>regul<br>ation<br>s | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C<br>o<br>rr<br>e<br>l<br>a<br>ti<br>o<br>n | . <sup>a</sup> | 0<br>.<br>0<br>4<br>4 | -<br>.<br>1<br>5<br>1<br>** | .13<br>9* | 1 | .21<br>2** | .253<br>** | .16<br>5** | 0.0<br>87 | -<br>.26<br>2** | .<br>2<br>9<br>3<br>*<br>* | 0.0<br>78 | -<br>0.0<br>28 | .25<br>4** | .1<br>34<br>* | 0.<br>03<br>1 | .20<br>7** | .25<br>2** | .12<br>0* | -<br>0.<br>0<br>7<br>1 | .2<br>26<br>** | .186<br>** | .20<br>8** | .12<br>2* | -<br>.18<br>2** |
|                                      | S<br>i<br>g<br>.                                                               |                | 0<br>.<br>4           | 0<br>.<br>0                 | 0.0<br>13 |   | 0.0<br>00  | 0.00<br>0  | 0.0<br>03  | 0.1<br>20 | 0.0<br>00       | 0<br>.<br>0                | 0.1<br>66 | 0.6<br>20      | 0.0<br>00  | 0.<br>01<br>7 | 0.<br>58<br>3 | 0.0<br>00  | 0.0<br>00  | 0.0<br>32 | 0.<br>2<br>0<br>3      | 0.<br>00<br>0  | 0.00<br>1  | 0.0<br>00  | 0.0<br>29 | 0.0<br>01       |

|                                             |                                                |                |                            |                            |            |            |     |        |           |            |                 |                            |           |                |           |            |                    |           |            |           |                        |            |           |            |           |                |
|---------------------------------------------|------------------------------------------------|----------------|----------------------------|----------------------------|------------|------------|-----|--------|-----------|------------|-----------------|----------------------------|-----------|----------------|-----------|------------|--------------------|-----------|------------|-----------|------------------------|------------|-----------|------------|-----------|----------------|
|                                             | (<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) |                | 3<br>2<br>0                | 0<br>7                     |            |            |     |        |           |            | 0<br>0          |                            |           |                |           |            |                    |           |            |           |                        |            |           |            |           |                |
|                                             | N                                              | 3<br>2<br>0    | 3<br>2<br>0                | 3<br>2<br>0                | 320        | 32<br>0    | 320 | 320    | 32<br>0   | 320        | 320             | 3<br>2<br>0                | 32<br>0   | 320            | 320       | 32<br>0    | 32<br>0            | 32<br>0   | 32<br>0    | 320       | 3<br>2<br>0            | 32<br>0    | 320       | 32<br>0    | 32<br>0   | 32<br>0        |
| Sup<br>Tech<br>_imp<br>rove<br>_len<br>ding | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C           | . <sup>a</sup> | -<br>0<br>.<br>0<br>7<br>6 | -<br>0<br>.<br>0<br>7<br>2 | .24<br>7** | .2<br>12** | 1   | .244** | 0.0<br>56 | .15<br>6** | -<br>.25<br>6** | .<br>2<br>6<br>1<br>*<br>* | .12<br>9* | -<br>0.0<br>69 | .14<br>2* | .2<br>59** | -<br>0.<br>04<br>2 | .13<br>3* | .31<br>6** | .14<br>2* | -<br>0.<br>0<br>5<br>6 | .2<br>18** | 0.05<br>9 | .28<br>1** | 0.0<br>63 | -<br>0.0<br>73 |

|  |                                                                    |                       |                       |           |               |  |           |           |           |           |                       |           |           |           |               |               |           |           |           |              |               |           |           |           |           |
|--|--------------------------------------------------------------------|-----------------------|-----------------------|-----------|---------------|--|-----------|-----------|-----------|-----------|-----------------------|-----------|-----------|-----------|---------------|---------------|-----------|-----------|-----------|--------------|---------------|-----------|-----------|-----------|-----------|
|  | o<br>r<br>r<br>e<br>l<br>a<br>t<br>i<br>o<br>n                     |                       |                       |           |               |  |           |           |           |           |                       |           |           |           |               |               |           |           |           |              |               |           |           |           |           |
|  | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 0<br>.<br>1<br>7<br>7 | 0<br>.<br>1<br>9<br>6 | 0.0<br>00 | 0.<br>00<br>0 |  | 0.00<br>0 | 0.3<br>17 | 0.0<br>05 | 0.0<br>00 | 0<br>.<br>0<br>0<br>0 | 0.0<br>21 | 0.2<br>20 | 0.0<br>11 | 0.<br>00<br>0 | 0.<br>45<br>2 | 0.0<br>17 | 0.0<br>00 | 0.0<br>11 | 0.<br>3<br>9 | 0.<br>00<br>0 | 0.29<br>0 | 0.0<br>00 | 0.2<br>59 | 0.1<br>95 |



|                                 | N               | 3200 | 3200   | 3200   | 320    | 3200   | 320    | 3200 | 3200  | 3200  | 3200   | 3200  | 3200  | 3200   | 3200   | 3200   | 3200   | 3200  | 3200   | 3200  | 3200     | 3200   | 3200  | 3200  | 3200   | 3200   |
|---------------------------------|-----------------|------|--------|--------|--------|--------|--------|------|-------|-------|--------|-------|-------|--------|--------|--------|--------|-------|--------|-------|----------|--------|-------|-------|--------|--------|
| Vulnerable_consumers_protection | Peasants' union | .3   | -.0071 | -.0044 | .285** | .253** | .244** | 1    | 0.031 | .129* | -.141* | .035* | .111* | -.0091 | .224** | .215** | -.0025 | 0.009 | .251** | 0.089 | -.0157** | .204** | 0.079 | 0.106 | .182** | -.0067 |

|                      |                                                                    |                          |                       |                          |                 |           |                  |           |           |                            |                       |                       |                |                        |                |               |           |           |           |                   |               |           |           |           |                |
|----------------------|--------------------------------------------------------------------|--------------------------|-----------------------|--------------------------|-----------------|-----------|------------------|-----------|-----------|----------------------------|-----------------------|-----------------------|----------------|------------------------|----------------|---------------|-----------|-----------|-----------|-------------------|---------------|-----------|-----------|-----------|----------------|
|                      | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 0<br>.<br>2<br>0<br>5    | 0<br>.<br>4<br>3<br>0 | 0.0<br>00<br>0           | 0.<br>00<br>0   | 0.0<br>00 |                  | 0.5<br>80 | 0.0<br>21 | 0.0<br>11                  | 0<br>.<br>0<br>0<br>0 | 0.0<br>47             | 0.1<br>03      | 0.0<br>00              | 0.<br>00<br>0  | 0.<br>66<br>2 | 0.8<br>77 | 0.0<br>00 | 0.1<br>11 | 0.<br>0<br>0<br>5 | 0.<br>00<br>0 | 0.16<br>1 | 0.0<br>58 | 0.0<br>01 | 0.2<br>30      |
|                      | N                                                                  | 3<br>2<br>0              | 3<br>2<br>0           | 3<br>2<br>0              | 320<br>32<br>0  | 320       | 320              | 32<br>0   | 320       | 320                        | 3<br>2<br>0           | 32<br>0               | 320            | 320                    | 32<br>0        | 32<br>0       | 32<br>0   | 32<br>0   | 320       | 3<br>2<br>0       | 32<br>0       | 320       | 32<br>0   | 32<br>0   | 32<br>0        |
| Reg<br>ulato<br>ry_A | P<br>e<br>a                                                        | . <sup>a</sup><br>1<br>2 | .<br>1<br>1           | -<br>.<br>6 <sup>*</sup> | .11<br>65<br>** | .1<br>56  | 0.0<br>0.03<br>1 | 1         | 0.1<br>05 | -<br>.13<br>1 <sup>*</sup> | .<br>1<br>8           | .11<br>5 <sup>*</sup> | -<br>0.0<br>23 | .22<br>8 <sup>**</sup> | .1<br>53<br>** | -<br>.1       | 0.1<br>09 | 0.0<br>30 | 0.0<br>75 | -<br>0.<br>0      | 0.<br>09<br>8 | 0.02<br>7 | 0.0<br>42 | 0.0<br>63 | -<br>0.0<br>27 |

|             |                                                                 |                       |                  |           |               |           |           |  |           |             |                       |           |           |           |               |               |           |           |           |                   |               |           |           |           |           |
|-------------|-----------------------------------------------------------------|-----------------------|------------------|-----------|---------------|-----------|-----------|--|-----------|-------------|-----------------------|-----------|-----------|-----------|---------------|---------------|-----------|-----------|-----------|-------------------|---------------|-----------|-----------|-----------|-----------|
| ppro<br>ach | r<br>s<br>o<br>n<br>C<br>o<br>rr<br>e<br>l<br>a<br>ti<br>o<br>n | 2<br>*                | 4<br>0<br>*      |           |               |           |           |  |           | 2<br>*<br>* |                       |           |           |           | 20<br>*       |               |           |           | 3<br>5    |                   |               |           |           |           |           |
|             | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t                            | 0<br>.<br>0<br>3<br>0 | 0<br>.<br>1<br>2 | 0.0<br>38 | 0.<br>00<br>3 | 0.3<br>17 | 0.58<br>0 |  | 0.0<br>60 | 0.0<br>19   | 0<br>.<br>0<br>0<br>1 | 0.0<br>40 | 0.6<br>83 | 0.0<br>00 | 0.<br>00<br>6 | 0.<br>03<br>2 | 0.0<br>52 | 0.5<br>92 | 0.1<br>80 | 0.<br>5<br>3<br>4 | 0.<br>07<br>9 | 0.62<br>4 | 0.4<br>49 | 0.2<br>60 | 0.6<br>35 |

|                                    |                                                               |                |                            |                            |           |               |            |           |           |     |                 |                       |            |                |            |               |                    |           |           |            |                         |               |            |           |            |                |
|------------------------------------|---------------------------------------------------------------|----------------|----------------------------|----------------------------|-----------|---------------|------------|-----------|-----------|-----|-----------------|-----------------------|------------|----------------|------------|---------------|--------------------|-----------|-----------|------------|-------------------------|---------------|------------|-----------|------------|----------------|
|                                    | a<br>i<br>l<br>e<br>d<br>)                                    |                |                            |                            |           |               |            |           |           |     |                 |                       |            |                |            |               |                    |           |           |            |                         |               |            |           |            |                |
|                                    | N                                                             | 3<br>2<br>0    | 3<br>2<br>0                | 3<br>2<br>0                | 320       | 32<br>0       | 320        | 320       | 32<br>0   | 320 | 320             | 3<br>2<br>0           | 32<br>0    | 320            | 320        | 32<br>0       | 32<br>0            | 32<br>0   | 32<br>0   | 320        | 3<br>2<br>0             | 32<br>0       | 320        | 32<br>0   | 32<br>0    | 32<br>0        |
| Collaboration<br>_tech<br>_experts | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C<br>o<br>r<br>r<br>e<br>l | . <sup>a</sup> | -<br>0<br>.<br>0<br>2<br>8 | -<br>0<br>.<br>0<br>7<br>4 | 0.0<br>41 | 0.<br>08<br>7 | .15<br>6** | .129<br>* | 0.1<br>05 | 1   | -<br>.28<br>2** | .<br>1<br>3<br>0<br>* | .28<br>6** | -<br>0.0<br>10 | .19<br>1** | 0.<br>10<br>5 | -<br>0.<br>01<br>8 | 0.1<br>10 | 0.1<br>09 | .24<br>2** | -<br>.1<br>5<br>3<br>** | 0.<br>06<br>9 | .251<br>** | 0.0<br>83 | .27<br>3** | -<br>.12<br>1* |

|  |                                                                    |                       |                       |           |               |           |           |           |     |           |                       |           |           |           |               |               |           |           |           |                   |               |           |           |           |           |
|--|--------------------------------------------------------------------|-----------------------|-----------------------|-----------|---------------|-----------|-----------|-----------|-----|-----------|-----------------------|-----------|-----------|-----------|---------------|---------------|-----------|-----------|-----------|-------------------|---------------|-----------|-----------|-----------|-----------|
|  | a<br>t<br>i<br>o<br>n                                              |                       |                       |           |               |           |           |           |     |           |                       |           |           |           |               |               |           |           |           |                   |               |           |           |           |           |
|  | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 0<br>.<br>6<br>1<br>4 | 0<br>.<br>1<br>8<br>4 | 0.4<br>62 | 0.<br>12<br>0 | 0.0<br>05 | 0.02<br>1 | 0.0<br>60 |     | 0.0<br>00 | 0<br>.<br>0<br>2<br>0 | 0.0<br>00 | 0.8<br>56 | 0.0<br>01 | 0.<br>06<br>0 | 0.<br>75<br>2 | 0.0<br>50 | 0.0<br>52 | 0.0<br>00 | 0.<br>0<br>0<br>6 | 0.<br>22<br>1 | 0.00<br>0 | 0.1<br>37 | 0.0<br>00 | 0.0<br>31 |
|  | N                                                                  | 3<br>2<br>0           | 3<br>2<br>0           | 320       | 32<br>0       | 320       | 320       | 32<br>0   | 320 | 320       | 3<br>2<br>0           | 32<br>0   | 320       | 320       | 32<br>0       | 32<br>0       | 32<br>0   | 32<br>0   | 320       | 3<br>2<br>0       | 32<br>0       | 320       | 32<br>0   | 32<br>0   | 32<br>0   |

|                                                    |                                                                                |                |                       |                       |                 |                 |                 |                |                |                 |   |                |                 |           |                |                 |                    |                |                 |                 |                   |                    |                 |                |                |           |
|----------------------------------------------------|--------------------------------------------------------------------------------|----------------|-----------------------|-----------------------|-----------------|-----------------|-----------------|----------------|----------------|-----------------|---|----------------|-----------------|-----------|----------------|-----------------|--------------------|----------------|-----------------|-----------------|-------------------|--------------------|-----------------|----------------|----------------|-----------|
| Mon<br>itori<br>ng_s<br>uper<br>Tech<br>_trus<br>t | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C<br>o<br>rr<br>e<br>l<br>a<br>ti<br>o<br>n | . <sup>a</sup> | 0<br>.<br>0<br>5<br>4 | 0<br>.<br>0<br>7<br>6 | -<br>.18<br>6** | -<br>.2<br>62** | -<br>.25<br>6** | -<br>.141<br>* | -<br>.13<br>1* | -<br>.28<br>2** | 1 | -<br>.2<br>9** | -<br>.20<br>9** | 0.0<br>54 | -<br>0.1<br>03 | -<br>.1<br>63** | -<br>0.<br>00<br>6 | -<br>0.0<br>73 | -<br>.18<br>7** | -<br>.18<br>3** | .1<br>6<br>2**    | -<br>0.<br>06<br>6 | -<br>.202<br>** | -<br>.12<br>8* | -<br>.13<br>9* | 0.0<br>79 |
|                                                    | S<br>i<br>g<br>.                                                               |                | 0<br>.<br>3           | 0<br>.<br>1           | 0.0<br>01       | 0.<br>00<br>0   | 0.0<br>00       | 0.01<br>1      | 0.0<br>19      | 0.0<br>00       |   | 0<br>.<br>0    | 0.0<br>00       | 0.3<br>33 | 0.0<br>67      | 0.<br>00<br>3   | 0.<br>91<br>3      | 0.1<br>95      | 0.0<br>01       | 0.0<br>01       | 0.<br>0<br>0<br>4 | 0.<br>23<br>9      | 0.00<br>0       | 0.0<br>22      | 0.0<br>13      | 0.1<br>60 |

|             |                                                |                |                            |                            |            |            |            |        |            |           |                 |             |            |                |            |            |               |            |            |           |                        |            |        |            |           |                 |
|-------------|------------------------------------------------|----------------|----------------------------|----------------------------|------------|------------|------------|--------|------------|-----------|-----------------|-------------|------------|----------------|------------|------------|---------------|------------|------------|-----------|------------------------|------------|--------|------------|-----------|-----------------|
|             | (<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) |                | 3<br>1                     | 7<br>4                     |            |            |            |        |            |           | 0<br>0          |             |            |                |            |            |               |            |            |           |                        |            |        |            |           |                 |
|             | N                                              | 3<br>2<br>0    | 3<br>2<br>0                | 3<br>2<br>0                | 320        | 32<br>0    | 320        | 320    | 32<br>0    | 320       | 320             | 3<br>2<br>0 | 32<br>0    | 320            | 320        | 32<br>0    | 32<br>0       | 32<br>0    | 32<br>0    | 320       | 3<br>2<br>0            | 32<br>0    | 320    | 32<br>0    | 32<br>0   | 32<br>0         |
| Ave<br>nues | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C           | . <sup>a</sup> | -<br>0<br>.<br>0<br>4<br>3 | -<br>0<br>.<br>0<br>8<br>9 | .21<br>5** | .2<br>93** | .26<br>1** | .352** | .18<br>2** | .13<br>0* | -<br>.23<br>4** | 1           | .15<br>1** | -<br>0.1<br>07 | .28<br>3** | .2<br>54** | 0.<br>09<br>7 | .16<br>5** | .32<br>8** | .13<br>4* | -<br>0.<br>0<br>8<br>9 | .1<br>95** | .156** | .19<br>3** | 0.0<br>61 | -<br>.21<br>1** |

|  |                                                                    |                       |                       |           |               |           |           |           |           |           |  |           |           |           |               |               |           |           |           |                   |               |           |           |           |           |
|--|--------------------------------------------------------------------|-----------------------|-----------------------|-----------|---------------|-----------|-----------|-----------|-----------|-----------|--|-----------|-----------|-----------|---------------|---------------|-----------|-----------|-----------|-------------------|---------------|-----------|-----------|-----------|-----------|
|  | o<br>r<br>r<br>e<br>l<br>a<br>t<br>i<br>o<br>n                     |                       |                       |           |               |           |           |           |           |           |  |           |           |           |               |               |           |           |           |                   |               |           |           |           |           |
|  | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 0<br>.<br>4<br>4<br>5 | 0<br>.<br>1<br>1<br>1 | 0.0<br>00 | 0.<br>00<br>0 | 0.0<br>00 | 0.00<br>0 | 0.0<br>01 | 0.0<br>20 | 0.0<br>00 |  | 0.0<br>07 | 0.0<br>56 | 0.0<br>00 | 0.<br>00<br>0 | 0.<br>08<br>2 | 0.0<br>03 | 0.0<br>00 | 0.0<br>17 | 0.<br>1<br>1<br>2 | 0.<br>00<br>0 | 0.00<br>5 | 0.0<br>01 | 0.2<br>77 | 0.0<br>00 |



|                                       |                                                                                |                |                                 |                            |           |               |           |           |           |            |                 |                            |         |                |            |               |               |           |            |            |                        |               |            |           |            |                 |
|---------------------------------------|--------------------------------------------------------------------------------|----------------|---------------------------------|----------------------------|-----------|---------------|-----------|-----------|-----------|------------|-----------------|----------------------------|---------|----------------|------------|---------------|---------------|-----------|------------|------------|------------------------|---------------|------------|-----------|------------|-----------------|
|                                       | N                                                                              | 3<br>2<br>0    | 3<br>2<br>0                     | 3<br>2<br>0                | 320       | 32<br>0       | 320       | 320       | 32<br>0   | 320        | 320             | 3<br>2<br>0                | 32<br>0 | 320            | 320        | 32<br>0       | 32<br>0       | 32<br>0   | 32<br>0    | 320        | 3<br>2<br>0            | 32<br>0       | 320        | 32<br>0   | 32<br>0    | 32<br>0         |
| Algo<br>rith<br>mic_<br>decis<br>ions | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C<br>o<br>rr<br>e<br>l<br>a<br>ti<br>o<br>n | . <sup>a</sup> | 0<br>.<br>0<br>0<br>2<br>1<br>4 | -<br>0<br>.<br>0<br>1<br>4 | 0.0<br>37 | 0.<br>07<br>8 | .12<br>9* | .111<br>* | .11<br>5* | .28<br>6** | -<br>.20<br>9** | .<br>1<br>5<br>1<br>*<br>* | 1       | -<br>0.0<br>22 | .16<br>6** | 0.<br>09<br>3 | .1<br>20<br>* | 0.0<br>78 | .15<br>3** | .23<br>4** | -<br>0.<br>0<br>7<br>1 | .1<br>14<br>* | .277<br>** | 0.0<br>70 | .15<br>1** | -<br>.17<br>8** |

|                     |                                                                    |                          |                       |                |               |                |                |                |                |           |                       |                |           |                |               |               |                |                |                |                   |               |                |                |           |                |
|---------------------|--------------------------------------------------------------------|--------------------------|-----------------------|----------------|---------------|----------------|----------------|----------------|----------------|-----------|-----------------------|----------------|-----------|----------------|---------------|---------------|----------------|----------------|----------------|-------------------|---------------|----------------|----------------|-----------|----------------|
|                     | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 0<br>.<br>9<br>7<br>3    | 0<br>.<br>8<br>0<br>2 | 0.5<br>13      | 0.<br>16<br>6 | 0.0<br>21      | 0.04<br>7      | 0.0<br>40      | 0.0<br>00      | 0.0<br>00 | 0<br>.<br>0<br>0<br>7 |                | 0.6<br>97 | 0.0<br>03      | 0.<br>09<br>8 | 0.<br>03<br>2 | 0.1<br>62      | 0.0<br>06      | 0.0<br>00      | 0.<br>2<br>0<br>4 | 0.<br>04<br>1 | 0.00<br>0      | 0.2<br>09      | 0.0<br>07 | 0.0<br>01      |
|                     | N                                                                  | 3<br>2<br>0              | 3<br>2<br>0           | 3<br>20        | 32<br>0       | 320            | 320            | 32<br>0        | 320            | 320       | 3<br>2<br>0           | 32<br>0        | 320       | 320            | 32<br>0       | 32<br>0       | 32<br>0        | 32<br>0        | 320            | 3<br>2<br>0       | 32<br>0       | 320            | 32<br>0        | 32<br>0   | 32<br>0        |
| Con<br>cern<br>s_Di | P<br>e<br>a                                                        | . <sup>a</sup><br>.<br>0 | 0<br>.<br>1           | -<br>0.0<br>32 | -<br>0.<br>69 | -<br>0.0<br>69 | -<br>0.09<br>1 | -<br>0.0<br>23 | -<br>0.0<br>10 | 0.0<br>54 | -<br>0<br>.<br>22     | -<br>0.0<br>22 | 1         | -<br>.12<br>3* | -<br>.1       | 0.<br>02<br>5 | -<br>0.0<br>13 | -<br>0.0<br>88 | -<br>0.0<br>22 | 0.<br>0           | -<br>.1       | -<br>0.06<br>6 | -<br>.11<br>6* | 0.0<br>30 | -<br>0.0<br>26 |

|                       |                                                                 |  |                       |                       |           |               |           |           |           |           |           |                       |           |  |           |               |               |           |           |           |                   |               |           |           |           |           |
|-----------------------|-----------------------------------------------------------------|--|-----------------------|-----------------------|-----------|---------------|-----------|-----------|-----------|-----------|-----------|-----------------------|-----------|--|-----------|---------------|---------------|-----------|-----------|-----------|-------------------|---------------|-----------|-----------|-----------|-----------|
| gital<br>_len<br>ding | r<br>s<br>o<br>n<br>C<br>o<br>rr<br>e<br>l<br>a<br>ti<br>o<br>n |  | 7<br>4                | 3<br>0<br>*           |           | 02<br>8       |           |           |           |           |           | 1<br>0<br>7           |           |  |           | 64<br>**      |               |           |           |           | 5<br>6            | 10<br>*       |           |           |           |           |
|                       | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t                            |  | 0<br>.<br>1<br>9<br>0 | 0<br>.<br>0<br>2<br>0 | 0.5<br>72 | 0.<br>62<br>0 | 0.2<br>20 | 0.10<br>3 | 0.6<br>83 | 0.8<br>56 | 0.3<br>33 | 0<br>.<br>0<br>5<br>6 | 0.6<br>97 |  | 0.0<br>28 | 0.<br>00<br>3 | 0.<br>66<br>1 | 0.8<br>10 | 0.1<br>17 | 0.6<br>94 | 0.<br>3<br>1<br>9 | 0.<br>04<br>9 | 0.23<br>8 | 0.0<br>39 | 0.5<br>99 | 0.6<br>40 |

|                                                |                                                           |                |                       |                         |                       |                |                       |            |                        |                        |                |                            |                        |                            |     |                |               |                       |                        |                       |                        |               |            |                       |           |                |  |
|------------------------------------------------|-----------------------------------------------------------|----------------|-----------------------|-------------------------|-----------------------|----------------|-----------------------|------------|------------------------|------------------------|----------------|----------------------------|------------------------|----------------------------|-----|----------------|---------------|-----------------------|------------------------|-----------------------|------------------------|---------------|------------|-----------------------|-----------|----------------|--|
|                                                | a<br>i<br>l<br>e<br>d<br>)                                |                |                       |                         |                       |                |                       |            |                        |                        |                |                            |                        |                            |     |                |               |                       |                        |                       |                        |               |            |                       |           |                |  |
|                                                | N                                                         | 3<br>2<br>0    | 3<br>2<br>0           | 3<br>2<br>0             | 320                   | 32<br>0        | 320                   | 320        | 32<br>0                | 320                    | 320            | 3<br>2<br>0                | 32<br>0                | 320                        | 320 | 32<br>0        | 32<br>0       | 32<br>0               | 32<br>0                | 320                   | 3<br>2<br>0            | 32<br>0       | 320        | 32<br>0               | 32<br>0   | 32<br>0        |  |
| Expe<br>rienc<br>e_un<br>fair_<br>pract<br>ice | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C<br>o<br>rr<br>e<br>l | . <sup>a</sup> | .<br>1<br>2<br>6<br>* | -<br>.1<br>7<br>7<br>** | .12<br>1 <sup>*</sup> | .2<br>54<br>** | .14<br>2 <sup>*</sup> | .224<br>** | .22<br>8 <sup>**</sup> | .19<br>1 <sup>**</sup> | -<br>0.1<br>03 | .<br>2<br>8<br>3<br>*<br>* | .16<br>6 <sup>**</sup> | -<br>.12<br>3 <sup>*</sup> | 1   | .2<br>51<br>** | 0.<br>08<br>6 | .14<br>2 <sup>*</sup> | .20<br>3 <sup>**</sup> | .11<br>5 <sup>*</sup> | -<br>0.<br>0<br>6<br>3 | 0.<br>08<br>4 | .178<br>** | .13<br>1 <sup>*</sup> | 0.1<br>05 | -<br>0.1<br>01 |  |

|  |                                                                    |                       |                       |           |               |           |           |           |           |           |                       |           |           |     |               |               |           |           |           |                   |               |           |           |           |           |
|--|--------------------------------------------------------------------|-----------------------|-----------------------|-----------|---------------|-----------|-----------|-----------|-----------|-----------|-----------------------|-----------|-----------|-----|---------------|---------------|-----------|-----------|-----------|-------------------|---------------|-----------|-----------|-----------|-----------|
|  | a<br>t<br>i<br>o<br>n                                              |                       |                       |           |               |           |           |           |           |           |                       |           |           |     |               |               |           |           |           |                   |               |           |           |           |           |
|  | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 0<br>.<br>0<br>2<br>4 | 0<br>.<br>0<br>0<br>1 | 0.0<br>30 | 0.<br>00<br>0 | 0.0<br>11 | 0.00<br>0 | 0.0<br>00 | 0.0<br>01 | 0.0<br>67 | 0<br>.<br>0<br>0<br>0 | 0.0<br>03 | 0.0<br>28 |     | 0.<br>00<br>0 | 0.<br>12<br>6 | 0.0<br>11 | 0.0<br>00 | 0.0<br>40 | 0.<br>2<br>5<br>8 | 0.<br>13<br>3 | 0.00<br>1 | 0.0<br>19 | 0.0<br>61 | 0.0<br>72 |
|  | N                                                                  | 3<br>2<br>0           | 3<br>2<br>0           | 3<br>20   | 32<br>0       | 320       | 320       | 32<br>0   | 320       | 320       | 3<br>2<br>0           | 32<br>0   | 320       | 320 | 32<br>0       | 32<br>0       | 32<br>0   | 32<br>0   | 320       | 3<br>2<br>0       | 32<br>0       | 320       | 32<br>0   | 32<br>0   | 32<br>0   |

|                    |                     |        |        |          |        |         |         |         |       |          |         |       |          |         |   |        |         |        |       |          |        |        |         |        |        |
|--------------------|---------------------|--------|--------|----------|--------|---------|---------|---------|-------|----------|---------|-------|----------|---------|---|--------|---------|--------|-------|----------|--------|--------|---------|--------|--------|
| Disclose_algorithm | Pearson Correlation | 0.0005 | 0.0009 | 0.2411** | 0.134* | 0.259** | 0.215** | 0.153** | 0.105 | -0.163** | 0.0254* | 0.093 | -0.164** | 0.251** | 1 | 0.117* | 0.166** | 0.134* | 0.084 | -0.144** | 0.135* | 0.115* | 0.282** | 0.140* | -0.024 |
|                    |                     | 0.0005 | 0.0009 | 0.2411** | 0.134* | 0.259** | 0.215** | 0.153** | 0.105 | -0.163** | 0.0254* | 0.093 | -0.164** | 0.251** | 1 | 0.117* | 0.166** | 0.134* | 0.084 | -0.144** | 0.135* | 0.115* | 0.282** | 0.140* | -0.024 |
|                    | Significance        | 0.51   | 0.017  | 0.000    | 0.001  | 0.000   | 0.000   | 0.006   | 0.060 | 0.003    | 0.000   | 0.098 | 0.003    | 0.000   |   | 0.036  | 0.003   | 0.016  | 0.135 | 0.000    | 0.016  | 0.040  | 0.000   | 0.012  | 0.669  |

|                              |                                                |                |                                 |                       |                      |                |                     |                |                |                      |                     |                       |           |           |           |               |         |           |           |           |              |               |           |           |                |                |
|------------------------------|------------------------------------------------|----------------|---------------------------------|-----------------------|----------------------|----------------|---------------------|----------------|----------------|----------------------|---------------------|-----------------------|-----------|-----------|-----------|---------------|---------|-----------|-----------|-----------|--------------|---------------|-----------|-----------|----------------|----------------|
|                              | (<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) |                | 3<br>8<br>0                     | 1<br>0                |                      |                |                     |                |                |                      | 0<br>0              |                       |           |           |           |               |         |           |           |           |              |               |           |           |                |                |
|                              | N                                              | 3<br>2<br>0    | 3<br>2<br>0                     | 3<br>2<br>0           | 320                  | 32<br>0        | 320                 | 320            | 32<br>0        | 320                  | 320                 | 3<br>2<br>0           | 32<br>0   | 320       | 320       | 32<br>0       | 32<br>0 | 32<br>0   | 32<br>0   | 320       | 3<br>2<br>0  | 32<br>0       | 320       | 32<br>0   | 32<br>0        | 32<br>0        |
| Algo<br>rith<br>mic_<br>bias | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C           | . <sup>a</sup> | 0<br>.<br>0<br>3<br>1<br>4<br>7 | -<br>0<br>.<br>0<br>7 | 0.0<br>71<br>03<br>1 | 0.<br>03<br>42 | -<br>0.0<br>02<br>5 | -<br>0.02<br>5 | -<br>.12<br>0* | -<br>0.0<br>18<br>06 | -<br>0.0<br>06<br>7 | 0<br>.<br>0<br>9<br>7 | .12<br>0* | 0.0<br>25 | 0.0<br>86 | .1<br>17<br>* | 1       | .12<br>7* | 0.1<br>04 | 0.0<br>06 | 0.<br>0<br>5 | 0.<br>06<br>0 | 0.03<br>0 | 0.0<br>84 | -<br>0.0<br>31 | -<br>0.0<br>50 |

|  |                                                                    |                       |                       |           |               |           |           |           |           |           |                       |           |           |           |               |  |           |           |           |                   |               |           |           |           |           |
|--|--------------------------------------------------------------------|-----------------------|-----------------------|-----------|---------------|-----------|-----------|-----------|-----------|-----------|-----------------------|-----------|-----------|-----------|---------------|--|-----------|-----------|-----------|-------------------|---------------|-----------|-----------|-----------|-----------|
|  | o<br>r<br>r<br>e<br>l<br>a<br>t<br>i<br>o<br>n                     |                       |                       |           |               |           |           |           |           |           |                       |           |           |           |               |  |           |           |           |                   |               |           |           |           |           |
|  | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 0<br>.<br>5<br>8<br>7 | 0<br>.<br>3<br>9<br>8 | 0.2<br>03 | 0.<br>58<br>3 | 0.4<br>52 | 0.66<br>2 | 0.0<br>32 | 0.7<br>52 | 0.9<br>13 | 0<br>.<br>0<br>8<br>2 | 0.0<br>32 | 0.6<br>61 | 0.1<br>26 | 0.<br>03<br>6 |  | 0.0<br>23 | 0.0<br>62 | 0.9<br>20 | 0.<br>9<br>3<br>5 | 0.<br>28<br>8 | 0.59<br>4 | 0.1<br>32 | 0.5<br>80 | 0.3<br>77 |



|                           |                                     |                |      |      |       |        |       |       |       |       |     |      |       |     |       |        |       |      |       |       |      |        |      |       |      |       |
|---------------------------|-------------------------------------|----------------|------|------|-------|--------|-------|-------|-------|-------|-----|------|-------|-----|-------|--------|-------|------|-------|-------|------|--------|------|-------|------|-------|
|                           | N                                   | 3200           | 3220 | 3220 | 320   | 3200   | 320   | 3200  | 320   | 320   | 320 | 3200 | 320   | 320 | 320   | 320    | 3200  | 3200 | 3200  | 320   | 3200 | 320    | 3200 | 3200  | 3200 |       |
| Digit al_le ndin g_ter ms | P e a r s o n C o r r e l a t i o n | . <sup>a</sup> | 0    | -    | 0.064 | .207** | .133* | 0.009 | 0.109 | 0.110 | -   | .176 | 0.078 | -   | .142* | .166** | .127* | 1    | .140* | .113* | -    | .167** | -    | .119* | -    | 0.066 |

|                     |                                                                    |                          |                  |             |            |            |            |            |           |           |                  |             |            |                |            |           |               |           |     |             |              |           |           |            |           |                 |
|---------------------|--------------------------------------------------------------------|--------------------------|------------------|-------------|------------|------------|------------|------------|-----------|-----------|------------------|-------------|------------|----------------|------------|-----------|---------------|-----------|-----|-------------|--------------|-----------|-----------|------------|-----------|-----------------|
|                     | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 0                        | 0                | 0.2         | 0.         | 0.0        | 0.87       | 0.0        | 0.0       | 0.1       | 0                | 0.1         | 0.8        | 0.0            | 0.         | 0.        |               | 0.0       | 0.0 | 0.          | 0.           | 0.45      | 0.0       | 0.2        | 0.2       |                 |
|                     |                                                                    | .<br>3<br>8<br>7         | .<br>1<br>4<br>3 | 54          | 00<br>0    | 17         | 7          | 52         | 50        | 95        | .<br>0<br>0<br>3 | 62          | 10         | 11             | 00<br>3    | 02<br>3   |               | 12        | 43  | 2<br>2<br>4 | 00<br>3      | 8         | 33        | 68         | 36        |                 |
|                     | N                                                                  | 3<br>2<br>0              | 3<br>2<br>0      | 3<br>2<br>0 | 320<br>0   | 320        | 320        | 32<br>0    | 320       | 320       | 3<br>2<br>0      | 32<br>0     | 320        | 320            | 32<br>0    | 32<br>0   | 32<br>0       | 32<br>0   | 320 | 3<br>2<br>0 | 32<br>0      | 320       | 32<br>0   | 32<br>0    | 32<br>0   |                 |
| Ade<br>quat<br>e_Pr | P<br>e<br>a                                                        | . <sup>a</sup><br>0<br>. | -<br>0<br>.      | -<br>0<br>. | .23<br>0** | .2<br>52** | .31<br>6** | .251<br>** | 0.0<br>30 | 0.1<br>09 | -<br>.18<br>7**  | .<br>3<br>2 | .15<br>3** | -<br>0.0<br>88 | .20<br>3** | .1<br>34* | 0.<br>10<br>4 | .14<br>0* | 1   | .20<br>5**  | -<br>0.<br>0 | .1<br>11* | .142<br>* | .21<br>0** | .12<br>2* | -<br>.15<br>0** |

|              |                                                                         |  |                       |                       |           |               |           |           |           |           |             |                       |           |           |           |               |               |           |  |           |                   |               |           |           |           |           |
|--------------|-------------------------------------------------------------------------|--|-----------------------|-----------------------|-----------|---------------|-----------|-----------|-----------|-----------|-------------|-----------------------|-----------|-----------|-----------|---------------|---------------|-----------|--|-----------|-------------------|---------------|-----------|-----------|-----------|-----------|
| otect<br>ion | r<br>s<br>o<br>n<br>C<br>o<br>r<br>r<br>e<br>l<br>a<br>t<br>i<br>o<br>n |  | 0<br>9<br>3           | 0<br>7<br>5           |           |               |           |           |           |           | 8<br>*<br>* |                       |           |           |           |               |               |           |  | 7<br>1    |                   |               |           |           |           |           |
|              |                                                                         |  |                       |                       |           |               |           |           |           |           |             |                       |           |           |           |               |               |           |  |           |                   |               |           |           |           |           |
|              | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t                                    |  | 0<br>.<br>0<br>9<br>8 | 0<br>.<br>1<br>8<br>0 | 0.0<br>00 | 0.<br>00<br>0 | 0.0<br>00 | 0.00<br>0 | 0.5<br>92 | 0.0<br>52 | 0.0<br>01   | 0<br>.<br>0<br>0<br>0 | 0.0<br>06 | 0.1<br>17 | 0.0<br>00 | 0.<br>01<br>6 | 0.<br>06<br>2 | 0.0<br>12 |  | 0.0<br>00 | 0.<br>2<br>0<br>5 | 0.<br>04<br>8 | 0.01<br>1 | 0.0<br>00 | 0.0<br>30 | 0.0<br>07 |

|                                              |                                                           |                |                            |                            |           |               |           |           |           |            |                 |                       |            |                |           |               |               |           |            |     |                         |               |            |            |            |                |
|----------------------------------------------|-----------------------------------------------------------|----------------|----------------------------|----------------------------|-----------|---------------|-----------|-----------|-----------|------------|-----------------|-----------------------|------------|----------------|-----------|---------------|---------------|-----------|------------|-----|-------------------------|---------------|------------|------------|------------|----------------|
|                                              | a<br>i<br>l<br>e<br>d<br>)                                |                |                            |                            |           |               |           |           |           |            |                 |                       |            |                |           |               |               |           |            |     |                         |               |            |            |            |                |
|                                              | N                                                         | 3<br>2<br>0    | 3<br>2<br>0                | 3<br>2<br>0                | 320       | 32<br>0       | 320       | 320       | 32<br>0   | 320        | 320             | 3<br>2<br>0           | 32<br>0    | 320            | 320       | 32<br>0       | 32<br>0       | 32<br>0   | 32<br>0    | 320 | 3<br>2<br>0             | 32<br>0       | 320        | 32<br>0    | 32<br>0    | 32<br>0        |
| Reg<br>ulati<br>on_s<br>peed<br>_fint<br>ech | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C<br>o<br>rr<br>e<br>l | . <sup>a</sup> | -<br>0<br>.<br>0<br>3<br>1 | -<br>0<br>.<br>0<br>6<br>6 | 0.0<br>35 | .1<br>20<br>* | .14<br>2* | 0.08<br>9 | 0.0<br>75 | .24<br>2** | -<br>.18<br>3** | .<br>1<br>3<br>4<br>* | .23<br>4** | -<br>0.0<br>22 | .11<br>5* | 0.<br>08<br>4 | 0.<br>00<br>6 | .11<br>3* | .20<br>5** | 1   | -<br>.1<br>5<br>1<br>** | 0.<br>09<br>4 | .230<br>** | .16<br>4** | .20<br>0** | -<br>0.0<br>75 |

|  |                                                                    |                       |                       |           |               |           |           |           |           |           |                       |           |           |           |               |               |           |           |     |              |               |           |           |           |           |
|--|--------------------------------------------------------------------|-----------------------|-----------------------|-----------|---------------|-----------|-----------|-----------|-----------|-----------|-----------------------|-----------|-----------|-----------|---------------|---------------|-----------|-----------|-----|--------------|---------------|-----------|-----------|-----------|-----------|
|  | a<br>t<br>i<br>o<br>n                                              |                       |                       |           |               |           |           |           |           |           |                       |           |           |           |               |               |           |           |     |              |               |           |           |           |           |
|  | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 0<br>.<br>5<br>7<br>9 | 0<br>.<br>2<br>4<br>2 | 0.5<br>34 | 0.<br>03<br>2 | 0.0<br>11 | 0.11<br>1 | 0.1<br>80 | 0.0<br>00 | 0.0<br>01 | 0<br>.<br>0<br>1<br>7 | 0.0<br>00 | 0.6<br>94 | 0.0<br>40 | 0.<br>13<br>5 | 0.<br>92<br>0 | 0.0<br>43 | 0.0<br>00 |     | 0.<br>0<br>7 | 0.<br>09<br>2 | 0.00<br>0 | 0.0<br>03 | 0.0<br>00 | 0.1<br>80 |
|  | N                                                                  | 3<br>2<br>0           | 3<br>2<br>0           | 320       | 32<br>0       | 320       | 320       | 32<br>0   | 320       | 320       | 3<br>2<br>0           | 32<br>0   | 320       | 320       | 32<br>0       | 32<br>0       | 32<br>0   | 32<br>0   | 320 | 3<br>2<br>0  | 32<br>0       | 320       | 32<br>0   | 32<br>0   | 32<br>0   |

|             |                     |                |       |         |         |         |          |         |          |        |         |         |       |         |          |        |         |         |          |   |       |         |       |         |         |
|-------------|---------------------|----------------|-------|---------|---------|---------|----------|---------|----------|--------|---------|---------|-------|---------|----------|--------|---------|---------|----------|---|-------|---------|-------|---------|---------|
| Accountable | Pearson Correlation | . <sup>a</sup> | 0.031 | -0.0028 | -0.0071 | -0.0056 | -0.157** | -0.0035 | -0.153** | .162** | -0.0089 | -0.0071 | 0.056 | -0.0063 | -0.147** | 0.005  | -0.0068 | -0.0071 | -0.151** | 1 | 0.001 | -0.0080 | 0.004 | -0.115* | -0.0030 |
|             |                     |                |       |         |         |         |          |         |          |        |         |         |       |         |          |        |         |         |          |   |       |         |       |         |         |
|             | Significance        |                | 0.55  | 0.06    | 0.340   | 0.319   | 0.005    | 0.534   | 0.006    | 0.004  | 0.001   | 0.204   | 0.319 | 0.258   | 0.008    | 0.0935 | 0.224   | 0.205   | 0.007    |   | 0.993 | 0.153   | 0.938 | 0.0039  | 0.593   |

|                               |                                                |                                         |                            |                       |           |                |            |            |           |           |                |                            |                            |                |               |               |            |           |           |                   |             |           |            |            |                |         |
|-------------------------------|------------------------------------------------|-----------------------------------------|----------------------------|-----------------------|-----------|----------------|------------|------------|-----------|-----------|----------------|----------------------------|----------------------------|----------------|---------------|---------------|------------|-----------|-----------|-------------------|-------------|-----------|------------|------------|----------------|---------|
|                               | (<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) |                                         | 8<br>3                     | 2<br>3                |           |                |            |            |           |           | 1<br>2         |                            |                            |                |               |               |            |           |           |                   |             |           |            |            |                |         |
|                               | N                                              | 3<br>2<br>0                             | 3<br>2<br>0                | 3<br>2<br>0           | 320       | 32<br>0        | 320        | 320        | 32<br>0   | 320       | 320            | 3<br>2<br>0                | 32<br>0                    | 320            | 320           | 32<br>0       | 32<br>0    | 32<br>0   | 32<br>0   | 320               | 3<br>2<br>0 | 32<br>0   | 320        | 32<br>0    | 32<br>0        | 32<br>0 |
| Testi<br>ng_p<br>latfo<br>rms | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C           | . <sup>a</sup><br>0<br>.<br>0<br>4<br>0 | -<br>0<br>.<br>1<br>0<br>7 | -<br>0<br>.<br>0<br>7 | 0.0<br>85 | .2<br>26<br>** | .21<br>8** | .204<br>** | 0.0<br>98 | 0.0<br>69 | -<br>0.0<br>66 | .<br>1<br>9<br>5<br>*<br>* | .11<br>4*<br>.<br>11<br>0* | -<br>0.0<br>84 | .1<br>35<br>* | 0.<br>06<br>0 | .16<br>7** | .11<br>1* | 0.0<br>94 | 0.<br>0<br>0<br>1 | 1           | 0.04<br>8 | .33<br>7** | .19<br>9** | -<br>0.0<br>27 |         |

|  |                                                                    |                       |                       |           |               |           |           |           |           |           |                       |           |           |           |               |               |           |           |           |                   |  |           |           |           |           |
|--|--------------------------------------------------------------------|-----------------------|-----------------------|-----------|---------------|-----------|-----------|-----------|-----------|-----------|-----------------------|-----------|-----------|-----------|---------------|---------------|-----------|-----------|-----------|-------------------|--|-----------|-----------|-----------|-----------|
|  | o<br>r<br>r<br>e<br>l<br>a<br>t<br>i<br>o<br>n                     |                       |                       |           |               |           |           |           |           |           |                       |           |           |           |               |               |           |           |           |                   |  |           |           |           |           |
|  | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 0<br>.<br>4<br>7<br>3 | 0<br>.<br>0<br>5<br>6 | 0.1<br>29 | 0.<br>00<br>0 | 0.0<br>00 | 0.00<br>0 | 0.0<br>79 | 0.2<br>21 | 0.2<br>39 | 0<br>.<br>0<br>0<br>0 | 0.0<br>41 | 0.0<br>49 | 0.1<br>33 | 0.<br>01<br>6 | 0.<br>28<br>8 | 0.0<br>03 | 0.0<br>48 | 0.0<br>92 | 0.<br>9<br>9<br>3 |  | 0.39<br>4 | 0.0<br>00 | 0.0<br>00 | 0.6<br>24 |



|                                                       |                                                                                |                |      |                                 |           |                |           |           |           |            |                 |                            |            |                |            |               |               |                |           |            |                        |               |      |           |            |                |
|-------------------------------------------------------|--------------------------------------------------------------------------------|----------------|------|---------------------------------|-----------|----------------|-----------|-----------|-----------|------------|-----------------|----------------------------|------------|----------------|------------|---------------|---------------|----------------|-----------|------------|------------------------|---------------|------|-----------|------------|----------------|
|                                                       | N                                                                              | 3200           | 3220 | 3220                            | 320       | 3200           | 320       | 3200      | 320       | 320        | 320             | 3200                       | 320        | 320            | 320        | 3200          | 3200          | 3200           | 3200      | 320        | 3220                   | 320           | 3200 | 3200      | 3200       |                |
| Sing<br>le_A<br>utho<br>rity_<br>cross_<br>bor<br>der | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C<br>o<br>rr<br>e<br>l<br>a<br>ti<br>o<br>n | . <sup>a</sup> | 0    | -<br>.<br>0<br>0<br>2<br>6<br>2 | 0.0<br>53 | .1<br>86<br>** | 0.0<br>59 | 0.07<br>9 | 0.0<br>27 | .25<br>1** | -<br>.20<br>2** | .<br>1<br>5<br>6<br>*<br>* | .27<br>7** | -<br>0.0<br>66 | .17<br>8** | .1<br>15<br>* | 0.<br>03<br>0 | -<br>0.0<br>42 | .14<br>2* | .23<br>0** | -<br>0.<br>0<br>8<br>0 | 0.<br>04<br>8 | 1    | 0.0<br>88 | .26<br>4** | -<br>.13<br>0* |

|                      |                                                                    |                          |             |             |            |            |            |           |           |           |                |             |           |                |           |            |               |           |            |            |         |            |           |        |            |                |
|----------------------|--------------------------------------------------------------------|--------------------------|-------------|-------------|------------|------------|------------|-----------|-----------|-----------|----------------|-------------|-----------|----------------|-----------|------------|---------------|-----------|------------|------------|---------|------------|-----------|--------|------------|----------------|
|                      | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 0                        | 0           | 0.3         | 0.         | 0.2        | 0.16       | 0.6       | 0.0       | 0.0       | 0              | 0.0         | 0.2       | 0.0            | 0.        | 0.         | 0.4           | 0.0       | 0.0        | 0.         | 0.      |            | 0.1       | 0.0    | 0.0        |                |
|                      |                                                                    | .973                     | .271        | 45          | 001        | 90         | 1          | 24        | 00        | 00        | .005           | 00          | 38        | 01             | 040       | 594        | 58            | 11        | 00         | 153        | 394     |            | 18        | 00     | 20         |                |
|                      | N                                                                  | 320                      | 320         | 320         | 320        | 320        | 320        | 320       | 320       | 320       | 320            | 320         | 320       | 320            | 320       | 320        | 320           | 320       | 320        | 320        | 320     | 320        | 320       | 320    | 320        |                |
| Publ<br>ic_d<br>atab | P<br>e<br>a                                                        | . <sup>a</sup><br>0<br>. | -<br>0<br>. | -<br>0<br>. | .19<br>2** | .2<br>08** | .28<br>1** | 0.10<br>6 | 0.0<br>42 | 0.0<br>83 | -<br>.12<br>8* | .<br>1<br>9 | 0.0<br>70 | -<br>.11<br>6* | .13<br>1* | .2<br>82** | 0.<br>08<br>4 | .11<br>9* | .21<br>0** | .16<br>4** | 0.<br>0 | .3<br>37** | 0.08<br>8 | 1<br>. | .17<br>5** | -<br>0.0<br>37 |

|                     |                                                                 |  |                       |                       |           |               |           |           |           |           |             |                       |           |           |           |               |               |           |           |           |                   |               |           |  |           |           |
|---------------------|-----------------------------------------------------------------|--|-----------------------|-----------------------|-----------|---------------|-----------|-----------|-----------|-----------|-------------|-----------------------|-----------|-----------|-----------|---------------|---------------|-----------|-----------|-----------|-------------------|---------------|-----------|--|-----------|-----------|
| ase_<br>recor<br>ds | r<br>s<br>o<br>n<br>C<br>o<br>rr<br>e<br>l<br>a<br>ti<br>o<br>n |  | 0<br>4<br>1           | 0<br>9<br>6           |           |               |           |           |           |           | 3<br>*<br>* |                       |           |           |           |               |               |           |           | 0<br>4    |                   |               |           |  |           |           |
|                     | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t                            |  | 0<br>.<br>4<br>6<br>4 | 0<br>.<br>0<br>8<br>6 | 0.0<br>01 | 0.<br>00<br>0 | 0.0<br>00 | 0.05<br>8 | 0.4<br>49 | 0.1<br>37 | 0.0<br>22   | 0<br>.<br>0<br>0<br>1 | 0.2<br>09 | 0.0<br>39 | 0.0<br>19 | 0.<br>00<br>0 | 0.<br>13<br>2 | 0.0<br>33 | 0.0<br>00 | 0.0<br>03 | 0.<br>9<br>3<br>8 | 0.<br>00<br>0 | 0.11<br>8 |  | 0.0<br>02 | 0.5<br>09 |

|                                                    |                                                           |                |                            |                            |           |               |           |            |           |            |                |                        |            |           |           |               |                    |                |           |            |                        |                |            |            |         |           |
|----------------------------------------------------|-----------------------------------------------------------|----------------|----------------------------|----------------------------|-----------|---------------|-----------|------------|-----------|------------|----------------|------------------------|------------|-----------|-----------|---------------|--------------------|----------------|-----------|------------|------------------------|----------------|------------|------------|---------|-----------|
|                                                    | a<br>i<br>l<br>e<br>d<br>)                                |                |                            |                            |           |               |           |            |           |            |                |                        |            |           |           |               |                    |                |           |            |                        |                |            |            |         |           |
|                                                    | N                                                         | 3<br>2<br>0    | 3<br>2<br>0                | 3<br>2<br>0                | 320       | 32<br>0       | 320       | 320        | 32<br>0   | 320        | 320            | 3<br>2<br>0            | 32<br>0    | 320       | 320       | 32<br>0       | 32<br>0            | 32<br>0        | 32<br>0   | 320        | 3<br>2<br>0            | 32<br>0        | 320        | 32<br>0    | 32<br>0 | 32<br>0   |
| Sand<br>boxe<br>s_<br>tes<br>t_<br>Fi<br>ntec<br>h | P<br>e<br>a<br>r<br>s<br>o<br>n<br>C<br>o<br>rr<br>e<br>l | . <sup>a</sup> | -<br>0<br>.<br>0<br>3<br>2 | -<br>0<br>.<br>0<br>4<br>0 | 0.0<br>67 | .1<br>22<br>* | 0.0<br>63 | .182<br>** | 0.0<br>63 | .27<br>3** | -<br>.13<br>9* | 0<br>.1<br>0<br>6<br>1 | .15<br>1** | 0.0<br>30 | 0.1<br>05 | .1<br>40<br>* | -<br>0.<br>03<br>1 | -<br>0.0<br>62 | .12<br>2* | .20<br>0** | -<br>.1<br>1<br>5<br>* | .1<br>99<br>** | .264<br>** | .17<br>5** | 1       | 0.0<br>20 |

|  |                                                                    |                       |                       |           |               |           |           |           |           |           |                       |           |           |           |               |               |           |           |           |                   |               |           |           |         |           |
|--|--------------------------------------------------------------------|-----------------------|-----------------------|-----------|---------------|-----------|-----------|-----------|-----------|-----------|-----------------------|-----------|-----------|-----------|---------------|---------------|-----------|-----------|-----------|-------------------|---------------|-----------|-----------|---------|-----------|
|  | a<br>t<br>i<br>o<br>n                                              |                       |                       |           |               |           |           |           |           |           |                       |           |           |           |               |               |           |           |           |                   |               |           |           |         |           |
|  | S<br>i<br>g<br>.<br>(<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 0<br>.<br>5<br>7<br>0 | 0<br>.<br>4<br>7<br>0 | 0.2<br>34 | 0.<br>02<br>9 | 0.2<br>59 | 0.00<br>1 | 0.2<br>60 | 0.0<br>00 | 0.0<br>13 | 0<br>.<br>2<br>7<br>7 | 0.0<br>07 | 0.5<br>99 | 0.0<br>61 | 0.<br>01<br>2 | 0.<br>58<br>0 | 0.2<br>68 | 0.0<br>30 | 0.0<br>00 | 0.<br>0<br>3<br>9 | 0.<br>00<br>0 | 0.00<br>0 | 0.0<br>02 |         | 0.7<br>21 |
|  | N                                                                  | 3<br>2<br>0           | 3<br>2<br>0           | 3<br>20   | 32<br>0       | 320       | 320       | 32<br>0   | 320       | 320       | 3<br>2<br>0           | 32<br>0   | 320       | 320       | 32<br>0       | 32<br>0       | 32<br>0   | 32<br>0   | 320       | 3<br>2<br>0       | 32<br>0       | 320       | 32<br>0   | 32<br>0 | 32<br>0   |

|                         |                                                        |       |        |        |          |        |        |        |         |       |        |          |        |        |        |        |        |       |          |        |        |        |        |         |        |       |   |
|-------------------------|--------------------------------------------------------|-------|--------|--------|----------|--------|--------|--------|---------|-------|--------|----------|--------|--------|--------|--------|--------|-------|----------|--------|--------|--------|--------|---------|--------|-------|---|
| Trust increase services | Percentage of respondents who agree with the statement | 0.045 | -0.000 | -0.090 | -0.082** | -0.073 | -0.067 | -0.027 | -0.121* | 0.079 | -0.021 | -0.178** | -0.026 | -0.010 | -0.002 | -0.004 | -0.000 | 0.066 | -0.150** | -0.007 | -0.000 | -0.003 | -0.007 | -0.130* | -0.003 | 0.020 | 1 |
|                         |                                                        | 0.046 | 0.106  | 0.001  | 0.195    | 0.230  | 0.635  | 0.031  | 0.160   | 0.000 | 0.001  | 0.640    | 0.072  | 0.669  | 0.377  | 0.236  | 0.007  | 0.180 | 0.059    | 0.562  | 0.004  | 0.509  | 0.721  |         |        |       |   |

|                                                                |                                                |                                      |             |             |     |         |     |     |         |     |        |             |         |     |     |         |         |         |         |     |             |         |     |         |         |         |
|----------------------------------------------------------------|------------------------------------------------|--------------------------------------|-------------|-------------|-----|---------|-----|-----|---------|-----|--------|-------------|---------|-----|-----|---------|---------|---------|---------|-----|-------------|---------|-----|---------|---------|---------|
|                                                                | (<br>2<br>-<br>t<br>a<br>i<br>l<br>e<br>d<br>) | 2<br>5                               | 6<br>2      |             |     |         |     |     |         |     | 0<br>0 |             |         |     |     |         |         |         |         |     |             |         |     |         |         |         |
|                                                                | N                                              | 3<br>2<br>0                          | 3<br>2<br>0 | 3<br>2<br>0 | 320 | 32<br>0 | 320 | 320 | 32<br>0 | 320 | 320    | 3<br>2<br>0 | 32<br>0 | 320 | 320 | 32<br>0 | 32<br>0 | 32<br>0 | 32<br>0 | 320 | 3<br>2<br>0 | 32<br>0 | 320 | 32<br>0 | 32<br>0 | 32<br>0 |
| **.<br>Corr<br>elati<br>on is<br>signi<br>fican<br>t at<br>the | *<br>.<br>C<br>o<br>rr<br>e<br>l<br>a          | a<br>.<br>C<br>a<br>n<br>n<br>o<br>t |             |             |     |         |     |     |         |     |        |             |         |     |     |         |         |         |         |     |             |         |     |         |         |         |

[illegible]



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