TBD*

TBD

Bongju Yoo and Najma Osman
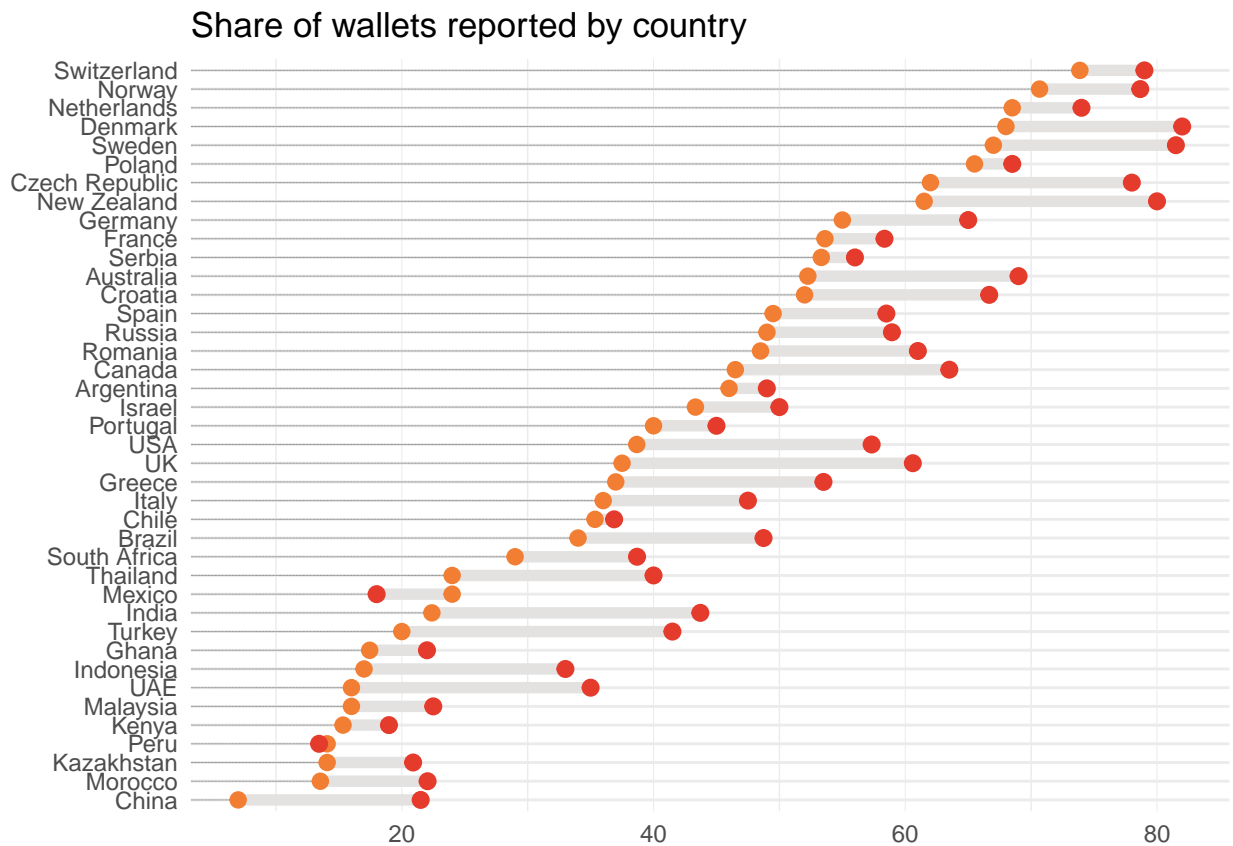
13 March 2021

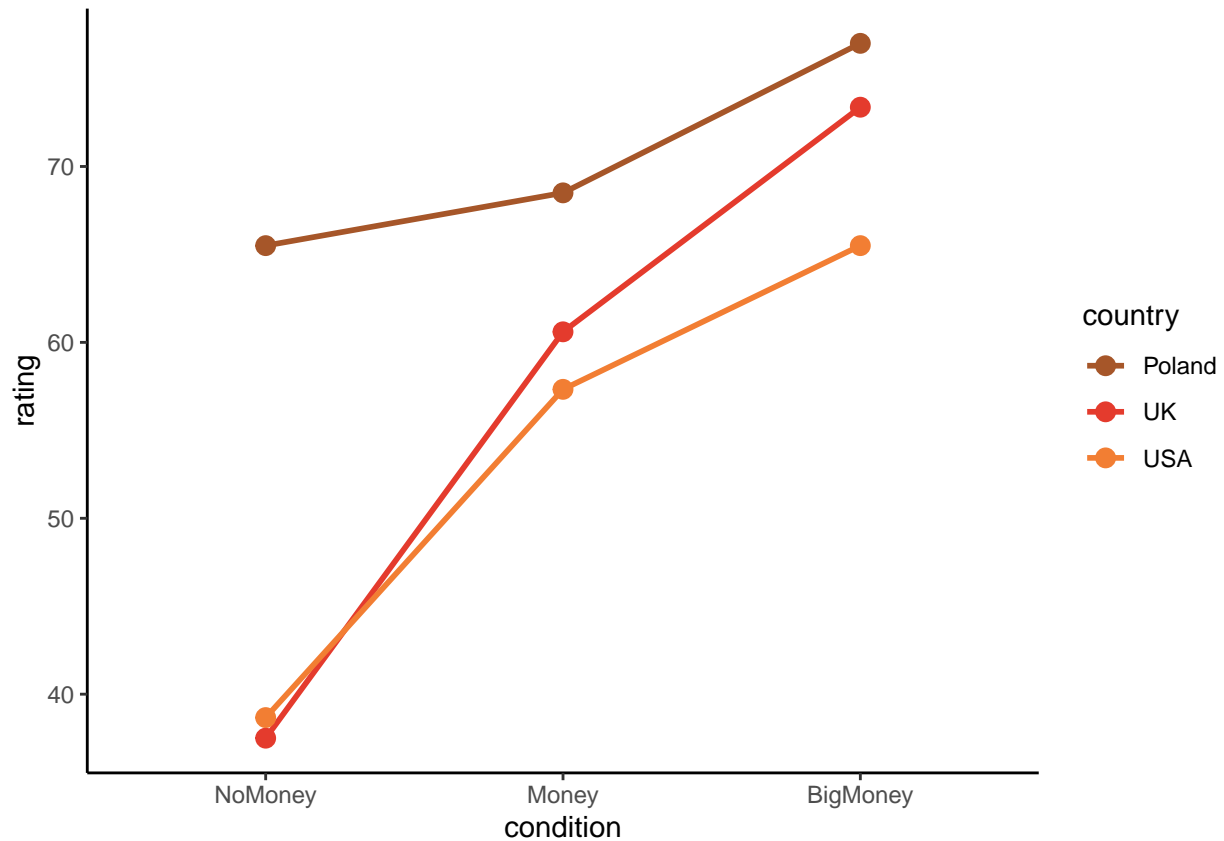**Abstract**

First sentence. Second sentence. Third sentence. Fourth sentence.

1 Introduction

2 Data

Share of wallets reported by country

1

2.1 Description of Study

2.2 Methodology and Data Collection

3 Model

```
##                          Model Summary
## -----------------------------------------------------------------
## R                         0.183      RMSE                 49.108
## R-Squared                 0.033      Coef. Var            93.362
## Adj. R-Squared            0.033      MSE                2411.571
## Pred R-Squared            0.032      MAE                  48.196
## -----------------------------------------------------------------
##  RMSE: Root Mean Square Error
##  MSE: Mean Square Error
##  MAE: Mean Absolute Error
##
##                               ANOVA
## -----------------------------------------------------------------
##                  Sum of
##                 Squares         DF     Mean Square      F      Sig.
## -----------------------------------------------------------------
## Regression     785179.276        6      130863.213    54.265   0.0000
## Residual     22668772.037     9400        2411.571
```

```
## Total         23453951.313        9406
## -----------------------------------------------------------------------------
##
##                          Parameter Estimates
## -----------------------------------------------------------------------------
##         model      Beta    Std. Error    Std. Beta      t       Sig     lower     upper
## -----------------------------------------------------------------------------
##     (Intercept)    41.555     1.896                   21.920    0.000   37.839    45.271
##            cond     4.050     0.959       0.043         4.224    0.000    2.171     5.930
##            male    -7.019     1.043      -0.070        -6.728    0.000   -9.064    -4.974
##         above40    -1.475     1.036      -0.015        -1.423    0.155   -3.507     0.556
##        computer    17.383     1.277       0.143        13.609    0.000   14.879    19.886
##        coworkers    0.860     1.076       0.008         0.799    0.424   -1.250     2.970
## other_bystanders   -5.941     1.086      -0.056        -5.469    0.000   -8.071    -3.812
## -----------------------------------------------------------------------------


## Warning in b * sx: longer object length is not a multiple of shorter object
## length


##                       Model Summary
## ----------------------------------------------------------------
## R                  0.149        RMSE              48.443
## R-Squared          0.022        Coef. Var        121.385
## Adj. R-Squared     0.022        MSE             2346.761
## Pred R-Squared     0.021        MAE               46.900
## ----------------------------------------------------------------
##  RMSE: Root Mean Square Error
##  MSE: Mean Square Error
##  MAE: Mean Absolute Error
##
##                            ANOVA
## -----------------------------------------------------------------------------
##                 Sum of
##                 Squares        DF      Mean Square       F        Sig.
## -----------------------------------------------------------------------------
## Regression    419561.084        5        83912.217     35.757    0.0000
## Residual    18497173.196      7882         2346.761
## Total       18916734.280      7887
## -----------------------------------------------------------------------------
##
##                          Parameter Estimates
## -----------------------------------------------------------------------------
##         model      Beta    Std. Error    Std. Beta      t       Sig     lower     upper
## -----------------------------------------------------------------------------
##     (Intercept)    37.532     1.640                   22.892    0.000   34.318    40.746
##            cond       NA      1.124       0.000        -4.363    0.000      NA        NA
##            male    -4.903     1.116       0.006         0.566    0.571   -7.105    -2.700
##         above40     0.632     1.344       0.131         9.740    0.000   -1.556     2.821
##        computer    13.093     1.160      -0.031        -3.102    0.002   10.458    15.728
##        coworkers   -3.598     1.146      -0.068        -6.137    0.000   -5.872    -1.324
## other_bystanders   -7.035       NA       -0.048          NA        NA    -9.282    -4.788
## -----------------------------------------------------------------------------
```

4 Results

5 Discussion

5.1 Overview of Findings

5.2 Weaknesses and next steps

Weaknesses and next steps should also be included.

Appendix

6 References