

ผนวก ข.

ผลการวิเคราะห์ข้อมูลโดยโปรแกรม SPSS

NPar Tests

Descriptive Statistics

	N	Mean	Std. Deviation	Minimum	Maximum
Savings and Time	516	1.07	.316	1	3
Current	516	2.47	.529	1	3
Loan	516	2.47	.568	1	3

Friedman Test

Ranks

	Mean Rank
Savings and Time	1.07
Current	2.47
Loan	2.47

Test Statistics(a)

N	516
Chi-Square	669.767
df	2
Asymp. Sig.	.000

a. Friedman Test

## Descriptive Statistics

	N	Sum	Mean
Savings and Time	516	552	1.07
Current	516	1272	2.47
Loan	516	1272	2.47
Valid N (listwise)	516		

## Crosstabs

Sex \* Micro Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	1.844(b)	1	.175	.200	.103	
Continuity Correction(a)	1.603	1	.205			
Likelihood Ratio	1.846	1	.174	.200	.103	
Fisher's Exact Test				.200	.103	
Linear-by-Linear Association	1.840(c)	1	.175	.200	.103	.029
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 92.41.

c The standardized statistic is 1.357.

Age \* Micro Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	12.178(a)	4	.016	.015		
Likelihood Ratio	13.359	4	.010	.010		
Fisher's Exact Test	12.565			.013		
Linear-by-Linear Association	7.412(b)	1	.006	.007	.003	.001
N of Valid Cases	516					

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.70.

b The standardized statistic is 2.722.

Status \* Micro Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	9.121(a)	2	.010	.010		
Likelihood Ratio	9.092	2	.011	.012		
Fisher's Exact Test	9.121			.010		
Linear-by-Linear Association	1.271(b)	1	.260	.264	.147	.034
N of Valid Cases	516					

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.25.

b The standardized statistic is 1.127.

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Education Level \* Micro Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	8.045(a)	3	.045	.042		
Likelihood Ratio	8.366	3	.039	.045		
Fisher's Exact Test	8.067			.039		
Linear-by-Linear Association	4.292(b)	1	.038	.041	.022	.006
N of Valid Cases	515					

a 2 cells (25.0%) have expected count less than 5. The minimum expected count is 1.81.

b The standardized statistic is -2.072.

สำนักหอสมุด

Occupation \* Micro Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	7.437(a)	6	.282	.283		
Likelihood Ratio	9.284	6	.158	.184		
Fisher's Exact Test	6.917			.321		
Linear-by-Linear Association	3.897(b)	1	.048	.052	.026	.005
N of Valid Cases	516					

a 3 cells (21.4%) have expected count less than 5. The minimum expected count is 1.81.

b The standardized statistic is 1.974.

Income(per month) \* Micro Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	7.015(a)	5	.220	.221		
Likelihood Ratio	7.188	5	.207	.212		
Fisher's Exact Test	7.057			.216		
Linear-by-Linear Association	.635(b)	1	.426	.433	.221	.016
N of Valid Cases	514					

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 16.65.

b The standardized statistic is -.797.

Savings/Fixed A/C \* Micro Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	5.926(b)	1	.015	.017	.010	
Continuity Correction(a)	5.073	1	.024			
Likelihood Ratio	6.613	1	.010	.017	.010	
Fisher's Exact Test				.017	.010	
Linear-by-Linear Association	5.915(c)	1	.015	.017	.010	.007
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 12.68.

c The standardized statistic is 2.432.

Current A/C \* Micro Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	1.411(b)	1	.235	.269	.144	
Continuity Correction(a)	1.134	1	.287			
Likelihood Ratio	1.389	1	.239	.269	.144	
Fisher's Exact Test				.269	.144	
Linear-by-Linear Association	1.408(c)	1	.235	.269	.144	.048
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 31.17.

c The standardized statistic is 1.187.

Loan A/C \* Micro Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	17.104(b)	1	.000	.000	.000	
Continuity Correction(a)	16.259	1	.000			
Likelihood Ratio	16.710	1	.000	.000	.000	
Fisher's Exact Test				.000	.000	
Linear-by-Linear Association	17.071(c)	1	.000	.000	.000	.000
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 50.01.

c The standardized statistic is 4.132.

Sex \* Normal Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	4.809(b)	1	.028	.032	.018	
Continuity Correction(a)	4.425	1	.035			
Likelihood Ratio	4.819	1	.028	.032	.018	
Fisher's Exact Test				.032	.018	
Linear-by-Linear Association	4.800(c)	1	.028	.032	.018	.006
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 105.26.

c The standardized statistic is 2.191.

Age \* Normal Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	4.954(a)	4	.292	.294		
Likelihood Ratio	5.036	4	.284	.290		
Fisher's Exact Test	4.871			.301		
Linear-by-Linear Association	.742(b)	1	.389	.402	.207	.024
N of Valid Cases	516					

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 9.91.

b The standardized statistic is -.861.

สำนักหอสมุด

Status \* Normal Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	.021(a)	2	.990	1.000		
Likelihood Ratio	.021	2	.990	1.000		
Fisher's Exact Test	.041			1.000		
Linear-by-Linear Association	.018(b)	1	.895	.938	.479	.062
N of Valid Cases	516					

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.26.

b The standardized statistic is .133.

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Education Level \* Normal Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	1.984(a)	3	.576	.567		
Likelihood Ratio	1.980	3	.576	.575		
Fisher's Exact Test	2.057			.555		
Linear-by-Linear Association	.937(b)	1	.333	.334	.182	.030
N of Valid Cases	515					

a 2 cells (25.0%) have expected count less than 5. The minimum expected count is 2.06.

b The standardized statistic is -.968.

สำนักหอสมุด

Occupation \* Normal Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	39.150(a)	6	.000	.(b)		
Likelihood Ratio	43.022	6	.000	.(b)		
Fisher's Exact Test	.(b)			.(b)		
Linear-by-Linear Association	.343(c)	1	.558	.580	.293	.027
N of Valid Cases	516					

a 3 cells (21.4%) have expected count less than 5. The minimum expected count is 2.06.

b Cannot be computed because there is insufficient memory.

c The standardized statistic is .585.

Income(per month) \* Normal Branch

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	15.707(a)	5	.008	.007		
Likelihood Ratio	15.740	5	.008	.008		
Fisher's Exact Test	15.482			.008		
Linear-by-Linear Association	1.261(b)	1	.261	.268	.136	.011
N of Valid Cases	514					

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 19.06.

b The standardized statistic is -1.123.

สำนักหอสมุด

Savings/Fixed A/C \* Normal Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	13.802(b)	1	.000	.000	.000	
Continuity Correction(a)	12.513	1	.000			
Likelihood Ratio	16.141	1	.000	.000	.000	
Fisher's Exact Test				.000	.000	
Linear-by-Linear Association	13.776(c)	1	.000	.000	.000	.000
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 14.45.

c The standardized statistic is 3.712.

Current A/C \* Normal Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	24.192(b)	1	.000	.000	.000	
Continuity Correction(a)	23.026	1	.000			
Likelihood Ratio	23.891	1	.000	.000	.000	
Fisher's Exact Test				.000	.000	
Linear-by-Linear Association	24.145(c)	1	.000	.000	.000	.000
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 35.50.

c The standardized statistic is 4.914.

Loan A/C \* Normal Branch

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	21.653(b)	1	.000	.000	.000	
Continuity Correction(a)	20.724	1	.000			
Likelihood Ratio	21.433	1	.000	.000	.000	
Fisher's Exact Test				.000	.000	
Linear-by-Linear Association	21.612(c)	1	.000	.000	.000	.000
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 56.97.

c The standardized statistic is 4.649.

Sex \* Electronic Machine

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	.126(b)	1	.723	.813	.407	
Continuity Correction(a)	.056	1	.813			
Likelihood Ratio	.126	1	.723	.813	.407	
Fisher's Exact Test				.813	.407	
Linear-by-Linear Association	.125(c)	1	.723	.813	.407	.088
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 42.50.

c The standardized statistic is -.354.

Age \* Electronic Machine

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	20.153(a)	4	.000	.001		
Likelihood Ratio	18.410	4	.001	.001		
Fisher's Exact Test	18.867			.001		
Linear-by-Linear Association	4.333(b)	1	.037	.041	.023	.005
N of Valid Cases	516					

a 1 cells (10.0%) have expected count less than 5. The minimum expected count is 4.00.

b The standardized statistic is 2.082.

สำนักหอสมุด

Status \* Electronic Machine

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	5.890(a)	2	.053	.049		
Likelihood Ratio	5.817	2	.055	.067		
Fisher's Exact Test	6.124			.040		
Linear-by-Linear Association	5.789(b)	1	.016	.018	.011	.005
N of Valid Cases	516					

a 1 cells (16.7%) have expected count less than 5. The minimum expected count is 3.33.

b The standardized statistic is 2.406.

สำนักหอสมุด

Education Level \* Electronic Machine

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	23.682(a)	3	.000	.000		
Likelihood Ratio	21.314	3	.000	.000		
Fisher's Exact Test	21.532			.000		
Linear-by-Linear Association	15.570(b)	1	.000	.000	.000	.000
N of Valid Cases	515					

a 2 cells (25.0%) have expected count less than 5. The minimum expected count is .83.

b The standardized statistic is -3.946.

สำนักหอสมุด

Occupation \* Electronic Machine

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	22.777(a)	6	.001	.002		
Likelihood Ratio	20.275	6	.002	.003		
Fisher's Exact Test	21.867			.001		
Linear-by-Linear Association	1.204(b)	1	.273	.296	.148	.022
N of Valid Cases	516					

a 5 cells (35.7%) have expected count less than 5. The minimum expected count is .83.

b The standardized statistic is 1.097.

สำนักหอสมุด

Income(per month) \* Electronic Machine

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	16.799(a)	5	.005	.005		
Likelihood Ratio	14.853	5	.011	.012		
Fisher's Exact Test	14.778			.010		
Linear-by-Linear Association	4.768(b)	1	.029	.031	.015	.003
N of Valid Cases	514					

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 7.70.

b The standardized statistic is -2.184.

สำนักหอสมุด

Savings/Fixed A/C \* Electronic Machine

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	27.518(b)	1	.000	.000	.000	
Continuity Correction(a)	25.109	1	.000			
Likelihood Ratio	20.933	1	.000	.000	.000	
Fisher's Exact Test				.000	.000	
Linear-by-Linear Association	27.465(c)	1	.000	.000	.000	.000
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 5.83.

c The standardized statistic is 5.241.

Current A/C \* Electronic Machine

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	.714(b)	1	.398	.428	.242	
Continuity Correction(a)	.472	1	.492			
Likelihood Ratio	.689	1	.407	.428	.242	
Fisher's Exact Test				.428	.242	
Linear-by-Linear Association	.713(c)	1	.398	.428	.242	.085
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 14.33.

c The standardized statistic is -.844.

Loan A/C \* Electronic Machine

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	1.140(b)	1	.286	.350	.176	
Continuity Correction(a)	.872	1	.350			
Likelihood Ratio	1.177	1	.278	.291	.176	
Fisher's Exact Test				.350	.176	
Linear-by-Linear Association	1.137(c)	1	.286	.350	.176	.062
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 23.00.

c The standardized statistic is 1.066.

Sex \* Internet Banking

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	.009(b)	1	.923	1.000	.506	
Continuity Correction(a)	.000	1	1.000			
Likelihood Ratio	.009	1	.923	1.000	.506	
Fisher's Exact Test				1.000	.506	
Linear-by- Linear Association	.009(c)	1	.923	1.000	.506	.089
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 48.43.

c The standardized statistic is .096.

Age \* Internet Banking

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	5.597(a)	4	.231	.231		
Likelihood Ratio	6.071	4	.194	.204		
Fisher's Exact Test	5.220			.262		
Linear-by-Linear Association	1.034(b)	1	.309	.319	.169	.027
N of Valid Cases	516					

a 1 cells (10.0%) have expected count less than 5. The minimum expected count is 4.56.

b The standardized statistic is 1.017.

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Status \* Internet Banking

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	1.792(a)	2	.408	.392		
Likelihood Ratio	1.617	2	.446	.429		
Fisher's Exact Test	1.920			.391		
Linear-by-Linear Association	.119(b)	1	.730	.769	.400	.073
N of Valid Cases	516					

a 1 cells (16.7%) have expected count less than 5. The minimum expected count is 3.80.

b The standardized statistic is -.345.

Education Level \* Internet Banking

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	12.353(a)	3	.006	.009		
Likelihood Ratio	12.600	3	.006	.005		
Fisher's Exact Test	11.007			.009		
Linear-by-Linear Association	5.545(b)	1	.019	.019	.011	.004
N of Valid Cases	515					

a 2 cells (25.0%) have expected count less than 5. The minimum expected count is .95.

b The standardized statistic is -2.355.

สำนักหอสมุด

Occupation \* Internet Banking

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	14.009(a)	6	.030	.031		
Likelihood Ratio	14.580	6	.024	.030		
Fisher's Exact Test	12.477			.040		
Linear-by-Linear Association	5.487(b)	1	.019	.019	.010	.002
N of Valid Cases	516					

a 4 cells (28.6%) have expected count less than 5. The minimum expected count is .95.

b The standardized statistic is 2.343.

สำนักหอสมุด

Income(per month) \* Internet Banking

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	30.302(a)	5	.000	.000		
Likelihood Ratio	30.697	5	.000	.000		
Fisher's Exact Test	29.964			.000		
Linear-by-Linear Association	19.168(b)	1	.000	.000	.000	.000
N of Valid Cases	514					

a 0 cells (.0%) have expected count less than 5. The minimum expected count is 8.68.

b The standardized statistic is -4.378.

สำนักหอสมุด

## Savings/Fixed A/C \* Internet Banking

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	4.303(b)	1	.038	.043	.023	
Continuity Correction(a)	3.427	1	.064			
Likelihood Ratio	5.502	1	.019	.030	.023	
Fisher's Exact Test				.043	.023	
Linear-by-Linear Association	4.294(c)	1	.038	.043	.023	.018
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 6.65.

c The standardized statistic is 2.072.

Current A/C \* Internet Banking

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	6.812(b)	1	.009	.011	.009	
Continuity Correction(a)	6.049	1	.014			
Likelihood Ratio	6.244	1	.012	.015	.009	
Fisher's Exact Test				.015	.009	
Linear-by-Linear Association	6.799(c)	1	.009	.011	.009	.005
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 16.33.

c The standardized statistic is 2.607.

Loan A/C \* Internet Banking

## Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)	Point Probability
Pearson Chi-Square	8.938(b)	1	.003	.004	.003	
Continuity Correction(a)	8.196	1	.004			
Likelihood Ratio	8.441	1	.004	.005	.003	
Fisher's Exact Test				.004	.003	
Linear-by-Linear Association	8.921(c)	1	.003	.004	.003	.001
N of Valid Cases	516					

a Computed only for a 2x2 table

b 0 cells (.0%) have expected count less than 5. The minimum expected count is 26.21.

c The standardized statistic is 2.987.

## One-way ANOVA

Age

## ANOVA

		Sum of		Mean		
		Squares	df	Square	F	Sig.
Savings product	Between Groups	8.791	4	2.198	3.308	.011
	Within Groups	338.851	510	.664		
	Total	347.643	514			
Current product	Between Groups	4.633	4	1.158	.969	.424
	Within Groups	588.007	492	1.195		
	Total	592.640	496			
Loan product	Between Groups	21.245	4	5.311	3.793	.005
	Within Groups	698.738	499	1.400		
	Total	719.982	503			
Sav link Loan	Between Groups	18.990	4	4.747	2.411	.048
	Within Groups	976.747	496	1.969		
	Total	995.737	500			
Cur link Loan	Between Groups	10.541	4	2.635	2.261	.062
	Within Groups	564.183	484	1.166		
	Total	574.724	488			
Sav link Cur	Between Groups	4.268	4	1.067	.635	.638
	Within Groups	808.632	481	1.681		
	Total	812.899	485			
Cur link Sav	Between Groups	7.965	4	1.991	1.186	.316
	Within Groups	804.002	479	1.679		
	Total	811.967	483			

		Sum of		Mean		
		Squares	df	Square	F	Sig.
Chq for Sav	Between Groups	16.280	4	4.070	1.991	.095
	Within Groups	991.630	485	2.045		
	Total	1007.910	489			
OD on Sav	Between Groups	19.766	4	4.941	2.410	.048
	Within Groups	994.318	485	2.050		
	Total	1014.084	489			
Loan on Sav	Between Groups	27.874	4	6.969	3.658	.006
	Within Groups	927.856	487	1.905		
	Total	955.730	491			
Loan on Cur	Between Groups	20.789	4	5.197	3.109	.015
	Within Groups	800.641	479	1.671		
	Total	821.430	483			

Status

## ANOVA

		Sum of Squares	df	Mean Square	F	Sig.
Savings product	Between Groups	9.818	2	4.909	7.440	.001
	Within Groups	337.825	512	.660		
	Total	347.643	514			
Current product	Between Groups	.098	2	.049	.041	.960
	Within Groups	592.541	494	1.199		
	Total	592.640	496			
Loan product	Between Groups	4.838	2	2.419	1.695	.185
	Within Groups	715.145	501	1.427		
	Total	719.982	503			
Sav link Loan	Between Groups	4.707	2	2.354	1.183	.307
	Within Groups	991.029	498	1.990		
	Total	995.737	500			
Cur link Loan	Between Groups	3.466	2	1.733	1.474	.230
	Within Groups	571.258	486	1.175		
	Total	574.724	488			
Sav link Cur	Between Groups	3.393	2	1.696	1.012	.364
	Within Groups	809.506	483	1.676		
	Total	812.899	485			
Cur link Sav	Between Groups	8.450	2	4.225	2.529	.081
	Within Groups	803.517	481	1.671		
	Total	811.967	483			

		Sum of		Mean		
		Squares	df	Square	F	Sig.
Chq for Sav	Between Groups	.015	2	.008	.004	.996
	Within Groups	1007.895	487	2.070		
	Total	1007.910	489			
OD on Sav	Between Groups	3.182	2	1.591	.766	.465
	Within Groups	1010.902	487	2.076		
	Total	1014.084	489			
Loan on Sav	Between Groups	.072	2	.036	.018	.982
	Within Groups	955.658	489	1.954		
	Total	955.730	491			
Loan on Cur	Between Groups	3.932	2	1.966	1.157	.315
	Within Groups	817.498	481	1.700		
	Total	821.430	483			

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Education

## ANOVA

		Sum of		Mean		
		Squares	df	Square	F	Sig.
Savings product	Between Groups	32.365	3	10.788	17.475	.000
	Within Groups	314.896	510	.617		
	Total	347.261	513			
Current product	Between Groups	2.037	3	.679	.567	.637
	Within Groups	589.493	492	1.198		
	Total	591.530	495			
Loan product	Between Groups	9.667	3	3.222	2.269	.080
	Within Groups	708.734	499	1.420		
	Total	718.402	502			
Sav link Loan	Between Groups	6.689	3	2.230	1.119	.341
	Within Groups	988.383	496	1.993		
	Total	995.072	499			
Cur link Loan	Between Groups	3.289	3	1.096	.930	.426
	Within Groups	570.808	484	1.179		
	Total	574.096	487			
Sav link Cur	Between Groups	4.758	3	1.586	.945	.419
	Within Groups	807.110	481	1.678		
	Total	811.868	484			
Cur link Sav	Between Groups	1.213	3	.404	.239	.869
	Within Groups	809.735	479	1.690		
	Total	810.948	482			

		Sum of		Mean		
		Squares	df	Square	F	Sig.
Chq for Sav	Between Groups	16.958	3	5.653	2.773	.041
	Within Groups	988.592	485	2.038		
	Total	1005.550	488			
OD on Sav	Between Groups	2.865	3	.955	.461	.710
	Within Groups	1005.728	485	2.074		
	Total	1008.593	488			
Loan on Sav	Between Groups	11.779	3	3.926	2.029	.109
	Within Groups	942.302	487	1.935		
	Total	954.081	490			
Loan on Cur	Between Groups	4.804	3	1.601	.941	.421
	Within Groups	815.274	479	1.702		
	Total	820.079	482			

Occupation

ANOVA

		Sum of		Mean		
		Squares	df	Square	F	Sig.
Savings product	Between Groups	12.956	6	2.159	3.278	.004
	Within Groups	334.687	508	.659		
	Total	347.643	514			
Current product	Between Groups	50.533	6	8.422	7.613	.000
	Within Groups	542.107	490	1.106		
	Total	592.640	496			
Loan product	Between Groups	9.659	6	1.610	1.126	.346
	Within Groups	710.323	497	1.429		
	Total	719.982	503			
Sav link Loan	Between Groups	3.295	6	.549	.273	.949
	Within Groups	992.441	494	2.009		
	Total	995.737	500			
Cur link Loan	Between Groups	28.514	6	4.752	4.194	.000
	Within Groups	546.210	482	1.133		
	Total	574.724	488			
Sav link Cur	Between Groups	37.285	6	6.214	3.838	.001
	Within Groups	775.614	479	1.619		
	Total	812.899	485			
Cur link Sav	Between Groups	23.134	6	3.856	2.332	.031
	Within Groups	788.833	477	1.654		
	Total	811.967	483			
Chq for Sav	Between Groups	37.841	6	6.307	3.140	.005
	Within Groups	970.069	483	2.008		
	Total	1007.910	489			

		Sum of		Mean		
		Squares	df	Square	F	Sig.
OD on Sav	Between Groups	16.569	6	2.762	1.337	.239
	Within Groups	997.514	483	2.065		
	Total	1014.084	489			
Loan on Sav	Between Groups	10.255	6	1.709	.877	.512
	Within Groups	945.475	485	1.949		
	Total	955.730	491			
Loan on Cur	Between Groups	36.749	6	6.125	3.723	.001
	Within Groups	784.681	477	1.645		
	Total	821.430	483			

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Income

## ANOVA

		Sum of		Mean		
		Squares	df	Square	F	Sig.
Savings product	Between Groups	8.952	5	1.790	2.698	.020
	Within Groups	336.397	507	.664		
	Total	345.349	512			
Current product	Between Groups	14.170	5	2.834	2.399	.036
	Within Groups	577.567	489	1.181		
	Total	591.737	494			
Loan product	Between Groups	3.880	5	.776	.539	.747
	Within Groups	714.454	496	1.440		
	Total	718.335	501			
Sav link Loan	Between Groups	12.588	5	2.518	1.269	.276
	Within Groups	978.450	493	1.985		
	Total	991.038	498			
Cur link Loan	Between Groups	17.770	5	3.554	3.073	.010
	Within Groups	556.283	481	1.157		
	Total	574.053	486			
Sav link Cur	Between Groups	9.800	5	1.960	1.174	.321
	Within Groups	798.167	478	1.670		
	Total	807.967	483			
Cur link Sav	Between Groups	12.581	5	2.516	1.498	.189
	Within Groups	799.385	476	1.679		
	Total	811.967	481			

		Sum of		Mean		
		Squares	df	Square	F	Sig.
Chq for Sav	Between Groups	15.077	5	3.015	1.465	.200
	Within Groups	992.398	482	2.059		
	Total	1007.475	487			
OD on Sav	Between Groups	10.837	5	2.167	1.044	.391
	Within Groups	1000.374	482	2.075		
	Total	1011.211	487			
Loan on Sav	Between Groups	7.115	5	1.423	.728	.602
	Within Groups	945.581	484	1.954		
	Total	952.696	489			
Loan on Cur	Between Groups	8.254	5	1.651	.969	.436
	Within Groups	811.123	476	1.704		
	Total	819.378	481			

T-Test

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Savings product	5.684	.017	-3.117	513	.002	-.22	.072	-.365	-.083
Current product	3.909	.049	1.295	495	.196	.13	.098	-.066	.319
Loan product	9.785	.002	2.963	502	.003	.31	.106	.106	.521

Sex

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Sav link Loan	.420	.517	2.311	499	.021	.29	.126	.043	.537
			2.312	498.765	.021	.29	.126	.044	.537
Cur link Loan	1.638	.201	2.442	487	.015	.24	.098	.047	.430
			2.448	485.473	.015	.24	.097	.047	.430
Chq for Sav	1.434	.232	1.407	488	.160	.18	.130	-.072	.437
			1.408	488.000	.160	.18	.130	-.072	.437
OD on Sav	.079	.779	.890	488	.374	.12	.130	-.140	.371
			.890	487.988	.374	.12	.130	-.140	.371
Loan on Sav	.273	.602	.622	490	.534	.08	.126	-.169	.326
			.622	489.952	.534	.08	.126	-.169	.326
Loan on Cur	4.004	.046	1.842	482	.066	.22	.118	-.015	.450
			1.844	481.414	.066	.22	.118	-.014	.450

Savings account

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Savings product	10.816	.001	4.851	513	.000	.69	.143	.412	.974
			3.763	35.638	.001	.69	.184	.319	1.067
Current product	1.228	.268	-1.034	495	.302	-.20	.197	-.591	.183
			-.948	35.824	.350	-.20	.215	-.639	.232
Loan product	.007	.934	.145	502	.885	.03	.222	-.404	.468
			.141	33.818	.889	.03	.228	-.431	.495
Sav link Loan	6.050	.014	-.144	499	.886	-.04	.254	-.536	.463
			-.170	38.967	.866	-.04	.215	-.472	.398

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Cur link Loan	.114	.736	-.956	487	.339	-.19	.198	-.580	.200
			-1.002	36.014	.323	-.19	.189	-.574	.194
Sav link Cur	1.581	.209	.781	484	.435	.19	.240	-.285	.660
			.958	36.870	.344	.19	.196	-.209	.585
Cur link Sav	1.720	.190	.323	482	.747	.08	.241	-.396	.551
			.378	36.161	.708	.08	.206	-.340	.495
Chq for Sav	2.589	.108	.778	488	.437	.20	.263	-.312	.720
			.862	36.704	.394	.20	.237	-.276	.685
OD on Sav	5.249	.022	1.538	488	.125	.40	.263	-.112	.921
			1.819	37.676	.077	.40	.222	-.046	.855
Loan on Sav	2.171	.141	1.230	490	.219	.32	.259	-.190	.827
			1.379	35.452	.177	.32	.231	-.150	.786

		t-test for Equality of Means							
		Levene's Test for Equality of Variances		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference
		F	Sig.					Lower	Upper
Loan on Cur	Equal variances assumed	1.517	.219	.711	482	.478	.17	-.304	.648
	Equal variances not assumed			.762	34.988	.451	.17	-.287	.631



	Levene's Test for Equality of Variances	t-test for Equality of Means								
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Sav link Cur	10.640	.001	4.709	482	.000	.72	.154	.422	1.026	
								.387	1.062	
Chq for Sav	.555	.457	3.311	488	.001	.57	.173	.233	.912	
								.220	.924	
OD on Sav	1.533	.216	-.004	488	.996	.00	.174	-.344	.342	
								-.338	.336	
Loan on Sav	2.547	.111	-.651	490	.515	-.11	.168	-.440	.221	
								-.460	.241	
Loan on Cur	10.666	.001	3.553	482	.000	.55	.156	.248	.862	
								.208	.901	

Loan account

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Savings product	.010	.921	-1.063	513	.288	-.09	.082	-.248	.074
			-1.066	244.818	.288	-.09	.082	-.248	.074
Current product	2.551	.111	.374	495	.708	.04	.111	-.176	.259
			.360	218.635	.719	.04	.115	-.186	.269
Loan product	.003	.954	10.636	502	.000	1.15	.108	.939	1.365
			10.156	223.813	.000	1.15	.113	.929	1.376
Sav link Loan	.390	.533	5.124	499	.000	.71	.139	.438	.983
			5.025	230.532	.000	.71	.141	.432	.989

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Cur link Loan	1.949	.163	1.823	487	.069	.20	.111	-.016	.419
			1.728	210.038	.086	.20	.117	-.028	.431
Sav link Cur	3.181	.075	.877	484	.381	.12	.132	-.144	.376
			.842	215.063	.401	.12	.138	-.156	.388
OD on Sav	2.635	.105	1.902	488	.058	.28	.145	-.009	.562
			1.826	223.917	.069	.28	.151	-.022	.574
Loan on Sav	.176	.675	4.901	490	.000	.68	.138	.404	.946
			4.858	237.419	.000	.68	.139	.401	.949
Loan on Cur	8.468	.004	1.654	482	.099	.22	.132	-.041	.477
			1.556	216.848	.121	.22	.140	-.058	.495