Title : Use of Chi–Square test and Binary logistic regression to identify factors influencing having saving of 4th-year students, Faculty of Science at Chiang Mai University, academic year 2024

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## ABSTRACT

This study aimed to study the factors that influence having saving among 4th-year undergraduate students in the Faculty of Science at Chiang Mai University during the 2024 academic year. The factors considered were gender, major, type of residence, highest level of parental education, average monthly income from parents, having income from other sources, average monthly income from other sources, average monthly expenses, and experiencing financial difficulties. Data was collected through questionnaires from a sample group of 189. The data were analyzed using descriptive statistics, Chi-square test of independence, and binary logistic regression analysis with dependent variables having two outcomes (having saving, not saving)

The descriptive statistics showed that 61.90% of the students had savings, with most savings in the form of bank deposits, 39.32% of the students had total accumulated savings of less than 5,000 baht. The Chi-square test revealed no significant relationship between any of the qualitative variables and having saving at a significant level of 0.05. Binary logistic regression analysis revealed that the highest level of parental education, average monthly income from parents, having income from other sources, average monthly income from other sources, and experiencing financial difficulties, are factors that influence having saving of student with the classification accuracy of 66.67%

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