

APPENDIX E

Table: 1 Multiple Regression Analysis for Utilization of Consumer Rights and Selected Independent Variables

Multiple R = 0.23600
R Square = 0.5570
Adjusted R Square = 0.3949
Df = 4/233
** Significant at 0.01 level

Table: 2 Multiple Regression Analysis for Utilization of Benefits and Selected Independent Variables

Multiple R = 0.30897
R Square = 0.09546
Adjusted R Square = 0.7197
Df = 6/231
** Significant at 0.01 level