

Annexe 6 : Résultats de H2, H3, H4 et H5 sur RStudio

```
> model2 = lm(Investissement ~ Âge + Étude + Expérience + Ancienneté, data = donnees)
> summary(model2)
```

```
Call:
lm(formula = Investissement ~ Âge + Étude + Expérience + Ancienneté,
    data = donnees)
```

```
Residuals:
    Min       1Q   Median       3Q      Max
-3.622 -1.262 -0.394  1.144  3.885
```

```
Coefficients:
            Estimate Std. Error t value Pr(>|t|)
(Intercept) -1.69185    0.82531  -2.050  0.0423 *
Âge          0.50950    0.40637   1.254  0.2121
Étude        0.49250    0.21451   2.296  0.0233 *
Expérience   -0.02057    0.04438  -0.463  0.6438
Ancienneté   0.17185    0.03619   4.749 5.25e-06 ***
```

```
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
```

```
Residual standard error: 1.742 on 132 degrees of freedom
Multiple R-squared:  0.2929,    Adjusted R-squared:  0.2715
F-statistic: 13.67 on 4 and 132 DF,  p-value: 2.367e-09
```

```
> vif(model2) # variance inflation factor
      Age      Étude Expérience Ancienneté
5.132526 1.265163 5.920355 1.430900
> model3 = lm(Investissement ~ Étude + Ancienneté + Âge , data = donnees)
> summary(model3)
```

```
Call:
lm(formula = Investissement ~ Étude + Ancienneté + Âge, data = donnees)
```

```
Residuals:
    Min       1Q   Median       3Q      Max
-3.555 -1.209 -0.457  1.140  3.829
```

```
Coefficients:
            Estimate Std. Error t value Pr(>|t|)
(Intercept) -1.63200    0.81273  -2.008  0.04667 *
Étude        0.53636    0.19193   2.795  0.00597 **
Ancienneté   0.16685    0.03444   4.845 3.47e-06 ***
Âge          0.34663    0.20351   1.703  0.09085 .
```

```
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1
```

```
Residual standard error: 1.737 on 133 degrees of freedom
Multiple R-squared:  0.2917,    Adjusted R-squared:  0.2758
F-statistic: 18.26 on 3 and 133 DF,  p-value: 5.549e-10
```

```

> vif(model3)
      Étude Ancienneté      Âge
1.018890  1.303533  1.294828
> bptest(model3)

studentized Breusch-Pagan test

data: model3
BP = 13.918, df = 3, p-value = 0.003018

> spreadLevelPlot(model3)

Suggested power transformation: 0.3443443

> model4 = lm(Investissement^0.3443443 ~ Étude + Ancienneté + Âge , data = donnees)
> summary(model4)

Call:
lm(formula = Investissement^0.3443443 ~ Étude + Ancienneté +
    Âge, data = donnees)

Residuals:
    Min       1Q   Median       3Q      Max
-1.46394 -0.56194 -0.06179  0.53843  1.18719

Coefficients:
            Estimate Std. Error t value Pr(>|t|)
(Intercept) -0.46420    0.29992  -1.548  0.12406
Étude        0.21162    0.07083   2.988  0.00335 **
Ancienneté   0.06768    0.01271   5.326  4.16e-07 ***
Âge          0.08982    0.07510   1.196  0.23381
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 0.641 on 133 degrees of freedom
Multiple R-squared:  0.3063,    Adjusted R-squared:  0.2907
F-statistic: 19.58 on 3 and 133 DF,  p-value: 1.425e-10

> durbinwatsonTest(model4)
lag Autocorrelation D-w Statistic p-value
 1      0.02267122      1.951709  0.748
Alternative hypothesis: rho != 0
> model5 = lm(Investissement^0.3443443 ~ Étude + Ancienneté , data = donnees)
> summary(model5)

Call:
lm(formula = Investissement^0.3443443 ~ Étude + Ancienneté,
    data = donnees)

Residuals:
    Min       1Q   Median       3Q      Max
-1.44893 -0.57159 -0.08293  0.53228  1.16896

Coefficients:
            Estimate Std. Error t value Pr(>|t|)
(Intercept) -0.26260    0.24847  -1.057  0.29247
Étude        0.20316    0.07058   2.878  0.00466 **
Ancienneté   0.07491    0.01120   6.690  5.53e-10 ***
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Residual standard error: 0.642 on 134 degrees of freedom
Multiple R-squared:  0.2989,    Adjusted R-squared:  0.2884
F-statistic: 28.56 on 2 and 134 DF,  p-value: 4.668e-11

```