

DRU

ภาคผนวก

ภาคผนวก ก

ตารางภาคผนวก ที่ 1 ผลผลิตภัณฑ์มวลรวมประชาชาติด้านการผลิต ณ ราคาปีฐาน 2531

หน่วย : พันล้านบาท

ปี พ.ศ.	ผลผลิตภัณฑ์มวลรวมในประเทศเบื้องต้น	อัตราการเติบโต
2537	2,692,973	9.0
2538	2,941,736	9.2
2539	3,115,338	5.9
2540	3,072,615	-1.4
2541	2,749,684	-10.5
2542	2,871,980	4.4
2543	3,008,401	4.8
2544	3,073,601	2.2
2545	3,237,042	5.3
2546	3,464,701	7.0
2547	3,678,511	6.2

ที่มา : สำนักบัญชีประชาชาติ สำนักงานคณะกรรมการพัฒนาการเศรษฐกิจและสังคมแห่งชาติ

ตารางภาคผนวก ที่ 2 ช่องว่างระหว่างการลงทุนกับการออมในประเทศไทย

หน่วย : พันล้านบาท

ปี พ.ศ.	การลงทุนในประเทศ	การออมในประเทศ	ช่องว่างระหว่าง การลงทุนกับการออม
2537	1,460.90	1,290.60	-170.30
2538	1,762.20	1,492.10	-270.10
2539	1,928.20	1,580.20	-348.00
2540	1,593.20	1,564.10	-29.10
2541	946.00	1,470.10	524.10
2542	950.60	1,397.70	447.10
2543	1,124.20	1,548.00	423.80
2544	1,237.10	1,551.00	313.90
2545	1,299.80	1,666.30	366.50
2546	1483.20	1862.20	379.00

ที่มา : สำนักบัญชีประชาชาติ สำนักงานคณะกรรมการพัฒนาการเศรษฐกิจและสังคมแห่งชาติ

ภาคผนวก ข

ตารางภาคผนวก ที่ 3 สรุปผลการทดสอบทางสถิติโดยวิธี Chow test

ภูมิภาค	SSE ₁	SSE ₂	SSE	df.	F-value ^{1/}	F _{k, n+m-2k} ^{2/}
1. ทวีปราชอาณาจักร						
- ในเขตเทศบาล	35,955,107,933.05	113,091,397,754.41	149,193,929,959.10	26,690	5.28	3.02
- นอกเขตเทศบาล	21,079,323,092.20	47,318,419,373.90	68,526,264,196.00	19,750	7.42	3.02
2. กรุงเทพมหานครและปริมณฑล						
- ในเขตเทศบาล	12,066,221,695.29	44,024,703,633.89	56,682,932,766.14	4,105	8.65	3.02
- นอกเขตเทศบาล	3,053,919,411.67	4,304,733,046.86	7,443,356,788.25	759	1.74	3.02
3. ภาคกลาง						
- ในเขตเทศบาล	8,324,692,826.82	36,058,349,100.42	44,611,834,503.69	6,661	6.86	3.02
- นอกเขตเทศบาล	6,825,555,078.82	22,352,445,043.97	29,507,199,855.12	5,479	12.35	3.02
4. ภาคเหนือ						
- ในเขตเทศบาล	7,962,015,804.47	16,707,781,372.28	24,823,607,315.14	5,916	7.37	3.02
- นอกเขตเทศบาล	4,220,695,299.15	7,269,187,758.89	11,964,783,639.63	4,888	40.36	3.02

ตารางภาคผนวก ที่ 3 (ต่อ)

ภูมิภาค	SSE ₁	SSE ₂	SSE	df.	F-value ^{1/}	F _{k, n+m-2k} ^{2/}
5. ภาคตะวันออก เกียงเหนือ						
- ในเขตเทศบาล	10,680,103,005.01	31,092,462,847.94	41,894,992,633.04	7,401	4.34	3.02
- นอกเขตเทศบาล	4,030,744,016.26	8,194,981,367.25	12,348,970,969.23	5,385	10.85	3.02
6. ภาคใต้						
- ในเขตเทศบาล	8,745,484,177.36	24,401,718,311.70	33,803,871,954.92	4,165	16.48	3.02
- นอกเขตเทศบาล	4,095,231,244.96	11,247,259,383.18	15,656,054,687.30	3,461	14.13	3.02

หมายเหตุ: ^{1/} ค่า F ที่ได้จากค่าคำนวณ

^{2/} ค่า F ในตาราง ที่ระดับความเชื่อมั่นร้อยละ 99

ภาคผนวก ค

สมการการออมของครัวเรือนก่อนวิกฤตเศรษฐกิจ
ทั่วราชอาณาจักรในประเทศไทย ปี 2537

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.466 ^a	.217	.217	1848.813	.217	728.189	4	10519
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, Income, size
b. Dependent Variable: Saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1E+010	4	2489031772	728.189	.000 ^a
Residual	4E+010	10519	3418110.841		
Total	5E+010	10523			

a. Predictors: (Constant), income receivers, age, Income, size
b. Dependent Variable: Saving

Coefficients^c

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-324.325	65.100		-4.982	.000	-451.933	-196.718					
Income	.197	.004	.473	53.110	.000	.190	.205	.432	.460	.458	.938	1.066
size	-259.542	13.485	-.213	-19.246	.000	-285.976	-233.108	-.058	-.184	-.166	.609	1.643
age	3.300	1.174	.025	2.811	.005	.998	5.601	-.021	.027	.024	.943	1.060
income receivers	122.676	20.875	.062	5.877	.000	81.757	163.594	.014	.057	.051	.660	1.515

a. Dependent Variable: Saving

ท้าวราชอาณาจักรมอญเขตเทศบาล ปี 2537

Model Summary^a

		Change Statistics							
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	.400 ^a	.160	.160	1499.007	.160	446.557	4	9381	.000

a. Predictors: (Constant), income receivers, age, Income, size
b. Dependent Variable: Saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	4E+009	4	1003424147	446.557	.000 ^a
Residual	2E+010	9381	2247023.035		
Total	3E+010	9385			

a. Predictors: (Constant), income receivers, age, Income, size
b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-482.657	64.383		-7.497	.000	-608.861	-356.452	.368	.387	.385	.967	1.035
Income	.183	.004	.391	40.670	.000	.174	.192	.075	.161	.149	.619	1.614
size	-187.091	11.855	-.190	-15.782	.000	-210.329	-163.853	.015	.030	.028	.992	1.008
age	3.081	1.046	.028	2.946	.003	1.031	5.130	.016	.063	.058	.624	1.602
income receivers	102.416	16.696	.073	6.134	.000	69.688	135.144					

a. Dependent Variable: Saving

กรุงเทพมหานครและปริมณฑลในเขตเทศบาล ปี 2537

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.530 ^a	.281	.280	2549.74450	.281	181.527	4	1856
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	5E+009	4	1180140583	181.527	.000 ^a
Residual	1E+010	1856	6501197.034		
Total	2E+010	1860			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95% Confidence Interval for B			Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound		Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-260.340	186.207		-1.398	.162	-625.537	104.857		.480	.467	.447	.740	1.351
Income	.196	.009	.520	22.727	.000	.179	.213		.116	-.237	-.207	.518	1.931
size	-510.126	48.536	-.287	-10.510	.000	-605.317	-414.935		.129	.063	.053	.802	1.247
age	12.108	4.461	.060	2.714	.007	3.359	20.857		.260	.207	.180	.656	1.525
income receivers	705.229	77.306	.222	9.123	.000	553.613	856.845						

a. Dependent Variable: Saving

กรุงเทพมหานครและปริมณฑลนอกเขตเทศบาล ปี 2537

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.596 ^a	.355	.349	2763.11392	.355	55.115	4	400
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2E+009	4	420794963.6	55.115	.000 ^a
Residual	3E+009	400	7634798.529		
Total	5E+009	404			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1													
(Constant)	-1004.888	525.853			-1.911	.057	-2038.670	28.894					
Income	.277	.021	.562		13.228	.000	.236	.319	.550	.552	.531	.894	1.118
size	-446.978	93.259	-.250		-4.793	.000	-630.318	-263.639	.075	-.233	-.192	.591	1.691
age	1.460	9.712	.006		.150	.881	-17.634	20.553	-.025	.008	.006	.933	1.072
income receivers	753.770	145.899	.258		5.166	.000	466.945	1040.596	.254	.250	.207	.648	1.544

a. Dependent Variable: Saving

ภาคกลางในเขตเทศบาล ปี 2537

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.560 ^a	.314	.313	1905.382	.314	262.524	4	2293
								.000

a. Predictors: (Constant), income receivers, age, Income, size
b. Dependent Variable: Saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	4E+009	4	953088309.8	262.524	.000 ^a
Residual	8E+009	2293	3630480.954		
Total	1E+010	2297			

a. Predictors: (Constant), income receivers, age, Income, size
b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1												
(Constant)	-568.924	147.590		-3.855	.000	-858.349	-279.500					
Income	.286	.009	.574	31.458	.000	.269	.304	.520	.549	.544	.897	1.115
size	-350.310	29.829	-.262	-11.744	.000	-408.804	-291.815	-.018	-.238	-.203	.602	1.661
age	1.309	2.547	.009	.514	.607	-3.686	6.304	-.027	.011	.009	.956	1.046
income receivers	245.746	47.675	.111	5.155	.000	152.256	339.236	.097	.107	.089	.650	1.538

a. Dependent Variable: Saving

ภาคกลางนอกเขตเทศบาลปี 2537

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.505 ^a	.255	.254	1686.060	.255	205.756	4	2401
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2E+009	4	584923487.5	205.756	.000 ^a
Residual	7E+009	2401	2842796.784		
Total	9E+009	2405			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95% Confidence Interval for B			Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound		Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-667.898	140.067		-4.768	.000	-942.563	-393.234		.473	.501	.500	.895	1.118
Income size	.286	.010	.529	28.400	.000	.266	.306		-.023	-.171	-.150	.612	1.635
age	-235.460	27.613	-.192	-8.527	.000	-289.608	-181.313		.010	.021	.018	.994	1.006
income receivers	2.310	2.220	.018	1.040	.298	-2.044	6.663		.039	.009	.008	.627	1.594
	17.096	37.719	.010	.453	.650	-56.869	91.060						

a. Dependent Variable: Saving

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.487 ^a	.237	.235	1834.830	.237	183.387	4	2365
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2E+009	4	617392229.8	183.387	.000 ^a
Residual	8E+009	2365	3366602.877		
Total	1E+010	2369			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error		Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1													
	(Constant)	-715.924	147.814		-4.843	.000	-1005.782	-426.066					
	Income	.238	.009	.499	26.901	.000	.221	.256	.467	.484	.483	.939	1.065
	size	-229.131	31.118	-.169	-7.363	.000	-290.153	-168.109	-.005	-.150	-.132	.611	1.637
	age	7.252	2.490	.053	2.912	.004	2.369	12.135	.007	.060	.052	.969	1.032
	income receivers	136.689	44.053	.069	3.103	.002	50.303	223.075	.042	.064	.056	.648	1.544

a. Dependent Variable: Saving

ภาคเหนือนอกเขตเทศบาล ปี 2537

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.237 ^a	.056	.054	1375.442	.056	33.062	4	2231
								Sig. F Change .000

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3E+008	4	62547709.91	33.062	.000 ^a
Residual	4E+009	2231	1891840.116		
Total	4E+009	2235			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B			Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound		Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-293.130	125.400		-2.338	.019	-539.042	-47.217		.213	.215	.214	.989	1.011
Income size	.072	.007	.215	10.400	.000	.058	.086		-.030	-.088	-.086	.634	1.578
age	-104.518	25.056	-.108	-4.171	.000	-153.655	-55.382		.036	.045	.043	.997	1.003
income receivers	4.167	1.974	.043	2.111	.035	.296	8.039		.054	.081	.079	.633	1.580
	130.127	34.020	.099	3.825	.000	63.412	196.842						

a. Dependent Variable: Saving

ภาคตะวันออกเฉียงเหนือในเขตเทศบาล ปี 2537

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.514 ^a	.264	.263	1912.805	.264	262.033	4	2919
								.000

a. Predictors: (Constant), income receivers, income, age, size

b. Dependent Variable: saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	4E+009	4	958734006.3	262.033	.000 ^a
Residual	1E+010	2919	3658822.544		
Total	1E+010	2923			

a. Predictors: (Constant), income receivers, income, age, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		t	Sig.	95% Confidence Interval for B			Correlations			Collinearity Statistics	
	B	Std. Error			Lower Bound	Upper Bound		Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-733.399	136.383	-5.378	.000	-1000.814	-465.983						
income	.254	.008	31.762	.000	.238	.270		.478	.507	.504	.962	1.040
size	-249.207	26.888	-9.268	.000	-301.928	-196.486		-.093	-.169	-.147	.600	1.666
age	5.623	2.405	2.338	.019	.907	10.338		-.005	.043	.037	.959	1.043
income receivers	-17.305	37.392	-.463	.644	-90.622	56.012		-.082	-.009	-.007	.637	1.570

a. Dependent Variable: saving

ภาคตะวันออกเฉียงเหนือนอกเขตเทศบาล ปี 2537

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.437 ^a	.191	.190	1203.040	.191	164.045	4	2785
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	9E+008	4	237422864.6	164.045	.000 ^a
Residual	4E+009	2785	1447304.853		
Total	5E+009	2789			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		t	Sig.	95% Confidence Interval for B			Correlations			Collinearity Statistics	
	B	Std. Error			Lower Bound	Upper Bound		Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-597.695	99.518	-6.006	.000	-792.832	-402.559		.398	.430	.428	.930	1.076
income	.268	.011	25.107	.000	.247	.288		-.071	-.157	-.143	.518	1.931
size	-159.059	18.982	-8.379	.000	-196.280	-121.839		.014	.015	.013	.978	1.022
age	1.287	1.662	.774	.439	-1.972	4.545		-.014	.015	.013	.518	1.930
income receivers	19.484	24.668	.790	.430	-28.885	67.852						

a. Dependent Variable: saving

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.588 ^a	.345	.344	2200.55920	.345	238.319	4	1806
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	5E+009	4	1154050608	238.319	.000 ^a
Residual	9E+009	1806	4842460.785		
Total	1E+010	1810			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95% Confidence Interval for B			Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound		Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-1184.691	185.352		-6.392	.000	-1548.218	-821.164		.572	.579	.575	.950	1.053
Income	.297	.010	.590	30.189	.000	.278	.316		-.003	-.157	-.128	.638	1.567
size	-228.157	33.836	-.161	-6.743	.000	-294.519	-161.794		.042	.062	.051	.966	1.035
age	8.788	3.306	.051	2.658	.008	2.305	15.271		.092	.059	.048	.650	1.538
income receivers	155.033	61.663	.059	2.514	.012	34.096	275.971						

a. Dependent Variable: Saving

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.547 ^a	.299	.297	1591.41778	.299	172.442	4	1617
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2E+009	4	436727839.5	172.442	.000 ^a
Residual	4E+009	1617	2532610.541		
Total	6E+009	1621			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		t	Sig.	95% Confidence Interval for B			Correlations			Collinearity Statistics	
	B	Std. Error			Lower Bound	Upper Bound		Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-1391.274	159.655	-8.714	.000	-1704.427	-1078.122		.513	.523	.514	.913	1.095
Income	.316	.013	24.705	.000	.291	.342		-.079	-.195	-.167	.748	1.336
size	-202.814	25.349	-8.001	.000	-252.535	-153.093		.052	.097	.082	.973	1.028
age	10.152	2.587	3.925	.000	5.079	15.226		.101	.034	.028	.696	1.437
Income receivers	64.083	46.827	1.369	.171	-27.765	155.931						

a. Dependent Variable: Saving

สมการการออมของครัวเรือนหลังวิกฤตเศรษฐกิจ
ทั่วราชอาณาจักรในเขตเทศบาล ปี 2547

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.497 ^a	.247	.247	2644.926	.247	1325.379	4	16166

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	4E+010	4	9271862415	1325.379	.000 ^a
Residual	1E+011	16166	6995632.671		
Total	2E+011	16170			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		Std. Error	Beta	t	Sig.	95% Confidence Interval for B		Correlations		Collinearity Statistics	
	B	Std. Error					Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance
1 (Constant)	-459.663	81.514			-5.639	.000	-619.440	-299.886	.475	.494	.493	.905
income	.213	.003		.518	72.226	.000	.207	.219	.016	-.159	-.140	.526
size	-365.877	17.842		-.193	-20.506	.000	-400.850	-330.904	-.021	.036	.032	.974
age	6.227	1.344		.032	4.634	.000	3.593	8.861	.053	.072	.063	.561
income receivers	241.673	26.327		.084	9.180	.000	190.069	293.277				1.781

a. Dependent Variable: saving

ท้าวราชอาณาจักรนอกเขตเทศบาล ปี 2547

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.449 ^a	.201	.201	2136.739	.201	652.593	4	10364
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1E+010	4	2979512161	652.593	.000 ^a
Residual	5E+010	10364	4565652.197		
Total	6E+010	10368			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		t	Sig.	95% Confidence Interval for B			Correlations			Collinearity Statistics	
	B	Std. Error			Lower Bound	Upper Bound		Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-527.739	93.370	-5.652	.000	-710.763	-344.715		.421	.442	.441	.902	1.108
income	.202	.004	50.196	.000	.194	.210		.002	-.162	-.147	.525	1.906
size	-297.590	17.812	-16.707	.000	-332.505	-262.674		-.003	.042	.038	.991	1.009
age	6.128	1.423	4.305	.000	3.338	8.918		.064	.082	.074	.549	1.820
income receivers	207.981	24.745	8.405	.000	159.476	256.487						

a. Dependent Variable: saving

กรุงเทพมหานครและปริมณฑลในเขตเทศบาล ปี 2547

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.580 ^a	.336	.335	4429.317	.336	284.346	4	2244
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2E+010	4	5578544319	284.346	.000 ^a
Residual	4E+010	2244	19618851.89		
Total	7E+010	2248			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		t	Sig.	95% Confidence Interval for B		Correlations		Collinearity Statistics	
	B	Std. Error			Lower Bound	Upper Bound	Zero-order	Partial	Tolerance	VIF
1 (Constant)	-168.261	332.218	-.506	.613	-819.747	483.226	.542	.548	.781	1.281
income	.267	.009	31.030	.000	.250	.284	.140	-.224	.501	1.997
size	-.890.143	81.650	-10.902	.000	-1050.261	-730.026	.069	-.016	.902	1.108
age	-5.101	6.639	-.768	.442	-18.119	7.918	.222	.199	.603	1.658
income receivers	1194.250	123.980	9.633	.000	951.123	1437.377				

a. Dependent Variable: saving

กรุงเทพมหานครและปริมณฑลนอกเขตเทศบาล ปี 2547

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.714 ^a	.510	.504	3487.157	.510	92.013	4	354
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	4E+009	4	1118904745	92.013	.000 ^a
Residual	4E+009	354	12160262.84		
Total	9E+009	358			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95% Confidence Interval for B			Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound		Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-752.783	686.776		-1.096	.274	-2103.458	597.891		.682	.690	.667	.901	1.110
income	.332	.019	.703	17.928	.000	.296	.369		.058	-.264	-.192	.533	1.877
size	-743.558	144.221	-.263	-5.156	.000	-1027.196	-459.921		-.082	-.043	-.030	.875	1.143
age	-10.033	12.535	-.032	-.800	.424	-34.686	14.620		.204	.223	.160	.579	1.728
income receivers	927.625	215.470	.211	4.305	.000	503.862	1351.388						

a. Dependent Variable: saving

ภาคกลางในเขตเทศบาล ปี 2547

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.580 ^a	.336	.336	2874.818	.336	552.368	4	4363
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2E+010	4	4565088532	552.368	.000 ^a
Residual	4E+010	4363	8264576.920		
Total	5E+010	4367			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95% Confidence Interval for B			Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound		Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-581.259	169.596		-3.427	.001	-913.753	-248.765		.552	.573	.570	.880	1.137
income	.286	.006	.607	46.183	.000	.274	.298		.025	-.206	-.171	.542	1.844
size	-505.016	36.339	-.233	-13.897	.000	-576.259	-433.774		-.053	.013	.010	.970	1.031
age	2.350	2.779	.011	.846	.398	-3.097	7.798		.084	.083	.068	.583	1.716
income receivers	307.802	56.186	.089	5.478	.000	197.648	417.955						

a. Dependent Variable: saving

ภาคกลางนอกเขตเทศบาลปี 2547

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.434 ^a	.188	.187	2697.002	.188	178.143	4	3073
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	5E+009	4	1295781039	178.143	.000 ^a
Residual	2E+010	3073	7273818.758		
Total	3E+010	3077			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95% Confidence Interval for B			Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound		Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-63.224	208.297		-.304	.762	-471.639	345.192		.415	.414	.409	.864	1.157
income	.187	.007	.440	25.186	.000	.172	.201		.071	-.133	-.121	.519	1.928
size	-303.915	40.916	-.168	-7.428	.000	-384.140	-223.690		-.071	-.025	-.023	.985	1.015
age	-4.545	3.231	-.023	-1.407	.160	-10.881	1.790		.124	.105	.095	.558	1.792
income receivers	336.904	57.726	.127	5.836	.000	223.719	450.090						

a. Dependent Variable: saving

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.476 ^a	.226	.225	2170.651	.226	259.282	4	3546
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	5E+009	4	1221663785	259.282	.000 ^a
Residual	2E+010	3546	4711726.275		
Total	2E+010	3550			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1												
	(Constant)	-783.559		-5.153	.000	-1081.679	-485.439					
	income	.208	.506	31.962	.000	.195	.221	.451	.473	.472	.872	1.147
	size	-314.196	-.188	-8.993	.000	-382.694	-245.697	.034	-.149	-.133	.498	2.008
	age	11.036	.070	4.680	.000	6.412	15.660	.007	.078	.069	.979	1.021
	income receivers	176.829	.073	3.599	.000	80.504	273.155	.058	.060	.053	.536	1.865

a. Dependent Variable: saving

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.462 ^a	.214	.212	1655.603	.214	180.040	4	2652
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2E+009	4	493493759.4	180.040	.000 ^a
Residual	7E+009	2652	2741021.025		
Total	9E+009	2656			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1													
	(Constant)	-634.402	153.591		-4.130	.000	-935.572	-333.232					
	income	.224	.009	.474	25.803	.000	.207	.242	.422	.448	.444	.877	1.140
	size	-324.483	31.081	-.247	-10.440	.000	-385.429	-263.537	-.011	-.199	-.180	.528	1.895
	age	6.286	2.249	.049	2.796	.005	1.877	10.695	-.002	.054	.048	.982	1.018
	income receivers	227.152	41.596	.127	5.461	.000	145.589	308.715	.087	.105	.094	.548	1.826

a. Dependent Variable: saving

ภาคตะวันออกเฉียงเหนือในเขตเทศบาล ปี 2547

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.523 ^a	.274	.273	2635.324	.274	421.655	4	4477
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1E+010	4	2928367947	421.655	.000 ^a
Residual	3E+010	4477	6944932.510		
Total	4E+010	4481			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	-679.106	160.283		-4.237	.000	-993.340	-364.872					
	income	.237	.006	.539	41.034	.000	.226	.248	.510	.523	.523	.939	1.065
	size	-240.169	33.995	-.127	-7.065	.000	-306.815	-173.523	.012	-.105	-.090	.505	1.979
	age	8.639	2.648	.042	3.263	.001	3.448	13.830	-.012	.049	.042	.978	1.022
	income receivers	50.203	48.578	.018	1.033	.301	-45.034	145.440	.017	.015	.013	.523	1.912

a. Dependent Variable: saving

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	Sig. F Change
1	.539 ^a	.291	.289	1777.073	.291	265.743	.000
					4	2595	.000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3E+009	4	839213151.0	265.743	.000 ^a
Residual	8E+009	2595	3157988.966		
Total	1E+010	2599			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		t	Sig.	95% Confidence Interval for B			Correlations			Collinearity Statistics	
	B	Std. Error			Lower Bound	Upper Bound		Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-1105.896	162.184	-6.819	.000	-1423.920	-787.873		.491	.535	.533	.879	1.138
income	.323	.010	32.244	.000	.303	.343		-.020	-.195	-.167	.525	1.904
size	-304.287	30.081	-10.116	.000	-363.272	-245.301		.067	.109	.092	.997	1.003
age	13.906	2.495	5.574	.000	9.013	18.798		.017	.021	.017	.556	1.798
income receivers	42.113	40.000	1.053	.293	-36.323	120.549						

a. Dependent Variable: saving

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.585 ^a	.343	.342	3219.637	.343	306.898	4	2354
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1E+010	4	3181320327	306.898	.000 ^a
Residual	2E+010	2354	10366065.55		
Total	4E+010	2358			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1													
	(Constant)	-2211.290	258.307		-8.561	.000	-2717.823	-1704.757					
	income	.314	.009	.604	34.662	.000	.296	.331	.561	.581	.579	.920	1.087
	size	-346.297	51.545	-.151	-6.718	.000	-447.375	-245.218	.027	-.137	-.112	.549	1.820
	age	25.432	4.313	.099	5.897	.000	16.975	33.889	.081	.121	.099	.992	1.008
	income receivers	10.904	76.578	.003	.142	.887	-139.264	161.072	.032	.003	.002	.573	1.745

a. Dependent Variable: saving

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.481 ^a	.231	.230	2473.048	.231	138.472	4	1839
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3E+009	4	846887278.5	138.472	.000 ^a
Residual	1E+010	1839	6115964.863		
Total	1E+010	1843			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1													
(Constant)	-1405.688	250.440			-5.613	.000	-1896.864	-914.513					
income	.248	.011	.488		23.057	.000	.227	.269	.440	.474	.471	.932	1.073
size	-331.410	42.253	-.220		-7.844	.000	-414.278	-248.542	-.060	-.180	-.160	.531	1.884
age	13.623	3.708	.076		3.674	.000	6.350	20.896	.033	.085	.075	.989	1.011
income receivers	148.039	61.732	.067		2.398	.017	26.966	269.111	.010	.056	.049	.543	1.843

a. Dependent Variable: saving

สมการรวมก่อนและหลังวิกฤตเศรษฐกิจ
ทั่วราชอาณาจักรในประเทศไทย

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	Sig. F Change
1	.513 ^a	.263	.263	2364.293	.263	2381.797	.000
					4	26690	.000

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	5E+010	4	1.331E+010	2381.797	.000 ^a
Residual	1E+011	26690	5589881.227		
Total	2E+011	26694			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-403.394	54.188		-7.444	.000	-509.605	-297.182	.489	.506	.503	.939	1.066
Income	.209	.002	.520	95.802	.000	.204	.213	.024	-.171	-.149	.605	1.653
size	-318.019	11.230	-.191	-28.318	.000	-340.031	-296.007	-.008	.034	.030	.972	1.029
age	5.227	.931	.030	5.616	.000	3.403	7.051	.061	.066	.057	.624	1.604
income receivers	186.700	17.198	.072	10.856	.000	152.992	220.408					

a. Dependent Variable: Saving

ท้าวราชอาณาจักรนอกเขตเทศบาล

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.471 ^a	.221	.221	1862.709	.221	1404.518	4	19750

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2E+010	4	4873233812	1404.518	.000 ^a
Residual	7E+010	19750	3469684.263		
Total	9E+010	19754			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1													
(Constant)	-501.679	56.500			-8.879	.000	-612.424	-390.934					
Income	.197	.003	.464		72.280	.000	.192	.203	.444	.457	.454	.957	1.045
size	-243.505	10.337	-.191		-23.558	.000	-263.765	-223.244	-.052	-.165	-.148	.600	1.667
age	4.808	.890	.034		5.401	.000	3.063	6.552	.025	.038	.034	.997	1.003
income receivers	153.379	14.790	.084		10.370	.000	124.389	182.369	.053	.074	.065	.597	1.674

a. Dependent Variable: Saving

กรุงเทพมหานครและปริมณฑลในเขตเทศบาล

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.598 ^a	.358	.357	3715.94755	.358	571.218	4	4105
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	3E+010	4	7887525398	571.218	.000 ^a
Residual	6E+010	4105	13808266.20		
Total	9E+010	4109			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B			Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound		Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-221.717	191.897		-1.155	.248	-597.939	154.505		.562	.554	.533	.788	1.268
Income	.249	.006	.601	42.642	.000	.238	.261		.120	-.230	-.189	.552	1.813
size	-714.651	47.259	-.255	-15.122	.000	-807.304	-621.998		.111	.009	.007	.859	1.164
age	2.319	4.193	.007	.553	.580	-5.902	10.541		.252	.193	.157	.636	1.573
income receivers	944.394	75.028	.197	12.587	.000	797.300	1091.489						

a. Dependent Variable: Saving

กรุงเทพมหานครและปริมณฑลนอกเขตเทศบาล

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.692 ^a	.479	.476	3131.58014	.479	174.601	4	759

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	7E+009	4	1712279140	174.601	.000 ^a
Residual	7E+009	759	9806794.187		
Total	1E+010	763			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations		Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Tolerance	VIF
1 (Constant)	-782.733	421.897		-1.855	.064	-1610.956	45.490				
Income	.309	.013	.660	24.154	.000	.283	.334	.661	.659	.919	1.088
size	-544.716	78.226	-.233	-6.963	.000	-698.282	-391.150	.036	-.245	.613	1.632
age	-5.988	7.777	-.021	-.770	.442	-21.254	9.278	-.043	-.028	.923	1.084
income receivers	777.651	123.059	.208	6.319	.000	536.075	1019.228	.242	.224	.635	1.575

a. Dependent Variable: Saving

ภาคกลางในเขตเทศบาล

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.594 ^a	.352	.352	2587.947	.352	905.559	4	6661
								Sig. F Change .000

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2E+010	4	6064949344	905.559	.000 ^a
Residual	4E+010	6661	6697468.023		
Total	7E+010	6665			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Beta	Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance
1												
(Constant)	-485.122	120.210		-4.036	.000	-720.771	-249.472					
Income	.276	.005	.605	58.525	.000	.266	.285	.568	.583	.577	.911	1.097
size	-410.962	24.485	-.213	-16.784	.000	-458.960	-362.964	-.005	-.201	-.166	.604	1.654
age	1.493	2.021	.007	.739	.460	-2.469	5.455	-.042	.009	.007	.971	1.030
income receivers	246.444	39.204	.079	6.286	.000	169.592	323.296	.103	.077	.062	.621	1.611

a. Dependent Variable: Saving

ภาคกลางนอกเขตเทศบาล

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics		
					R Square Change	F Change	df1 df2 Sig. F Change
1	.479 ^a	.230	.229	2320.670	.230	408.336	4 5479 .000

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	9E+009	4	2199099115	408.336	.000 ^a
Residual	3E+010	5479	5385508.278		
Total	4E+010	5483			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		t	Sig.	95% Confidence Interval for B		Correlations		Collinearity Statistics	
	B	Std. Error			Lower Bound	Upper Bound	Zero-order	Partial	Tolerance	VIF
1 (Constant)	-296.754	129.780	-2.287	.022	-551.175	-42.333	.462	.466	.912	1.096
Income	.206	.005	38.997	.000	.196	.216	.020	-.144	.593	1.685
size	-268.326	24.945	-10.757	.000	-317.228	-219.423	-.029	-.005	.996	1.004
age	-.784	2.046	-.383	.702	-4.794	3.227	.107	.077	.601	1.665
income receivers	202.922	35.421	5.729	.000	133.482	272.362				

a. Dependent Variable: Saving

ภาคเหนือในเขตเทศบาล

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.482 ^a	.233	.232	2048.417	.233	448.224	4	5916
								Sig. F Change .000

a. Predictors: (Constant), income receivers, age, income, size
b. Dependent Variable: Saving

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	8E+009	4	1880751956	448.224	.000 ^a
Residual	2E+010	5916	4196012.055		
Total	3E+010	5920			

a. Predictors: (Constant), income receivers, age, income, size
b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Std. Error	t	Sig.	95% Confidence Interval for B		Correlations		Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Tolerance	VIF
1 (Constant)	-666.118	107.136		-6.217	.000	-876.145	-456.092				
Income	.208	.005		41.807	.000	.198	.218	.463	.478	.922	1.085
size	-241.407	22.707		-10.632	.000	-285.920	-196.893	.007	-.137	.597	1.675
age	8.734	1.722		5.073	.000	5.359	12.109	.016	.066	.985	1.015
income receivers	116.302	32.644		3.563	.000	52.309	180.295	.063	.046	.613	1.631

a. Dependent Variable: Saving

ภาคเหนือนอกเขตเทศบาล

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.379 ^a	.143	.143	1564.541	.143	204.464	4	4888
								Sig. F Change .000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: Saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2E+009	4	500485244.9	204.464	.000 ^a
Residual	1E+010	4888	2447787.160		
Total	1E+010	4892			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95% Confidence Interval for B		Correlations		Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Tolerance	VIF
1 (Constant)	-395.116	100.913		-3.915	.000	-592.950	-197.281				
Income	.145	.005	.360	26.627	.000	.134	.155	.353	.356	.958	1.044
size	-192.448	19.792	-.165	-9.723	.000	-231.250	-153.647	-.036	-.138	.606	1.650
age	4.747	1.526	.041	3.110	.002	1.755	7.739	.030	.044	.995	1.005
income receivers	183.388	27.209	.115	6.740	.000	130.045	236.730	.080	.096	.602	1.662

a. Dependent Variable: Saving

ภาคตะวันออกเฉียงเหนือในเขตเทศบาล

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.548 ^a	.301	.300	2379.227	.301	795.933	4	7401

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	2E+010	4	4505555897	795.933	.000 ^a
Residual	4E+010	7401	5660720.529		
Total	6E+010	7405			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1 (Constant)	-736.913	109.254		-6.745	.000	-951.082	-522.744	.529	.546	.545	.965	1.036
income	.246	.004	.554	56.031	.000	.238	.255	-.045	-.142	-.120	.587	1.704
size	-266.898	21.649	-.156	-12.328	.000	-309.336	-224.459	.003	.051	.043	.978	1.023
age	8.180	1.857	.043	4.405	.000	4.540	11.821	.007	.018	.015	.596	1.677
income receivers	47.589	31.061	.019	1.532	.126	-13.298	108.477					

a. Dependent Variable: saving

ภาคตัวนอกเพียงหนึ่งนอกเขตเทศบาล

Model Summary^a

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.546 ^a	.298	.298	1514.337	.298	572.382	4	5385
								Sig. F Change .000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	5E+009	4	1312595191	572.382	.000 ^a
Residual	1E+010	5385	2293216.522		
Total	2E+010	5389			

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: saving

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.	95% Confidence Interval for B		Correlations		Collinearity Statistics	
	B	Std. Error				Lower Bound	Upper Bound	Zero-order	Partial	Tolerance	VIF
1 (Constant)	-796.253	91.785		-8.675	.000	-976.189	-616.317				
income	.293	.006	.547	46.721	.000	.281	.306	.512	.537	.952	1.051
size	-214.653	16.972	-.196	-12.648	.000	-247.925	-181.382	-.074	-.170	.541	1.848
age	7.106	1.479	.055	4.803	.000	4.205	10.006	.070	.065	.991	1.009
income receivers	23.084	22.863	.016	1.010	.313	-21.737	67.904	-.003	.014	.539	1.856

a. Dependent Variable: saving

ภาคใต้ในเขตเทศบาล

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.584 ^a	.341	.340	2848.89026	.341	538.446	4	4165
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, income, size

b. Dependent Variable: Saving

I	Regression	Sum of Squares	df	Mean Square	F	Sig.
	Residual	116179.759	4165	27894.398		
	Total	5E+010	4169			

a.

b.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95% Confidence Interval for B		Correlations			Collinearity Statistics	
	B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1												
(Constant)	-1551.148	163.907		-9.464	.000	-1872.493	-1229.802					
Income	.289	.006	.591	45.623	.000	.276	.301	.569	.577	.574	.944	1.060
size	-219.963	30.357	-.115	-7.246	.000	-279.478	-160.448	.002	-.112	-.091	.634	1.578
age	16.714	2.837	.075	5.892	.000	11.153	22.276	.072	.091	.074	.985	1.015
income receivers	-23.487	50.298	-.007	-.467	.641	-122.098	75.124	.065	-.007	-.006	.627	1.594

a. Dependent Variable: Saving

ภาคใต้นอกเขตเทศบาล

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics			
					R Square Change	F Change	df1	df2
1	.506 ^a	.256	.255	2126.86716	.256	297.471	4	3461
								Sig. F Change
								.000

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	5E+009	4	1345627897	297.471	.000 ^a
Residual	2E+010	3461	4523563.908		
Total	2E+010	3465			

a. Predictors: (Constant), income receivers, age, Income, size

b. Dependent Variable: Saving

Coefficients^a

Model	Unstandardized Coefficients		t	Sig.	95% Confidence Interval for B		Correlations		Collinearity Statistics	
	B	Std. Error			Lower Bound	Upper Bound	Zero-order	Partial	Tolerance	VIF
1 (Constant)	-1133.609	148.116	-7.654	.000	-1424.012	-843.207	.478	.485	.931	1.074
Income	.237	.007	32.597	.000	.223	.252	.082	-.158	.667	1.498
size	-224.542	23.917	-9.388	.000	-271.434	-177.649	.058	.075	.992	1.008
age	10.253	2.316	4.427	.000	5.712	14.794	.064	.026	.631	1.584
income receivers	58.807	38.907	1.511	.131	-17.476	135.089				

a. Dependent Variable: Saving