**Appendix**

**Appendix 1. Picture 1: Multivariate Normality Test using Kolmogorov-Smirnov test.**

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**Appendix 2. Picture 2: Multicollinearity Test.**

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**Appendix 3. Picture 3: Heteroscedasticity Test using Spearman’s Rank Test.**

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**Appendix 4. Picture 4: Multivariate Regression.**

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