

1. 변수 합치기(SUM)

| schema_sub.excl 문서 참조

| | 변수명 | 변수유형 | 해당 변수 |
|----|-------------|--------|---|
| 1 | Bhouse | 숙박 | B1+B2+B3+B4+B5 |
| 2 | Btraffic | 이동 수단 | B7+B8+B9+B10+B11 |
| 3 | Bgoods | 소비재 | B13+B14+B15+B16+B17+B18+B19+B20+B21+B22+B23+B24+B25+B26+B27+B28+B29+B30+B31+B32+B57+B58+B59+B60+B78+B79 |
| 4 | Bonline | 온라인결제 | B33+B34 |
| 5 | Bfood | 식음료 | B35+B36+B37+B38+B39+B40+B41+B42 |
| 6 | Betc | 기타 | B6+B43+B44+B45+B46+B47+B48+B49+B50+B51+B124+B125+B126+B127+B128+B136+B152+B153+B154 |
| 7 | Bfurniture | 가구 | B52+B53+B134 |
| 8 | Bfee | 통신 요금 | B61+B62 |
| 9 | Bcloth | 의복 | B63+B64+B65+B66+B67+B68+B69+B70+B71+B72+B73+B74+B75+B76 |
| 10 | Bcultural | 문화생활 | B80+B81+B82+B83+B84+B85+B86+B87+B88+B89+B91+B92+B93+B95+B96+B121+B137+B138 |
| 11 | Bactivity | 액티브 레저 | B90+B97+B98+B99+B100+B101+B102+B103+B104+B105+B120+B123 |
| 12 | Binsurance | 보험 | B106+B107 |
| 13 | Bedu | 교육 | B94+B108+B122+B155+B156+B160 |
| 14 | Bwedding | 결혼 | B109+B110+B111+B114+B115 |
| 15 | Bfuneral | 장례 | B112+B116+B117 |
| 16 | Bcar | 차량 | B118+B119+B133+B135+B157+B158+B159+B165+B166 |
| 17 | Bpro | 전문인력 | B129+B130+B131+B132 |
| 18 | Bdoc | 의료계 | B139+B140+B141+B142+B143+B144+B145+B146+B147+B148+B149 |
| 19 | Bmanufactur | 제조업 | B150(금액_기계류제조업)+B151(금액_식품류제조업) |
| 20 | Boil | 유류 | B161+B162+B163+B164 |
| 21 | Btax | 세금공과금 | B12 |
| 22 | 합침 제외 | | B54(중고품판매점), B55(사무기기), B56(정보통신기기_컴퓨터), B77(골동품_예술품), B113(수제용품점) |
| | Total | | B1~B166 |

SAS 시스템

The REG Procedure
Model: MODEL1
Dependent Variable: B167

| | |
|-----------------------------|--------|
| Number of Observations Read | 473228 |
| Number of Observations Used | 473228 |

| Analysis of Variance | | | | | |
|----------------------|--------|----------------|-------------|---------|--------|
| Source | DF | Sum of Squares | Mean Square | F Value | Pr > F |
| Model | 26 | 2.790989E19 | 1.073457E18 | 94043.8 | <.0001 |
| Error | 473201 | 5.401326E18 | 1.141444E13 | | |
| Corrected Total | 473227 | 3.331121E19 | | | |

| | | | |
|----------------|-----------|----------|--------|
| Root MSE | 3378527 | R-Square | 0.8379 |
| Dependent Mean | 2218141 | Adj R-Sq | 0.8378 |
| Coeff Var | 152.31342 | | |

| Parameter Estimates | | | | | |
|---------------------|----|--------------------|----------------|---------|---------|
| Variable | DF | Parameter Estimate | Standard Error | t Value | Pr > t |
| Intercept | 1 | 148992 | 7382.70332 | 20.18 | <.0001 |
| Bhouse | 1 | 1.11630 | 0.06676 | 16.72 | <.0001 |
| Btraffic | 1 | 1.32501 | 0.03860 | 34.33 | <.0001 |
| Bgoods | 1 | 1.12766 | 0.01055 | 106.89 | <.0001 |
| Bonline | 1 | 1.43430 | 0.00698 | 205.52 | <.0001 |
| Bfood | 1 | 1.00666 | 0.02015 | 49.96 | <.0001 |
| Betc | 1 | 1.09097 | 0.01482 | 73.63 | <.0001 |
| Bfurniture | 1 | 1.07247 | 0.06743 | 15.91 | <.0001 |
| Bfee | 1 | 1.62743 | 0.04234 | 38.44 | <.0001 |

| | | | | | |
|-------------|---|----------|----------|---------|--------|
| Bcloth | 1 | 1.22712 | 0.05136 | 23.89 | <.0001 |
| Bcultural | 1 | 1.11343 | 0.04226 | 26.35 | <.0001 |
| Bactivity | 1 | 1.00446 | 0.03530 | 28.46 | <.0001 |
| Binsurance | 1 | 1.28454 | 0.02269 | 56.61 | <.0001 |
| Bedu | 1 | 0.98684 | 0.02655 | 37.17 | <.0001 |
| Bwedding | 1 | 1.79137 | 0.11031 | 16.24 | <.0001 |
| Bfuneral | 1 | 2.15866 | 0.14330 | 15.06 | <.0001 |
| Bcar | 1 | 1.76322 | 0.02621 | 67.27 | <.0001 |
| Bpro | 1 | 1.50276 | 0.10283 | 14.61 | <.0001 |
| Bdoc | 1 | 1.71401 | 0.00220 | 777.38 | <.0001 |
| Bmanufactur | 1 | 1.91861 | 0.25541 | 7.51 | <.0001 |
| Boil | 1 | 0.96330 | 0.01112 | 86.60 | <.0001 |
| Btax | 1 | 1.21101 | 0.00102 | 1189.12 | <.0001 |
| B54 | 1 | 3.78258 | 0.93674 | 4.04 | <.0001 |
| B55 | 1 | 13.96880 | 1.95143 | 7.16 | <.0001 |
| B56 | 1 | 1.32949 | 0.17023 | 7.81 | <.0001 |
| B77 | 1 | -0.05837 | 15.72018 | -0.00 | 0.9970 |
| B113 | 1 | 0.19000 | 1.64412 | 0.12 | 0.9080 |

✓ 단순선형회귀모델 결과, GAM 결과와 유사한 결과 도출됨

2. 전체 데이터에 대해 합친 변수로 모델링한 결과(1차 모델)

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Family: gaussian
Link function: identity

Formula:
B167 ~ s(Bhouse) + s(Btraffic) + s(Bgoods) + s(Bonline) + s(Bfood) +
s(Betc) + s(Bfurniture) + s(Bfee) + s(Bcloth) + s(Bcultural) +
s(Bactivity) + s(Binsurance) + s(Bedu) + s(Bwedding) + s(Bfuneral) +
s(Bcar) + s(Bpro) + s(Bdoc) + s(Bmanufactur) + s(Boil) +
s(Btax) + s(B54) + s(B55) + s(B56) + s(B77) + s(B113)

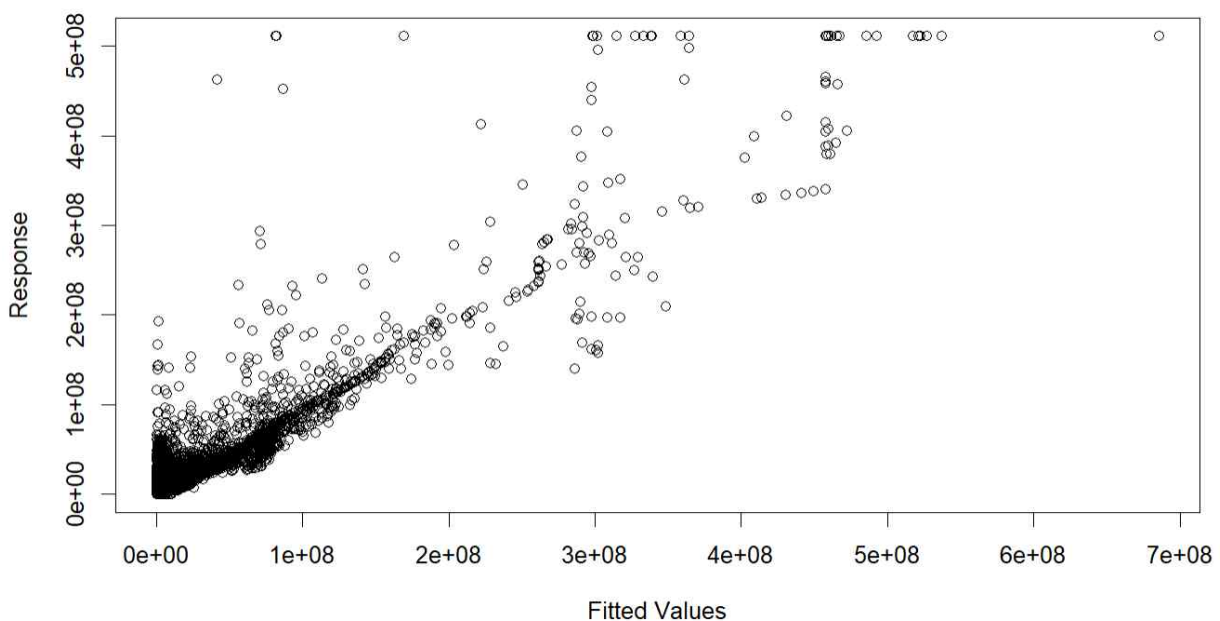
Parametric coefficients:
              Estimate Std. Error t value Pr(>|t|)
(Intercept)  2218141      4545      488  <2e-16 ***
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Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Approximate significance of smooth terms:
              edf Ref.df      F    p-value
s(Bhouse)    7.787e+00    9 6.070e+01 < 2e-16 ***
s(Btraffic)  7.823e+00    9 1.801e+02 < 2e-16 ***
s(Bgoods)    8.971e+00    9 1.665e+03 < 2e-16 ***
s(Bonline)   7.991e+00    9 6.279e+03 < 2e-16 ***
s(Bfood)     8.766e+00    9 4.635e+02 < 2e-16 ***
s(Betc)      7.944e+00    9 7.350e+02 < 2e-16 ***
s(Bfurniture) 4.338e+00    9 3.992e+01 < 2e-16 ***
s(Bfee)      6.450e+00    9 2.335e+02 < 2e-16 ***
s(Bcloth)    7.199e+00    9 9.336e+01 < 2e-16 ***
s(Bcultural) 8.938e+00    9 1.507e+02 < 2e-16 ***
s(Bactivity) 7.304e+00    9 1.237e+02 < 2e-16 ***
s(Binsurance) 8.891e+00    9 4.386e+02 < 2e-16 ***
s(Bedu)      8.960e+00    9 2.434e+02 < 2e-16 ***
s(Bwedding)  5.611e+00    9 3.835e+01 < 2e-16 ***
s(Bfuneral)  7.318e+00    9 3.405e+01 < 2e-16 ***
s(Bcar)      8.771e+00    9 7.138e+02 < 2e-16 ***
s(Bpro)      7.732e+00    9 4.269e+01 < 2e-16 ***
s(Bdoc)      8.993e+00    9 7.911e+04 < 2e-16 ***
s(Bmanufactur) 3.960e+00    9 1.189e+01 < 2e-16 ***
s(Boil)      1.824e+00    9 9.856e+02 < 2e-16 ***
s(Btax)      9.000e+00    9 1.840e+05 < 2e-16 ***
s(B54)       1.826e+00    9 2.339e+00 4.88e-06 ***
s(B55)       4.670e+00    9 1.616e+01 < 2e-16 ***
s(B56)       8.468e+00    9 2.197e+01 < 2e-16 ***
s(B77)       1.015e-05    9 0.000e+00 0.704
s(B113)      5.703e-06    9 0.000e+00 0.484
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Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

R-sq.(adj) = 0.861 Deviance explained = 86.1%
GCV = 9.7792e+12 Scale est. = 9.7757e+12 n = 473228
    
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- ✓ 본 모델은 데이터가 가우시안 분포를 따를 것이라 가정하고 모델링을 진행했으며, Link function에서 처음의 가정대로 적합되었음을 알 수 있다.
- ✓ B77(금액_골동품_예술품), B113(금액_수제용품점)을 제외하고 전부 유의하게 나옴. → 이후 분석에서는 해당 변수들 제외하고 진행.
- ✓ B54(금액_중고품판매점)역시 충분히 유의하지만, 상대적으로 유의도가 낮음.

Response vs. Fitted Values



3. 성별 데이터에 대해 1차 모델로 적합한 결과

1) Female Data

Family: gaussian

Link function: identity

Formula:

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B167 ~ s(Bhouse) + s(Btraffic) + s(Bgoods) + s(Bonline) + s(Bfood) +
      s(Betc) + s(Bfurniture) + s(Bfee) + s(Bcloth) + s(Bcultural) +
      s(Bactivity) + s(Binsurance) + s(Bedu) + s(Bwedding) + s(Bfuneral) +
      s(Bcar) + s(Bpro) + s(Bdoc) + s(Bmanufactur) + s(Boil) +
      s(Btax) + s(B54) + s(B55) + s(B56) + s(B77) + s(B113)
```

Parametric coefficients:

| | Estimate | Std. Error | t value | Pr(> t) |
|-------------|----------|------------|---------|------------|
| (Intercept) | 2070203 | 6589 | 314.2 | <2e-16 *** |

signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Approximate significance of smooth terms:

| | edf | Ref.df | F | p-value |
|----------------|-----------|--------|-----------|-------------|
| s(Bhouse) | 7.419e+00 | 9 | 24.458 | < 2e-16 *** |
| s(Btraffic) | 8.063e+00 | 9 | 62.943 | < 2e-16 *** |
| s(Bgoods) | 8.643e+00 | 9 | 749.731 | < 2e-16 *** |
| s(Bonline) | 8.961e+00 | 9 | 1948.340 | < 2e-16 *** |
| s(Bfood) | 8.516e+00 | 9 | 176.024 | < 2e-16 *** |
| s(Betc) | 8.228e+00 | 9 | 304.283 | < 2e-16 *** |
| s(Bfurniture) | 9.899e-01 | 9 | 14.548 | < 2e-16 *** |
| s(Bfee) | 7.167e+00 | 9 | 128.576 | < 2e-16 *** |
| s(Bcloth) | 7.540e+00 | 9 | 60.025 | < 2e-16 *** |
| s(Bcultural) | 8.504e+00 | 9 | 54.871 | < 2e-16 *** |
| s(Bactivity) | 9.986e-01 | 9 | 35.146 | < 2e-16 *** |
| s(Binsurance) | 8.591e+00 | 9 | 167.550 | < 2e-16 *** |
| s(Bedu) | 8.578e+00 | 9 | 143.915 | < 2e-16 *** |
| s(Bwedding) | 2.264e+00 | 9 | 11.925 | < 2e-16 *** |
| s(Bfuneral) | 7.542e+00 | 9 | 9.590 | < 2e-16 *** |
| s(Bcar) | 8.885e+00 | 9 | 173.546 | < 2e-16 *** |
| s(Bpro) | 9.917e-01 | 9 | 17.469 | < 2e-16 *** |
| s(Bdoc) | 8.994e+00 | 9 | 34023.814 | < 2e-16 *** |
| s(Bmanufactur) | 2.938e+00 | 9 | 6.683 | < 2e-16 *** |
| s(Boil) | 6.039e+00 | 9 | 177.034 | < 2e-16 *** |
| s(Btax) | 8.982e+00 | 9 | 66335.952 | < 2e-16 *** |
| s(B54) | 1.831e+00 | 9 | 0.819 | 0.01304 * |
| s(B55) | 1.162e+00 | 9 | 0.228 | 0.16671 |
| s(B56) | 5.187e+00 | 9 | 1.714 | 0.00645 ** |
| s(B77) | 5.622e-05 | 9 | 0.000 | 0.48341 |
| s(B113) | 6.233e-05 | 9 | 0.000 | 0.78981 |

signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

R-sq.(adj) = 0.832 Deviance explained = 83.2%

GCV = 9.52e+12 scale est. = 9.5136e+12 n = 219138

✓ 유의수준을 0.05로 정하면, 개별 변수들은 상대적으로 유의하지 않음이 보다 명확하게 드러났다.

✓ 당연한 결과?

2) Male Data

Family: gaussian
Link function: identity

Formula:

B167 ~ s(Bhouse) + s(Btraffic) + s(Bgoods) + s(Bonline) + s(Bfood) +
s(Betc) + s(Bfurniture) + s(Bfee) + s(Bcloth) + s(Bcultural) +
s(Bactivity) + s(Binsurance) + s(Bedu) + s(Bwedding) + s(Bfuneral) +
s(Bcar) + s(Bpro) + s(Bdoc) + s(Bmanufactur) + s(Boil) +
s(Btax) + s(B54) + s(B55) + s(B56) + s(B77) + s(B113)

Parametric coefficients:

| | Estimate | Std. Error | t value | Pr(> t) |
|-------------|----------|------------|---------|------------|
| (Intercept) | 2345729 | 6192 | 378.8 | <2e-16 *** |

signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Approximate significance of smooth terms:

| | edf | Ref.df | F | p-value |
|----------------|-----------|--------|-----------|-------------|
| s(Bhouse) | 8.6940246 | 9 | 3.876e+01 | < 2e-16 *** |
| s(Btraffic) | 7.4201416 | 9 | 1.255e+02 | < 2e-16 *** |
| s(Bgoods) | 8.9018725 | 9 | 9.415e+02 | < 2e-16 *** |
| s(Bonline) | 8.9845719 | 9 | 4.438e+03 | < 2e-16 *** |
| s(Bfood) | 8.7650523 | 9 | 2.969e+02 | < 2e-16 *** |
| s(Betc) | 5.7612214 | 9 | 4.434e+02 | < 2e-16 *** |
| s(Bfurniture) | 7.7022650 | 9 | 2.845e+01 | < 2e-16 *** |
| s(Bfee) | 4.9000554 | 9 | 1.124e+02 | < 2e-16 *** |
| s(Bcloth) | 7.8592241 | 9 | 3.455e+01 | < 2e-16 *** |
| s(Bcultural) | 8.7700865 | 9 | 9.697e+01 | < 2e-16 *** |
| s(Bactivity) | 7.6278472 | 9 | 9.245e+01 | < 2e-16 *** |
| s(Binsurance) | 8.9367416 | 9 | 2.722e+02 | < 2e-16 *** |
| s(Bedu) | 8.9586365 | 9 | 1.152e+02 | < 2e-16 *** |
| s(Bwedding) | 5.4042635 | 9 | 2.670e+01 | < 2e-16 *** |
| s(Bfuneral) | 6.6083030 | 9 | 2.507e+01 | < 2e-16 *** |
| s(Bcar) | 8.6978269 | 9 | 5.795e+02 | < 2e-16 *** |
| s(Bpro) | 7.5273721 | 9 | 2.749e+01 | < 2e-16 *** |
| s(Bdoc) | 8.9875673 | 9 | 4.571e+04 | < 2e-16 *** |
| s(Bmanufactur) | 3.4710842 | 9 | 6.299e+00 | < 2e-16 *** |
| s(Boil) | 2.1546130 | 9 | 8.036e+02 | < 2e-16 *** |
| s(Btax) | 8.9995308 | 9 | 1.193e+05 | < 2e-16 *** |
| s(B54) | 1.2512267 | 9 | 1.486e+00 | 0.00021 *** |
| s(B55) | 8.1515962 | 9 | 2.274e+01 | < 2e-16 *** |
| s(B56) | 8.5980557 | 9 | 2.888e+01 | < 2e-16 *** |
| s(B77) | 0.0001052 | 9 | 0.000e+00 | 0.97153 |
| s(B113) | 1.1206657 | 9 | 1.550e-01 | 0.28284 |

signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

R-sq.(adj) = 0.882 Deviance explained = 88.2%

GCV = 9.7499e+12 Scale est. = 9.7432e+12 n = 254090

✓ 남성 데이터로 분석했을 땐 전체 데이터로 했을 때와 (유의도 측면에서) 유사한 결과가 나왔음.

4. 전체 데이터에 대해, 각 변수군 별 유의도 판단

1) 'Bhouse, 숙박' 그룹

Family: gaussian

Link function: identity

Formula:

B167 ~ s(B1) + s(B2) + s(B3) + s(B4) + s(B5)

Parametric coefficients:

| | Estimate | Std. Error | t value | Pr(> t) |
|-------------|----------|------------|---------|------------|
| (Intercept) | 2218141 | 12176 | 182.2 | <2e-16 *** |

signif. codes:

0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Approximate significance of smooth terms:

| | edf | Ref.df | F | p-value |
|-------|-------|--------|---------|--------------|
| s(B1) | 8.837 | 9 | 104.133 | < 2e-16 *** |
| s(B2) | 1.895 | 9 | 2.195 | 1.15e-05 *** |
| s(B3) | 1.197 | 9 | 1.524 | 0.000137 *** |
| s(B4) | 6.899 | 9 | 23.137 | < 2e-16 *** |
| s(B5) | 5.794 | 9 | 33.243 | < 2e-16 *** |

signif. codes:

0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

R-sq.(adj) = 0.0033 Deviance explained = 0.335%

GCV = 7.0163e+13 Scale est. = 7.016e+13 n = 473228

- ✓ 모든 변수가 충분히 유의한 것으로 나타남.
- ✓ 변수의 수에 비해 데이터가 많아서 변수가 적은 모델은 이처럼 모두 유의하게 나올 가능성 높음(Btraffic, Bfood 그룹에서도 같은 현상 확인함)
- ✓ 변수의 수가 10개 이하인 모델은 구태여 분석하지 않음.

2) 'Bgoods, 소비재' 그룹

Family: gaussian
Link function: identity

Formula:

B167 ~ s(B13) + s(B14) + s(B15) + s(B16) + s(B17) + s(B18) +
s(B19) + s(B20) + s(B21) + s(B22) + s(B23) + s(B24) + s(B25) +
s(B26) + s(B27) + s(B28) + s(B29) + s(B30) + s(B31) + s(B32) +
s(B57) + s(B58) + s(B59) + s(B60) + s(B78) + s(B79)

Parametric coefficients:

| | Estimate | Std. Error | t value | Pr(> t) |
|-------------|----------|------------|---------|------------|
| (Intercept) | 2218141 | 11921 | 186.1 | <2e-16 *** |

signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Approximate significance of smooth terms:

| | edf | Ref.df | F | p-value |
|--------|-----------|--------|----------|--------------|
| s(B13) | 8.8058301 | 9 | 271.745 | < 2e-16 *** |
| s(B14) | 0.4724838 | 9 | 0.101 | 0.164708 |
| s(B15) | 7.5147366 | 9 | 58.060 | < 2e-16 *** |
| s(B16) | 2.6005432 | 9 | 11.594 | < 2e-16 *** |
| s(B17) | 5.6472267 | 9 | 32.065 | < 2e-16 *** |
| s(B18) | 0.0004568 | 9 | 0.000 | 0.869202 |
| s(B19) | 7.6086001 | 9 | 16.996 | < 2e-16 *** |
| s(B20) | 7.7338388 | 9 | 88.901 | < 2e-16 *** |
| s(B21) | 8.7146701 | 9 | 21.704 | < 2e-16 *** |
| s(B22) | 3.1747683 | 9 | 1.822 | 0.000542 *** |
| s(B23) | 0.0003489 | 9 | 0.000 | 0.562594 |
| s(B24) | 2.9525002 | 9 | 6.728 | < 2e-16 *** |
| s(B25) | 8.2875492 | 9 | 29.307 | < 2e-16 *** |
| s(B26) | 8.0149412 | 9 | 20.615 | < 2e-16 *** |
| s(B27) | 8.1049906 | 9 | 30.583 | < 2e-16 *** |
| s(B28) | 0.9641891 | 9 | 1.443 | 0.000176 *** |
| s(B29) | 1.5086102 | 9 | 1.067 | 0.001436 ** |
| s(B30) | 8.7657132 | 9 | 48.157 | < 2e-16 *** |
| s(B31) | 8.9759484 | 9 | 1406.081 | < 2e-16 *** |
| s(B32) | 0.0002717 | 9 | 0.000 | 0.759111 |
| s(B57) | 8.0784616 | 9 | 34.938 | < 2e-16 *** |
| s(B58) | 6.8077175 | 9 | 36.552 | < 2e-16 *** |
| s(B59) | 7.4949817 | 9 | 60.853 | < 2e-16 *** |
| s(B60) | 0.9085619 | 9 | 1.094 | 0.000994 *** |
| s(B78) | 0.7540388 | 9 | 0.350 | 0.040902 * |
| s(B79) | 8.8968362 | 9 | 33.997 | < 2e-16 *** |

signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

R-sq.(adj) = 0.0446 Deviance explained = 4.49%
GCV = 6.727e+13 scale est. = 6.7251e+13 n = 473228

- ✓ 유의하지 않은 변수: B14(금액_쇼핑센터), B18(금액_대량양판점), B23(금액_농수축협직판장), B32(금액_수입상품점), B78(금액_관광민예_선물용품), B79(금액_화방)

| Parameter Estimates | | | | | |
|---------------------|----|--------------------|----------------|---------|---------|
| Variable | DF | Parameter Estimate | Standard Error | t Value | Pr > t |
| Intercept | 1 | 1486023 | 16287 | 91.24 | <.0001 |
| B13 | 1 | 1.74370 | 0.03621 | 48.15 | <.0001 |
| B14 | 1 | 1.47393 | 1.17822 | 1.25 | 0.2109 |
| B15 | 1 | 1.17848 | 0.05812 | 20.28 | <.0001 |
| B16 | 1 | 1.53025 | 0.14794 | 10.34 | <.0001 |
| B17 | 1 | 2.72074 | 0.16835 | 16.16 | <.0001 |
| B18 | 1 | 2.38628 | 6.86110 | 0.35 | 0.7280 |
| B19 | 1 | 3.71096 | 0.37505 | 9.89 | <.0001 |
| B20 | 1 | 4.05521 | 0.17549 | 23.11 | <.0001 |
| B21 | 1 | 4.89595 | 0.41358 | 11.84 | <.0001 |
| B22 | 1 | 2.21394 | 0.84837 | 2.61 | 0.0091 |
| B23 | 1 | -2.62764 | 3.59902 | -0.73 | 0.4653 |
| B24 | 1 | 1.45389 | 0.22571 | 6.44 | <.0001 |
| B25 | 1 | 2.72954 | 0.22419 | 12.18 | <.0001 |
| B26 | 1 | 8.16063 | 0.80513 | 10.14 | <.0001 |
| B27 | 1 | 2.39143 | 0.19856 | 12.04 | <.0001 |
| B28 | 1 | 2.99095 | 0.86472 | 3.46 | 0.0005 |
| B29 | 1 | 2.02137 | 0.70516 | 2.87 | 0.0042 |
| B30 | 1 | 11.61945 | 0.67820 | 17.13 | <.0001 |
| B31 | 1 | 41.50429 | 0.37699 | 110.09 | <.0001 |
| B32 | 1 | 6.94930 | 18.71250 | 0.37 | 0.7104 |
| B57 | 1 | 18.56912 | 1.16552 | 15.93 | <.0001 |
| B58 | 1 | 1.80297 | 0.10703 | 16.85 | <.0001 |
| B59 | 1 | 153.35204 | 7.30330 | 21.00 | <.0001 |
| B60 | 1 | 6.06403 | 1.83251 | 3.31 | 0.0009 |
| B78 | 1 | 4.38741 | 2.17451 | 2.02 | 0.0436 |
| B79 | 1 | 72.91102 | 29.00637 | 2.51 | 0.0120 |

- ✓ 유의하지 않은 변수: B14(금액_쇼핑센터), B18(금액_대량양판점), B22(금액_농가공산품), B23(금액_농수 축협직판장), B28(금액_농기계_사료_비료), B29(금액_농협기타), B32(금액_수입상품점), B60(금액_교육기 자재), B78(금액_관광민예_선물용품), B79(금액_화방) || 유의수준: 0.0001
- ✓ 유의 수준을 GAM에서와 같이 0.05로 설정하면 동일한 결과가 도출됨.

3) 'Bfood, 식음료' 그룹

Family: gaussian
Link function: identity

Formula:

B167 ~ s(B35) + s(B36) + s(B37) + s(B38) + s(B39) + s(B40) +
s(B41) + s(B42)

Parametric coefficients:

| | Estimate | Std. Error | t value | Pr(> t) |
|-------------|----------|------------|---------|------------|
| (Intercept) | 2218141 | 12097 | 183.4 | <2e-16 *** |

Signif. codes:

0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Approximate significance of smooth terms:

| | edf | Ref.df | F | p-value |
|--------|-------|--------|---------|--------------|
| s(B35) | 8.946 | 9 | 424.105 | < 2e-16 *** |
| s(B36) | 7.450 | 9 | 25.273 | < 2e-16 *** |
| s(B37) | 8.586 | 9 | 24.538 | < 2e-16 *** |
| s(B38) | 2.480 | 9 | 9.420 | < 2e-16 *** |
| s(B39) | 3.851 | 9 | 2.911 | 1.17e-05 *** |
| s(B40) | 7.824 | 9 | 22.240 | < 2e-16 *** |
| s(B41) | 8.164 | 9 | 42.965 | < 2e-16 *** |
| s(B42) | 7.896 | 9 | 18.394 | < 2e-16 *** |

Signif. codes:

0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

R-sq.(adj) = 0.0162 Deviance explained = 1.63%

GCV = 6.9259e+13 Scale est. = 6.9251e+13 n = 473228

✓ 모든 변수가 충분히 유의한 것으로 나타남.

4) 'Betc, 기타' 그룹

Family: gaussian

Link function: identity

Formula:

$$B167 \sim s(B6) + s(B43) + s(B44) + s(B44) + s(B45) + s(B46) + s(B47) + s(B48) + s(B49) + s(B50) + s(B51) + s(B124) + s(B125) + s(B126) + s(B127) + s(B128) + s(B136) + s(B152) + s(B153) + s(B154)$$

Parametric coefficients:

| | Estimate | Std. Error | t value | Pr(> t) |
|-------------|----------|------------|---------|------------|
| (Intercept) | 2218141 | 12152 | 182.5 | <2e-16 *** |

signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Approximate significance of smooth terms:

| | edf | Ref.df | F | p-value |
|---------|-----------|--------|---------|--------------|
| s(B6) | 2.544e+00 | 9 | 2.395 | 2.02e-05 *** |
| s(B43) | 8.462e+00 | 9 | 6.144 | < 2e-16 *** |
| s(B44) | 6.905e+00 | 9 | 3.765 | 4.11e-06 *** |
| s(B45) | 5.982e+00 | 9 | 34.229 | < 2e-16 *** |
| s(B46) | 1.015e+00 | 9 | 0.353 | 0.0566 . |
| s(B47) | 3.731e-06 | 9 | 0.000 | 0.5676 |
| s(B48) | 6.390e+00 | 9 | 108.241 | < 2e-16 *** |
| s(B49) | 6.333e+00 | 9 | 14.434 | < 2e-16 *** |
| s(B50) | 8.604e+00 | 9 | 11.968 | < 2e-16 *** |
| s(B51) | 2.958e-06 | 9 | 0.000 | 0.7204 |
| s(B124) | 5.584e+00 | 9 | 9.575 | < 2e-16 *** |
| s(B125) | 4.098e-06 | 9 | 0.000 | 0.5245 |
| s(B126) | 5.505e+00 | 9 | 23.977 | < 2e-16 *** |
| s(B127) | 8.906e+00 | 9 | 47.663 | < 2e-16 *** |
| s(B128) | 3.467e+00 | 9 | 5.392 | < 2e-16 *** |
| s(B136) | 7.960e+00 | 9 | 23.661 | < 2e-16 *** |
| s(B152) | 4.143e+00 | 9 | 40.700 | < 2e-16 *** |
| s(B153) | 1.366e+00 | 9 | 2.273 | 6.97e-06 *** |
| s(B154) | 2.506e+00 | 9 | 2.592 | 5.99e-06 *** |

signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

R-sq.(adj) = 0.0072 Deviance explained = 0.738%

GCV = 6.9898e+13 scale est. = 6.9885e+13 n = 473228

✓ 유의하지 않은 변수: B46(금액_페인트), B47(금액_유리_액자_거울), B51(금액_자동판매기), B125(금액_보관_창고업)

| Parameter Estimates | | | | | |
|---------------------|----|--------------------|----------------|---------|---------|
| Variable | DF | Parameter Estimate | Standard Error | t Value | Pr > t |
| Intercept | 1 | 2052537 | 12857 | 159.64 | <.0001 |
| B6 | 1 | 5.20544 | 1.29550 | 4.02 | <.0001 |
| B43 | 1 | 4.54600 | 1.03813 | 4.38 | <.0001 |
| B44 | 1 | 3.42606 | 0.62628 | 5.47 | <.0001 |
| B45 | 1 | 1.99629 | 0.12962 | 15.40 | <.0001 |
| B46 | 1 | 3.08881 | 1.23648 | 2.50 | 0.0125 |
| B47 | 1 | 5.58172 | 6.12461 | 0.91 | 0.3621 |
| B48 | 1 | 1.19024 | 0.03975 | 29.95 | <.0001 |
| B49 | 1 | 4.11142 | 0.52238 | 7.87 | <.0001 |
| B50 | 1 | 3.94068 | 0.54468 | 7.23 | <.0001 |
| B51 | 1 | 2.76180 | 4.81708 | 0.57 | 0.5664 |
| B124 | 1 | 8.37377 | 0.92750 | 9.03 | <.0001 |
| B125 | 1 | 27.98254 | 31.21558 | 0.90 | 0.3700 |
| B126 | 1 | 12.49496 | 0.91414 | 13.67 | <.0001 |
| B127 | 1 | 7.78866 | 0.47886 | 16.27 | <.0001 |
| B128 | 1 | 12.32862 | 3.47608 | 3.55 | 0.0004 |
| B136 | 1 | 20.04814 | 1.40825 | 14.24 | <.0001 |
| B152 | 1 | 5.51820 | 0.29605 | 18.64 | <.0001 |
| B153 | 1 | 3.13271 | 0.68826 | 4.55 | <.0001 |
| B154 | 1 | 5.96722 | 1.25445 | 4.76 | <.0001 |

- ✓ 유의하지 않은 변수: B46(금액_페인트), B47(금액_유리_액자_거울), B51(금액_자동판매기), B125(금액_보관_창고업), B128(금액_열쇠_도장)
- ✓ 유의 수준을 GAM에서와 같이 0.05로 설정하면 동일한 결과가 도출됨.

5) 'Bcloth, 의복' 그룹

Family: gaussian

Link function: identity

Formula:

```
B167 ~ s(B63) + s(B64) + s(B65) + s(B66) + s(B67) + s(B68) +
      s(B69) + s(B70) + s(B71) + s(B72) + s(B73) + s(B74) + s(B75) +
      s(B76)
```

Parametric coefficients:

| | Estimate | Std. Error | t value | Pr(> t) |
|-------------|----------|------------|---------|------------|
| (Intercept) | 2218141 | 12189 | 182 | <2e-16 *** |

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Approximate significance of smooth terms:

| | edf | Ref.df | F | p-value |
|--------|-----------|--------|--------|--------------|
| s(B63) | 2.605e+00 | 9 | 46.970 | < 2e-16 *** |
| s(B64) | 1.010e-07 | 9 | 0.000 | 0.438906 |
| s(B65) | 2.152e-01 | 9 | 0.031 | 0.257588 |
| s(B66) | 8.302e-01 | 9 | 0.586 | 0.011698 * |
| s(B67) | 9.214e-01 | 9 | 1.393 | 0.000225 *** |
| s(B68) | 9.356e-01 | 9 | 1.747 | 4.14e-05 *** |
| s(B69) | 9.879e-08 | 9 | 0.000 | 0.453872 |
| s(B70) | 7.592e-08 | 9 | 0.000 | 0.544462 |
| s(B71) | 4.822e-08 | 9 | 0.000 | 0.845216 |
| s(B72) | 2.147e+00 | 9 | 2.230 | 2.29e-05 *** |
| s(B73) | 8.277e-01 | 9 | 0.573 | 0.012545 * |
| s(B74) | 6.524e-01 | 9 | 0.209 | 0.089167 . |
| s(B75) | 9.491e-01 | 9 | 2.191 | 6.05e-06 *** |
| s(B76) | 2.737e+00 | 9 | 3.004 | < 2e-16 *** |

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

R-sq.(adj) = 0.0012 Deviance explained = 0.122%

GCV = 7.031e+13 Scale est. = 7.0307e+13 n = 473228

- ✓ 유의하지 않은 변수: B64(금액_양복), B65(금액_양품점), B66(금액_내의류판매업), B69(금액_옷감_직물류), B70(금액_캐주얼의류), B71(금액_제화점), B73(금액_기성화_신발), B74(금액_시계점)

| Parameter Estimates | | | | | |
|---------------------|----|--------------------|----------------|---------|---------|
| Variable | DF | Parameter Estimate | Standard Error | t Value | Pr > t |
| Intercept | 1 | 2162828 | 12445 | 173.80 | <.0001 |
| B63 | 1 | 2.91811 | 0.14278 | 20.44 | <.0001 |
| B64 | 1 | 4.29967 | 5.10086 | 0.84 | 0.3993 |
| B65 | 1 | 17.80130 | 15.54619 | 1.15 | 0.2522 |
| B66 | 1 | 3.84352 | 1.47515 | 2.61 | 0.0092 |
| B67 | 1 | 3.82025 | 1.03527 | 3.69 | 0.0002 |
| B68 | 1 | 8.79038 | 2.12475 | 4.14 | <.0001 |
| B69 | 1 | 4.80924 | 6.03490 | 0.80 | 0.4255 |
| B70 | 1 | 9.20294 | 13.49882 | 0.68 | 0.4954 |
| B71 | 1 | -4.04360 | 13.53567 | -0.30 | 0.7651 |
| B72 | 1 | 6.45864 | 1.67451 | 3.86 | 0.0001 |
| B73 | 1 | 3.76431 | 1.45514 | 2.59 | 0.0097 |
| B74 | 1 | 2.50218 | 1.47277 | 1.70 | 0.0893 |
| B75 | 1 | 1.79206 | 0.39221 | 4.57 | <.0001 |
| B76 | 1 | 3.88331 | 0.87269 | 4.45 | <.0001 |

- ✓ 유의하지 않은 변수: B64(금액_양복), B65(금액_양품점), B66(금액_내의류판매업), B67(금액_침구이불), B69(금액_옷감_직물류), B70(금액_캐주얼의류), B71(금액_제화점), B72(금액_가방_핸드백_가죽), B73(금액_기성화_신발), B74(금액_시계점)
- ✓ 유의 수준을 GAM에서와 같이 0.05로 설정하면 동일한 결과가 도출됨.

6) 'Bcultural, 문화생활' 그룹

Family: gaussian
Link function: identity

Formula:

B167 ~ s(B80) + s(B81) + s(B82) + s(B83) + s(B84) + s(B85) +
s(B86) + s(B87) + s(B88) + s(B89) + s(B91) + s(B92) + s(B93) +
s(B95) + s(B96) + s(B121) + s(B137) + s(B138)

Parametric coefficients:

| | Estimate | Std. Error | t value | Pr(> t) |
|-------------|----------|------------|---------|------------|
| (Intercept) | 2218141 | 12140 | 182.7 | <2e-16 *** |

signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Approximate significance of smooth terms:

| | edf | Ref.df | F | p-value |
|---------|-----------|--------|---------|--------------|
| s(B80) | 0.0000058 | 9 | 0.000 | 0.380421 |
| s(B81) | 7.8221876 | 9 | 5.687 | < 2e-16 *** |
| s(B82) | 3.9773758 | 9 | 12.025 | < 2e-16 *** |
| s(B83) | 3.0118917 | 9 | 1.163 | 0.009667 ** |
| s(B84) | 3.2929740 | 9 | 11.915 | < 2e-16 *** |
| s(B85) | 0.8137358 | 9 | 0.447 | 0.026197 * |
| s(B86) | 1.7253787 | 9 | 1.384 | 0.000516 *** |
| s(B87) | 0.7643087 | 9 | 0.369 | 0.037010 * |
| s(B88) | 1.8229575 | 9 | 3.780 | < 2e-16 *** |
| s(B89) | 3.4926034 | 9 | 38.277 | < 2e-16 *** |
| s(B91) | 5.2706057 | 9 | 34.725 | < 2e-16 *** |
| s(B92) | 8.4309256 | 9 | 52.797 | < 2e-16 *** |
| s(B93) | 8.5005301 | 9 | 39.829 | < 2e-16 *** |
| s(B95) | 8.9755020 | 9 | 81.740 | < 2e-16 *** |
| s(B96) | 8.9278454 | 9 | 164.764 | < 2e-16 *** |
| s(B121) | 3.4326875 | 9 | 6.860 | < 2e-16 *** |
| s(B137) | 0.2449054 | 9 | 0.038 | 0.232056 |
| s(B138) | 3.4531656 | 9 | 1.698 | 0.001256 ** |

signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

R-sq.(adj) = 0.00915 Deviance explained = 0.93%

GCV = 6.9759e+13 Scale est. = 6.9748e+13 n = 473228

- ✓ 유의하지 않은 변수: B80(금액_사진기_광학제품), B83(금액_수족관), B85(금액_동물농장), B87(금액_악기), B137(금액_전자오락실)

| Parameter Estimates | | | | | |
|---------------------|----|--------------------|----------------|---------|---------|
| Variable | DF | Parameter Estimate | Standard Error | t Value | Pr > t |
| Intercept | 1 | 2054409 | 12789 | 160.64 | <.0001 |
| B80 | 1 | 8.79853 | 7.86897 | 1.12 | 0.2635 |
| B81 | 1 | 2.91875 | 0.50283 | 5.80 | <.0001 |
| B82 | 1 | 7.34092 | 0.74474 | 9.86 | <.0001 |
| B83 | 1 | 10.30845 | 3.43677 | 3.00 | 0.0027 |
| B84 | 1 | 4.09628 | 0.44242 | 9.26 | <.0001 |
| B85 | 1 | 21.96051 | 9.06531 | 2.42 | 0.0154 |
| B86 | 1 | 12.04690 | 3.42070 | 3.52 | 0.0004 |
| B87 | 1 | 6.82518 | 3.01821 | 2.26 | 0.0237 |
| B88 | 1 | 8.73958 | 1.51805 | 5.76 | <.0001 |
| B89 | 1 | 2.91051 | 0.15964 | 18.23 | <.0001 |
| B91 | 1 | 6.42668 | 0.52173 | 12.32 | <.0001 |
| B92 | 1 | 19.05688 | 1.06832 | 17.84 | <.0001 |
| B93 | 1 | 8.67444 | 0.53862 | 16.10 | <.0001 |
| B95 | 1 | 6.29740 | 0.27477 | 22.92 | <.0001 |
| B96 | 1 | 9.69483 | 0.25639 | 37.81 | <.0001 |
| B121 | 1 | 5.64405 | 0.72895 | 7.74 | <.0001 |
| B137 | 1 | 31.67596 | 24.61078 | 1.29 | 0.1981 |
| B138 | 1 | -2.02998 | 1.26091 | -1.61 | 0.1074 |

- ✓ 유의하지 않은 변수: B80(금액_사진기_광학제품), B83(금액_수족관), B85(금액_동물농장), B86(금액_음반테이프), B87(금액_악기), B137(금액_전자오락실), B138(금액_PC게임방)
- ✓ 유의 수준을 GAM에서와 같이 0.05로 설정하면 동일한 결과가 도출됨.

7) 'Bactivity, 문화생활_액티브레저' 그룹

```

Family: gaussian
Link function: identity

Formula:
B167 ~ s(B90) + s(B97) + s(B98) + s(B99) + s(B100) + s(B101) +
      s(B102) + s(B103) + s(B104) + s(B105) + s(B120) + s(B123)

Parametric coefficients:
              Estimate Std. Error t value Pr(>|t|)
(Intercept)  2218141      12169   182.3  <2e-16 ***
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Approximate significance of smooth terms:
              edf Ref.df      F  p-value
s(B90)  2.501e+00     9    5.900  < 2e-16 ***
s(B97)  9.708e-01     9    4.060  < 2e-16 ***
s(B98)  8.488e+00     9   145.447  < 2e-16 ***
s(B99)  7.872e+00     9    4.770  < 2e-16 ***
s(B100) 7.425e-01     9    0.332   0.0447 *
s(B101) 2.092e-06     9    0.000   0.4091
s(B102) 9.651e-01     9    3.097  < 2e-16 ***
s(B103) 3.375e-06     9    0.000   0.7892
s(B104) 1.780e+00     9    2.936  2.48e-07 ***
s(B105) 5.492e+00     9   10.091  < 2e-16 ***
s(B120) 1.905e+00     9   27.387  < 2e-16 ***
s(B123) 1.722e+00     9    3.265  < 2e-16 ***
---
Signif. codes:  0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

R-sq.(adj) =  0.00443  Deviance explained = 0.45%
GCV = 7.0085e+13  Scale est. = 7.008e+13  n = 473228

```

✓ 유의하지 않은 변수: B100(금액_볼링장), B101(금액_스키장), B103(금액_당구장)

| Parameter Estimates | | | | | |
|---------------------|----|--------------------|----------------|---------|---------|
| Variable | DF | Parameter Estimate | Standard Error | t Value | Pr > t |
| Intercept | 1 | 2103375 | 12593 | 167.02 | <.0001 |
| B90 | 1 | 6.89550 | 1.02585 | 6.72 | <.0001 |
| B97 | 1 | 3.83337 | 0.52110 | 7.36 | <.0001 |
| B98 | 1 | 4.25919 | 0.12213 | 34.88 | <.0001 |
| B99 | 1 | 5.75735 | 2.26402 | 2.54 | 0.0110 |
| B100 | 1 | 3.79636 | 1.84389 | 2.06 | 0.0395 |
| B101 | 1 | 5.02729 | 5.11266 | 0.98 | 0.3255 |
| B102 | 1 | 6.26268 | 1.16405 | 5.38 | <.0001 |
| B103 | 1 | 0.68860 | 1.95754 | 0.35 | 0.7250 |
| B104 | 1 | 2.01180 | 0.40188 | 5.01 | <.0001 |
| B105 | 1 | 10.34067 | 1.12919 | 9.16 | <.0001 |
| B120 | 1 | 2.46333 | 0.15513 | 15.88 | <.0001 |
| B123 | 1 | 14.01299 | 2.61243 | 5.36 | <.0001 |

✓ 유의하지 않은 변수: B99(금액_테니스장), B100(금액_볼링장), B101(금액_스키장), B103(금액_당구장)

✓ 유의 수준을 GAM에서와 같이 0.05로 설정하면 동일한 결과가 도출됨.

8) 'Bcar, 차량' 그룹

Error in smooth.construct.tp.smooth.spec(object, dk\$data, dk\$knots) :

A term has fewer unique covariate combinations than specified maximum degrees of freedom.

>> 0이 더 많은 변수?를 직접 찾아봐야 할 듯.

| Parameter Estimates | | | | | |
|---------------------|----|--------------------|----------------|---------|---------|
| Variable | DF | Parameter Estimate | Standard Error | t Value | Pr > t |
| Intercept | 1 | 2100827 | 12434 | 168.95 | <.0001 |
| B118 | 1 | 4.11499 | 0.55071 | 7.47 | <.0001 |
| B119 | 1 | 2.54903 | 0.12615 | 20.21 | <.0001 |
| B133 | 1 | 52.62284 | 169.82224 | 0.31 | 0.7567 |
| B135 | 1 | 29.31563 | 1.27866 | 22.93 | <.0001 |
| B157 | 1 | 6.04774 | 0.19172 | 31.55 | <.0001 |
| B158 | 1 | 2.29070 | 0.22012 | 10.41 | <.0001 |
| B159 | 1 | 3.05506 | 0.10272 | 29.74 | <.0001 |
| B165 | 1 | 2.27425 | 0.51637 | 4.40 | <.0001 |
| B166 | 1 | 3.34747 | 0.65455 | 5.11 | <.0001 |

✓ 유의하지 않은 변수: B133(금액_견인서비스)

9) 'Bdoc, 의료계' 그룹

Family: gaussian
Link function: identity

Formula:

B167 ~ s(B139) + s(B140) + s(B141) + s(B142) + s(B143) + s(B144) +
s(B145) + s(B146) + s(B147) + s(B148) + s(B149)

Parametric coefficients:

| | Estimate | Std. Error | t value | Pr(> t) |
|-------------|----------|------------|---------|------------|
| (Intercept) | 2218141 | 9994 | 221.9 | <2e-16 *** |

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

Approximate significance of smooth terms:

| | edf | Ref.df | F | p-value |
|---------|-----------|--------|-----------|--------------|
| s(B139) | 7.6339685 | 9 | 62.141 | < 2e-16 *** |
| s(B140) | 7.7297234 | 9 | 284.807 | < 2e-16 *** |
| s(B141) | 7.0574414 | 9 | 37.703 | < 2e-16 *** |
| s(B142) | 6.7733334 | 9 | 14.901 | < 2e-16 *** |
| s(B143) | 0.2549185 | 9 | 0.038 | 0.246502 |
| s(B144) | 0.0000067 | 9 | 0.000 | 0.512720 |
| s(B145) | 1.2211822 | 9 | 6.893 | < 2e-16 *** |
| s(B146) | 6.0382273 | 9 | 27.753 | < 2e-16 *** |
| s(B147) | 0.9094565 | 9 | 1.121 | 0.000868 *** |
| s(B148) | 8.9894872 | 9 | 2848.756 | < 2e-16 *** |
| s(B149) | 8.9673575 | 9 | 19145.528 | < 2e-16 *** |

Signif. codes: 0 '***' 0.001 '**' 0.01 '*' 0.05 '.' 0.1 ' ' 1

R-sq.(adj) = 0.328 Deviance explained = 32.9%
GCV = 4.7274e+13 scale est. = 4.7268e+13 n = 473228

✓ 유의하지 않은 변수: B143(금액_응급실운영병원), B144(금액_보건소)

| Parameter Estimates | | | | | |
|---------------------|----|--------------------|----------------|---------|---------|
| Variable | DF | Parameter Estimate | Standard Error | t Value | Pr > t |
| Intercept | 1 | 1869960 | 10827 | 172.71 | <.0001 |
| B139 | 1 | 1.26707 | 0.05406 | 23.44 | <.0001 |
| B140 | 1 | 1.94229 | 0.04190 | 46.35 | <.0001 |
| B141 | 1 | 1.34406 | 0.07518 | 17.88 | <.0001 |
| B142 | 1 | 2.27958 | 0.22138 | 10.30 | <.0001 |
| B143 | 1 | 1.58448 | 1.16238 | 1.36 | 0.1728 |
| B144 | 1 | 21.01704 | 26.13092 | 0.80 | 0.4212 |
| B145 | 1 | 1.36954 | 0.17318 | 7.91 | <.0001 |
| B146 | 1 | 1.50049 | 0.19451 | 7.71 | <.0001 |
| B147 | 1 | 1.23673 | 0.40558 | 3.05 | 0.0023 |
| B148 | 1 | 4.71841 | 0.03009 | 156.82 | <.0001 |
| B149 | 1 | 1.92492 | 0.00479 | 402.25 | <.0001 |

✓ 유의하지 않은 변수: B143(금액_응급실운영병원), B144(금액_보건소), B147(금액_산후조리원)