Results Financial Inclusion

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```
setwd("/home/juan/Documents/GitHub/Fin-Tech")
```

Let's open the data

```
library(readr)
Brandstat <- read_delim("RawDataBrandstat.csv", ",", escape_double = FALSE, trim_ws = TRUE)
```

```
## Rows: 478 Columns: 20
```

```
## -- Column specification --------------------------------------------------------
## Delimiter: ","
## dbl (20): City, Sex, Strata, Age, Occupation, Education, Civic_Status, Home_...
```

```
##
## i Use `spec()` to retrieve the full column specification for this data.
## i Specify the column types or set `show_col_types = FALSE` to quiet this message.
```

```
variable.names(Brandstat)
```

```
##  [1] "City"           "Sex"            "Strata"         "Age"
##  [5] "Occupation"     "Education"      "Civic_Status"   "Home_Structure"
##  [9] "Income_Level"   "TD1"            "TD2"            "TD3"
## [13] "TD4"            "Aut1"           "Aut2"           "Aut3"
## [17] "Aut4"           "Aut5"           "Aut6"           "Aut7"
```

```
automation <- Brandstat[14:20]
TechDisp <- Brandstat[10:13]
```

Sample Description

```
library(psych)
describe.by(Brandstat$Age, group = Brandstat$Sex, mat = TRUE, digits = 2)
```

```
## Warning: describe.by is deprecated. Please use the describeBy function
```

```
##     item group1 vars   n  mean    sd median trimmed   mad min max range skew
## X11    1      1    1 248 32.69 11.76     29   31.64 11.86  18  61    43 0.65
## X12    2      2    1 230 32.97 11.87     29   31.84 11.86  18  69    51 0.73
##     kurtosis   se
## X11    -0.77 0.75
## X12    -0.59 0.78
```

```
summary(Brandstat$Age)
```

```
##    Min. 1st Qu.  Median    Mean 3rd Qu.    Max.
##   18.00   23.00   29.00   32.82   42.75   69.00
```

```
library(ggplot2)
```

```
##
## Attaching package: 'ggplot2'
```

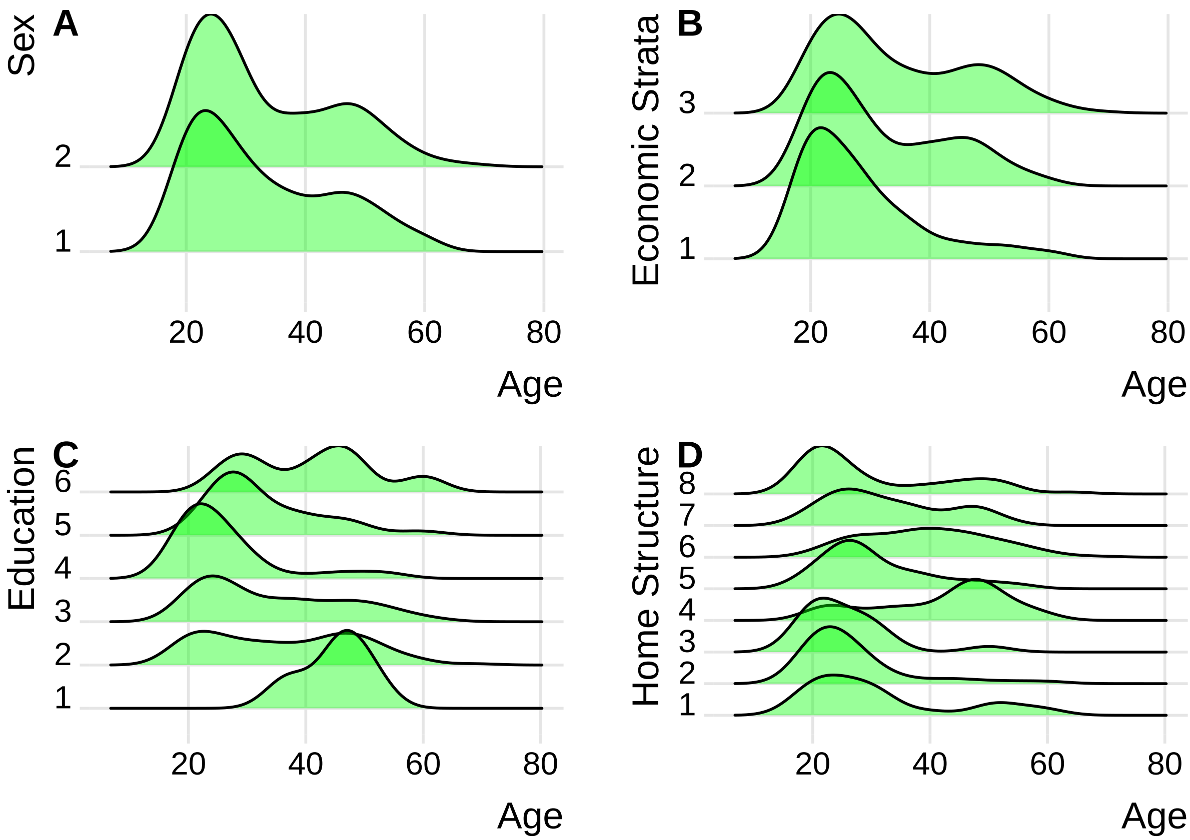
```
## The following objects are masked from 'package:psych':
##
##     %+%, alpha
```

```
library(ggridges)
s1 <- ggplot(Brandstat, aes(x=Age, y=as.factor(Sex))) + geom_density_ridges(fill="green", alpha = 0.4) +
theme_ridges() + ylab("Sex")

s2 <- ggplot(Brandstat, aes(x=Age, y=as.factor(Strata))) + geom_density_ridges(fill="green", alpha = 0.4
theme_ridges() + ylab("Economic Strata")

s3 <- ggplot(Brandstat, aes(x=Age, y=as.factor(Education))) + geom_density_ridges(fill="green", alpha =
theme_ridges() + ylab("Education")

s4 <- ggplot(Brandstat, aes(x=Age, y=as.factor(Home_Structure))) + geom_density_ridges(fill="green", alp
theme_ridges() + ylab("Home Structure")

library(ggpubr)

ggarrange(s1, s2, s3, s4, ncol = 2, nrow = 2, labels = c("    A","    B","    C","    D"))
```

```
## Picking joint bandwidth of 3.56
```

```
## Picking joint bandwidth of 3.56
```

```
## Picking joint bandwidth of 3.75
## Picking joint bandwidth of 3.75
```



Measurement Model of Automation

To examine the factor structure of all the scales employed, we proceed by testing the overall sampling adequacy of the items. These items are susceptible to factorization (KMO = 0.92), and the most probable psychometric structure consists of a one-factor model with freely estimated factor loadings. This emerging solution is evident through the statistical significance of the homogeneous items test ($F = 1.763$; $p = 0.0415$) which proved to be better than a psychometric structure of a one-factor model with equal factor loadings for all items captured by the tau-equivalence test ($F = 1.563$; $p = 0.0575$).

```
library(psych)
KMO(automation)
```

```
## Kaiser-Meyer-Olkin factor adequacy
## Call: KMO(r = automation)
## Overall MSA =  0.92
## MSA for each item =
## Aut1 Aut2 Aut3 Aut4 Aut5 Aut6 Aut7
## 0.89 0.94 0.93 0.93 0.90 0.93 0.94
```

```
library(coefficientalpha)
```

```
## Loading required package: rsem
```

```
## Loading required package: MASS

## Loading required package: lavaan

## This is lavaan 0.6-9
## lavaan is FREE software! Please report any bugs.

##
## Attaching package: 'lavaan'

## The following object is masked from 'package:psych':
##
##     cor2cov

##
## Attaching package: 'coefficientalpha'

## The following object is masked from 'package:ggplot2':
##
##     alpha

## The following objects are masked from 'package:psych':
##
##     alpha, omega
```

```
tau.test(automation)
```

```
## Warning: Setting row names on a tibble is deprecated.

## Test of tau equivalent
## The robust F statistic is  1.563
## with a p-value  0.0575
##
## Test of homogeneous items
## The robust F statistic is  1.763
## with a p-value  0.0415
```

The results of the confirmatory factor analysis reveal a reasonable goodness-of-fit for the scale of automation (CFI = 0.950; TLI = 0.926; RMSEA = 0.142; SRMR = 0.037)

```
library(lavaan)
aut.model <- "aut =~ Aut1 + Aut2 + Aut3 + Aut4 + Aut5 + Aut6 + Aut7"
fit1 <- lavaan::cfa(aut.model, data=Brandstat,std.lv=TRUE)
summary(fit1, fit.measures=T,standardized=T)
```

```
## lavaan 0.6-9 ended normally after 17 iterations
##
##   Estimator                                         ML
##   Optimization method                           NLMINB
##   Number of model parameters                        14
```

```
##
##   Number of observations                           478
##
## Model Test User Model:
##
##   Test statistic                               149.084
##   Degrees of freedom                                14
##   P-value (Chi-square)                           0.000
##
## Model Test Baseline Model:
##
##   Test statistic                              2741.418
##   Degrees of freedom                                21
##   P-value                                        0.000
##
## User Model versus Baseline Model:
##
##   Comparative Fit Index (CFI)                    0.950
##   Tucker-Lewis Index (TLI)                       0.926
##
## Loglikelihood and Information Criteria:
##
##   Loglikelihood user model (H0)              -7248.230
##   Loglikelihood unrestricted model (H1)      -7173.688
##
##   Akaike (AIC)                               14524.460
##   Bayesian (BIC)                             14582.834
##   Sample-size adjusted Bayesian (BIC)        14538.400
##
## Root Mean Square Error of Approximation:
##
##   RMSEA                                          0.142
##   90 Percent confidence interval - lower         0.122
##   90 Percent confidence interval - upper         0.163
##   P-value RMSEA <= 0.05                          0.000
##
## Standardized Root Mean Square Residual:
##
##   SRMR                                           0.037
##
## Parameter Estimates:
##
##   Standard errors                             Standard
##   Information                                 Expected
##   Information saturated (h1) model          Structured
##
## Latent Variables:
##                    Estimate  Std.Err  z-value  P(>|z|)   Std.lv  Std.all
##   aut =~
##     Aut1              2.812    0.114   24.714    0.000    2.812    0.891
##     Aut2              2.612    0.122   21.421    0.000    2.612    0.815
##     Aut3              2.371    0.123   19.234    0.000    2.371    0.758
##     Aut4              2.387    0.115   20.760    0.000    2.387    0.799
##     Aut5              2.870    0.120   23.986    0.000    2.870    0.876
```

```
##     Aut6              2.296    0.113   20.237    0.000    2.296    0.785
##     Aut7              2.668    0.115   23.241    0.000    2.668    0.859
##
## Variances:
##                    Estimate  Std.Err  z-value  P(>|z|)   Std.lv  Std.all
##    .Aut1              2.045    0.173   11.796    0.000    2.045    0.205
##    .Aut2              3.440    0.253   13.595    0.000    3.440    0.335
##    .Aut3              4.164    0.293   14.196    0.000    4.164    0.426
##    .Aut4              3.238    0.235   13.807    0.000    3.238    0.362
##    .Aut5              2.510    0.203   12.351    0.000    2.510    0.233
##    .Aut6              3.283    0.235   13.954    0.000    3.283    0.384
##    .Aut7              2.534    0.198   12.805    0.000    2.534    0.263
##     aut               1.000                               1.000    1.000
```

```
library(semTools)
```

```
##
```

```
## ###############################################################################
```

```
## This is semTools 0.5-5
```

```
## All users of R (or SEM) are invited to submit functions or ideas for functions.
```

```
## ###############################################################################
```

```
##
## Attaching package: 'semTools'
```

```
## The following objects are masked from 'package:psych':
##
##     reliability, skew
```

```
## The following object is masked from 'package:readr':
##
##     clipboard
```

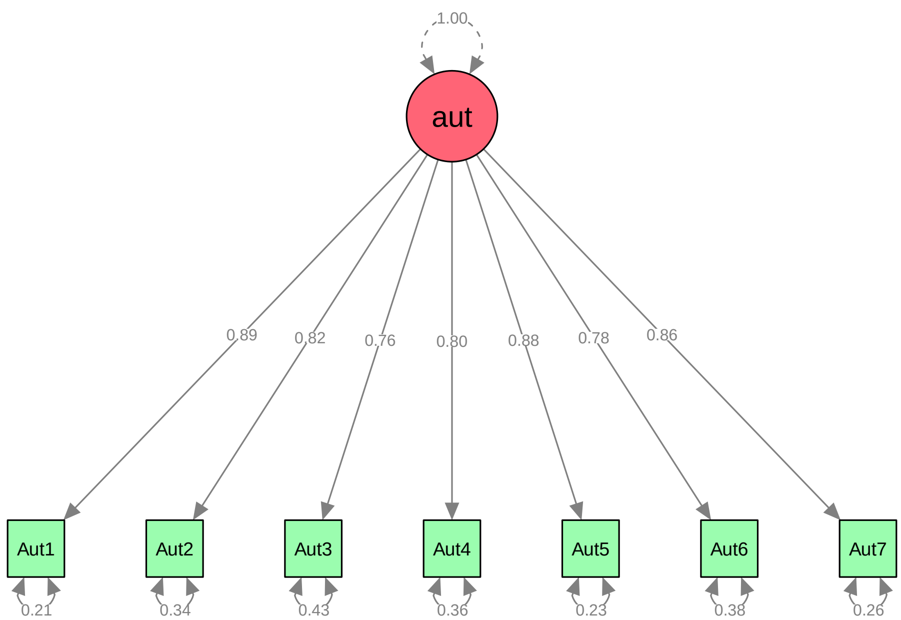
```
reliability(fit1)
```

```
##              aut
## alpha  0.9380854
## omega  0.9386485
## omega2 0.9386485
## omega3 0.9366932
## avevar 0.6875174
```

The emerging psychometric structure is depicted in the following picture.

```
library(semPlot)
semPaths(fit1, whatLabels = "stand", layout = "tree", color = list(
              lat = rgb(255, 100, 118, maxColorValue = 255),
              man = rgb(155, 253, 175, maxColorValue = 255)),
          mar = c(10, 5, 10, 5), intercepts = FALSE, residuls = FALSE, nCharNodes = 0)
```

```
## Warning in qgraph::qgraph(Edgelist, labels = nLab, bidirectional = Bidir, : The
## following arguments are not documented and likely not arguments of qgraph and
## thus ignored: residuls
```



Measurement Model of Technology Disposition

The items of the scale of Technology Disposition are also susceptible to factorization (KMO = 0.67), and the most probable psychometric structure consists of a one-factor model.

```
library(psych)
KMO(TechDisp)
```

```
## Kaiser-Meyer-Olkin factor adequacy
## Call: KMO(r = TechDisp)
## Overall MSA =  0.67
## MSA for each item =
```

```
##  TD1  TD2  TD3  TD4
## 0.65 0.74 0.73 0.64
```

```
library(coefficientalpha)
tau.test(TechDisp)
```

```
## Warning: Setting row names on a tibble is deprecated.
```

```
## Test of tau equivalent
## The robust F statistic is  7.37
## with a p-value  0
##
## Test of homogeneous items
## The robust F statistic is  0.427
## with a p-value  0.6528
```

The Measurement model of technology disposition reveals also a reasonable goodness-of-fit, as can be seen in the following results (CFI = 0.996; TLI = 0.987; RMSEA = 0.034; SRMR = 0.018)

```
library(lavaan)
TD.model <- "TD =~ TD1 + TD2 + TD3 + TD4"
fit2 <- lavaan::cfa(TD.model, data=Brandstat,std.lv=TRUE)
summary(fit2, fit.measures=T,standardized=T)
```

```
## lavaan 0.6-9 ended normally after 27 iterations
##
##   Estimator                                         ML
##   Optimization method                           NLMINB
##   Number of model parameters                         8
##
##   Number of observations                           478
##
## Model Test User Model:
##
##   Test statistic                                 3.113
##   Degrees of freedom                                 2
##   P-value (Chi-square)                           0.211
##
## Model Test Baseline Model:
##
##   Test statistic                               266.994
##   Degrees of freedom                                 6
##   P-value                                        0.000
##
## User Model versus Baseline Model:
##
##   Comparative Fit Index (CFI)                    0.996
##   Tucker-Lewis Index (TLI)                       0.987
##
## Loglikelihood and Information Criteria:
##
##   Loglikelihood user model (H0)              -4365.125
```

```
##   Loglikelihood unrestricted model (H1)      -4363.568
##
##   Akaike (AIC)                                8746.249
##   Bayesian (BIC)                              8779.606
##   Sample-size adjusted Bayesian (BIC)         8754.215
##
## Root Mean Square Error of Approximation:
##
##   RMSEA                                          0.034
##   90 Percent confidence interval - lower         0.000
##   90 Percent confidence interval - upper         0.103
##   P-value RMSEA <= 0.05                          0.543
##
## Standardized Root Mean Square Residual:
##
##   SRMR                                           0.018
##
## Parameter Estimates:
##
##   Standard errors                             Standard
##   Information                                 Expected
##   Information saturated (h1) model          Structured
##
## Latent Variables:
##                    Estimate  Std.Err  z-value  P(>|z|)   Std.lv  Std.all
##   TD =~
##     TD1               1.668    0.128   13.013    0.000    1.668    0.696
##     TD2               0.620    0.170    3.651    0.000    0.620    0.196
##     TD3               1.374    0.127   10.826    0.000    1.374    0.554
##     TD4               1.607    0.120   13.408    0.000    1.607    0.725
##
## Variances:
##                    Estimate  Std.Err  z-value  P(>|z|)   Std.lv  Std.all
##    .TD1               2.957    0.344    8.604    0.000    2.957    0.515
##    .TD2               9.665    0.635   15.215    0.000    9.665    0.962
##    .TD3               4.269    0.340   12.563    0.000    4.269    0.693
##    .TD4               2.334    0.305    7.661    0.000    2.334    0.475
##     TD                1.000                               1.000    1.000
```

```
inspect(fit2, "rsquare")
```

```
##   TD1   TD2   TD3   TD4
## 0.485 0.038 0.307 0.525
```

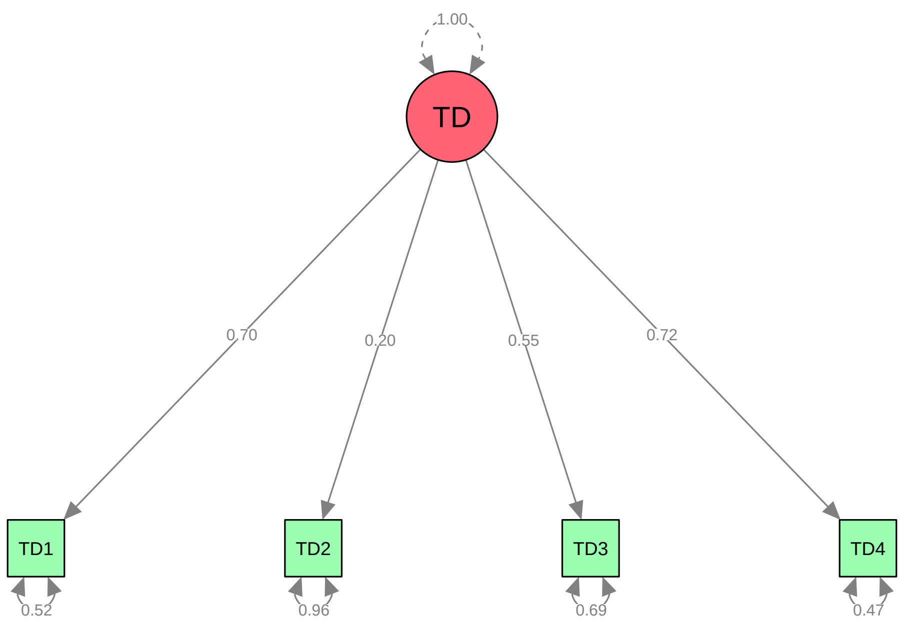
```
library(semTools)
reliability(fit2)
```

```
##               TD
## alpha  0.5714467
## omega  0.5908010
## omega2 0.5908010
## omega3 0.5905017
## avevar 0.2842474
```

The emerging psychometric structure is depicted in the following picture.

```
library(semPlot)
semPaths(fit2, whatLabels = "stand", layout = "tree", color = list(
              lat = rgb(255, 100, 118, maxColorValue = 255),
              man = rgb(155, 253, 175, maxColorValue = 255)),
          mar = c(10, 5, 10, 5), intercepts = FALSE, residuls = FALSE, nCharNodes = 0)
```

```
## Warning in qgraph::qgraph(Edgelist, labels = nLab, bidirectional = Bidir, : The
## following arguments are not documented and likely not arguments of qgraph and
## thus ignored: residuls
```



Structural Model: Technology Disposition as Predictor of Automation

Our structural model posits that technology disposition predicts the acceptance of technology through the automation of financial processes. This set of relationships are summarized and illustrated as follows

```
library(lavaan);
modelData <- Brandstat
 model<-"
! regressions
   Automation=~Aut__Aut1*Aut1
```

```
   Automation=~Aut__Aut2*Aut2
   Automation=~Aut__Aut3*Aut3
   Automation=~Aut__Aut4*Aut4
   Automation=~Aut__Aut5*Aut5
   Automation=~Aut__Aut6*Aut6
   Automation=~Aut__Aut7*Aut7
   TD=~TD__TD1*TD1
   TD=~TD__TD4*TD4
   TD=~TD__TD2*TD2
   TD=~TD__TD3*TD3
   TD=~TD__Automation*Automation
! residuals, variances and covariances
   Automation ~~ 1.0*Automation
   Aut1 ~~ VAR_Aut1*Aut1
   Aut2 ~~ VAR_Aut2*Aut2
   Aut3 ~~ VAR_Aut3*Aut3
   Aut4 ~~ VAR_Aut4*Aut4
   Aut5 ~~ VAR_Aut5*Aut5
   Aut6 ~~ VAR_Aut6*Aut6
   Aut7 ~~ VAR_Aut7*Aut7
   TD ~~ 1.0*TD
   TD1 ~~ VAR_TD1*TD1
   TD4 ~~ VAR_TD4*TD4
   TD2 ~~ VAR_TD2*TD2
   TD3 ~~ VAR_TD3*TD3
! observed means
   Aut1~1;
   Aut2~1;
   Aut3~1;
   Aut4~1;
   Aut5~1;
   Aut6~1;
   Aut7~1;
   TD1~1;
   TD4~1;
   TD2~1;
   TD3~1;
";
result<- sem(model, data=modelData);
summary(result, fit.measures=TRUE);
```

```
## lavaan 0.6-9 ended normally after 33 iterations
##
##   Estimator                                         ML
##   Optimization method                           NLMINB
##   Number of model parameters                        32
##
##   Number of observations                           478
##
## Model Test User Model:
##
##   Test statistic                               574.732
##   Degrees of freedom                                45
```

```
##   P-value (Chi-square)                           0.000
##
## Model Test Baseline Model:
##
##   Test statistic                              3117.042
##   Degrees of freedom                                55
##   P-value                                        0.000
##
## User Model versus Baseline Model:
##
##   Comparative Fit Index (CFI)                    0.827
##   Tucker-Lewis Index (TLI)                       0.789
##
## Loglikelihood and Information Criteria:
##
##   Loglikelihood user model (H0)             -11770.307
##   Loglikelihood unrestricted model (H1)     -11482.941
##
##   Akaike (AIC)                               23604.615
##   Bayesian (BIC)                             23738.042
##   Sample-size adjusted Bayesian (BIC)        23636.478
##
## Root Mean Square Error of Approximation:
##
##   RMSEA                                          0.157
##   90 Percent confidence interval - lower         0.146
##   90 Percent confidence interval - upper         0.169
##   P-value RMSEA <= 0.05                          0.000
##
## Standardized Root Mean Square Residual:
##
##   SRMR                                           0.169
##
## Parameter Estimates:
##
##   Standard errors                             Standard
##   Information                                 Expected
##   Information saturated (h1) model          Structured
##
## Latent Variables:
##                    Estimate  Std.Err  z-value  P(>|z|)
##   Automation =~
##     Aut1   (A__A1)    1.000
##     Aut2   (A__A2)    1.948    0.109   17.934    0.000
##     Aut3   (A__A3)    1.828    0.108   16.939    0.000
##     Aut4   (A__A4)    1.825    0.101   18.047    0.000
##     Aut5   (A__A5)    2.101    0.108   19.395    0.000
##     Aut6   (A__A6)    1.769    0.099   17.792    0.000
##     Aut7   (A__A7)    2.031    0.102   19.997    0.000
##   TD =~
##     TD1  (TD__TD1)    1.000
##     TD4  (TD__TD4)    1.435    0.126   11.353    0.000
##     TD2  (TD__TD2)    0.682    0.179    3.815    0.000
##     TD3  (TD__TD3)    1.323    0.137    9.642    0.000
```

```
##     Atmt   (TD__A)    0.597    0.078    7.618    0.000
##
## Intercepts:
##                    Estimate  Std.Err  z-value  P(>|z|)
##    .Aut1              4.977    0.113   44.215    0.000
##    .Aut2              5.073    0.135   37.566    0.000
##    .Aut3              4.339    0.133   32.680    0.000
##    .Aut4              4.228    0.126   33.570    0.000
##    .Aut5              5.103    0.137   37.282    0.000
##    .Aut6              4.105    0.123   33.256    0.000
##    .Aut7              4.757    0.129   36.832    0.000
##    .TD1               7.709    0.101   76.419    0.000
##    .TD4               8.130    0.099   81.897    0.000
##    .TD2               6.816    0.145   47.116    0.000
##    .TD3               7.255    0.112   64.858    0.000
##    .Automation        0.000
##     TD                0.000
##
## Variances:
##                    Estimate  Std.Err  z-value  P(>|z|)
##    .Atmt              1.000
##    .Aut1  (VAR_A1)    4.700    0.312   15.058    0.000
##    .Aut2  (VAR_A2)    3.573    0.269   13.270    0.000
##    .Aut3  (VAR_A3)    3.895    0.284   13.695    0.000
##    .Aut4  (VAR_A4)    3.062    0.232   13.215    0.000
##    .Aut5  (VAR_A5)    2.966    0.240   12.377    0.000
##    .Aut6  (VAR_A6)    3.039    0.228   13.338    0.000
##    .Aut7  (VAR_A7)    2.379    0.201   11.864    0.000
##     TD                1.000
##    .TD1  (VAR_TD1)    3.865    0.277   13.931    0.000
##    .TD4  (VAR_TD4)    2.651    0.310    8.561    0.000
##    .TD2  (VAR_TD2)    9.538    0.634   15.040    0.000
##    .TD3  (VAR_TD3)    4.230    0.364   11.629    0.000
```

```
standardizedSolution(result)
```

```
##           lhs op        rhs          label est.std    se      z pvalue ci.lower
## 1  Automation =~       Aut1      Aut__Aut1   0.473 0.018 26.664      0    0.438
## 2  Automation =~       Aut2      Aut__Aut2   0.768 0.021 36.151      0    0.727
## 3  Automation =~       Aut3      Aut__Aut3   0.733 0.024 31.167      0    0.687
## 4  Automation =~       Aut4      Aut__Aut4   0.772 0.021 36.779      0    0.731
## 5  Automation =~       Aut5      Aut__Aut5   0.818 0.018 45.619      0    0.783
## 6  Automation =~       Aut6      Aut__Aut6   0.763 0.022 35.377      0    0.721
## 7  Automation =~       Aut7      Aut__Aut7   0.838 0.017 50.512      0    0.805
## 8          TD =~        TD1        TD__TD1   0.453 0.013 35.072      0    0.428
## 9          TD =~        TD4        TD__TD4   0.661 0.049 13.474      0    0.565
## 10         TD =~        TD2        TD__TD2   0.216 0.055  3.902      0    0.107
## 11         TD =~        TD3        TD__TD3   0.541 0.049 11.008      0    0.445
## 12         TD =~ Automation TD__Automation   0.513 0.050 10.333      0    0.415
## 13 Automation ~~ Automation                  0.737 0.051 14.495      0    0.638
## 14       Aut1 ~~       Aut1       VAR_Aut1   0.776 0.017 46.196      0    0.743
## 15       Aut2 ~~       Aut2       VAR_Aut2   0.410 0.033 12.553      0    0.346
## 16       Aut3 ~~       Aut3       VAR_Aut3   0.462 0.035 13.393      0    0.395
## 17       Aut4 ~~       Aut4       VAR_Aut4   0.404 0.032 12.459      0    0.340
```

```
## 18       Aut5 ~~       Aut5       VAR_Aut5   0.331 0.029 11.301      0    0.274
## 19       Aut6 ~~       Aut6       VAR_Aut6   0.417 0.033 12.672      0    0.353
## 20       Aut7 ~~       Aut7       VAR_Aut7   0.298 0.028 10.738      0    0.244
## 21         TD ~~         TD                  1.000 0.000     NA     NA    1.000
## 22        TD1 ~~        TD1        VAR_TD1   0.794 0.012 67.769      0    0.771
## 23        TD4 ~~        TD4        VAR_TD4   0.563 0.065  8.670      0    0.436
## 24        TD2 ~~        TD2        VAR_TD2   0.953 0.024 39.979      0    0.907
## 25        TD3 ~~        TD3        VAR_TD3   0.707 0.053 13.294      0    0.603
## 26       Aut1 ~1                             2.022 0.071 28.540      0    1.883
## 27       Aut2 ~1                             1.718 0.072 24.030      0    1.578
## 28       Aut3 ~1                             1.495 0.066 22.568      0    1.365
## 29       Aut4 ~1                             1.535 0.067 22.881      0    1.404
## 30       Aut5 ~1                             1.705 0.071 23.999      0    1.566
## 31       Aut6 ~1                             1.521 0.067 22.774      0    1.390
## 32       Aut7 ~1                             1.685 0.070 23.898      0    1.546
## 33        TD1 ~1                             3.495 0.110 31.876      0    3.280
## 34        TD4 ~1                             3.746 0.129 29.095      0    3.494
## 35        TD2 ~1                             2.155 0.083 25.851      0    1.992
## 36        TD3 ~1                             2.967 0.106 27.978      0    2.759
## 37 Automation ~1                             0.000 0.000     NA     NA    0.000
## 38         TD ~1                             0.000 0.000     NA     NA    0.000
##    ci.upper
## 1     0.508
## 2     0.810
## 3     0.779
## 4     0.813
## 5     0.853
## 6     0.806
## 7     0.870
## 8     0.479
## 9     0.757
## 10    0.324
## 11    0.637
## 12    0.610
## 13    0.837
## 14    0.809
## 15    0.474
## 16    0.530
## 17    0.467
## 18    0.389
## 19    0.482
## 20    0.353
## 21    1.000
## 22    0.817
## 23    0.690
## 24    1.000
## 25    0.811
## 26    2.161
## 27    1.858
## 28    1.625
## 29    1.667
## 30    1.845
## 31    1.652
## 32    1.823
```

```
## 33    3.710
## 34    3.998
## 35    2.318
## 36    3.174
## 37    0.000
## 38    0.000
```

```r
inspect(result, "rsquare")
```

```
## Automation       Aut1       Aut2       Aut3       Aut4       Aut5       Aut6
##      0.263      0.224      0.590      0.538      0.596      0.669      0.583
##       Aut7        TD1        TD4        TD2        TD3
##      0.702      0.206      0.437      0.047      0.293
```

```r
library(semPlot)
semPaths(result, whatLabels = "std", layout = "spring", color = list(
              lat = rgb(255, 100, 118, maxColorValue = 255),
              man = rgb(155, 253, 175, maxColorValue = 255)),
          mar = c(10, 5, 10, 5), intercepts = FALSE, residuls = FALSE, nCharNodes = 0)
```

```
## Warning in qgraph::qgraph(Edgelist, labels = nLab, bidirectional = Bidir, : The
## following arguments are not documented and likely not arguments of qgraph and
## thus ignored: residuls
```