



ภาคผนวก

ลิขสิทธิ์มหาวิทยาลัยเชียงใหม่

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การประมาณสมการค่าใช้จ่ายเพื่อการบริโภคแสดงปัจจัยที่มีอิทธิพลของกลุ่มตัวอย่าง

1. กลุ่มข้าราชการครูทั้งหมด

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	SUM_Income/Y(a)	.	Enter
2	Fami_DR(a)	.	Enter
3	work(a)	.	Enter
4	dept(a)	.	Enter

a All requested variables entered.

b Dependent Variable: SUM_con/Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
	R Square Change	F Change	df1	df2	Sig. F Change	R Square Change	F Change	df1	df2
1	.318(a)	.101	.098	199248.713	.101	32.716	1	290	.000
2	.367(b)	.134	.128	195888.034	.033	11.036	1	289	.001
3	.418(c)	.175	.166	191567.837	.041	14.182	1	288	.000
4	.488(d)	.238	.228	184414.019	.063	23.778	1	287	.000

a Predictors: (Constant), SUM_Income/Y

b Predictors: (Constant), SUM_Income/Y, Fami_DR

c Predictors: (Constant), SUM_Income/Y, Fami_DR, work

d Predictors: (Constant), SUM_Income/Y, Fami_DR, work, dept

ANOVA(e)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1298825607993.870	1	1298825607993.870	32.716	.000(a)
	Residual	11513014355920.880	290	39700049503.175		
	Total	12811839963914.750	291			
2	Regression	1722296777647.112	2	861148388823.556	22.442	.000(b)
	Residual	11089543186267.640	289	38372121751.791		
	Total	12811839963914.750	291			
3	Regression	2242747896019.695	3	747582632006.565	20.371	.000(c)
	Residual	10569092067895.060	288	36698236346.858		
	Total	12811839963914.750	291			
4	Regression	3051391709761.730	4	762847927440.432	22.431	.000(d)
	Residual	9760448254153.020	287	34008530502.275		
	Total	12811839963914.750	291			

a Predictors: (Constant), SUM_Income/Y

b Predictors: (Constant), SUM_Income/Y, Fami_DR

c Predictors: (Constant), SUM_Income/Y, Fami_DR, work

d Predictors: (Constant), SUM_Income/Y, Fami_DR, work, dept

e Dependent Variable: SUM_con/Y

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	188953.789	28094.028		6.726	.000
	SUM_Income/Y	.196	.034	.318	5.720	.000
	Fami_DR					
	work					
	dept					
2	(Constant)	121639.110	34255.903		3.551	.000
	SUM_Income/Y	.218	.034	.355	6.362	.000
	Fami_DR	41093.974	12370.126	.186	3.322	.001
	work					
	dept					
3	(Constant)	40821.036	39784.836		1.026	.306
	SUM_Income/Y	.166	.036	.270	4.556	.000
	Fami_DR	41559.748	12097.942	.188	3.435	.001
	work	5082.124	1349.516	.219	3.766	.000
	dept					
4	(Constant)	39681.214	38299.844		1.036	.301
	SUM_Income/Y	.154	.035	.250	4.377	.000
	Fami_DR	32501.536	11793.382	.147	2.756	.006
	work	4012.088	1317.523	.173	3.045	.003
	dept	.095	.020	.260	4.876	.000

a Dependent Variable: SUM_con/Y

2. กลุ่มอายุเวลาราชการ 1-20 ปี

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	SUM_Income/Y(a)	.	Enter
2	Fami_DR(a)	.	Enter
3	dept(a)	.	Enter

a All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
	R Square Change	F Change	df1	df2	Sig. F Change	R Square Change	F Change	df1	df2
1	.361(a)	.131	.122	165755.094	.131	14.574	1	97	.000
2	.408(b)	.167	.149	163130.988	.036	4.146	1	96	.044
3	.503(c)	.253	.230	155210.085	.087	11.048	1	95	.001

- a Predictors: (Constant), SUM_Income/Y
 b Predictors: (Constant), SUM_Income/Y, Fami_DR
 c Predictors: (Constant), SUM_Income/Y, Fami_DR, dept
 b Dependent Variable: SUM_con/Y

ANOVA(d)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	400403540465.659	1	400403540465.659	14.574	.000(a)
	Residual	2665050855851.514	97	27474751091.253		
	Total	3065454396317.173	98			
2	Regression	510729336679.590	2	255364668339.795	9.596	.000(b)
	Residual	2554725059637.584	96	26611719371.225		
	Total	3065454396317.174	98			
3	Regression	776888196048.641	3	258962732016.214	10.750	.000(c)
	Residual	2288566200268.532	95	24090170529.142		
	Total	3065454396317.174	98			

- a Predictors: (Constant), SUM_Income/Y
 b Predictors: (Constant), SUM_Income/Y, Fami_DR
 c Predictors: (Constant), SUM_Income/Y, Fami_DR, dept
 d Dependent Variable: SUM_con/Y

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	119701.245	39545.304		3.027	.003
	SUM_Income/Y	.239	.063	.361	3.818	.000
	Fami_DR					
	dept					
2	(Constant)	70572.813	45791.857		1.541	.127
	SUM_Income/Y	.251	.062	.380	4.057	.000
	Fami_DR	30257.220	14860.279	.191	2.036	.044
	dept					
3	(Constant)	47242.450	44130.170		1.071	.287
	SUM_Income/Y	.242	.059	.365	4.098	.000
	Fami_DR	22262.691	14341.843	.140	1.552	.124
	dept	.111	.033	.299	3.324	.001

- a Dependent Variable: SUM_con/Y

3. กลุ่มอายุเวลาราชการ 21-30 ปี

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	SUM_Income/Y(a)	.	Enter
2	Fami_DR(a)	.	Enter
3	dept(a)	.	Enter

a All requested variables entered.

b Dependent Variable: SUM_con/Y

Model Summary

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	.232(a)	.054	.046	214149.854	.054	7.384	1	130	.007
2	.369(b)	.136	.123	205405.087	.082	12.305	1	129	.001
3	.450(c)	.202	.184	198142.095	.066	10.630	1	128	.001

a Predictors: (Constant), SUM_Income/Y

b Predictors: (Constant), SUM_Income/Y, Fami_DR

c Predictors: (Constant), SUM_Income/Y, Fami_DR, dept

ANOVA(d)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	338617785455.435	1	338617785455.435	7.384	.007(a)
	Residual	5961820811586.220	130	45860160089.125		
	Total	6300438597041.660	131			
2	Regression	857767392872.113	2	428883696436.057	10.165	.000(b)
	Residual	5442671204169.550	129	42191249644.725		
	Total	6300438597041.660	131			
3	Regression	1275121525074.268	3	425040508358.089	10.826	.000(c)
	Residual	5025317071967.390	128	39260289624.745		
	Total	6300438597041.660	131			

a Predictors: (Constant), SUM_Income/Y

b Predictors: (Constant), SUM_Income/Y, Fami_DR

c Predictors: (Constant), SUM_Income/Y, Fami_DR, dept

d Dependent Variable: SUM_con/Y

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	248023.171	47720.183		5.197	.000
	SUM_Income/Y	.144	.053	.232	2.717	.007
	Fami_DR					
	dept					
2	(Constant)	134411.794	56071.641		2.397	.018
	SUM_Income/Y	.180	.052	.289	3.466	.001
	Fami_DR	74969.857	21372.317	.293	3.508	.001
	dept					
3	(Constant)	102661.295	54958.613		1.868	.064
	SUM_Income/Y	.169	.050	.272	3.368	.001
	Fami_DR	66003.265	20799.221	.258	3.173	.002
	dept	.096	.029	.260	3.260	.001

a Dependent Variable: SUM_con/Y

4. กลุ่มอายุเวลาราชการ 31 ปีขึ้นไป**Variables Entered/Removed(b)**

Model	Variables Entered	Variables Removed	Method
1	SUM_Income/Y(a)	.	Enter
2	Fami_DR(a)	.	Enter
3	dept(a)	.	Enter

a All requested variables entered.

b Dependent Variable: SUM_con/Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
	R Square Change	F Change	df1	df2	Sig. F Change	R Square Change	F Change	df1	df2
1	.137(a)	.019	.002	203717.834	.019	1.122	1	59	.294
2	.137(b)	.019	-.015	205452.253	.000	.008	1	58	.929
3	.331(c)	.109	.062	197462.177	.090	5.789	1	57	.019

a Predictors: (Constant), SUM_Income/Y

b Predictors: (Constant), SUM_Income/Y, Fami_DR

c Predictors: (Constant), SUM_Income/Y, Fami_DR, dept

ANOVA(d)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46562555192.723	1	46562555192.723	1.122	.294(a)
	Residual	2448556408541.048	59	41500956076.967		
	Total	2495118963733.771	60			
2	Regression	46902523471.298	2	23451261735.649	.556	.577(b)
	Residual	2448216440262.474	58	42210628280.387		
	Total	2495118963733.771	60			
3	Regression	272614224167.957	3	90871408055.986	2.331	.084(c)
	Residual	2222504739565.815	57	38991311220.453		
	Total	2495118963733.771	60			

a Predictors: (Constant), SUM_Income/Y

b Predictors: (Constant), SUM_Income/Y, Fami_DR

c Predictors: (Constant), SUM_Income/Y, Fami_DR, dept

d Dependent Variable: SUM_con/Y

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	317633.058	75643.487		4.199	.000
	SUM_Income/Y	.088	.083	.137	1.059	.294
	Fami_DR					
	dept					
2	(Constant)	312383.249	96133.800		3.249	.002
	SUM_Income/Y	.090	.086	.140	1.040	.303
	Fami_DR	3047.866	33961.561	.012	.090	.929
	dept					
3	(Constant)	309067.580	92405.416		3.345	.001
	SUM_Income/Y	.051	.085	.079	.598	.552
	Fami_DR	-17376.040	33726.557	-.069	-.515	.608
	dept	.102	.042	.313	2.406	.019

a Dependent Variable: SUM_con/Y

สมการการถดถอยที่มียุทธศาสตร์ของกลุ่มตัวอย่าง

1. กลุ่มข้าราชการครูทั้งหมด

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	SUM_Income/Y(a)	.	Enter
2	Fami_DR(a)	.	Enter
3	work(a)	.	Enter
4	dept(a)	.	Enter

a All requested variables entered.

b Dependent Variable: Save

Model Summary(e)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
	R Square Change	F Change	df1	df2	Sig. F Change	R Square Change	F Change	df1	df2
1	.184(a)	.034	.030	141288.516	.034	10.082	1	289	.002
2	.188(b)	.035	.029	141416.971	.002	.475	1	288	.491
3	.189(c)	.036	.025	141645.509	.000	.071	1	287	.790
4	.197(d)	.039	.026	141641.139	.003	1.018	1	286	.314

a Predictors: (Constant), SUM_Income/Y

b Predictors: (Constant), SUM_Income/Y, Fami_DR

c Predictors: (Constant), SUM_Income/Y, Fami_DR, work

d Predictors: (Constant), SUM_Income/Y, Fami_DR, work, dept

e Dependent Variable: Save

ANOVA(e)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	201262932918.493	1	201262932918.493	10.082	.002(a)
	Residual	5769146551617.580	289	19962444815.286		
	Total	5970409484536.080	290			
2	Regression	210766715364.700	2	105383357682.350	5.269	.006(b)
	Residual	5759642769171.380	288	19998759615.178		
	Total	5970409484536.080	290			
3	Regression	212199259529.386	3	70733086509.795	3.525	.015(c)
	Residual	5758210225006.690	287	20063450261.347		
	Total	5970409484536.080	290			
4	Regression	232616782484.506	4	58154195621.126	2.899	.022(d)
	Residual	5737792702051.570	286	20062212244.936		
	Total	5970409484536.080	290			

a Predictors: (Constant), SUM_Income/Y

b Predictors: (Constant), SUM_Income/Y, Fami_DR

c Predictors: (Constant), SUM_Income/Y, Fami_DR, work

d Predictors: (Constant), SUM_Income/Y, Fami_DR, work, dept

e Dependent Variable: Save

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	17526.901	19926.097		.880	.380
	SUM_Income/Y	.077	.024	.184	3.175	.002
	Fami_DR					
	work					
	dept					
2	(Constant)	7390.307	24778.802		.298	.766
	SUM_Income/Y	.080	.025	.192	3.246	.001
	Fami_DR	6174.481	8956.817	.041	.689	.491
	work					
	dept					
3	(Constant)	11661.349	29520.502		.395	.693
	SUM_Income/Y	.083	.027	.198	3.093	.002
	Fami_DR	6165.571	8971.354	.041	.687	.492
	work	-270.797	1013.428	-.017	-.267	.790
	dept					
4	(Constant)	11488.127	29520.090		.389	.697
	SUM_Income/Y	.081	.027	.194	3.017	.003
	Fami_DR	4762.036	9078.318	.031	.525	.600
	work	-446.968	1028.333	-.028	-.435	.664
	dept	.015	.015	.060	1.009	.314

a Dependent Variable: Save

2. กลุ่มอายุเวลาราชการ 1-20 ปี**Variables Entered/Removed(b)**

Model	Variables Entered	Variables Removed	Method
1	SUM_Income/Y(a)		Enter
2	Fami_DR(a)		Enter
3	dept(a)		Enter

a All requested variables entered.

b Dependent Variable: Save

Model Summary(d)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					
					R Square Change	F Change	Sig. F Change	df1	df2	
1	.109(a)	.012	.002	134102.505	.012	1.173	.012	1	97	.281
2	.111(b)	.012	-.008	134770.205	.000	.041	.000	1	96	.840
3	.258(c)	.066	.037	131725.387	.054	5.489	.054	1	95	.021

- a Predictors: (Constant), SUM_Income/Y
 b Predictors: (Constant), SUM_Income/Y, Fami_DR
 c Predictors: (Constant), SUM_Income/Y, Fami_DR, dept
 d Dependent Variable: Save

ANOVA(d)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21101158308.381	1	21101158308.381	1.173	.281(a)
	Residual	1744397750782.528	97	17983481966.830		
	Total	1765498909090.910	98			
2	Regression	21850115084.401	2	10925057542.200	.602	.550(b)
	Residual	1743648794006.509	96	18163008270.901		
	Total	1765498909090.910	98			
3	Regression	117099031604.968	3	39033010534.989	2.250	.088(c)
	Residual	1648399877485.942	95	17351577657.747		
	Total	1765498909090.910	98			

- a Predictors: (Constant), SUM_Income/Y
 b Predictors: (Constant), SUM_Income/Y, Fami_DR
 c Predictors: (Constant), SUM_Income/Y, Fami_DR, dept
 d Dependent Variable: Save

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	28205.320	31993.734		.882	.380
	SUM_Income/Y	.055	.051	.109	1.083	.281
	Fami_DR					
	dept					
2	(Constant)	24157.485	37830.813		.639	.525
	SUM_Income/Y	.056	.051	.111	1.092	.277
	Fami_DR	2492.980	12276.777	.021	.203	.840
	dept					
3	(Constant)	10200.839	37452.874		.272	.786
	SUM_Income/Y	.050	.050	.100	1.003	.318
	Fami_DR	-2289.492	12171.792	-.019	-.188	.851
	dept	.066	.028	.236	2.343	.021

a Dependent Variable: Save

3. กลุ่มอายุเวลาราชการ 21-30 ปี**Variables Entered/Removed(b)**

Model	Variables Entered	Variables Removed	Method
1	SUM_Income/Y(a)	.	Enter
2	Fami_DR(a)	.	Enter
3	dept(a)	.	Enter

a All requested variables entered.

b Dependent Variable: Save

Model Summary(d)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
	R Square Change	F Change	df1	df2	Sig. F Change	R Square Change	F Change	df1	df2
1	.211(a)	.044	.037	154466.148	.044	6.004	1	129	.016
2	.229(b)	.053	.038	154408.369	.008	1.097	1	128	.297
3	.232(c)	.054	.032	154904.706	.001	.181	1	127	.671

a Predictors: (Constant), SUM_Income/Y

b Predictors: (Constant), SUM_Income/Y, Fami_DR

c Predictors: (Constant), SUM_Income/Y, Fami_DR, dept

d Dependent Variable: Save

ANOVA(d)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	143248276264.079	1	143248276264.079	6.004	.016(a)
	Residual	3077913006178.668	129	23859790745.571		
	Total	3221161282442.747	130			
2	Regression	169392413082.828	2	84696206541.414	3.552	.032(b)
	Residual	3051768869359.919	128	23841944291.874		
	Total	3221161282442.747	130			
3	Regression	173736853054.148	3	57912284351.383	2.413	.070(c)
	Residual	3047424429388.599	127	23995467947.942		
	Total	3221161282442.747	130			

a Predictors: (Constant), SUM_Income/Y

b Predictors: (Constant), SUM_Income/Y, Fami_DR

c Predictors: (Constant), SUM_Income/Y, Fami_DR, dept

d Dependent Variable: Save

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	9194.481	34459.967		.267	.790
	SUM_Income/Y	.094	.038	.211	2.450	.016
	Fami_DR					
	dept					
2	(Constant)	-16695.583	42401.320		-.394	.694
	SUM_Income/Y	.102	.039	.229	2.611	.010
	Fami_DR	16946.609	16183.278	.092	1.047	.297
	dept					
3	(Constant)	-20065.069	43268.427		-.464	.644
	SUM_Income/Y	.101	.039	.227	2.570	.011
	Fami_DR	16082.169	16361.913	.087	.983	.328
	dept	.010	.023	.037	.426	.671

a Dependent Variable: Save

4. กลุ่มอายุเวลาราชการ 31 ปีขึ้นไป

Variables Entered/Removed(b)

Model	Variables Entered	Variables Removed	Method
1	SUM_Income/Y(a)	.	Enter
2	Fami_DR(a)	.	Enter
3	dept(a)	.	Enter

a All requested variables entered.

b Dependent Variable: Save

Model Summary(d)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
	R Square Change	F Change	df1	df2	Sig. F Change	R Square Change	F Change	df1	df2
1	.131(a)	.017	.000	125265.553	.017	1.025	1	59	.316
2	.138(b)	.019	-.015	126221.344	.002	.110	1	58	.742
3	.181(c)	.033	-.018	126430.475	.014	.808	1	57	.372

a Predictors: (Constant), SUM_Income/Y

b Predictors: (Constant), SUM_Income/Y, Fami_DR

c Predictors: (Constant), SUM_Income/Y, Fami_DR, dept

d Dependent Variable: Save

ANOVA(d)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16077242456.045	1	16077242456.045	1.025	.316(a)
	Residual	925796069019.365	59	15691458796.938		
	Total	941873311475.410	60			
2	Regression	17827298927.415	2	8913649463.708	.559	.575(b)
	Residual	924046012547.994	58	15931827802.552		
	Total	941873311475.410	60			
3	Regression	30747411183.780	3	10249137061.260	.641	.592(c)
	Residual	911125900291.630	57	15984664917.397		
	Total	941873311475.410	60			

a Predictors: (Constant), SUM_Income/Y

b Predictors: (Constant), SUM_Income/Y, Fami_DR

c Predictors: (Constant), SUM_Income/Y, Fami_DR, dept

d Dependent Variable: Save

Coefficients(a)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta	B	Std. Error
1	(Constant)	30560.369	46512.978		.657	.514
	SUM_Income/Y	.052	.051	.131	1.012	.316
	Fami_DR					
	dept					
2	(Constant)	42471.427	59060.620		.719	.475
	SUM_Income/Y	.047	.053	.120	.890	.377
	Fami_DR	-6915.168	20864.574	-.045	-.331	.742
	dept					
3	(Constant)	43264.709	59165.055		.731	.468
	SUM_Income/Y	.057	.054	.143	1.045	.300
	Fami_DR	-2028.702	21594.336	-.013	-.094	.925
	dept	-.024	.027	-.122	-.899	.372

a Dependent Variable: Save

ประวัติผู้เขียน

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