Response to Reviewer 4 Comments

Dear authors,

I appreciate your effort to improve the article according with the recommendations. The new version is much better than the first one and I think this is also useful for you too. I have only few recommendations for you:

Response:
Dear reviewer,

Thank you very much for your review and thank you for the positive evaluation of our efforts. It was really very useful for us.

Responses to the comments and recommendations:

- If it is possible, it would be useful to rephrase the hypothesis to underline the positive and negative relationships between explanatory variables and dependent variable (as it is obvious in the function of the regression model where it is clear what you estimate – f 1, rows 393 - 397).

  - **Response:** Dear reviewer, thank you for your comment. We have rephrased the hypothesis according to your recommendation (Rows 294-99).

- In all the tables with the results of the regressions, p-values or sig. should be written accordingly: 0.000 or 0.023. It is not proper to use/write 1,31995**E**-08.

  - **Response:** Thank you very much for your comment and for bringing this matter to our attention. We modified the way p-values are written. In addition, we corrected the decimal points in all tables.

- professional language proofreading is still necessary.

  - **Response:** Dear reviewer, thank you very much for your comment. We would like to apologize for the repeated comment. This time we ensured detailed language proofreading. Extensive editing of the English language was performed, and the errors in English spelling were corrected.

Dear reviewer, thank you again for all your comments and suggestions, they have been very helpful.