**ภาคผนวก ง**

**การวิเคราะห์ความสัมพันธ์ของตัวแปรด้วย สมการเชิงโครงสร้าง (Structural Equation Model : SEM) โดยใช้โปรแกรมลิสเรล (LISREL for Windows)**

**การวิเคราะห์สมการเชิงโครงสร้าง โดยใช้โปรแกรม LISREL**



**รูปแบบความสัมพันธ์โครงสร้างเชิงเส้นของปัจจัยเชิงสาเหตุที่ส่งผลต่อการจัดการตนเองของผู้สูงอายุ**

**โรคปอดอุดกั้นเรื้อรัง จังหวัดมหาสารคาม**

 DATE: 7/25/2017

 TIME: 20:00

 L I S R E L 9.30 (STUDENT)

 BY

 Karl G. J๖reskog & Dag S๖rbom

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 The following lines were read from file D:\COPD\_Analyze\_before\_22072560\SYNTAX2.spl:

 A Model of Replating Loan

 Observed Variables: SMEP KN ATT BELI SS FS PSEE DEP HPP PAR MOTI

 Correlation matrix:

 1.00

 .163 1.00

 .319 .089 1.00

 -.140 .010 -.290 1.00

 .206 .367 .428 -.097 1.00

 -.182 -.042 -.375 .837 -.185 1.00

 -.222 -.074 -.096 .012 -.382 .384 1.00

 -.260 -.056 -.033 .264 -.427 .349 .780 1.00

 .432 -.047 .316 -.260 .224 -.249 -.059 -.100 1.00

 .433 -.063 .319 -.203 .244 -.258 -.136 -.142 .969 1.00

 .484 -.046 .322 -.168 .015 -.210 -.156 -.161 .346 .344 1.00

 Sample size: 325

 Relationships

 PAR = SMEP

 MOTI = SMEP

 SMEP = KN ATT BELI SS FS PSEE DEP HPP MOTI PAR

 Options: me = ml

 lisrel output: sc rs ef mi

 Path Diagram

 End of problem

 A Model of Replating Loan

 Correlation Matrix

 SMEP PAR MOTI KN ATT BELI

 -------- -------- -------- -------- -------- --------

 SMEP 1.000

 PAR 0.433 1.000

 MOTI 0.484 0.344 1.000

 KN 0.163 -0.063 -0.046 1.000

 ATT 0.319 0.319 0.322 0.089 1.000

 BELI -0.140 -0.203 -0.168 0.010 -0.290 1.000

 SS 0.206 0.244 0.015 0.367 0.428 -0.097

 FS -0.182 -0.258 -0.210 -0.042 -0.375 0.837

 PSEE -0.222 -0.136 -0.156 -0.074 -0.096 0.012

 DEP -0.260 -0.142 -0.161 -0.056 -0.033 0.264

 HPP 0.432 0.969 0.346 -0.047 0.316 -0.260

 Correlation Matrix

 SS FS PSEE DEP HPP

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 SS 1.000

 FS -0.185 1.000

 PSEE -0.382 0.384 1.000

 DEP -0.427 0.349 0.780 1.000

 HPP 0.224 -0.249 -0.059 -0.100 1.000

 Total Variance = 11.000 Generalized Variance = 0.184176D-03

 Largest Eigenvalue = 3.616 Smallest Eigenvalue = 0.016

 Condition Number = 15.198

 A Model of Replating Loan

 Parameter Specifications

 BETA

 SMEP PAR MOTI

 -------- -------- --------

 SMEP 0 1 2

 PAR 3 0 0

 MOTI 4 0 0

 GAMMA

 KN ATT BELI SS FS PSEE

 -------- -------- -------- -------- -------- --------

 SMEP 5 6 7 8 9 10

 PAR 0 0 0 0 0 0

 MOTI 0 0 0 0 0 0

 GAMMA

 DEP HPP

 -------- --------

 SMEP 11 12

 PAR 0 0

 MOTI 0 0

 PHI

 KN ATT BELI SS FS PSEE

 -------- -------- -------- -------- -------- --------

 KN 13

 ATT 14 15

 BELI 16 17 18

 SS 19 20 21 22

 FS 23 24 25 26 27

 PSEE 28 29 30 31 32 33

 DEP 34 35 36 37 38 39

 HPP 41 42 43 44 45 46

 PHI

 DEP HPP

 -------- --------

 DEP 40

 HPP 47 48

 PSI

 SMEP PAR MOTI

 -------- -------- --------

 49 50 51

 A Model of Replating Loan

 Number of Iterations = 40

 LISREL Estimates (Maximum Likelihood)

 BETA

 SMEP PAR MOTI

 -------- -------- --------

 SMEP - - -51.325 -0.455

 (39.039) (0.893)

 -1.315 -0.509

 PAR 2.212 - - - -

 (0.253)

 8.748

 MOTI 0.487 - - - -

 (0.049)

 9.869

 GAMMA

 KN ATT BELI SS FS PSEE

 -------- -------- -------- -------- -------- --------

 SMEP -1.582 0.653 19.254 0.144 -17.277 8.642

 (1.365) (0.903) (14.701) (0.835) (13.227) (6.801)

 -1.160 0.723 1.310 0.173 -1.306 1.271

 PAR - - - - - - - - - - - -

 MOTI - - - - - - - - - - - -

 GAMMA

 DEP HPP

 -------- --------

 SMEP -8.382 50.386

 (6.513) (38.060)

 -1.287 1.324

 PAR - - - -

 MOTI - - - -

 Covariance Matrix of Y and X

 SMEP PAR MOTI KN ATT BELI

 -------- -------- -------- -------- -------- --------

 SMEP 1.000

 PAR 0.434 1.002

 MOTI 0.484 0.205 1.000

 KN -0.027 -0.060 -0.013 1.000

 ATT 0.147 0.325 0.071 0.089 1.000

 BELI -0.093 -0.205 -0.045 0.010 -0.290 1.000

 SS 0.111 0.246 0.054 0.367 0.428 -0.097

 FS -0.118 -0.261 -0.057 -0.042 -0.375 0.837

 PSEE -0.063 -0.140 -0.031 -0.074 -0.096 0.012

 DEP -0.066 -0.147 -0.032 -0.056 -0.033 0.264

 HPP 0.439 0.970 0.214 -0.047 0.316 -0.260

 Covariance Matrix of Y and X

 SS FS PSEE DEP HPP

 -------- -------- -------- -------- --------

 SS 1.000

 FS -0.185 1.000

 PSEE -0.382 0.384 1.000

 DEP -0.427 0.349 0.780 1.000

 HPP 0.224 -0.249 -0.059 -0.100 1.000

 PHI

 KN ATT BELI SS FS PSEE

 -------- -------- -------- -------- -------- --------

 KN 1.000

 (0.079)

 12.590

 ATT 0.089 1.000

 (0.056) (0.079)

 1.578 12.590

 BELI 0.010 -0.290 1.000

 (0.056) (0.058) (0.079)

 0.178 -4.959 12.590

 SS 0.367 0.428 -0.097 1.000

 (0.060) (0.061) (0.056) (0.079)

 6.134 7.006 -1.719 12.590

 FS -0.042 -0.375 0.837 -0.185 1.000

 (0.056) (0.060) (0.073) (0.057) (0.079)

 -0.747 -6.252 11.428 -3.239 12.590

 PSEE -0.074 -0.096 0.012 -0.382 0.384 1.000

 (0.056) (0.056) (0.056) (0.060) (0.060) (0.079)

 -1.314 -1.701 0.214 -6.354 6.383 12.590

 DEP -0.056 -0.033 0.264 -0.427 0.349 0.780

 (0.056) (0.056) (0.058) (0.061) (0.059) (0.071)

 -0.995 -0.587 4.545 -6.992 5.867 10.950

 HPP -0.047 0.316 -0.260 0.224 -0.249 -0.059

 (0.056) (0.059) (0.058) (0.058) (0.058) (0.056)

 -0.836 5.365 -4.480 3.892 -4.302 -1.049

 PHI

 DEP HPP

 -------- --------

 DEP 1.000

 (0.079)

 12.590

 HPP -0.100 1.000

 (0.056) (0.079)

 -1.772 12.590

 PSI

 Note: This matrix is diagonal.

 SMEP PAR MOTI

 -------- -------- --------

 113.266 3.976 0.766

 (171.326) (0.953) (0.061)

 0.661 4.171 12.590

 Squared Multiple Correlations for Structural Equations

 SMEP PAR MOTI

 -------- -------- --------

 0.991 1.000 0.237

 NOTE: Rฒ for Structural Equatios are Hayduk's (2006) Blocked-Error Rฒ

 Reduced Form

 KN ATT BELI SS FS PSEE

 -------- -------- -------- -------- -------- --------

 SMEP -0.014 0.006 0.168 0.001 -0.151 0.075

 (0.006) (0.007) (0.027) (0.007) (0.025) (0.019)

 -2.314 0.858 6.269 0.174 -5.916 4.020

 PAR -0.031 0.013 0.371 0.003 -0.333 0.167

 (0.013) (0.015) (0.042) (0.016) (0.042) (0.037)

 -2.398 0.862 8.905 0.174 -7.969 4.515

 MOTI -0.007 0.003 0.082 0.001 -0.073 0.037

 (0.003) (0.003) (0.015) (0.004) (0.014) (0.010)

 -2.252 0.855 5.281 0.174 -5.064 3.719

 Reduced Form

 DEP HPP

 -------- --------

 SMEP -0.073 0.439

 (0.016) (0.050)

 -4.649 8.771

 PAR -0.162 0.971

 (0.030) (0.013)

 -5.469 76.998

 MOTI -0.036 0.214

 (0.008) (0.033)

 -4.200 6.534

 Squared Multiple Correlations for Reduced Form

 SMEP PAR MOTI

 -------- -------- --------

 0.196 0.958 0.047

 Log-likelihood Values

 Estimated Model Saturated Model

 --------------- ---------------

 Number of free parameters(t) 51 66

 -2ln(L) 881.491 780.124

 AIC (Akaike, 1974)\* 983.491 912.124

 BIC (Schwarz, 1978)\* 1176.466 1161.857

\*LISREL uses AIC= 2t - 2ln(L) and BIC = tln(N)- 2ln(L)

 Goodness-of-Fit Statistics

 Degrees of Freedom for (C1)-(C2) 15

 Maximum Likelihood Ratio Chi-Square (C1) 101.367 (P = 0.0000)

 Browne's (1984) ADF Chi-Square (C2\_NT) 28.953 (P = 0.0163)

 Estimated Non-centrality Parameter (NCP) 86.367

 90 Percent Confidence Interval for NCP (58.161 ; 122.068)

 Minimum Fit Function Value 0.312

 Population Discrepancy Function Value (F0) 0.266

 90 Percent Confidence Interval for F0 (0.179 ; 0.376)

 Root Mean Square Error of Approximation (RMSEA) 0.133

 90 Percent Confidence Interval for RMSEA (0.109 ; 0.158)

 P-Value for Test of Close Fit (RMSEA < 0.05) 0.000

 Expected Cross-Validation Index (ECVI) 0.626

 90 Percent Confidence Interval for ECVI (0.539 ; 0.736)

 ECVI for Saturated Model 0.406

 ECVI for Independence Model 8.667

 Chi-Square for Independence Model (55 df) 2794.876

 Normed Fit Index (NFI) 0.964

 Non-Normed Fit Index (NNFI) 0.884

 Parsimony Normed Fit Index (PNFI) 0.263

 Comparative Fit Index (CFI) 0.968

 Incremental Fit Index (IFI) 0.969

 Relative Fit Index (RFI) 0.867

 Critical N (CN) 98.747

 Root Mean Square Residual (RMR) 0.0693

 Standardized RMR 0.0693

 Goodness of Fit Index (GFI) 0.952

 Adjusted Goodness of Fit Index (AGFI) 0.788

 Parsimony Goodness of Fit Index (PGFI) 0.216

 A Model of Replating Loan

 Fitted Covariance Matrix

 SMEP PAR MOTI KN ATT BELI

 -------- -------- -------- -------- -------- --------

 SMEP 1.000

 PAR 0.434 1.002

 MOTI 0.484 0.205 1.000

 KN -0.027 -0.060 -0.013 1.000

 ATT 0.147 0.325 0.071 0.089 1.000

 BELI -0.093 -0.205 -0.045 0.010 -0.290 1.000

 SS 0.111 0.246 0.054 0.367 0.428 -0.097

 FS -0.118 -0.261 -0.057 -0.042 -0.375 0.837

 PSEE -0.063 -0.140 -0.031 -0.074 -0.096 0.012

 DEP -0.066 -0.147 -0.032 -0.056 -0.033 0.264

 HPP 0.439 0.970 0.214 -0.047 0.316 -0.260

 Fitted Covariance Matrix

 SS FS PSEE DEP HPP

 -------- -------- -------- -------- --------

 SS 1.000

 FS -0.185 1.000

 PSEE -0.382 0.384 1.000

 DEP -0.427 0.349 0.780 1.000

 HPP 0.224 -0.249 -0.059 -0.100 1.000

 Fitted Residuals

 SMEP PAR MOTI KN ATT BELI

 -------- -------- -------- -------- -------- --------

 SMEP 0.000

 PAR -0.001 -0.002

 MOTI 0.000 0.139 0.000

 KN 0.190 -0.003 -0.033 - -

 ATT 0.172 -0.006 0.251 - - - -

 BELI -0.047 0.002 -0.123 0.000 0.000 0.000

 SS 0.095 -0.002 -0.039 - - 0.000 0.000

 FS -0.064 0.003 -0.153 0.000 0.000 0.000

 PSEE -0.159 0.004 -0.125 0.000 0.000 0.000

 DEP -0.194 0.005 -0.129 - - 0.000 0.000

 HPP -0.007 -0.001 0.132 0.000 0.000 0.000

 Fitted Residuals

 SS FS PSEE DEP HPP

 -------- -------- -------- -------- --------

 SS - -

 FS 0.000 0.000

 PSEE 0.000 0.000 - -

 DEP 0.000 0.000 - - - -

 HPP 0.000 0.000 0.000 0.000 - -

 Summary Statistics for Fitted Residuals

 Smallest Fitted Residual = -0.194

 Median Fitted Residual = 0.000

 Largest Fitted Residual = 0.251

 Stemleaf Plot

 - 1|965

 - 1|332

 - 0|65

 - 0|4311000000000000000000000000000000000000000000000000

 0|

 0|9

 1|34

 1|79

 2|

 2|5

 Standardized Residuals

 SMEP PAR MOTI KN ATT BELI

 -------- -------- -------- -------- -------- --------

 SMEP -0.007

 PAR - - - -

 MOTI -0.004 2.473 -0.002

 KN 3.430 -0.061 -0.799 - -

 ATT 15.914 -0.092 3.796 - - - -

 BELI -0.898 0.039 -2.359 0.000 0.000 0.000

 SS 1.285 -0.028 - - - - 0.000 0.000

 FS -1.247 0.045 -2.739 0.000 0.000 0.000

 PSEE -3.069 0.075 - - 0.000 0.000 0.000

 DEP -2.344 0.084 -1.535 - - 0.000 0.000

 HPP -0.086 -0.020 2.383 0.000 0.000 0.000

 Standardized Residuals

 SS FS PSEE DEP HPP

 -------- -------- -------- -------- --------

 SS - -

 FS 0.000 0.000

 PSEE 0.000 0.000 - -

 DEP 0.000 0.000 - - - -

 HPP 0.000 0.000 0.000 0.000 - -

 Summary Statistics for Standardized Residuals

 Smallest Standardized Residual = -3.069

 Median Standardized Residual = 0.000

 Largest Standardized Residual = 15.914

 Stemleaf Plot

 - 2|1743

 - 0|529811100000000000000000000000000000000000000000000000

 0|113

 2|4548

 4|

 6|

 8|

 10|

 12|

 14|9

 Largest Negative Standardized Residuals

 Residual for FS and MOTI -2.739

 Residual for PSEE and SMEP -3.069

 Largest Positive Standardized Residuals

 Residual for KN and SMEP 3.430

 Residual for ATT and SMEP 15.914

 Residual for ATT and MOTI 3.796

 A Model of Replating Loan

 Qplot of Standardized Residuals

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 n . . \* .

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 i . x x . .

 l . x . .

 e . x . .

 s . x . .

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 -3.5..........................................................................

 -3.5 3.5

 Standardized Residuals

 A Model of Replating Loan

 Modification Indices and Expected Change

 Modification Indices for BETA

 SMEP PAR MOTI

 -------- -------- --------

 SMEP - - - - - -

 PAR - - - - 10.517

 MOTI - - 10.516 - -

 Expected Change for BETA

 SMEP PAR MOTI

 -------- -------- --------

 SMEP - - - - - -

 PAR - - - - 0.923

 MOTI - - 0.178 - -

 Standardized Expected Change for BETA

 SMEP PAR MOTI

 -------- -------- --------

 SMEP - - - - - -

 PAR - - - - 0.922

 MOTI - - 0.178 - -

 Modification Indices for GAMMA

 KN ATT BELI SS FS PSEE

 -------- -------- -------- -------- -------- --------

 SMEP - - - - - - - - - - - -

 PAR 14.669 13.675 0.969 3.893 1.832 10.483

 MOTI 6.657 12.010 4.252 3.119 6.320 0.974

 Modification Indices for GAMMA

 DEP HPP

 -------- --------

 SMEP - - - -

 PAR 15.632 0.762

 MOTI 0.502 9.652

 Expected Change for GAMMA

 KN ATT BELI SS FS PSEE

 -------- -------- -------- -------- -------- --------

 SMEP - - - - - - - - - - - -

 PAR -0.425 -0.434 0.112 -0.226 0.156 0.362

 MOTI -0.125 0.170 -0.101 -0.086 -0.123 -0.048

 Expected Change for GAMMA

 DEP HPP

 -------- --------

 SMEP - - - -

 PAR 0.443 0.690

 MOTI -0.035 0.168

 Standardized Expected Change for GAMMA

 KN ATT BELI SS FS PSEE

 -------- -------- -------- -------- -------- --------

 SMEP - - - - - - - - - - - -

 PAR -0.425 -0.434 0.111 -0.226 0.155 0.362

 MOTI -0.125 0.170 -0.101 -0.086 -0.123 -0.048

 Standardized Expected Change for GAMMA

 DEP HPP

 -------- --------

 SMEP - - - -

 PAR 0.442 0.689

 MOTI -0.035 0.168

 No Non-Zero Modification Indices for PHI

 Modification Indices for PSI

 SMEP PAR MOTI

 -------- -------- --------

 SMEP - -

 PAR - - - -

 MOTI - - 10.516 - -

 Expected Change for PSI

 SMEP PAR MOTI

 -------- -------- --------

 SMEP - -

 PAR - - - -

 MOTI - - 0.707 - -

 Standardized Expected Change for PSI

 SMEP PAR MOTI

 -------- -------- --------

 SMEP - -

 PAR - - - -

 MOTI - - 0.706 - -

 Modification Indices for THETA-EPS

 SMEP PAR MOTI

 -------- -------- --------

 SMEP 10.516

 PAR 10.500 - -

 MOTI 10.516 10.503 - -

 Expected Change for THETA-EPS

 SMEP PAR MOTI

 -------- -------- --------

 SMEP 0.656

 PAR -1.450 - -

 MOTI -0.320 0.706 - -

 Modification Indices for THETA-DELTA-EPS

 SMEP PAR MOTI

 -------- -------- --------

 KN 18.375 17.748 1.351

 ATT 5.912 21.286 14.252

 BELI 0.545 0.648 0.002

 SS 1.357 9.525 12.641

 FS 1.613 1.890 0.008

 PSEE 0.277 0.532 0.078

 DEP 1.626 3.133 0.464

 HPP 8.202 3.912 4.256

 Expected Change for THETA-DELTA-EPS

 SMEP PAR MOTI

 -------- -------- --------

 KN 0.174 -0.424 -0.051

 ATT 0.086 -0.404 0.145

 BELI -0.009 0.025 0.001

 SS -0.038 0.247 -0.125

 FS 0.016 -0.042 -0.001

 PSEE -0.007 0.025 -0.004

 DEP -0.022 0.077 -0.013

 HPP -0.213 0.489 0.101

 Maximum Modification Index is 21.29 for Element ( 2, 2) of THETA DELTA-EPSILON

 A Model of Replating Loan

 Standardized Solution

 BETA

 SMEP PAR MOTI

 -------- -------- --------

 SMEP - - -51.375 -0.454

 PAR 2.210 - - - -

 MOTI 0.487 - - - -

 GAMMA

 KN ATT BELI SS FS PSEE

 -------- -------- -------- -------- -------- --------

 SMEP -1.582 0.653 19.249 0.144 -17.273 8.640

 PAR - - - - - - - - - - - -

 MOTI - - - - - - - - - - - -

 GAMMA

 DEP HPP

 -------- --------

 SMEP -8.380 50.374

 PAR - - - -

 MOTI - - - -

 Correlation Matrix of Y and X

 SMEP PAR MOTI KN ATT BELI

 -------- -------- -------- -------- -------- --------

 SMEP 1.000

 PAR 0.433 1.000

 MOTI 0.484 0.204 1.000

 KN -0.027 -0.060 -0.013 1.000

 ATT 0.147 0.324 0.071 0.089 1.000

 BELI -0.093 -0.205 -0.045 0.010 -0.290 1.000

 SS 0.111 0.245 0.054 0.367 0.428 -0.097

 FS -0.118 -0.260 -0.057 -0.042 -0.375 0.837

 PSEE -0.063 -0.140 -0.031 -0.074 -0.096 0.012

 DEP -0.066 -0.147 -0.032 -0.056 -0.033 0.264

 HPP 0.438 0.969 0.214 -0.047 0.316 -0.260

 Correlation Matrix of Y and X

 SS FS PSEE DEP HPP

 -------- -------- -------- -------- --------

 SS 1.000

 FS -0.185 1.000

 PSEE -0.382 0.384 1.000

 DEP -0.427 0.349 0.780 1.000

 HPP 0.224 -0.249 -0.059 -0.100 1.000

 PSI

 Note: This matrix is diagonal.

 SMEP PAR MOTI

 -------- -------- --------

 113.209 3.967 0.766

 Regression Matrix Y on X (Standardized)

 KN ATT BELI SS FS PSEE

 -------- -------- -------- -------- -------- --------

 SMEP -0.014 0.006 0.168 0.001 -0.151 0.075

 PAR -0.030 0.013 0.371 0.003 -0.333 0.166

 MOTI -0.007 0.003 0.082 0.001 -0.073 0.037

 Regression Matrix Y on X (Standardized)

 DEP HPP

 -------- --------

 SMEP -0.073 0.439

 PAR -0.161 0.970

 MOTI -0.036 0.214

 A Model of Replating Loan

 Total and Indirect Effects

 Total Effects of X on Y

 KN ATT BELI SS FS PSEE

 -------- -------- -------- -------- -------- --------

 SMEP -0.014 0.006 0.168 0.001 -0.151 0.075

 (0.006) (0.007) (0.026) (0.007) (0.025) (0.018)

 -2.347 0.870 6.358 0.177 -5.999 4.077

 PAR -0.031 0.013 0.371 0.003 -0.333 0.167

 (0.013) (0.014) (0.041) (0.016) (0.041) (0.036)

 -2.432 0.874 9.031 0.177 -8.082 4.579

 MOTI -0.007 0.003 0.082 0.001 -0.073 0.037

 (0.003) (0.003) (0.015) (0.003) (0.014) (0.010)

 -2.284 0.867 5.355 0.177 -5.136 3.771

 Total Effects of X on Y

 DEP HPP

 -------- --------

 SMEP -0.073 0.439

 (0.015) (0.049)

 -4.715 8.895

 PAR -0.162 0.971

 (0.029) (0.012)

 -5.546 78.087

 MOTI -0.036 0.214

 (0.008) (0.032)

 -4.259 6.627

 Indirect Effects of X on Y

 KN ATT BELI SS FS PSEE

 -------- -------- -------- -------- -------- --------

 SMEP 1.569 -0.647 -19.086 -0.143 17.126 -8.567

 (1.345) (0.886) (14.520) (0.817) (13.063) (6.713)

 1.166 -0.730 -1.315 -0.175 1.311 -1.276

 PAR -0.031 0.013 0.371 0.003 -0.333 0.167

 (0.013) (0.014) (0.041) (0.016) (0.041) (0.036)

 -2.432 0.874 9.031 0.177 -8.082 4.579

 MOTI -0.007 0.003 0.082 0.001 -0.073 0.037

 (0.003) (0.003) (0.015) (0.003) (0.014) (0.010)

 -2.284 0.867 5.355 0.177 -5.136 3.771

 Indirect Effects of X on Y

 DEP HPP

 -------- --------

 SMEP 8.309 -49.947

 (6.431) (37.598)

 1.292 -1.328

 PAR -0.162 0.971

 (0.029) (0.012)

 -5.546 78.087

 MOTI -0.036 0.214

 (0.008) (0.032)

 -4.259 6.627

 Total Effects of Y on Y

 SMEP PAR MOTI

 -------- -------- --------

 SMEP -0.991 -0.447 -0.004

 (0.007) (0.049) (0.006)

 -146.903 -9.038 -0.669

 PAR 0.019 -0.989 -0.009

 (0.014) (0.006) (0.013)

 1.341 -159.878 -0.671

 MOTI 0.004 -0.218 -0.002

 (0.003) (0.033) (0.003)

 1.287 -6.686 -0.663

 Largest Eigenvalue of B\*B' (Stability Index) is2634.494

 Indirect Effects of Y on Y

 SMEP PAR MOTI

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 SMEP -0.991 50.878 0.451

 (0.007) (38.562) (0.876)

 -146.903 1.319 0.514

 PAR -2.192 -0.989 -0.009

 (0.253) (0.006) (0.013)

 -8.676 -159.878 -0.671

 MOTI -0.483 -0.218 -0.002

 (0.049) (0.033) (0.003)

 -9.944 -6.686 -0.663

 A Model of Replating Loan

 Standardized Total and Indirect Effects

 Standardized Total Effects of X on Y

 KN ATT BELI SS FS PSEE

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 SMEP -0.014 0.006 0.168 0.001 -0.151 0.075

 PAR -0.030 0.013 0.371 0.003 -0.333 0.166

 MOTI -0.007 0.003 0.082 0.001 -0.073 0.037

 Standardized Total Effects of X on Y

 DEP HPP

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 SMEP -0.073 0.439

 PAR -0.161 0.970

 MOTI -0.036 0.214

 Standardized Indirect Effects of X on Y

 KN ATT BELI SS FS PSEE

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 SMEP 1.568 -0.647 -19.082 -0.143 17.122 -8.564

 PAR -0.030 0.013 0.371 0.003 -0.333 0.166

 MOTI -0.007 0.003 0.082 0.001 -0.073 0.037

 Standardized Indirect Effects of X on Y

 DEP HPP

 -------- --------

 SMEP 8.307 -49.935

 PAR -0.161 0.970

 MOTI -0.036 0.214

 Standardized Total Effects of Y on Y

 SMEP PAR MOTI

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 SMEP -0.991 -0.448 -0.004

 PAR 0.019 -0.989 -0.009

 MOTI 0.004 -0.218 -0.002

 Standardized Indirect Effects of Y on Y

 SMEP PAR MOTI

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 SMEP -0.991 50.927 0.450

 PAR -2.190 -0.989 -0.009

 MOTI -0.483 -0.218 -0.002

 Time used 0.062 seconds