

Table 1: Univariate descriptive statistics

	Mean	Std. Dev.	Skewness	Kurtosis	Min	Max
Internal data	0.1756	0.2777	3.6207	14.9376	0.003	1.773
External data	0.6788	4.0937	9.7490	107.2497	0.001	52.13
Public data risk no.1	42.0594	291.9634	13.6142	210.8741	0.002	5122.136
Public data risk no.2	20.8933	95.9138	9.0998	89.2005	0.003	1027.527