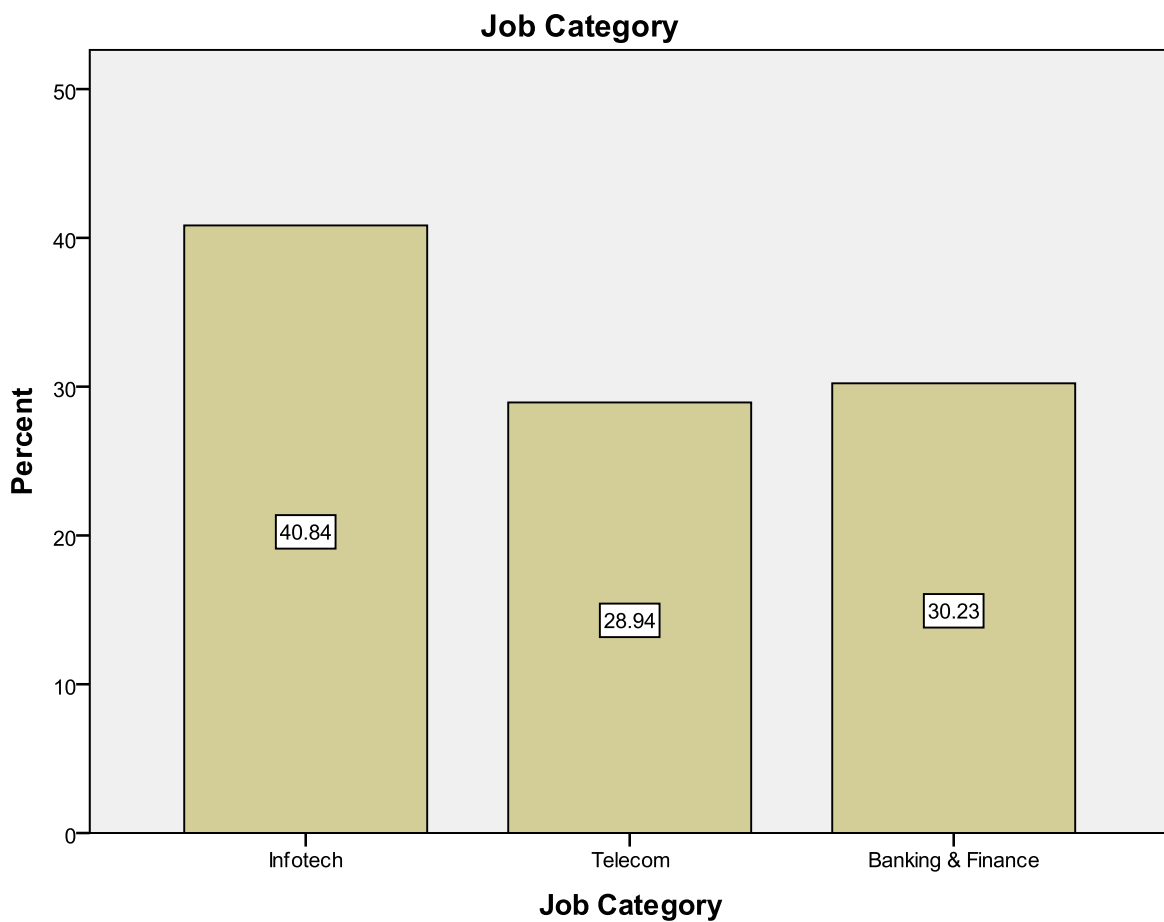


Report

Descriptive Statistics:

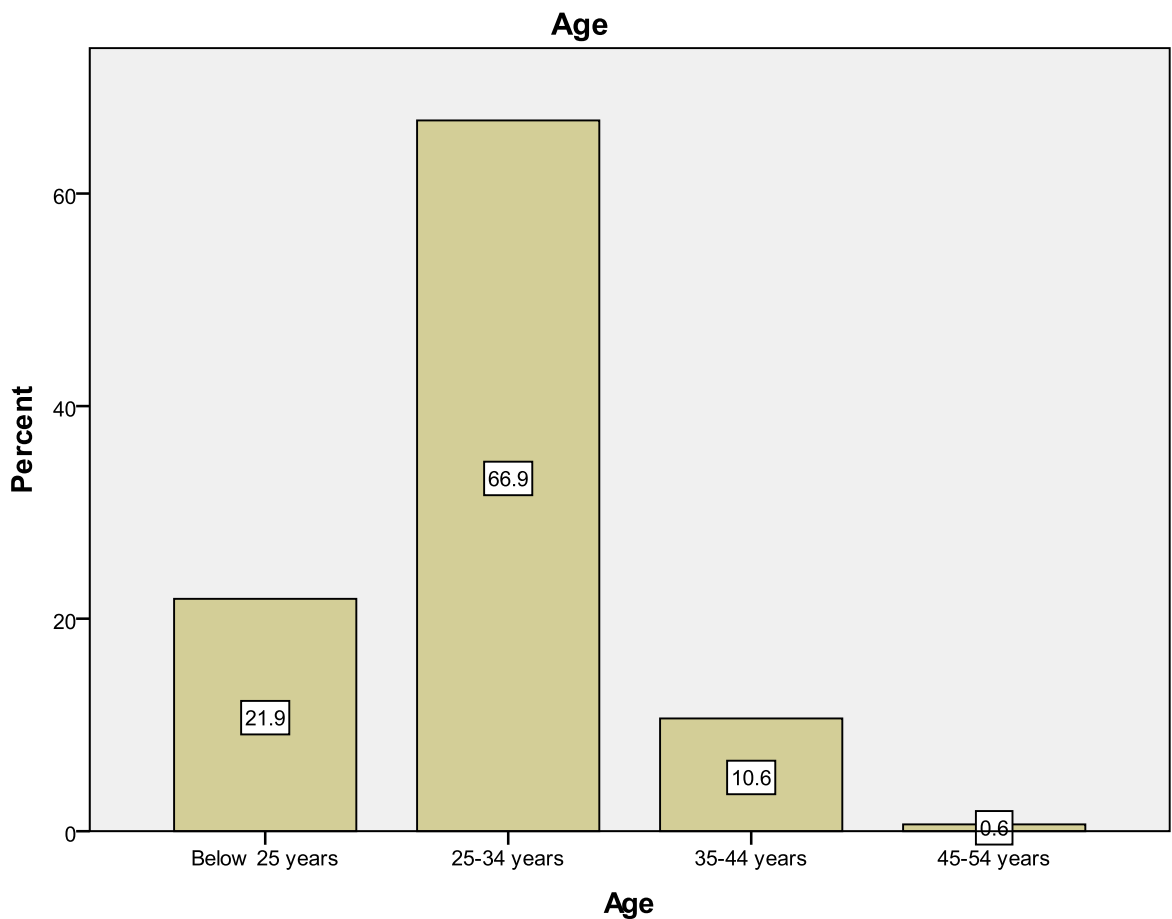
The following table and the bar chart shows the distribution of the job category from where we observe that 40.8% employees are from InfoTech sector, 28.9% employees in our sample are from Telecom sector and 30.2% employees are from banking and finance sector.

		Job Category			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Infotech	127	40.8	40.8	40.8
	Telecom	90	28.9	28.9	69.8
	Banking & Finance	94	30.2	30.2	100.0
	Total	311	100.0	100.0	



The following table and the bar chart shows the distribution of the age from where we observe that in our sample 21.9% employees are below age 25 years, 66.9% in the age group 25-34 years, 10.6% in the age group 35-44 years while only 0.6% are in the age group 45-54 years.

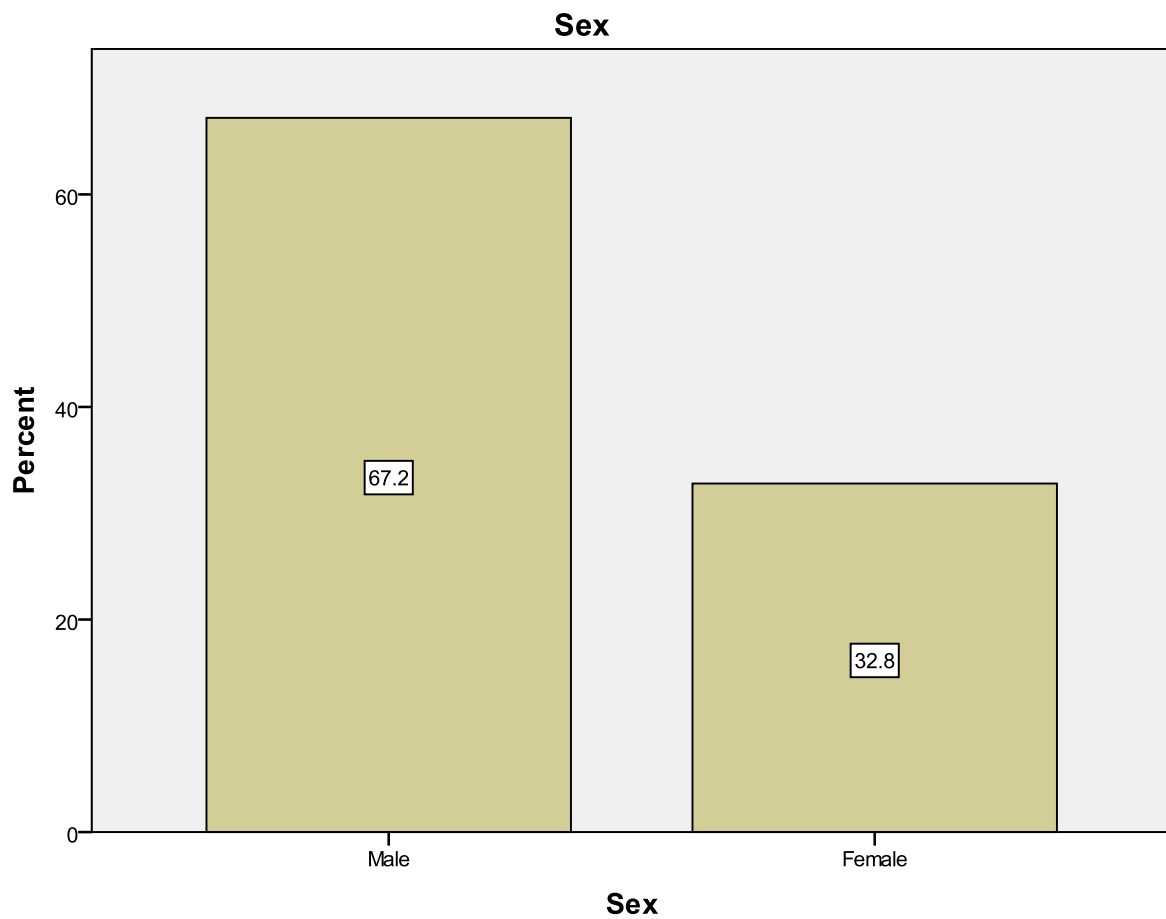
		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below 25 years	68	21.9	21.9	21.9
	25-34 years	208	66.9	66.9	88.7
	35-44 years	33	10.6	10.6	99.4
	45-54 years	2	.6	.6	100.0
	Total	311	100.0	100.0	



Jake Taylor's Work Sample

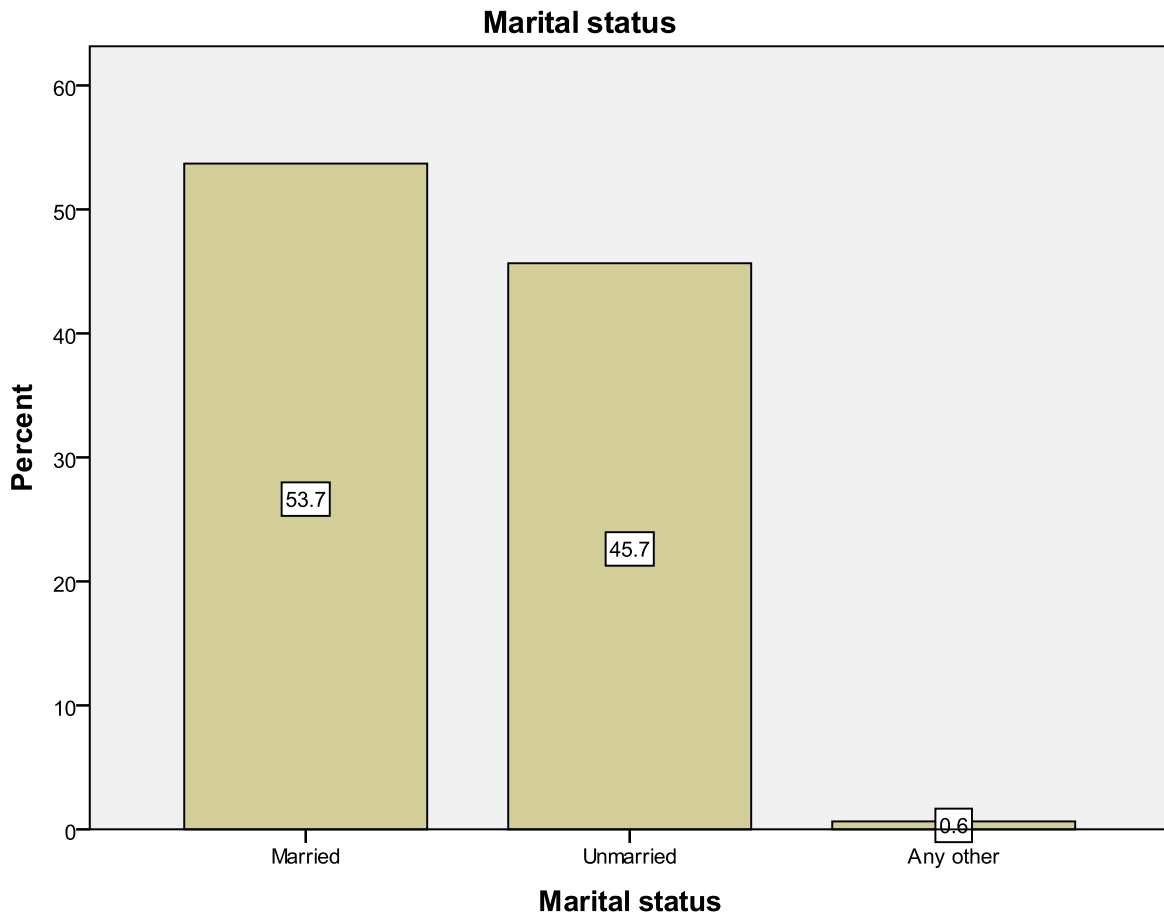
The following table and the bar chart shows the distribution of the sex from where we observe that in our sample 67.2% are males while 32.8% are females.

		Sex			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	209	67.2	67.2	67.2
	Female	102	32.8	32.8	100.0
Total		311	100.0	100.0	



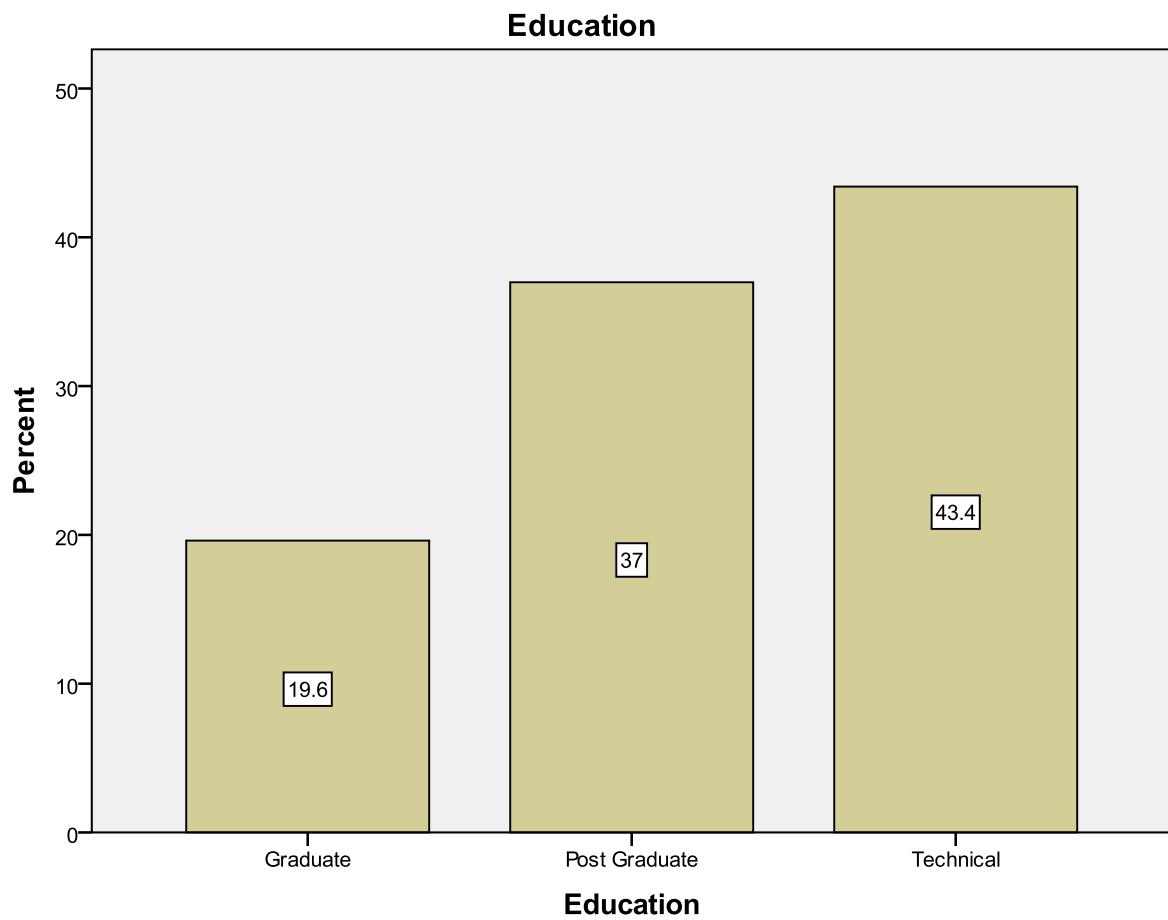
The following table and the bar chart shows the distribution of the marital status from where we observe that in our sample 53.7% of the employees are married, 45.7% are unmarried while 0.6% have undefined marital status.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Married	167	53.7	53.7	53.7
Unmarried	142	45.7	45.7	99.4
Any other	2	.6	.6	100.0
Total	311	100.0	100.0	



The following table and the bar chart shows the distribution of the educational qualification of employees from where we observe that in our sample 19.65 of the employees are graduates, 37% are post graduates, 43.4% are having technical degrees.

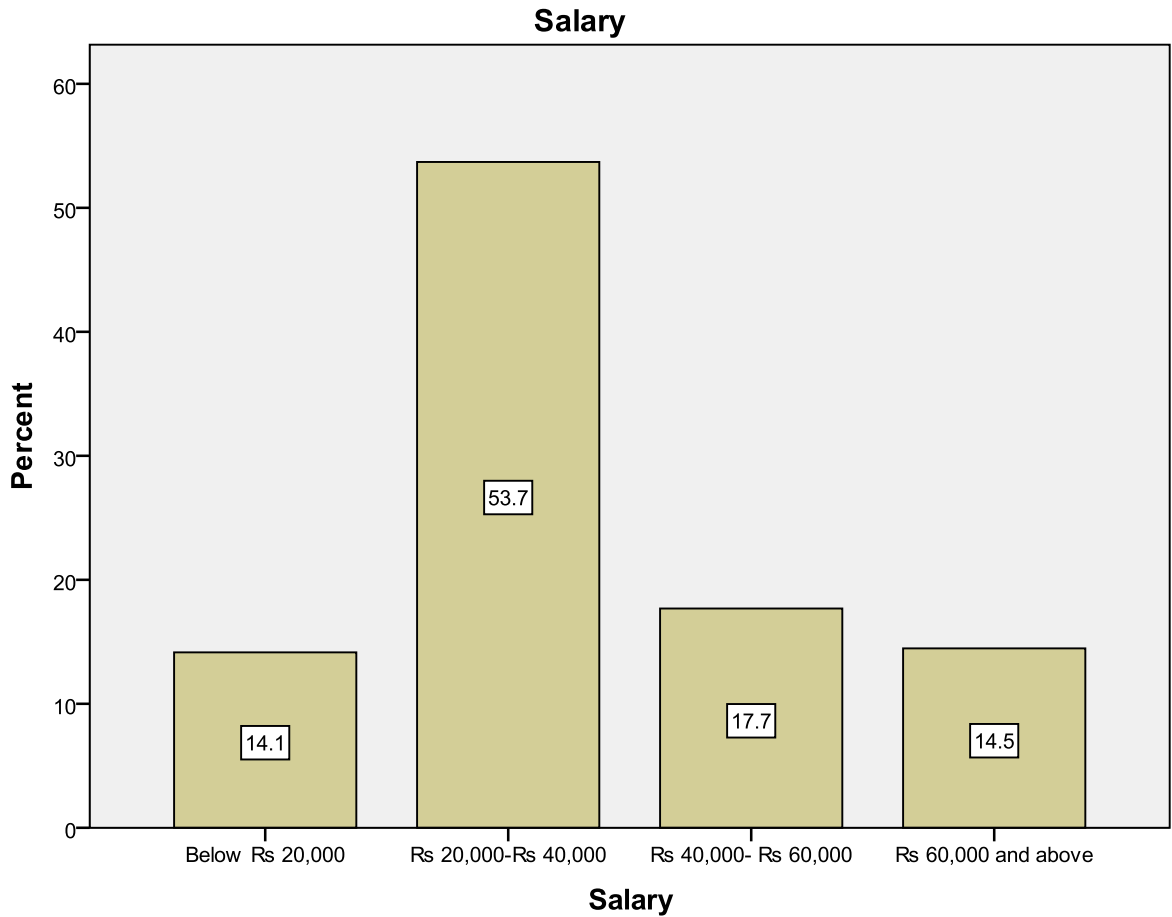
		Education			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Graduate	61	19.6	19.6	19.6
	Post Graduate	115	37.0	37.0	56.6
	Technical	135	43.4	43.4	100.0
	Total	311	100.0	100.0	



The following table and the bar chart shows the distribution of the salary from where we observe that in our sample 14.1% of the employees have salary less than Rs 20,000, 53.7% of the employees have salary between Rs20,000 to Rs 40,000, 17.7% of the employees have salary in between Rs 40,000 to Rs 60,000 while 14.5% of the employees have salary greater than Rs 60000..

Salary

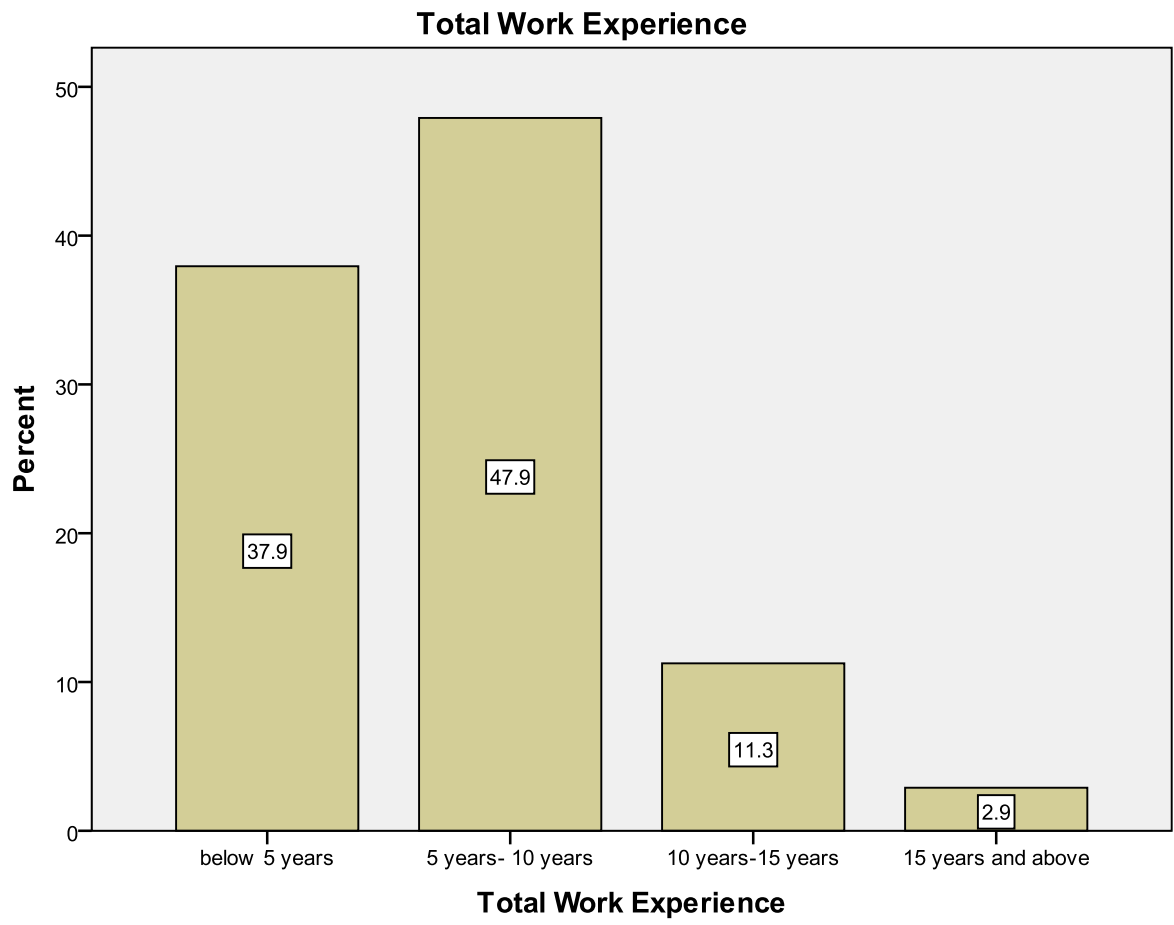
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Below Rs 20,000	44	14.1	14.1	14.1
	Rs 20,000-Rs 40,000	167	53.7	53.7	67.8
	Rs 40,000- Rs 60,000	55	17.7	17.7	85.5
	Rs 60,000 and above	45	14.5	14.5	100.0
	Total	311	100.0	100.0	



The following table and the bar chart shows the distribution of the work experience from where we observe that in our sample 37.9% of the employees have work experience below 5 years, 47.9% have work experience from 5 years to 10 years, 11.3% of the employees have work experience between 10 to 15 years while only 2.9% have work experience of more than 15 years.

Total Work Experience

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid below 5 years	118	37.9	37.9	37.9
5 years- 10 years	149	47.9	47.9	85.9
10 years-15 years	35	11.3	11.3	97.1
15 years and above	9	2.9	2.9	100.0
Total	311	100.0	100.0	



Statistical Analysis:

To establish our hypotheses we create the variables as follows:

- 1) We create a variable Honesty by taking the average of the five variables representing the honesty.
- 2) We create a variable Trustworthiness by taking the average of the five variables representing the Trustworthiness.
- 3) We create a variable Loyalty by taking the average of the five variables representing the Loyalty.
- 4) We create a variable Responsibility by taking the average of the five variables representing the Responsibility.
- 5) We create a variable Cooperation by taking the average of the five variables representing the Cooperation.

- 6) We create a variable Task Completion by taking the average of the five variables representing the Task Completion.
- 7) We create a variable Goal Setting by taking the average of the five variables representing the Goal Setting.
- 8) We create a variable Job Satisfaction by taking the average of the five variables representing the Job Satisfaction.
- 9) We create a variable Fairness in Competition by taking the average of the five variables representing the Fairness in Competition.
- 10) We create a variable Organizational culture by taking the average of the five variables representing the Organizational culture.
- 11) We create a variable Personal Ethics by taking the average of the twenty variables representing the Personal Ethics.

We are to test the following hypotheses:

- i) There is a significant positive relationship between honesty and personal ethics .**
- ii) Individuals with high personal ethics are more trustworthy .**
- iii) There is a significant positive relationship between loyalty and personal ethics.**
- iv) Individuals with high personal ethics are more responsible**

For this we applied correlation analysis and found the following correlation matrix:

		Correlations				
		Personal Ethics	Honesty	Trustworthiness	Loyalty	Responsibility
Personal Ethics	Pearson Correlation	1	.199**	.348**	.242**	.371**
	Sig. (1-tailed)		.000	.000	.000	.000
	N	311	311	311	311	311
Honesty	Pearson Correlation	.199**	1	.381**	.502**	.538**
	Sig. (1-tailed)	.000		.000	.000	.000
	N	311	311	311	311	311
Trustworthiness	Pearson Correlation	.348**	.381**	1	.528**	.598**
	Sig. (1-tailed)	.000	.000		.000	.000
	N	311	311	311	311	311
Loyalty	Pearson Correlation	.242**	.502**	.528**	1	.615**
	Sig. (1-tailed)	.000	.000	.000		.000
	N	311	311	311	311	311
Responsibility	Pearson Correlation	.371**	.538**	.598**	.615**	1
	Sig. (1-tailed)	.000	.000	.000	.000	
	N	311	311	311	311	311

** Correlation is significant at the 0.01 level (1-tailed).

From the above matrix of correlations we observe that Personal Ethics have a positive and significant correlation(p-values<.01) with honesty(r=0.199, p<.001), trustworthiness(r=0.348, p<.001), loyalty(r=0.242, p<.001) and responsibility(r=0.371, p<.001). Hence as the honesty, trustworthiness, loyalty and responsibility of the employees increases their ethics also increases and vice versa.

We are to test the following hypotheses:

- i) There is significant positive relationship between personal ethics and co-operation among team members .**
- ii) Personal ethics are significantly positively correlated with task completion leading to team effectiveness .**
- iii) Goal setting would be more easier in a team having the members of high personal ethics.**

For this we applied correlation analysis and found the following correlation matrix:

		Correlations			
		Personal Ethics	Goal Setting	Co-operation	Task Completion
Personal Ethics	Pearson Correlation	1	.403**	.328**	.476**
	Sig. (1-tailed)		.000	.000	.000
	N	311	311	311	311
Goal Setting	Pearson Correlation	.403**	1	.707**	.718**
	Sig. (1-tailed)	.000		.000	.000
	N	311	311	311	311
Co-operation	Pearson Correlation	.328**	.707**	1	.791**
	Sig. (1-tailed)	.000	.000		.000
	N	311	311	311	311
Task Completion	Pearson Correlation	.476**	.718**	.791**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	311	311	311	311

** . Correlation is significant at the 0.01 level (1-tailed).

From the above matrix of correlations we observe that Personal Ethics have a positive and significant correlation(p-value<.01) with goal setting(r=0.403, p<.001), co-operation(r=0.328,p<.001) and task completion(r=0.476, p<.001). Hence as the goal setting, co-operation and task completion of the employees increases their ethics also increases and vice versa.

We are to test the following hypotheses:

- i) Organizational Culture have a significant impact on personal ethics and vice versa.**
- ii) There is a significant positive relationship between personal ethics and job satisfaction .**
- iii) There is significant positive relationship between personal ethics and fairness in competition.**

For this we applied correlation analysis and found the following correlation matrix:

		Correlations			
		Personal Ethics	Fairness In Competition	Organizational Culture	Job Satisfaction
Personal Ethics	Pearson Correlation	1	.585**	.579**	.547**
	Sig. (1-tailed)		.000	.000	.000
	N	311	311	311	311
Fairness In Competition	Pearson Correlation	.585**	1	.774**	.756**
	Sig. (1-tailed)	.000		.000	.000
	N	311	311	311	311
Organizational Culture	Pearson Correlation	.579**	.774**	1	.743**
	Sig. (1-tailed)	.000	.000		.000
	N	311	311	311	311
Job Satisfaction	Pearson Correlation	.547**	.756**	.743**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	311	311	311	311

** . Correlation is significant at the 0.01 level (1-tailed).

From the above matrix of correlations we observe that Personal Ethics have a positive and significant correlation(p-value<.01) with fairness in competition(r=0.585, p<.001), organizational culture(r=0.579,p<.001) and job satisfaction(r=0.547, p<.001). Hence as the fairness in competition, organizational culture and job satisfaction of the employees increases their ethics also increases and vice versa.

As different variables of personal effectiveness i.e. honesty, trustworthiness, loyalty, and responsibility; team effectiveness like co-operation, task-completion and goal setting; and organizational effectiveness like job satisfaction, fairness in competition and organizational culture are correlated with personal ethics, we will calculate a correlation between personal ethics and average personal effectiveness, average team effectiveness, and average organizational effectiveness. For this we calculate the average personal effectiveness, average team effectiveness, and average organizational effectiveness by taking the average of variables representing them.

For this we applied correlation analysis and found the following correlation matrix:

		Personal Ethics	Personal Effectiveness	Team effectiveness	organizational effectiveness
Personal Ethics	Pearson Correlation	1	.354**	.445**	.623**
	Sig. (1-tailed)		.000	.000	.000
	N	311	311	311	311
Personal Effectiveness	Pearson Correlation	.354**	1	.603**	.456**
	Sig. (1-tailed)	.000		.000	.000
	N	311	311	311	311
Team effectiveness	Pearson Correlation	.445**	.603**	1	.640**
	Sig. (1-tailed)	.000	.000		.000
	N	311	311	311	311
organizational effectiveness	Pearson Correlation	.623**	.456**	.640**	1
	Sig. (1-tailed)	.000	.000	.000	
	N	311	311	311	311

** Correlation is significant at the 0.01 level (1-tailed).

From the above matrix of correlations we observe that Personal Ethics have a positive and significant correlation(p-value<.01) with personal effectiveness (r=0.354, p<.001), team effectiveness (r=0.445,p<.001) and organizational effectiveness (r=0.623, p<.001). Hence as the average personal effectiveness, average team effectiveness, and average organizational effectiveness of the employees increases their ethics also increases and vice versa.

Stepwise multiple regression is done treating personal ethics as dependant variable and honesty, trustworthiness, loyalty, responsibility, co-operation, task-completion, goal setting, job satisfaction, fairness in competition and organizational culture as independant variables so that we predict which variables (of per eff, team eff and org effe) are the main predictor of personal ethics. The results are as follows:

The following table provides the descriptive statistics of all the variables

Descriptive Statistics

	Mean	Std. Deviation	N
Personal Ethics	3.4566	.45600	311
Honesty	3.8354	.72852	311
Trustworthiness	4.0373	.63196	311
Loyalty	3.9717	.69317	311
Responsibility	3.9723	.59731	311
Goal Setting	3.8810	.71689	311
Co-operation	3.8714	.67350	311
Task Completion	3.8463	.72319	311
Fairness In Competition	3.4482	.92317	311
Organizational Culture	3.4662	.77733	311
Job Satisfaction	3.4238	.79406	311

The following tables presents the values of R² and adj. R² for various steps:

Model Summary⁹

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.585 ^a	.343	.341	.37028	
2	.620 ^b	.384	.380	.35893	
3	.642 ^c	.412	.406	.35131	
4	.653 ^d	.426	.419	.34764	
5	.660 ^e	.436	.427	.34526	
6	.667 ^f	.445	.434	.34316	1.629

Jake Taylor's Work Sample

- a. Predictors: (Constant), Fairness In Competition
- b. Predictors: (Constant), Fairness In Competition, Responsibility
- c. Predictors: (Constant), Fairness In Competition, Responsibility, Organizational Culture
- d. Predictors: (Constant), Fairness In Competition, Responsibility, Organizational Culture, Loyalty
- e. Predictors: (Constant), Fairness In Competition, Responsibility, Organizational Culture, Loyalty, Trustworthiness
- f. Predictors: (Constant), Fairness In Competition, Responsibility, Organizational Culture, Loyalty, Trustworthiness, Job Satisfaction
- g. Dependent Variable: Personal Ethics

From the above table in step 6 our final model variables Fairness In Competition, Responsibility, Organizational Culture, Loyalty, Trustworthiness, Job Satisfaction explains 43.4% (adj. R² =0.434) of the variability in the personal ethics. Also the value of the Durbin Watson statistics is 1.629 which is not too small from 2 so that there is no autocorrelation amongst residuals.

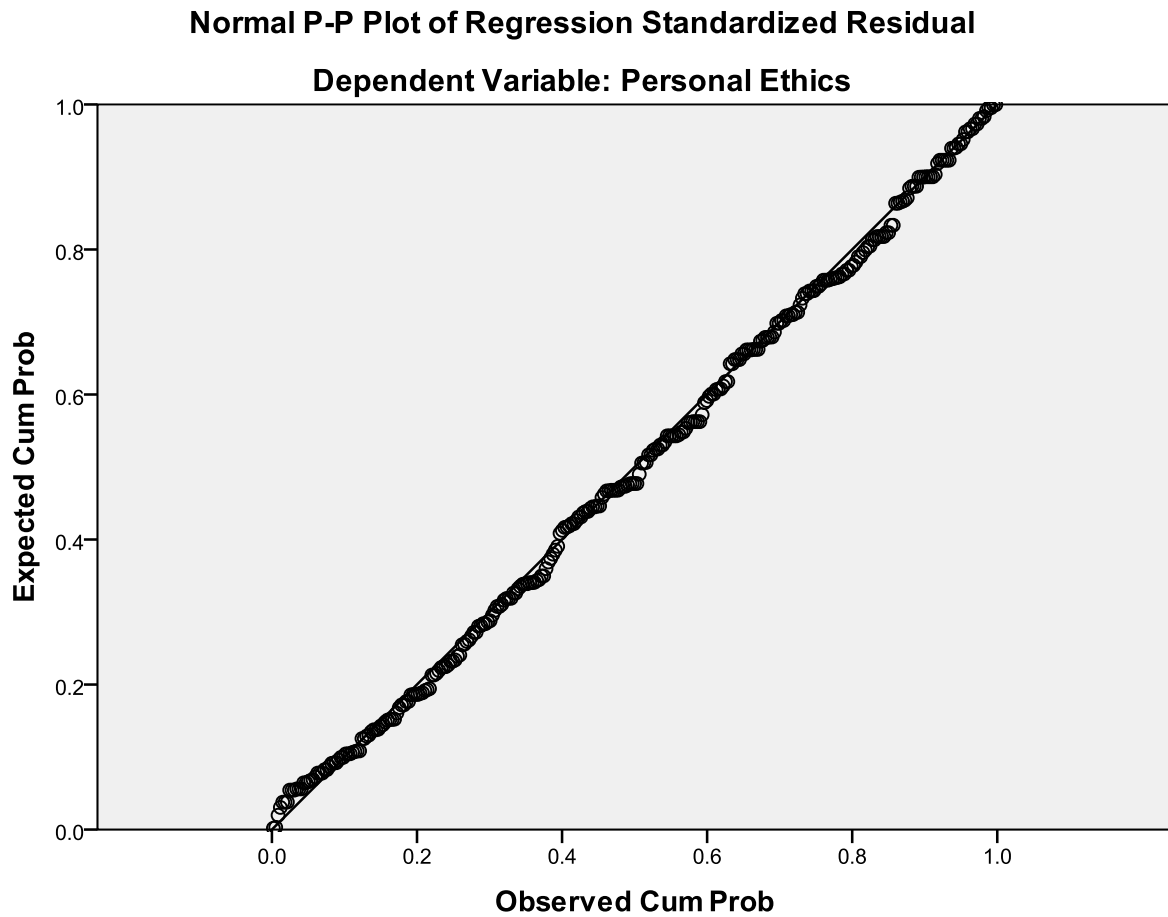
The following table shows that there are only two outliers in our data and so outlier does not cause a problem in analysis:

Casewise Diagnostics^a

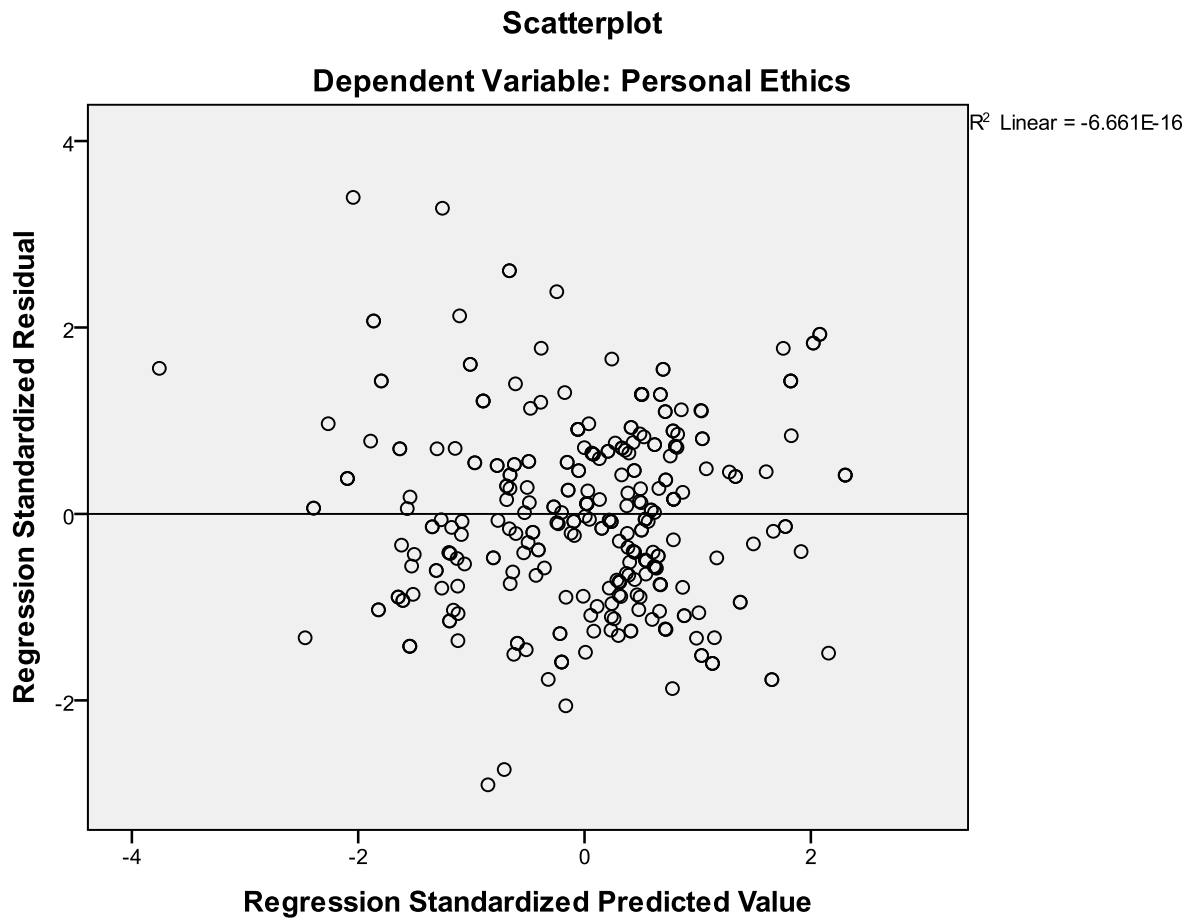
Case Number	Std. Residual	Personal Ethics	Predicted Value	Residual
98	3.395	4.00	2.8349	1.16509
252	3.279	4.20	3.0748	1.12523

a. Dependent Variable: Personal Ethics

The following P-P plot of residuals shows that the residuals are normally distributed as points are on the line representing the normal distribution.



From the following plot of residuals versus predicted values we observe that residuals are homoscedastic as the points are randomly scattered around the line through zero



The following table shows the results of six steps of stepwise regression:

		Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.459	.081		30.248	.000		
	Fairness In Competition	.289	.023	.585	12.694	.000	1.000	1.000
2	(Constant)	1.920	.142		13.519	.000		
	Fairness In Competition	.257	.023	.521	11.116	.000	.910	1.099
	Responsibility	.163	.036	.214	4.566	.000	.910	1.099
3	(Constant)	1.805	.142		12.692	.000		
	Fairness In Competition	.160	.034	.324	4.671	.000	.399	2.505
	Responsibility	.140	.036	.184	3.948	.000	.883	1.132
	Organizational Culture	.157	.041	.267	3.808	.000	.389	2.568
4	(Constant)	1.899	.145		13.110	.000		
	Fairness In Competition	.183	.035	.370	5.242	.000	.376	2.660
	Responsibility	.207	.043	.271	4.840	.000	.599	1.670
	Organizational Culture	.149	.041	.254	3.653	.000	.388	2.580
	Loyalty	-.103	.038	-.157	-2.741	.006	.569	1.757
5	(Constant)	1.798	.151		11.945	.000		
	Fairness In Competition	.188	.035	.381	5.421	.000	.374	2.672
	Responsibility	.167	.046	.219	3.640	.000	.513	1.951
	Organizational Culture	.135	.041	.229	3.279	.001	.378	2.643
	Loyalty	-.125	.039	-.189	-3.226	.001	.537	1.863
	Trustworthiness	.093	.041	.129	2.287	.023	.584	1.713
6	(Constant)	1.774	.150		11.822	.000		
	Fairness In Competition	.157	.037	.318	4.201	.000	.319	3.133
	Responsibility	.159	.046	.208	3.473	.001	.509	1.964
	Organizational Culture	.098	.044	.167	2.226	.027	.324	3.088
	Loyalty	-.139	.039	-.211	-3.565	.000	.522	1.917
	Trustworthiness	.102	.041	.141	2.509	.013	.578	1.731
	Job Satisfaction	.091	.042	.158	2.180	.030	.347	2.885

a. Dependent Variable: Personal Ethics

From the sixth step we observe that the variables Fairness In Competition, Responsibility, Organizational Culture, Loyalty,

Trustworthiness, Job Satisfaction came out to be significance as the p-values of test of significance of their coefficients are less than 0.05.

Corresponding to a unit increase in Fairness In Competition there is on the average an increase of 0.157 in the personal ethics provided all other variables are held constant.

Corresponding to a unit increase in responsibility there is on the average an increase of 0.159 in the personal ethics provided all other variables are held constant.

Corresponding to a unit increase in organizational culture there is on the average an increase of 0.098 in the personal ethics provided all other variables are held constant.

Corresponding to a unit increase in loyalty there is on the average a decrease of 0.139 in the personal ethics provided all other variables are held constant.

Corresponding to a unit increase in trustworthiness there is on the average an increase of 0.102 in the personal ethics provided all other variables are held constant.

Corresponding to a unit increase in job satisfaction there is on the average an increase of 0.091 in the personal ethics provided all other variables are held constant.

Also we observe that none of the variance inflation factor is greater than 10 so that multicollinearity does not exists amongst the independent variables.

Now we will apply the stepwise regression for different sectorwise as follows:

For "Infotech" sector

The following table provide the descriptive statistics of all the variables

Descriptive Statistics^a

	Mean	Std. Deviation	N
Personal Ethics	3.4075	.40109	127
Honesty	3.7134	.75365	127
Trustworthiness	3.9606	.71093	127
Loyalty	3.7575	.74435	127
Responsibility	3.8252	.66284	127
Goal Setting	3.7102	.74523	127
Co-operation	3.7433	.69689	127
Task Completion	3.7150	.67964	127
Fairness In Competition	3.3685	.87375	127
Organizational Culture	3.4457	.68461	127
Job Satisfaction	3.4047	.75191	127

a. Job Category = Infotech

The following tables presents the values of R² and adj. R² for various steps:

Model Summary^{d,e}

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.548 ^a	.300	.294	.33690	
2	.580 ^b	.336	.325	.32942	
3	.601 ^c	.361	.345	.32452	1.972

a. Predictors: (Constant), Job Satisfaction

b. Predictors: (Constant), Job Satisfaction, Trustworthiness

Jake Taylor's Work Sample

- c. Predictors: (Constant), Job Satisfaction, Trustworthiness, Co-operation
- d. Job Category = Infotech
- e. Dependent Variable: Personal Ethics

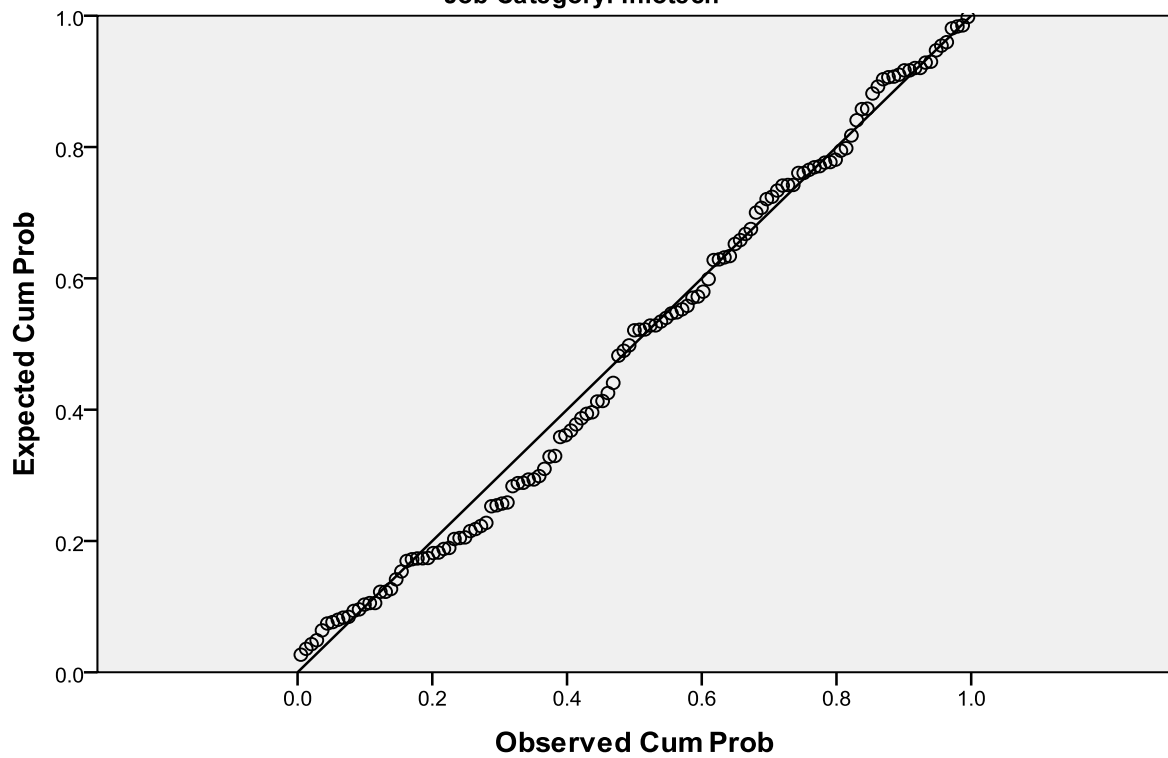
From the above table in step 3 our final model explains 34.5% (adj. $R^2 = 0.345$) of the variability in the personal ethics. Also the value of the Durbin Watson statistics is 1.972 which is not too small from 2 so that there is no autocorrelation amongst residuals.

The following P-P plot of residuals shows that the residuals are normally distributed as points are on the line representing the normal distribution

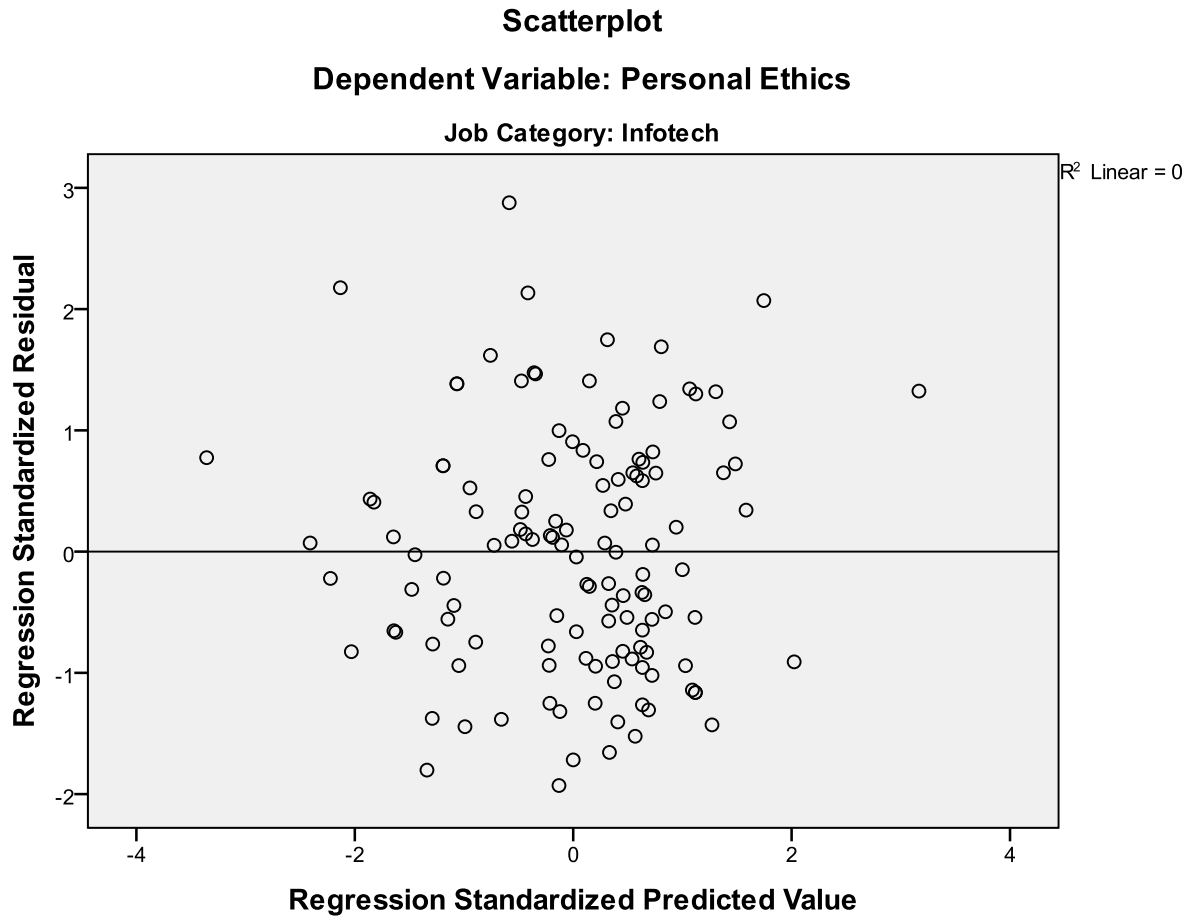
Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Personal Ethics

Job Category: Infotech



From the following plot of residuals versus predicted values we observe that residuals are homoscedastic as the points are randomly scattered around the line through zero



The following table shows the results of three steps of stepwise regression:

Coefficients^{a,b}

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2.413	.139		17.338	.000		
	Job Satisfaction	.292	.040	.548	7.320	.000	1.000	1.000
2	(Constant)	2.068	.190		10.889	.000		
	Job Satisfaction	.264	.041	.494	6.507	.000	.927	1.079
	Trustworthiness	.111	.043	.197	2.597	.011	.927	1.079
3	(Constant)	2.221	.200		11.121	.000		
	Job Satisfaction	.292	.042	.548	6.957	.000	.837	1.195
	Trustworthiness	.149	.046	.263	3.261	.001	.798	1.254
	Co-operation	-.106	.049	-.184	-2.184	.031	.731	1.368

a. Job Category = Infotech

b. Dependent Variable: Personal Ethics

From the third step we observe that the variables Job Satisfaction, Trustworthiness, Co-operation came out to be significance as the p-values of test of significance of their coefficients are less than 0.05.

Corresponding to a unit increase in job satisfaction there is on the average an increase of 0.292 in the personal ethics provided all other variables are held constant.

Corresponding to a unit increase in trustworthiness there is on the average an increase of 0.149 in the personal ethics provided all other variables are held constant.

Corresponding to a unit increase in Cooperation there is on the average a decrease of 0.106 in the personal ethics provided all other variables are held constant.

Also we observe that none of the variance inflation factor is greater than 10 so that multicollinearity does not exist amongst the independent variables

For "Telecom" sector

The following table provides the descriptive statistics of all the variables

Descriptive Statistics^a

	Mean	Std. Deviation	N
Personal Ethics	3.5967	.44638	90
Honesty	3.9133	.75553	90
Trustworthiness	4.1733	.60574	90
Loyalty	4.1267	.58709	90
Responsibility	4.0778	.56940	90
Goal Setting	4.0822	.61800	90
Co-operation	4.0600	.54253	90
Task Completion	4.0778	.59261	90
Fairness In Competition	3.5933	.95397	90
Organizational Culture	3.6289	.78957	90
Job Satisfaction	3.5556	.79480	90

a. Job Category = Telecom

The following tables present the values of R² and adj. R² for various steps:

Model Summary^{d,e}

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.658 ^a	.432	.426	.33819	
2	.686 ^b	.470	.458	.32861	
3	.713 ^c	.509	.491	.31835	1.516

a. Predictors: (Constant), Organizational Culture

b. Predictors: (Constant), Organizational Culture, Fairness In Competition

c. Predictors: (Constant), Organizational Culture, Fairness In Competition, Trustworthiness

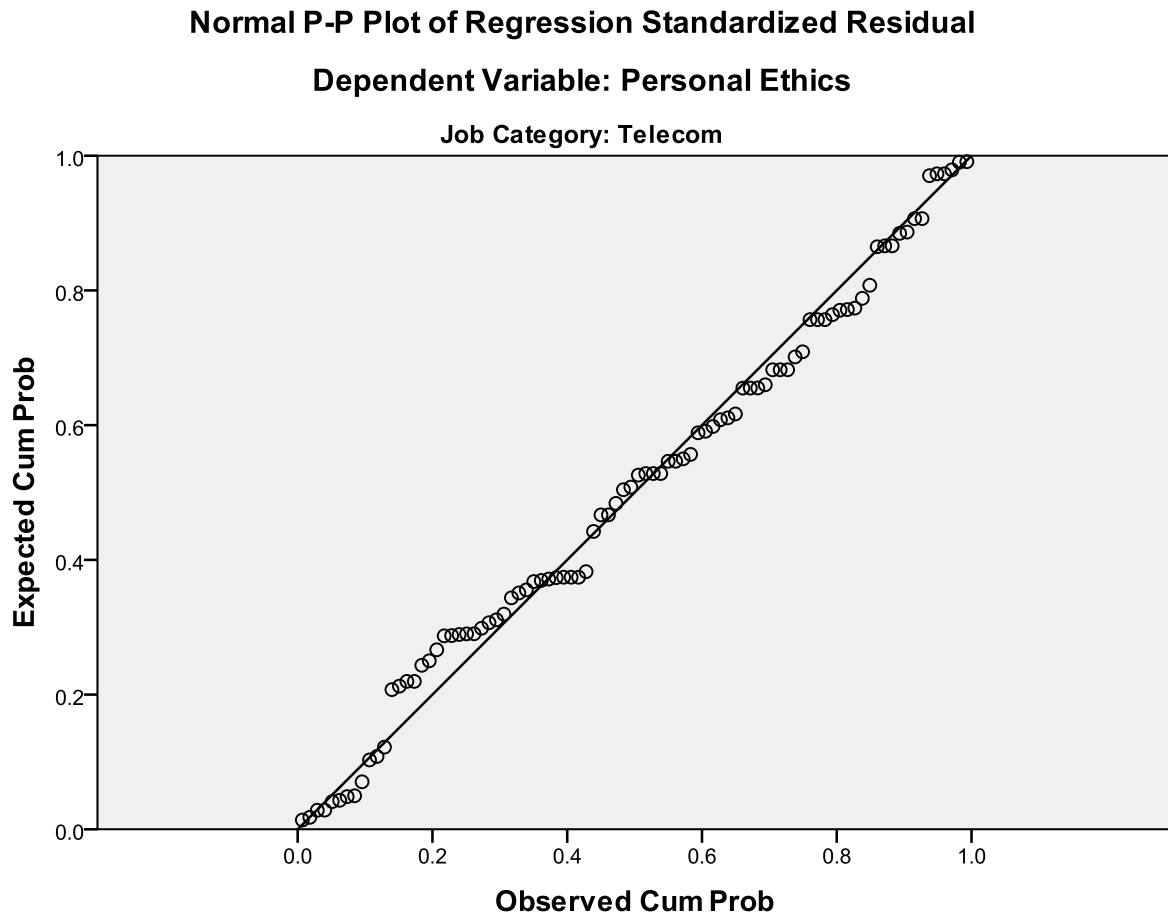
d. Job Category = Telecom

e. Dependent Variable: Personal Ethics

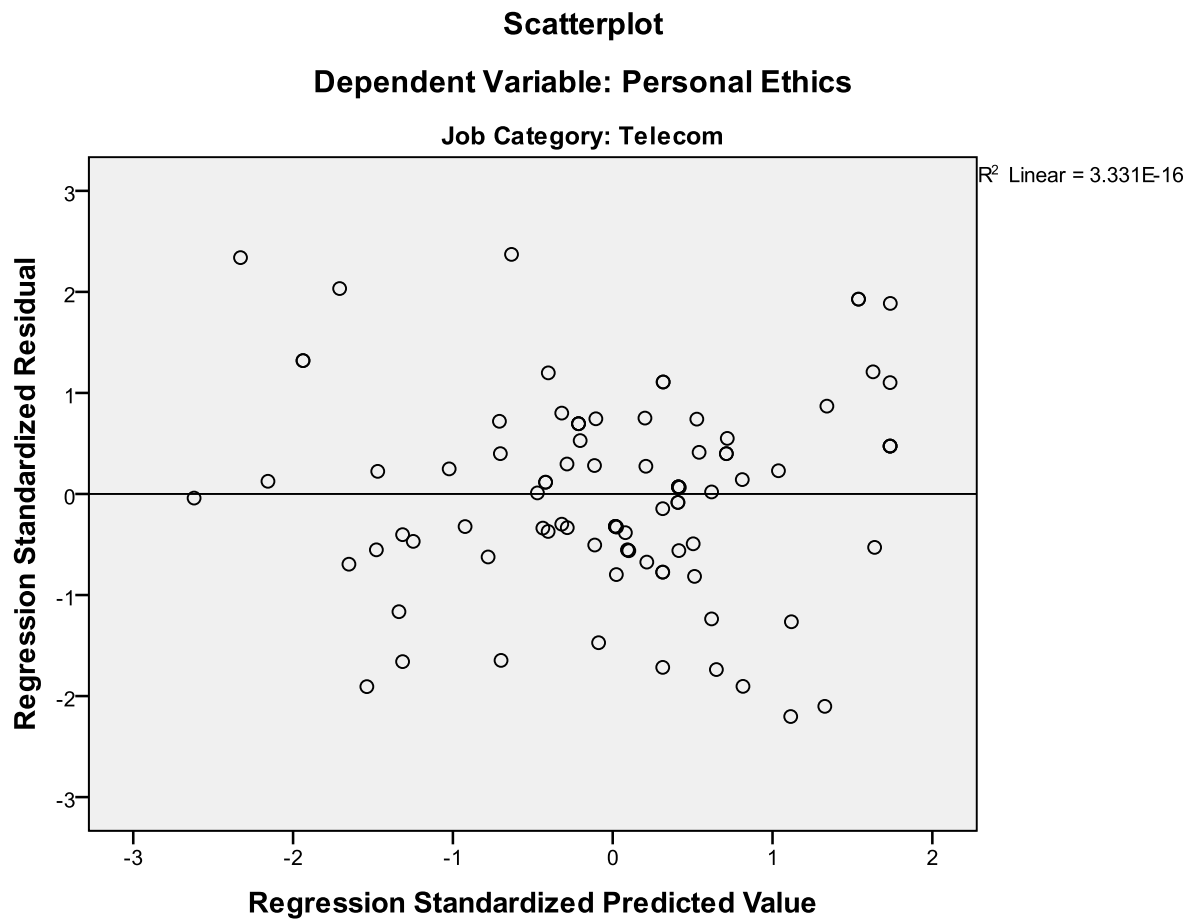
From the above table in step 3 our final model explains 49.1% (adj. R² =0.491) of the variability in the personal ethics. Also the value of the

Durbin Watson statistics is 1.516 which is not too small from 2 so that there is no autocorrelation amongst residuals.

The following P-P plot of residuals shows that the residuals are normally distributed as points are on the line representing the normal distribution



From the following plot of residuals versus predicted values we observe that residuals are homoscedastic as the points are randomly scattered around the line through zero



The following table shows the results of three steps of stepwise regression:

Model		Coefficients ^{a,b}						Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF	
		B	Std. Error	Beta					
1	(Constant)	2.247	.169		13.333	.000			
	Organizational Culture	.372	.045	.658	8.189	.000	1.000	1.000	
2	(Constant)	2.241	.164		13.680	.000			
	Organizational Culture	.220	.075	.389	2.925	.004	.344	2.907	
	Fairness In Competition	.155	.062	.331	2.491	.015	.344	2.907	
3	(Constant)	1.758	.245		7.177	.000			
	Organizational Culture	.156	.077	.276	2.031	.045	.309	3.239	
	Fairness In Competition	.170	.061	.363	2.804	.006	.341	2.933	
	Trustworthiness	.158	.061	.215	2.588	.011	.828	1.208	

a. Job Category = Telecom

b. Dependent Variable: Personal Ethics

From the third step we observe that the variables Organizational Culture, Fairness In Competition and Trustworthiness came out to be significance as the p-values of test of significance of their coefficients are less than 0.05.

Corresponding to a unit increase in organizational culture there is on the average an increase of 0.156 in the personal ethics provided all other variables are held constant.

Corresponding to a unit increase in Fairness In Competition there is on the average an increase of 0.170 in the personal ethics provided all other variables are held constant.

Corresponding to a unit increase in trusworthiness there is on the average an increase of 0.158 in the personal ethics provided all other variables are held constant.

Also we observe that none of the variance inflation factor is greater than 10 so that multicollinearity does not exist amongst the independent variables.

For "Banking & Finance" sector

The following table provides the descriptive statistics of all the variables

Descriptive Statistics^a

	Mean	Std. Deviation	N
Personal Ethics	3.3888	.50748	94
Honesty	3.9255	.64723	94
Trustworthiness	4.0106	.51837	94
Loyalty	4.1128	.64429	94
Responsibility	4.0702	.48345	94
Goal Setting	3.9191	.71741	94
Co-operation	3.8638	.71795	94
Task Completion	3.8021	.83910	94
Fairness In Competition	3.4170	.95158	94
Organizational Culture	3.3383	.86012	94
Job Satisfaction	3.3234	.83890	94

a. Job Category = Banking & Finance

The following tables present the values of R² and adj. R² for various steps:

Model Summary^{e,f}

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.636 ^a	.405	.398	.39360	
2	.670 ^b	.448	.436	.38100	
3	.695 ^c	.483	.466	.37091	

4	.719 ^d	.516	.495	.36077	1.707
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- a. Predictors: (Constant), Fairness In Competition
- b. Predictors: (Constant), Fairness In Competition, Goal Setting
- c. Predictors: (Constant), Fairness In Competition, Goal Setting, Loyalty
- d. Predictors: (Constant), Fairness In Competition, Goal Setting, Loyalty, Responsibility
- e. Job Category = Banking & Finance
- f. Dependent Variable: Personal Ethics

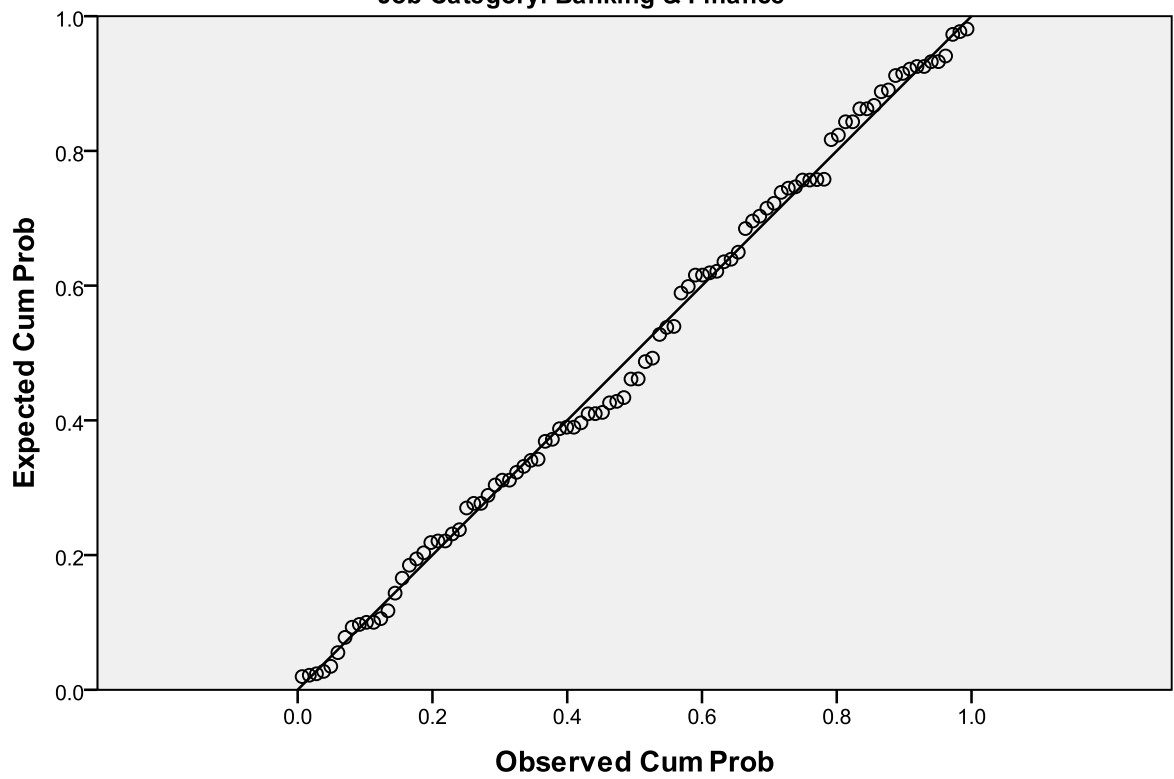
From the above table in step 4 our final model explains 49.5% (adj. $R^2 = 0.495$) of the variability in the personal ethics. Also the value of the Durbin Watson statistics is 1.707 which is not too small from 2 so that there is no autocorrelation amongst residuals.

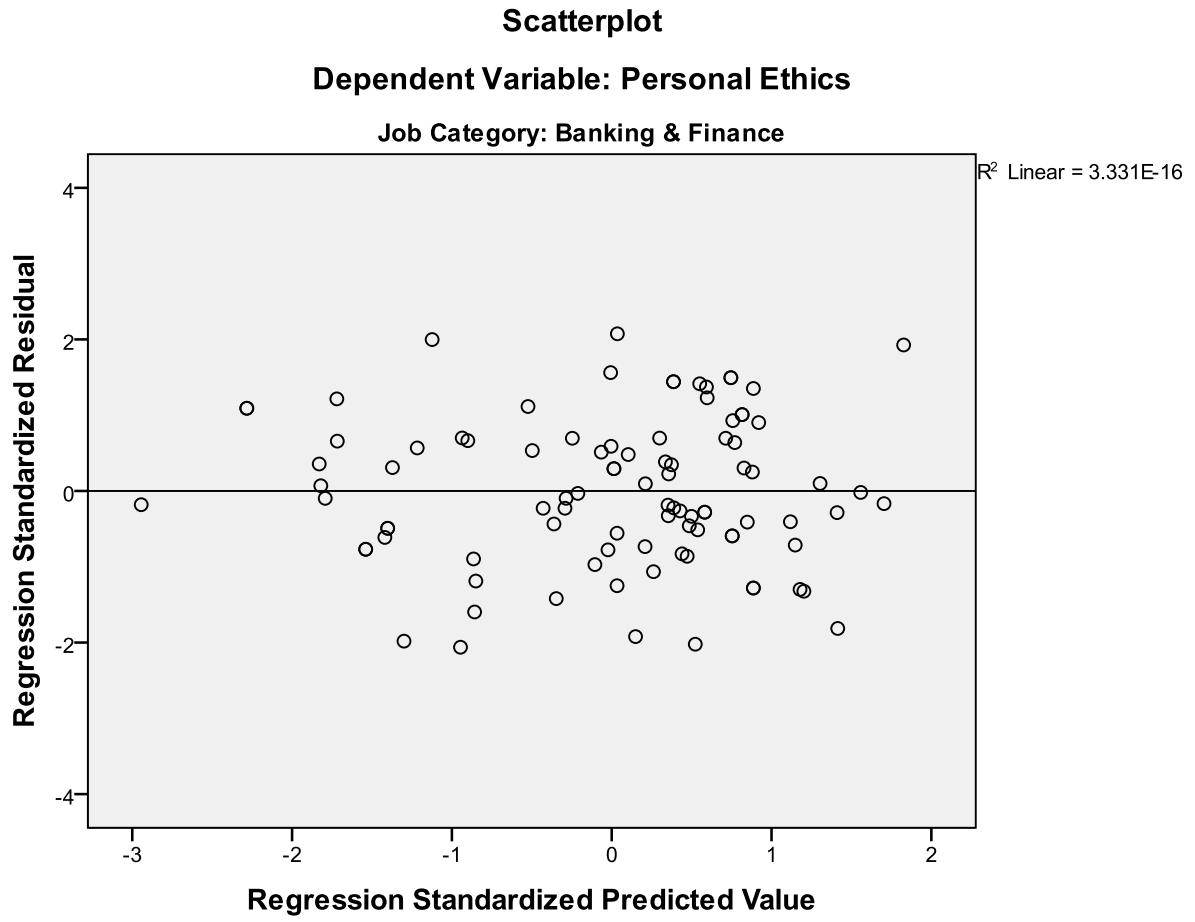
The following P-P plot of residuals shows that the residuals are normally distributed as points are on the line representing the normal distribution

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Personal Ethics

Job Category: Banking & Finance





The following table shows the results of four steps of stepwise regression:

Model		Coefficients ^{a,b}						Collinearity Statistics	
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Tolerance	VIF	
		B	Std. Error	Beta					
1	(Constant)	2.229	.152		14.659	.000			
	Fairness In Competition	.339	.043	.636	7.912	.000	1.000	1.000	
2	(Constant)	1.784	.222		8.039	.000			
	Fairness In Competition	.271	.049	.508	5.549	.000	.724	1.380	
	Goal Setting	.173	.065	.245	2.681	.009	.724	1.380	
3	(Constant)	2.170	.267		8.120	.000			
	Fairness In Competition	.277	.048	.519	5.823	.000	.722	1.384	
	Goal Setting	.251	.070	.354	3.560	.001	.580	1.725	
	Loyalty	-.172	.070	-.219	-2.453	.016	.721	1.387	
4	(Constant)	1.665	.330		5.038	.000			
	Fairness In Competition	.268	.046	.502	5.770	.000	.718	1.393	
	Goal Setting	.224	.069	.316	3.227	.002	.566	1.768	
	Loyalty	-.249	.075	-.316	-3.318	.001	.599	1.670	
	Responsibility	.235	.095	.224	2.476	.015	.665	1.504	

a. Job Category = Banking & Finance

b. Dependent Variable: Personal Ethics

From the fourth step we observe that the variables Fairness In Competition, goal setting, Loyalty, and responsibility came out to be significance as the p-values of test of significance of their coefficients are less than 0.05.

Corresponding to a unit increase in Fairness In Competition there is on the average an increase of 0.268 in the personal ethics provided all other variables are held constant.

Corresponding to a unit increase in goal setting there is on the average an increase of 0.224 in the personal ethics provided all other variables are held constant.

Corresponding to a unit increase in loyalty there is on the average a decrease of 0.249 in the personal ethics provided all other variables are held constant.

Corresponding to a unit increase in responsibility there is on the average an increase of 0.235 in the personal ethics provided all other variables are held constant.

Also we observe that none of the variance inflation factor is greater than 10 so that multicollinearity does not exist amongst the independent variables.

We are to test the following hypothesis:

There are differences in ethical values due to variations in socio-economic status.

For this we test the following:

- a) The ethical values are significantly different for different job categories**

For this we apply one-way ANOVA. First of all we test for normality of personal ethics for different job categories. From the following tests of normality (Kolmogorov-Smirnov and Shapiro-Wilks) we observe that personal ethics is normally distributed for all the three job categories as is clear from the p-values of Shapiro-Wilk test of normality with all p-values greater than 0.05.

Tests of Normality

Job Category		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Personal Ethics	Infotech	.082	127	.035	.988	127	.324
	Telecom	.099	90	.030	.977	90	.112
	Banking & Finance	.057	94	.200*	.986	94	.399

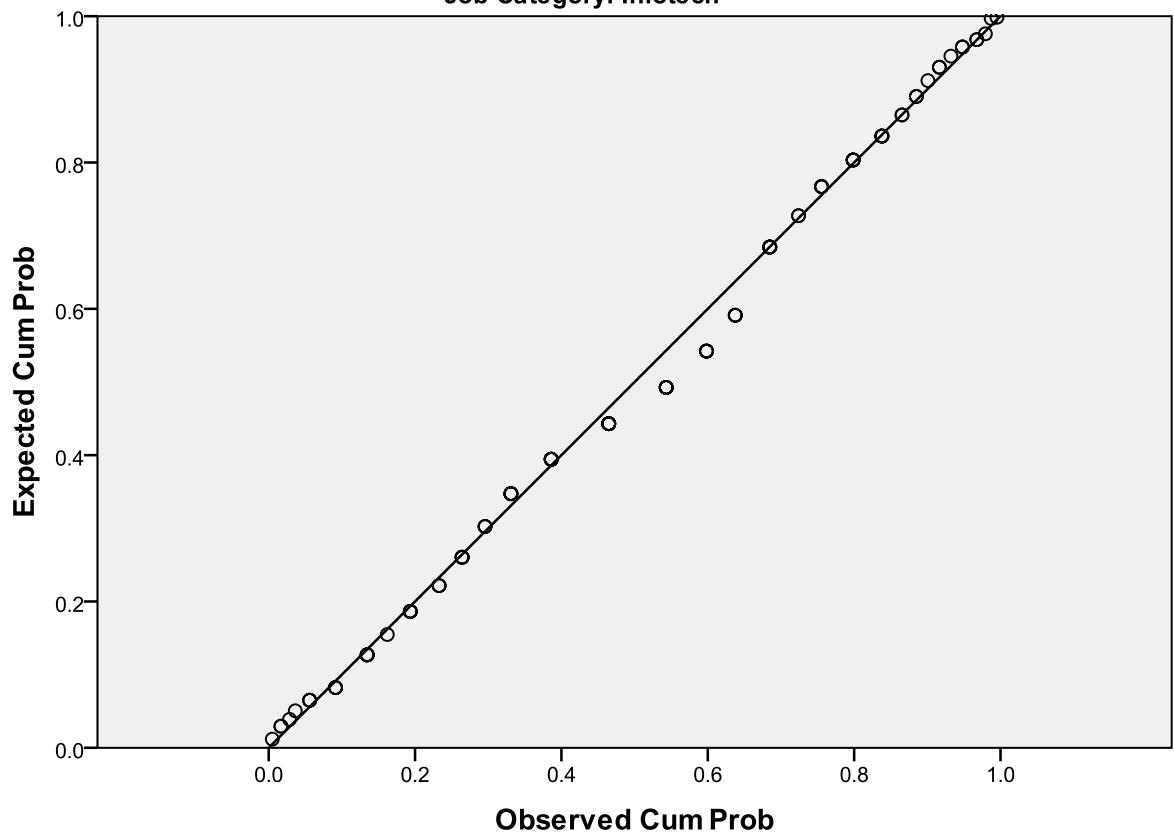
a. Lilliefors Significance Correction

*. This is a lower bound of the true significance.

Also from the following P-P plots we observe that personal ethics is normally distributed for all the three job categories as points on all the three P-P plots are near about the line representing the normal distribution.

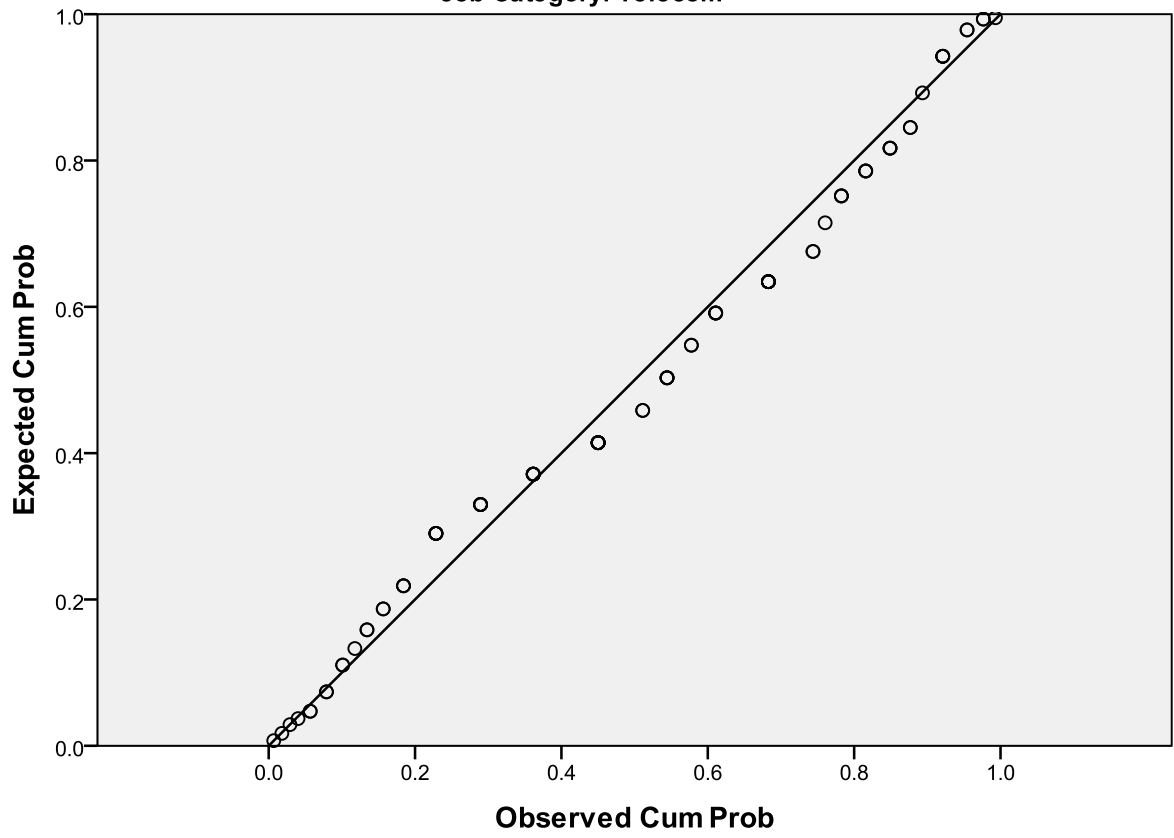
Normal P-P Plot of Personal Ethics

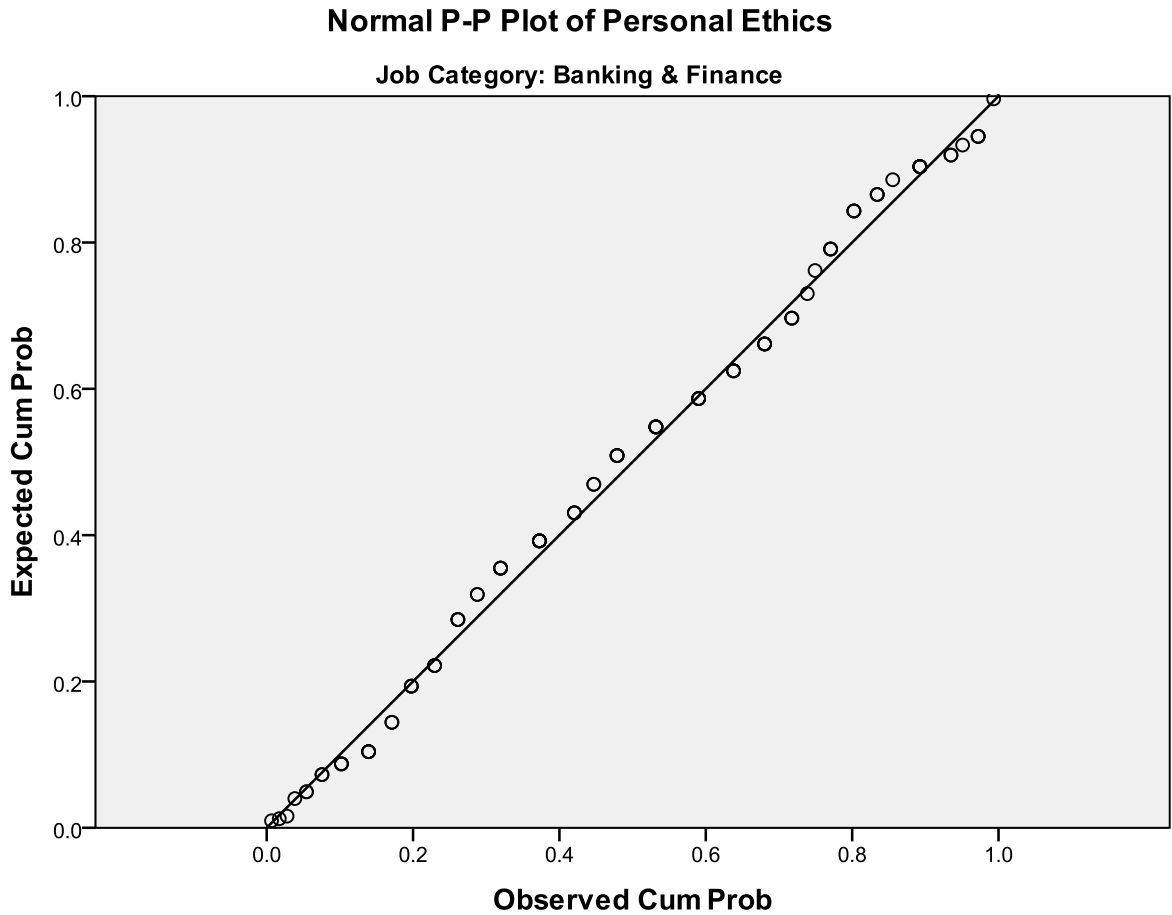
Job Category: Infotech



Normal P-P Plot of Personal Ethics

Job Category: Telecom





Now the ANOVA results are as follows:

From the following table of descriptive statistics we observe that the mean value of personal ethics is greater for telecom sector followed by infotech sector and then by banking and finance sectors. It seems that the employees in telecom sector have the highest personal ethics as compared to infotech and banking and finance sectors.

Descriptives

Personal Ethics

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Infotech	127	3.4075	.40109	.03559	3.3370	3.4779	2.50	4.60
Telecom	90	3.5967	.44638	.04705	3.5032	3.6902	2.50	4.75
Banking & Finance	94	3.3888	.50748	.05234	3.2849	3.4928	2.20	4.75
Total	311	3.4566	.45600	.02586	3.4057	3.5075	2.20	4.75

From the following table we observe that the assumption of homogeneity of variances is satisfied as p-value of Levene's test of homogeneity of variance is 0.067 which is greater than 0.05.

Test of Homogeneity of Variances

Personal Ethics

Levene Statistic	df1	df2	Sig.
2.729	2	308	.067

Hence all the assumptions of ANOVA are satisfied.

From the following table we observe that there are significant difference in the mean ethical values of employees in the three job categories as $F(2,308)=6.224$, $p=.002<.05$.

ANOVA

Personal Ethics

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.504	2	1.252	6.224	.002
Within Groups	61.955	308	.201		
Total	64.459	310			

The results of multiple comparison using Bonferroni's adjustments are as follows from where we observe that the telecom sector has significantly greater ethical values as compared to infotech(p-value=.007<.05) and banking and finance sector(p-value=.006<.05). Also there are no significant difference in the ethical values of infotech and banking sectors(p-value=1)

Multiple Comparisons

Personal Ethics

Bonferroni

(I) Job Category	(J) Job Category	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Infotech	Telecom	-.18919*	.06180	.007	-.3379	-.0404
	Banking & Finance	.01865	.06102	1.000	-.1282	.1655
Telecom	Infotech	.18919*	.06180	.007	.0404	.3379
	Banking & Finance	.20784*	.06614	.006	.0486	.3671
Banking & Finance	Infotech	-.01865	.06102	1.000	-.1655	.1282
	Telecom	-.20784*	.06614	.006	-.3671	-.0486

*. The mean difference is significant at the 0.05 level.

b) The ethical values are significantly different for different marital status. Although we have three categories for marital status we use only unmarried and married for comparison purpose as the percentage of any other category is very low, only 0.6%. For this we apply independent sample t-test. First of all we test for normality of personal ethics for unmarried and married employees. From the following tests of normality (Kolmogorov-Smirnov and Shapiro-Wilks) we observe that personal ethics is normally distributed for unmarried and married as is clear from the p-values of Shapiro-Wilk test of normality with all p-values greater than 0.05.

Marital status		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Personal Ethics	Married	.070	167	.045	.987	167	.142
	Unmarried	.052	142	.200*	.993	142	.700

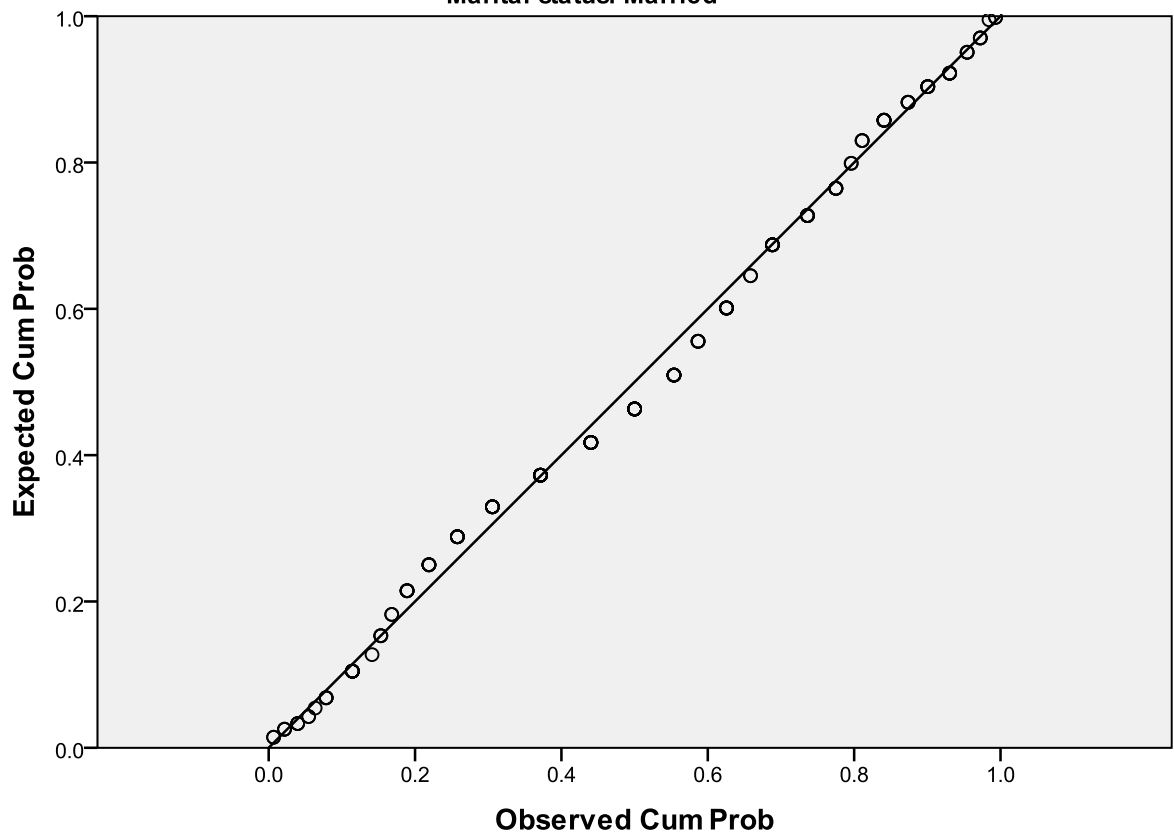
a. Lilliefors Significance Correction

*. This is a lower bound of the true significance.

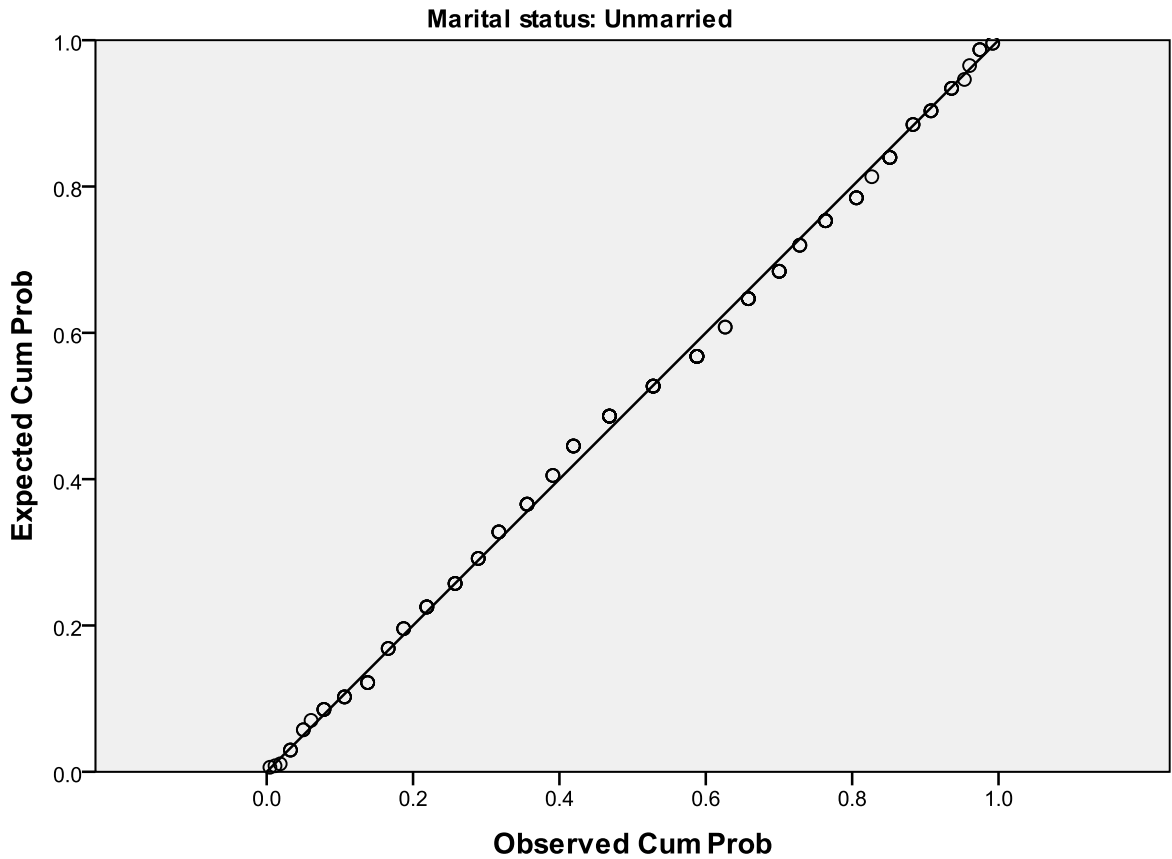
Also from the following P-P plots we observe that personal ethics is normally distributed for unmarried and married as points on P-P plots are near about the line representing the normal distribution

Normal P-P Plot of Personal Ethics

Marital status: Married



Normal P-P Plot of Personal Ethics



Now the independent sample t-test results are as follows:

From the following table we observe that the means of personal ethics of unmarried and married are not too much different.

Group Statistics					
Marital status		N	Mean	Std. Deviation	Std. Error Mean
Personal Ethics	Married	167	3.4898	.42996	.03327
	Unmarried	142	3.4169	.48641	.04082

From the following table we observe that the Levene's test of homogeneity of variances is not violated as $p\text{-value}=0.212>.05$. Hence we may assume that variances across two groups donot differ significantly. Thus all the assumptions of the independent sample t-test are satisfied. Also we observe that there is no significant difference in the mean personal ethics between unmarried and married employees as $t(307)=1.399, p=.163>.05$. Hence the personal ethics of unmarried and married is almost same.

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Personal Ethics	Equal variances assumed	1.566	.212	1.399	307	.163	.07292	.05214	-.02967	.17551
	Equal variances not assumed			1.385	284.085	.167	.07292	.05266	-.03074	.17657

c) The ethical values are significantly different for employees with different education level.

For this we apply one-way ANOVA. First of all we test for normality of personal ethics for employees with different education level.. From the following tests of normality (Kolmogorov- Smirnov and Shapiro-Wilks) we observe that personal ethics is normally distributed for employees with different education level as is clear from the p-values of Shapiro-Wilk test of normality with all p-values greater than 0.05.

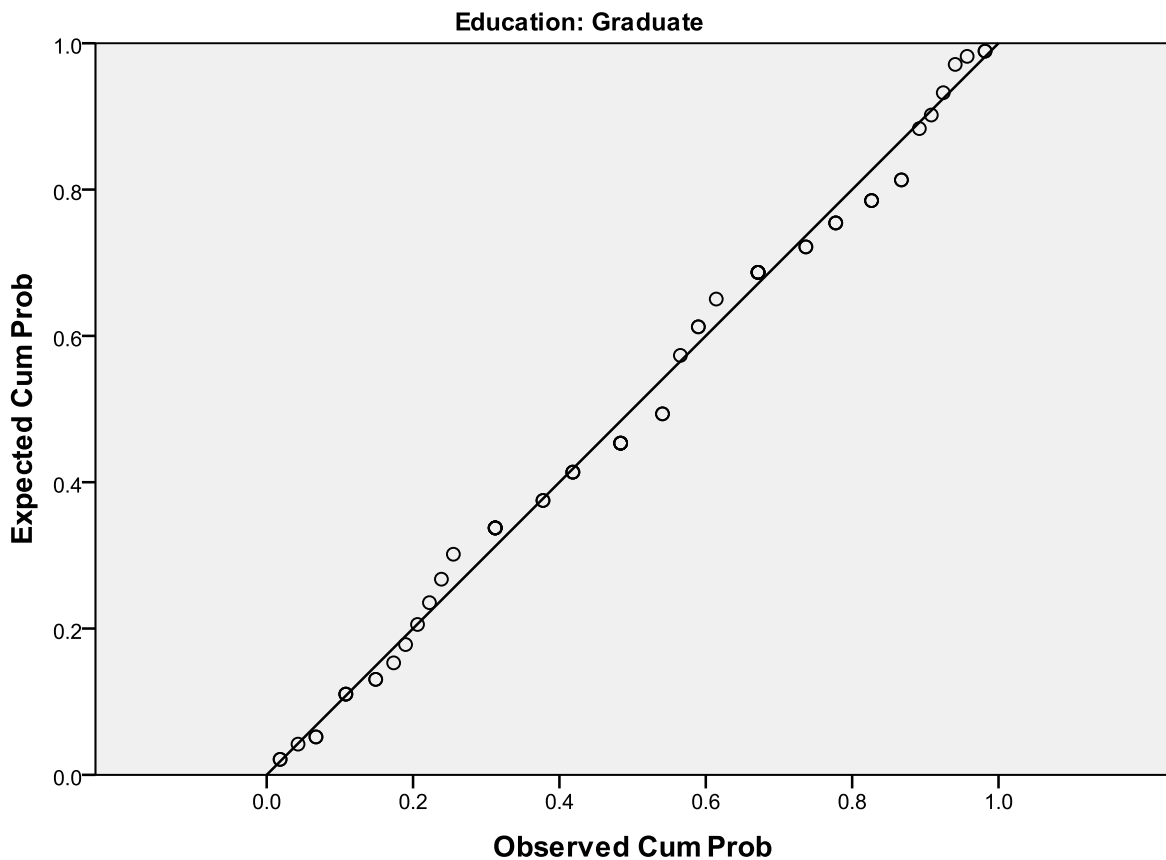
Education		Tests of Normality					
		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Personal Ethics	Graduate	.075	61	.200 [*]	.980	61	.400
	Post Graduate	.058	115	.200 [*]	.987	115	.346
	Technical	.067	135	.200 [*]	.990	135	.436

a. Lilliefors Significance Correction

*. This is a lower bound of the true significance.

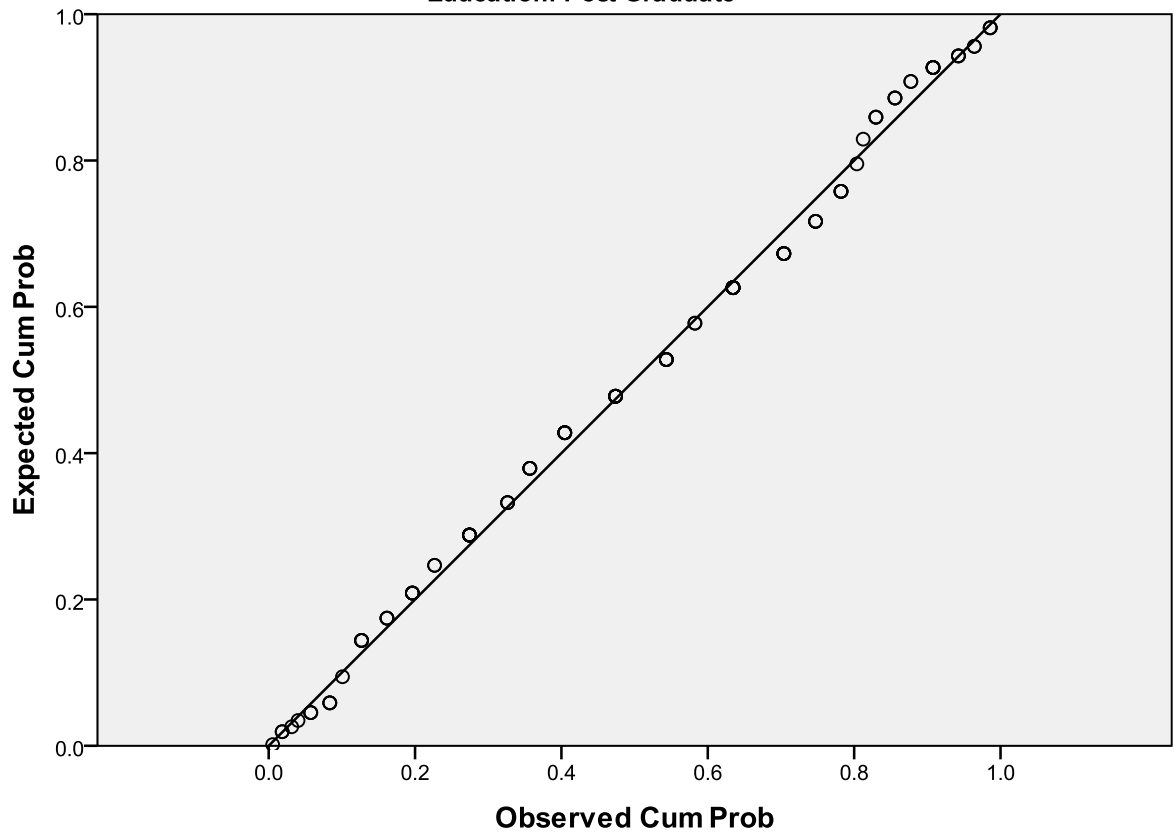
Also from the following P-P plots we observe that personal ethics is normally distributed for employees with different education level as points on all the three P-P plots are near about the line representing the normal distribution.

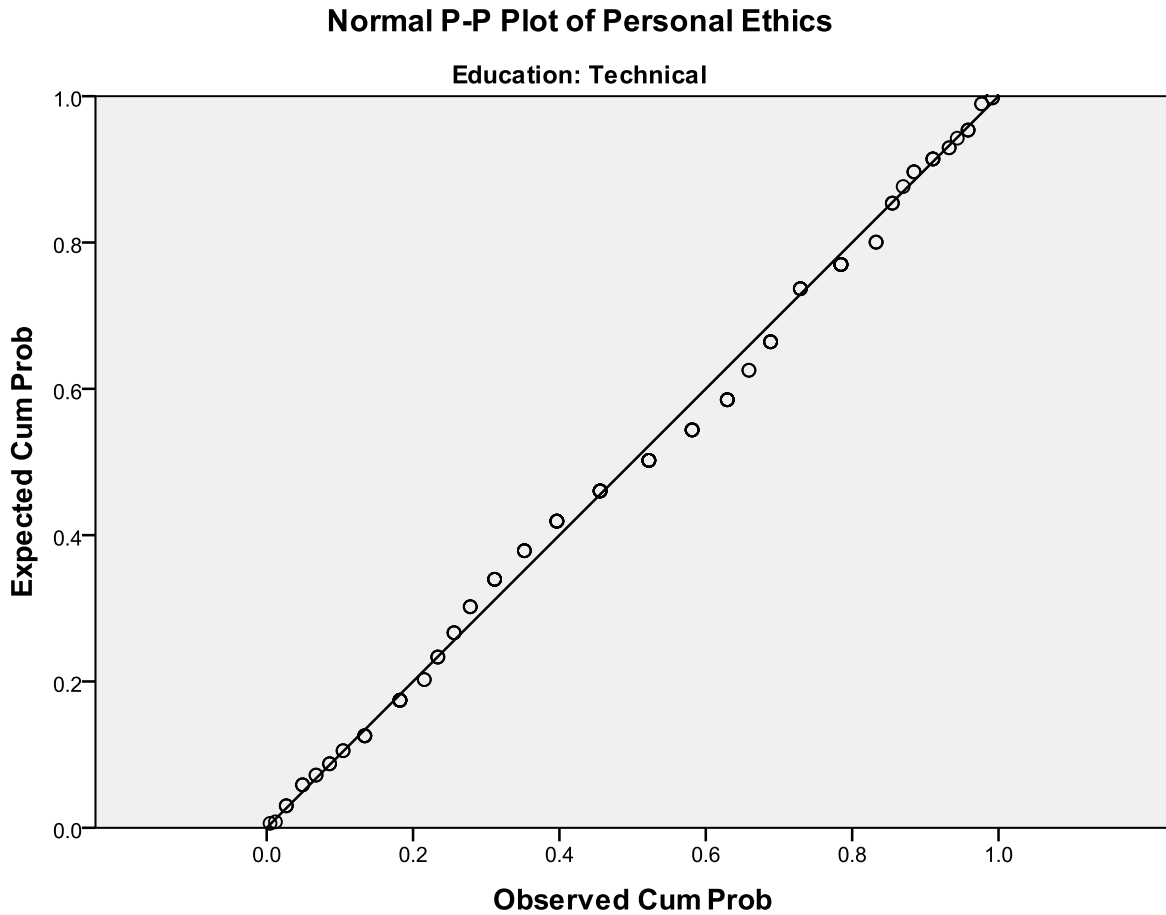
Normal P-P Plot of Personal Ethics



Normal P-P Plot of Personal Ethics

Education: Post Graduate





Now the ANOVA results are as follows:

From the following table of descriptive statistics we observe that the mean value of personal ethics is greater for graduates followed by post graduates and then by technical. It seems that the graduate employees have the highest personal ethics as compared to post graduates and technical.

Descriptives

Personal Ethics

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Graduate	61	3.5582	.49659	.06358	3.4310	3.6854	2.55	4.70
Post Graduate	115	3.4722	.39732	.03705	3.3988	3.5456	2.30	4.30
Technical	135	3.3974	.47737	.04109	3.3161	3.4787	2.20	4.75
Total	311	3.4566	.45600	.02586	3.4057	3.5075	2.20	4.75

From the following table we observe that the assumption of homogeneity of variances is satisfied as p-value of Levene's test of homogeneity of variance is 0.134 which is greater than 0.05.

Test of Homogeneity of Variances

Personal Ethics

Levene Statistic	df1	df2	Sig.
2.019	2	308	.134

Hence all the assumptions of ANOVA are satisfied.

From the following table we observe that there are significant difference in the mean ethical values of employees in the three job categories as $F(2,308)=2.749$, $p=.066 < .10$ the 10% level of significance.

ANOVA

Personal Ethics

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.131	2	.565	2.749	.066
Within Groups	63.328	308	.206		
Total	64.459	310			

The results of multiple comparison using Bonferroni's adjustments are as follows from where we observe that there is not significant difference in the personal ethics of graduates and post graduates ($p=.696>0.10$), there is no significant difference in the personal ethics of post graduates and technical ($p=.584>0.10$) while there is a significant difference in the personal ethics of graduates and technical ($p=.067>.10$).

Here we have relaxed our significance level of 0.05 to 0.10 as there is not any harm in increasing the level of significance in this case.

Multiple Comparisons

Personal Ethics

Bonferroni

(I) Education	(J) Education	Mean Difference (I-J)	Std. Error	Sig.	90% Confidence Interval	
					Lower Bound	Upper Bound
Graduate	Post Graduate	.08602	.07182	.696	-.0675	.2396
	Technical	.16079*	.06996	.067	.0113	.3103
Post Graduate	Graduate	-.08602	.07182	.696	-.2396	.0675
	Technical	.07477	.05754	.584	-.0482	.1978
Technical	Graduate	-.16079*	.06996	.067	-.3103	-.0113
	Post Graduate	-.07477	.05754	.584	-.1978	.0482

*. The mean difference is significant at the 0.10 level.

d) The ethical values are significantly different for employees with different income level.

For this we apply one-way ANOVA. First of all we test for normality of personal ethics for employees with different income level.. From the following tests of normality (Kolmogorov-Smirnov and Shapiro-Wilks) we observe that personal ethics is normally distributed for employees with income levels Rs 20,000-Rs 40,000 and Rs 40,000- Rs 60,000 as is clear from the p-values of Shapiro-Wilk test of normality with all p-values greater than 0.05. however the normality is violated for the income levels Below Rs 20,000 and Rs 60,000 and above as p-values<.05

Tests of Normality

Salary		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Personal Ethics	Below Rs 20,000	.105	44	.200 [*]	.943	44	.029
	Rs 20,000-Rs 40,000	.080	167	.011	.986	167	.104
	Rs 40,000- Rs 60,000	.110	55	.096	.983	55	.620
	Rs 60,000 and above	.145	45	.019	.885	45	.000

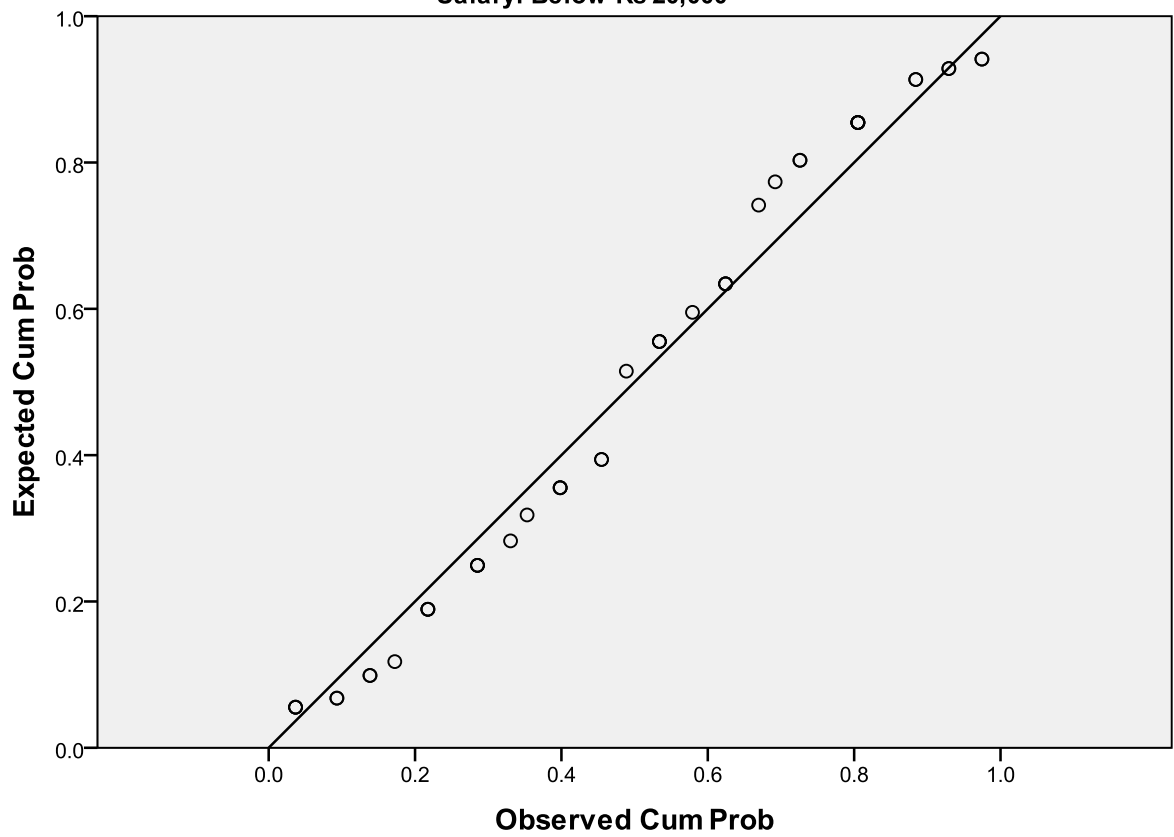
a. Lilliefors Significance Correction

*. This is a lower bound of the true significance.

Also from the following P-P plots we observe that personal ethics is normally distributed for employees with income levels Rs 20,000-Rs 40,000 and Rs 40,000- Rs 60,000 as the points are close to line representing the normal distribution. However the normality is violated for the income levels Below Rs 20,000 and Rs 60,000 as the points are away from line representing the normal distribution.

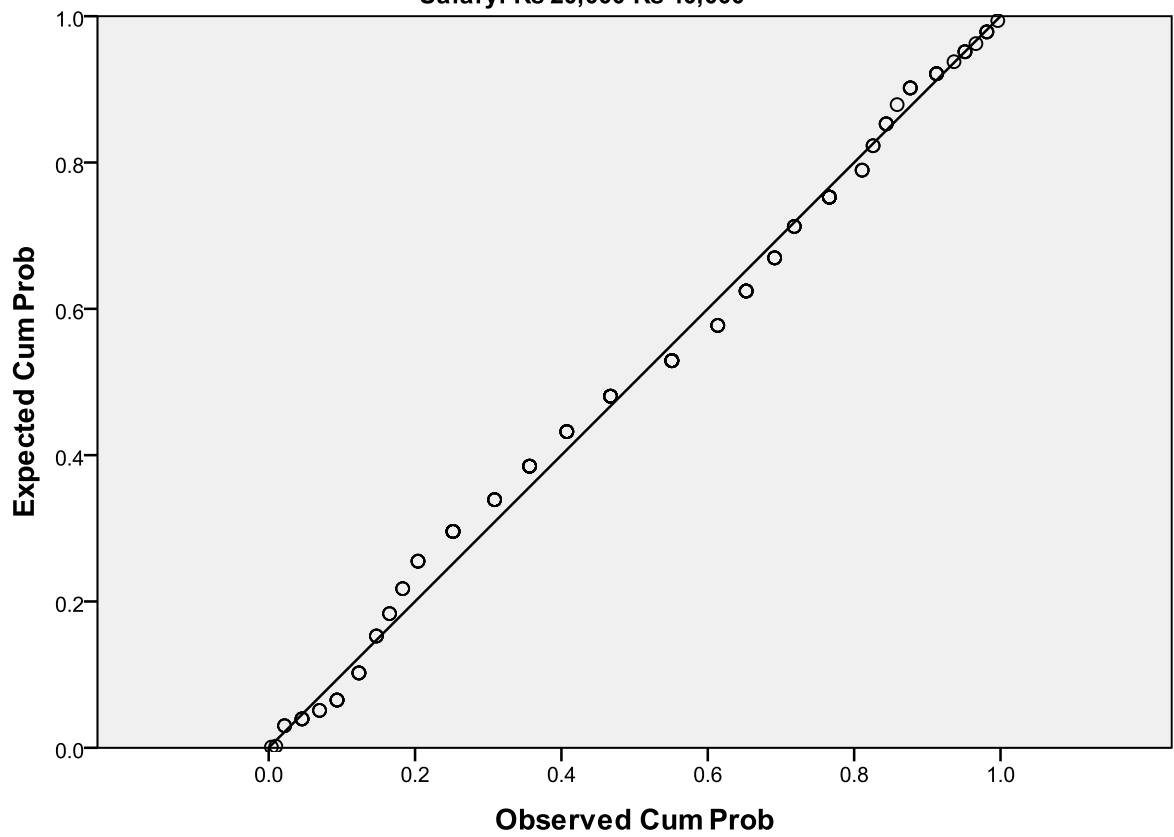
Normal P-P Plot of Personal Ethics

Salary: Below Rs 20,000



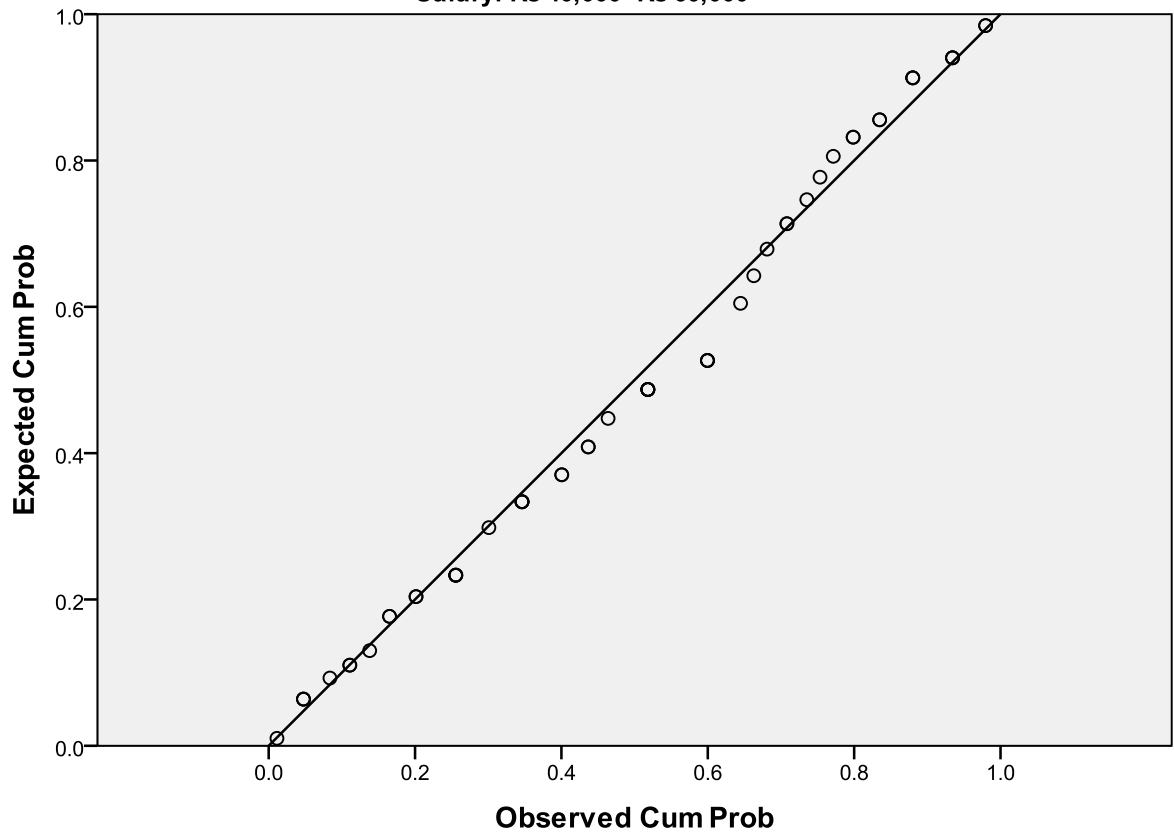
Normal P-P Plot of Personal Ethics

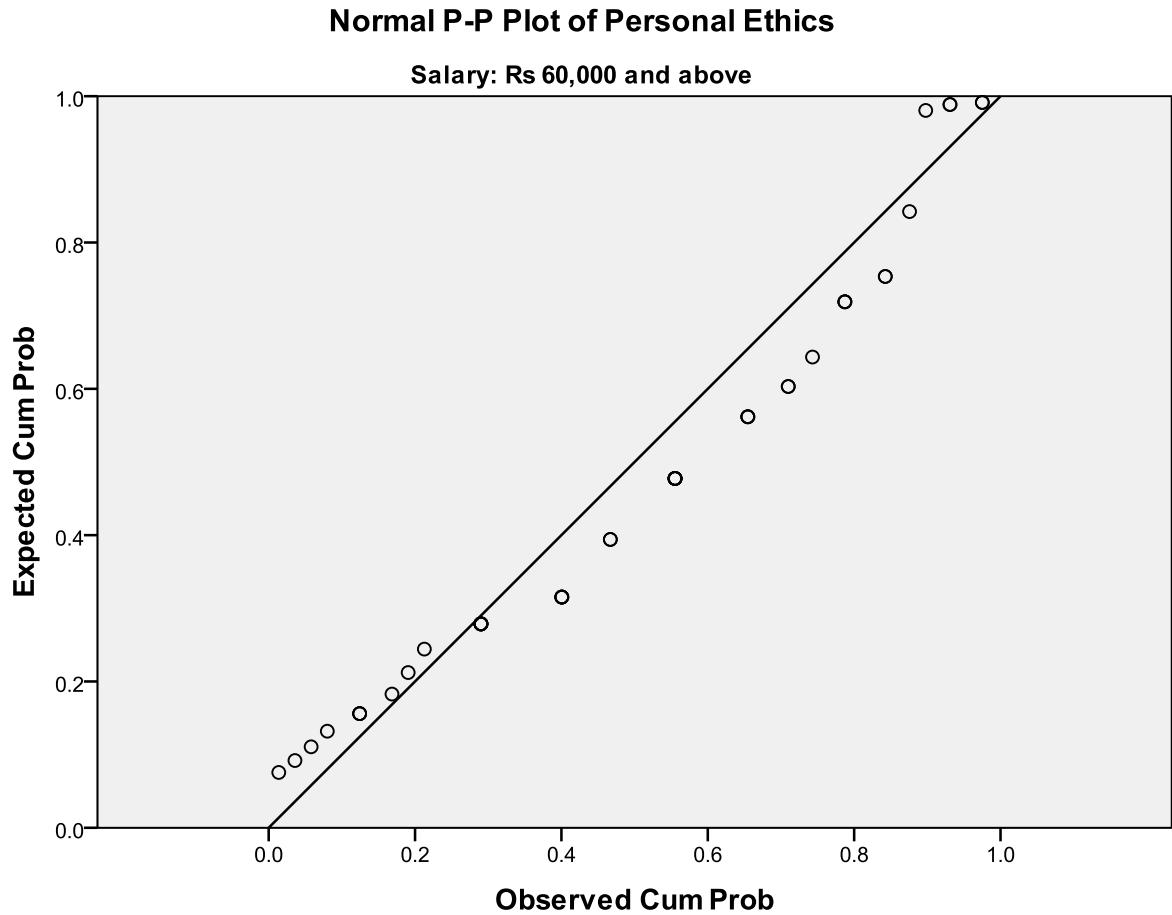
Salary: Rs 20,000-Rs 40,000



Normal P-P Plot of Personal Ethics

Salary: Rs 40,000- Rs 60,000





However as the sample size is large so we one-way ANOVA is robust to the violation of normality. So we need not care for small violations from normality.

Now the ANOVA results are as follows:

From the following table of descriptive statistics we observe that the mean value of personal ethics is greatest for income level Rs 60,000 and above and lowest for income level Below Rs 20,000. It seems that there are differences in ethics for different income levels.

Descriptives

Personal Ethics

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Below Rs 20,000	44	3.2818	.49050	.07395	3.1327	3.4309	2.50	4.05
Rs 20,000-Rs 40,000	167	3.4701	.41001	.03173	3.4074	3.5327	2.20	4.50
Rs 40,000- Rs 60,000	55	3.4164	.50296	.06782	3.2804	3.5523	2.25	4.50
Rs 60,000 and above	45	3.6267	.47153	.07029	3.4850	3.7683	2.95	4.75
Total	311	3.4566	.45600	.02586	3.4057	3.5075	2.20	4.75

From the following table we observe that the assumption of homogeneity of variances is satisfied as p-value of Levene's test of homogeneity of variance is 0.053 which is greater than 0.05.

Test of Homogeneity of Variances

Personal Ethics

Levene Statistic	df1	df2	Sig.
2.596	3	307	.053

Hence more or less all the assumptions of ANOVA are satisfied.

From the following table we observe that there are significant difference in the mean ethical values of employees with different income levels as $F(3,307)=4.586, p=.004<.05$.

ANOVA

Personal Ethics

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.765	3	.922	4.586	.004
Within Groups	61.694	307	.201		
Total	64.459	310			

The results of multiple comparison using Bonferroni's adjustments are as follows from where we observe that there is significant difference in the personal ethics of only Income level Below Rs 20,000 and income level Rs 60,000 and above, $p=.002<.05$.

Multiple Comparisons

Personal Ethics

Bonferroni

(I) Salary	(J) Salary	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Below Rs 20,000	Rs 20,000-Rs 40,000	-.18824	.07596	.082	-.3900	.0135
	Rs 40,000- Rs 60,000	-.13455	.09067	.833	-.3753	.1062
	Rs 60,000 and above	-.34485*	.09504	.002	-.5972	-.0925
Rs 20,000-Rs 40,000	Below Rs 20,000	.18824	.07596	.082	-.0135	.3900
	Rs 40,000- Rs 60,000	.05370	.06969	1.000	-.1314	.2388
	Rs 60,000 and above	-.15661	.07529	.230	-.3565	.0433
Rs 40,000- Rs 60,000	Below Rs 20,000	.13455	.09067	.833	-.1062	.3753
	Rs 20,000-Rs 40,000	-.05370	.06969	1.000	-.2388	.1314
	Rs 60,000 and above	-.21030	.09011	.121	-.4496	.0290
Rs 60,000 and above	Below Rs 20,000	.34485*	.09504	.002	.0925	.5972
	Rs 20,000-Rs 40,000	.15661	.07529	.230	-.0433	.3565
	Rs 40,000- Rs 60,000	.21030	.09011	.121	-.0290	.4496

*. The mean difference is significant at the 0.05 level.

We are to test the following hypothesis:

The ethical values are significantly different for employees with different age.

For this we apply one-way ANOVA. First of all we test for normality of personal ethics for employees with different age. From the following tests of normality (Kolmogorov- Smirnov and Shapiro-Wilks) we observe that personal ethics is normally distributed for employees with different age groups as is clear from the p-values of Shapiro-Wilk test of normality with all p-values greater than 0.05.

Age		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Personal Ethics	Below 25 years	.054	68	.200 [*]	.985	68	.583
	25-34 years	.076	208	.005	.992	208	.281
	35-44 years	.119	33	.200 [*]	.953	33	.158

a. Lilliefors Significance Correction

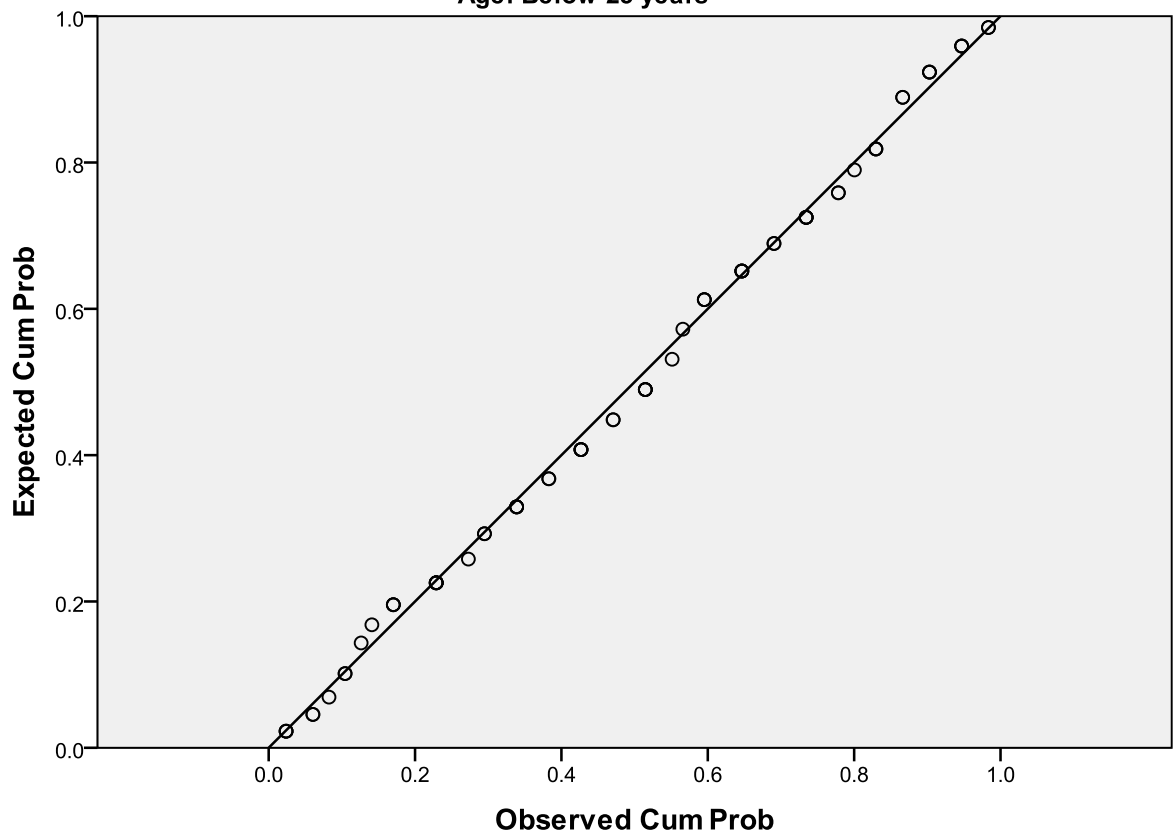
*. This is a lower bound of the true significance.

b. Personal Ethics is constant when Age = 45-54 years. It has been omitted.

Also from the following P-P plots we observe that personal ethics is normally distributed for employees with different age groups as the points are close to line representing the normal distribution.

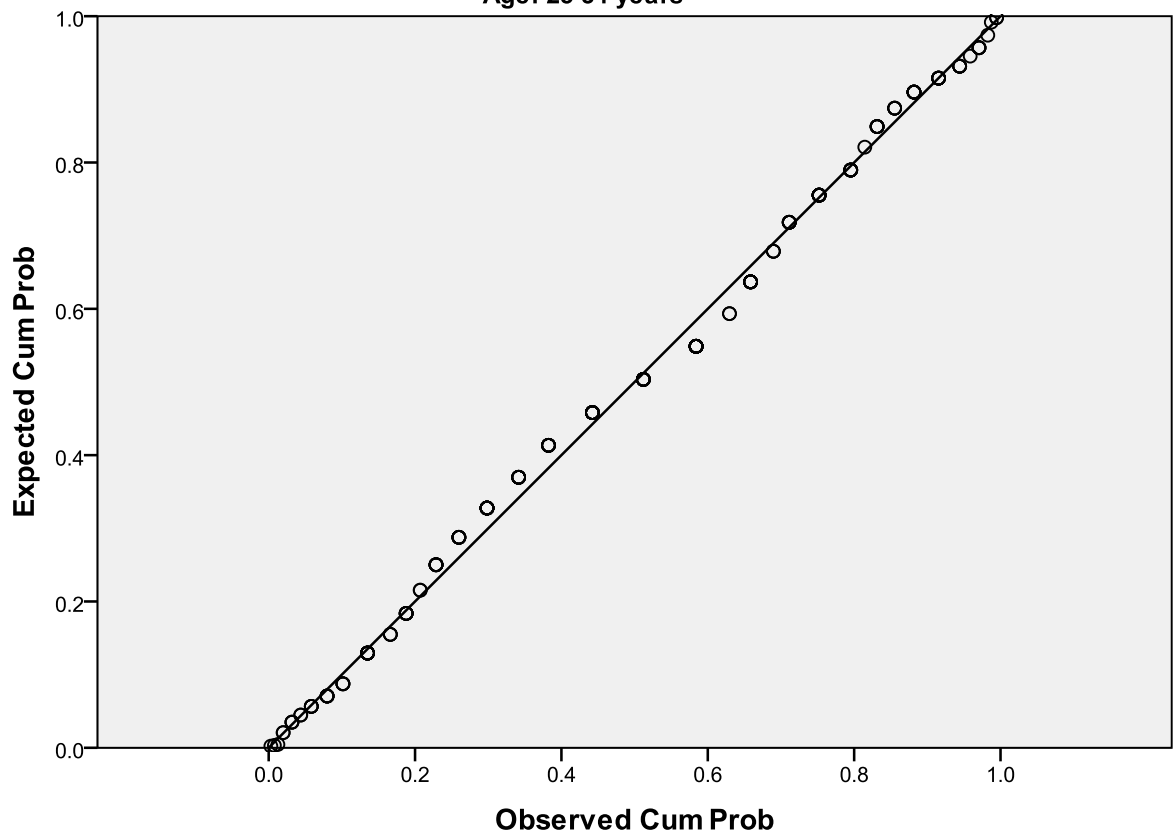
Normal P-P Plot of Personal Ethics

Age: Below 25 years

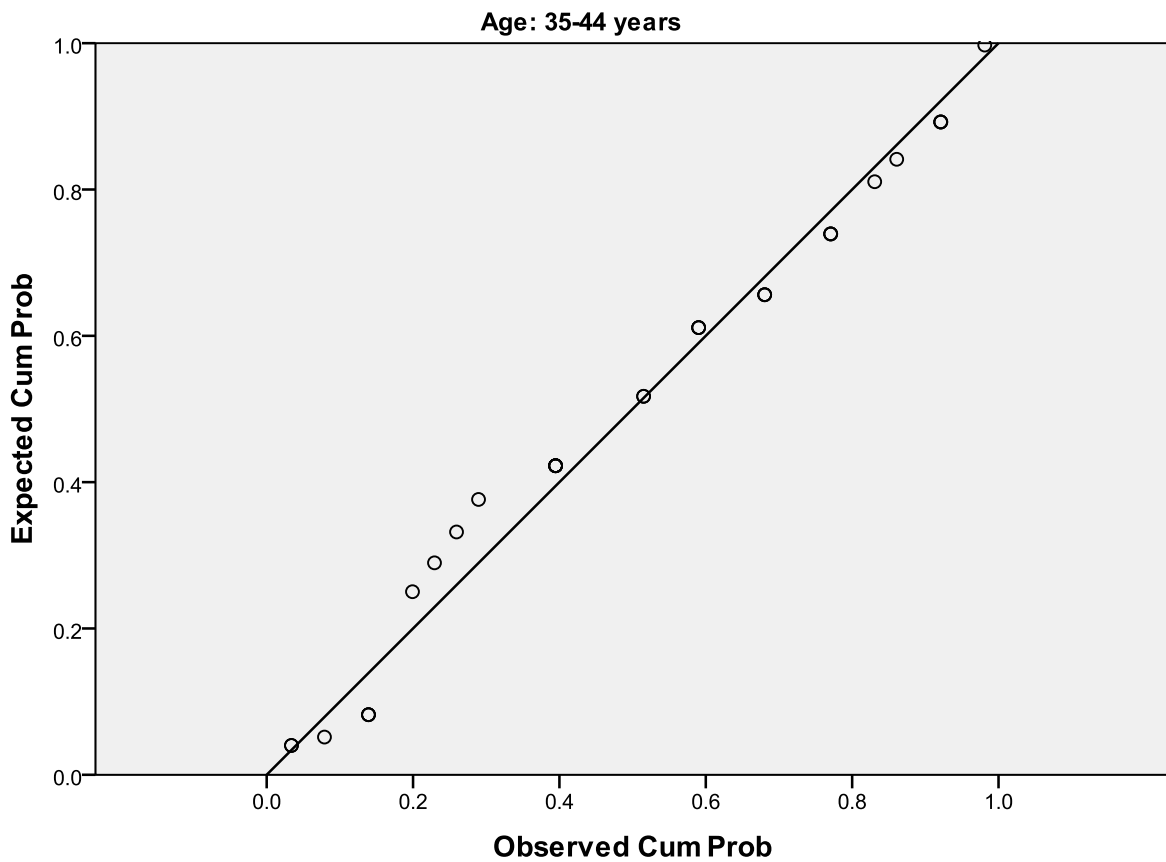


Normal P-P Plot of Personal Ethics

Age: 25-34 years



Normal P-P Plot of Personal Ethics



Now the ANOVA results are as follows:

From the following table of descriptive statistics we observe that the mean value of personal ethics is greatest for age group 45-54 years and lowest for age group 35-44 years age group. It seems that ht eethics differs according to age group.

Descriptives

Personal Ethics

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Below 25 years	68	3.4625	.48093	.05832	3.3461	3.5789	2.50	4.50
25-34 years	208	3.4462	.43943	.03047	3.3861	3.5062	2.20	4.70
35-44 years	33	3.4318	.41830	.07282	3.2835	3.5801	2.70	4.60
45-54 years	2	4.7500	.00000	.00000	4.7500	4.7500	4.75	4.75
Total	311	3.4566	.45600	.02586	3.4057	3.5075	2.20	4.75

From the following table we observe that the assumption of homogeneity of variances is satisfied as p-value of Levene's test of homogeneity of variance is 0.175 which is greater than 0.05.

Test of Homogeneity of Variances

Personal Ethics			
Levene Statistic	df1	df2	Sig.
1.663	3	307	.175

Hence all the assumptions of ANOVA are satisfied.

From the following table we observe that there are significant difference in the mean ethical values of employees with different age groups as $F(3,307)=5.683, p=.001<.05$

ANOVA

Personal Ethics					
	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.391	3	1.130	5.683	.001
Within Groups	61.068	307	.199		
Total	64.459	310			

The results of multiple comparison using Bonferroni's adjustments are as follows from where we observe that there is significant difference in the personal ethics of age group 45-54 from all other age groups.

Multiple Comparisons

Personal Ethics

Bonferroni

(I) Age	(J) Age	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
Below 25 years	25-34 years	.01635	.06230	1.000	-.1491	.1818
	35-44 years	.03068	.09462	1.000	-.2206	.2819
	45-54 years	-1.28750*	.31998	.000	-2.1372	-.4378
25-34 years	Below 25 years	-.01635	.06230	1.000	-.1818	.1491
	35-44 years	.01434	.08357	1.000	-.2076	.2363
	45-54 years	-1.30385*	.31688	.000	-2.1453	-.4624
35-44 years	Below 25 years	-.03068	.09462	1.000	-.2819	.2206
	25-34 years	-.01434	.08357	1.000	-.2363	.2076
	45-54 years	-1.31818*	.32479	.000	-2.1806	-.4557
45-54 years	Below 25 years	1.28750*	.31998	.000	.4378	2.1372
	25-34 years	1.30385*	.31688	.000	.4624	2.1453
	35-44 years	1.31818*	.32479	.000	.4557	2.1806

*. The mean difference is significant at the 0.05 level.

We are to test the following hypothesis:

Female are found to be more ethical as compared to males.

For this we apply independent sample t-test. First of all we test for normality of personal ethics for male and female employees. From the following tests of normality (Kolmogorov- Smirnov and Shapiro-Wilks) we observe that personal ethics is normally distributed for male and female employees as is clear from the p-values of Shapiro-Wilk test of normality with all p-values greater than 0.05.

Tests of Normality

Sex		Kolmogorov-Smirnov ^a			Shapiro-Wilk		
		Statistic	df	Sig.	Statistic	df	Sig.
Personal Ethics	Male	.056	209	.200 [*]	.993	209	.410
	Female	.084	102	.071	.982	102	.180

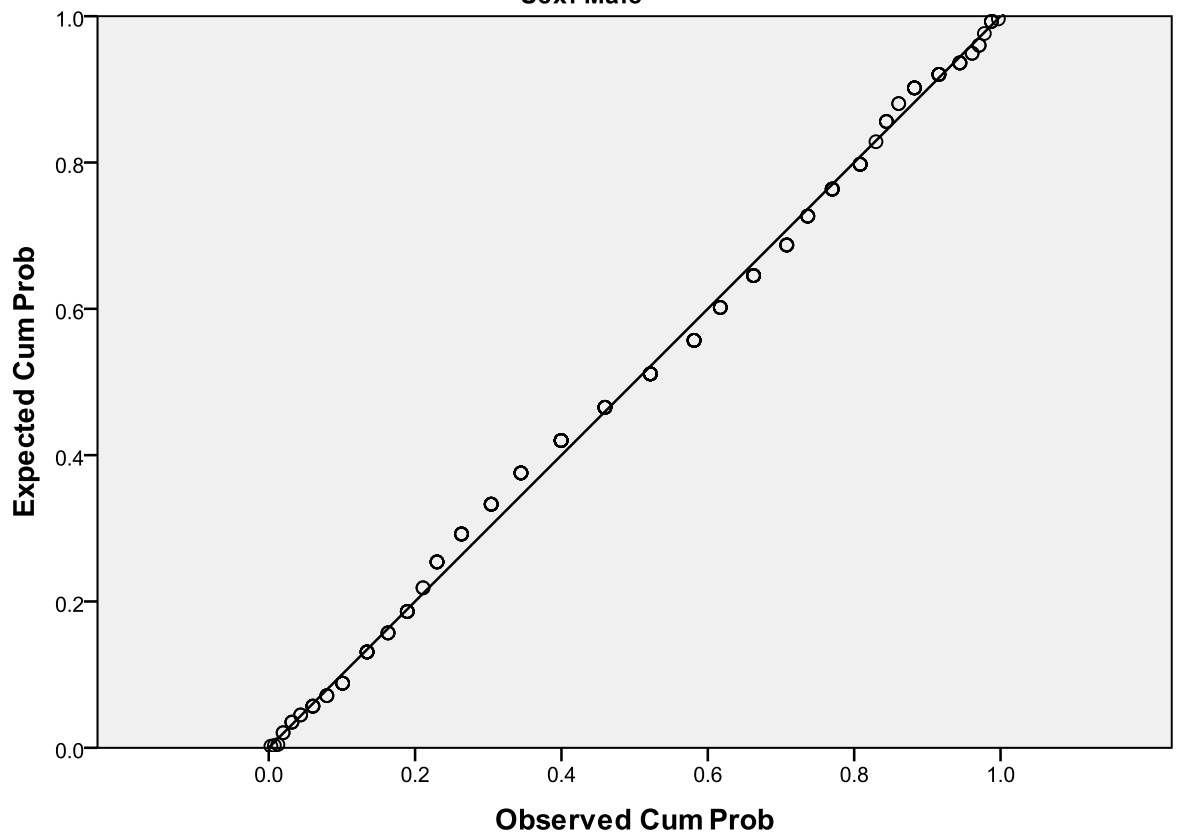
a. Lilliefors Significance Correction

*. This is a lower bound of the true significance.

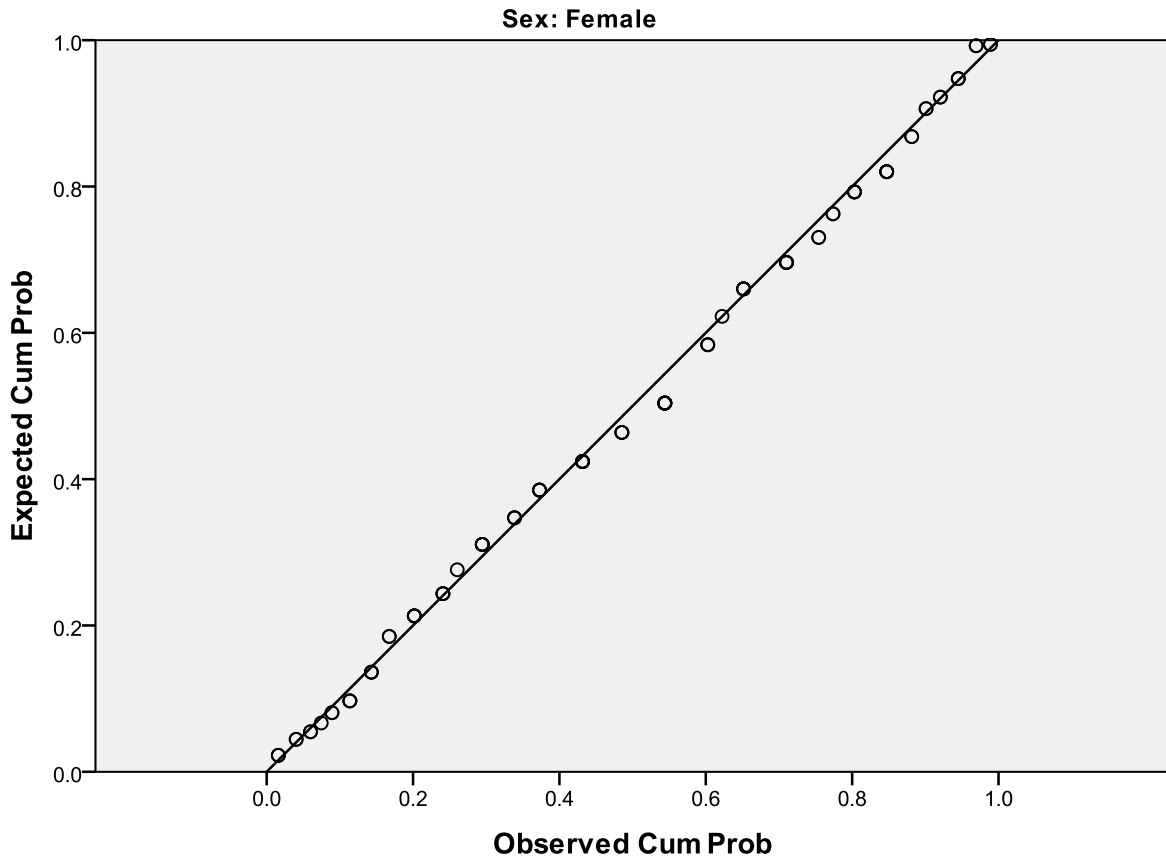
Also from the following P-P plots we observe that personal ethics is normally distributed for male and female employees as points on P-P plots are near about the line representing the normal distribution

Normal P-P Plot of Personal Ethics

Sex: Male



Normal P-P Plot of Personal Ethics



Now the independent sample t-test results are as follows:

From the following table we observe that the means of personal ethics of male and female employees are not different.

Group Statistics

	Sex	N	Mean	Std. Deviation	Std. Error Mean
Personal Ethics	Male	209	3.4378	.43488	.03008
	Female	102	3.4951	.49650	.04916

From the following table we observe that the Levene's test of homogeneity of variances is not violated as $p\text{-value}=0.155 > .05$. Hence we may assume that variances across two groups do not differ significantly. Thus all the assumptions of the independent sample t-test are satisfied. Also we observe that there is no significant difference in the mean personal ethics between male and female employees as

t(309)=-1.04, p=.299/2=.149>.05. Hence the personal ethics of male and female employees is almost same.

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Personal Ethics	Equal variances assumed	2.034	.155	-1.040	309	.299	-.05730	.05507	-.16566	.05106
	Equal variances not assumed			-.994	178.63	.321	-.05730	.05763	-.17103	.05643