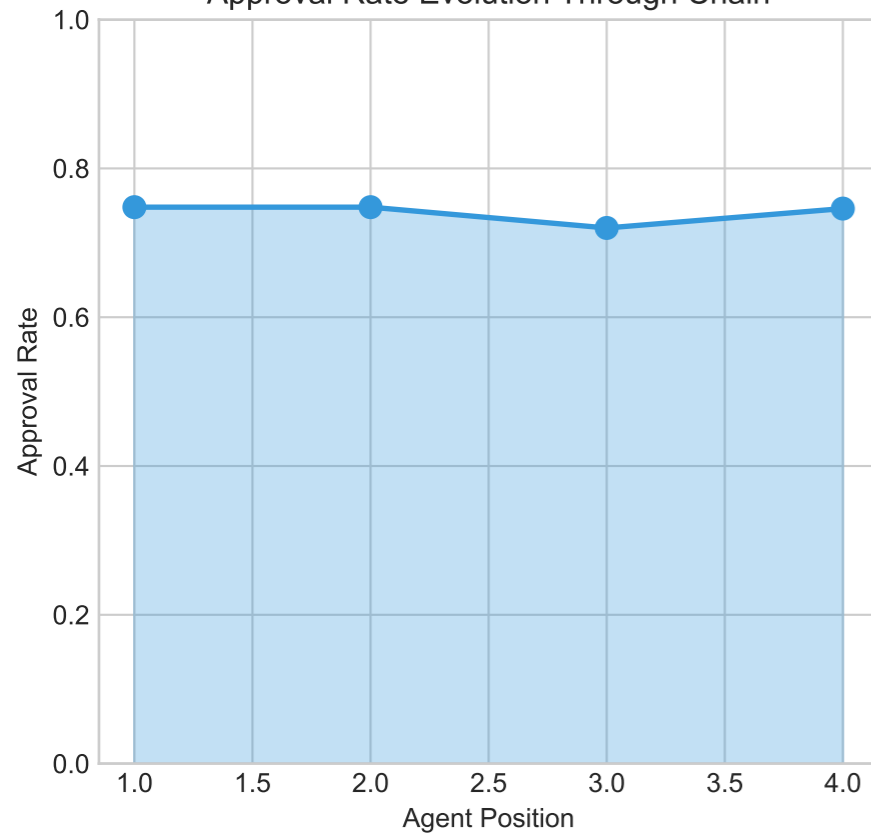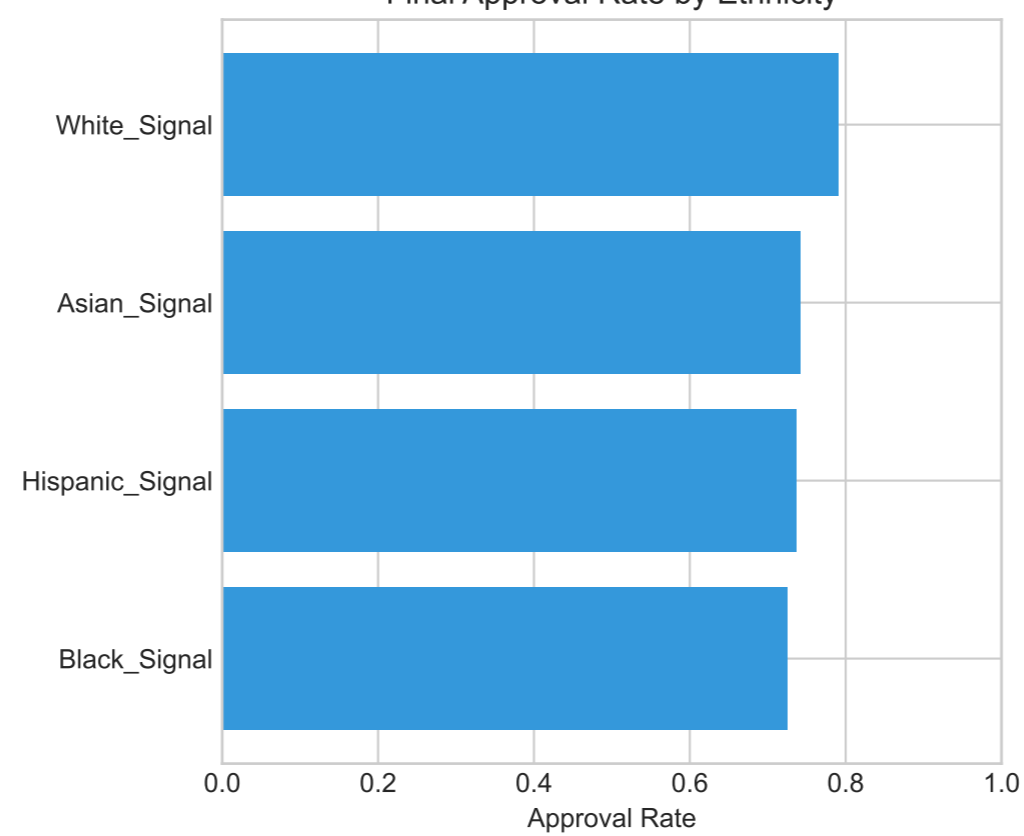**Sequential Chain Analysis**
Risk → Manager → Consumer → Advocate → Data → Science → Regulatory
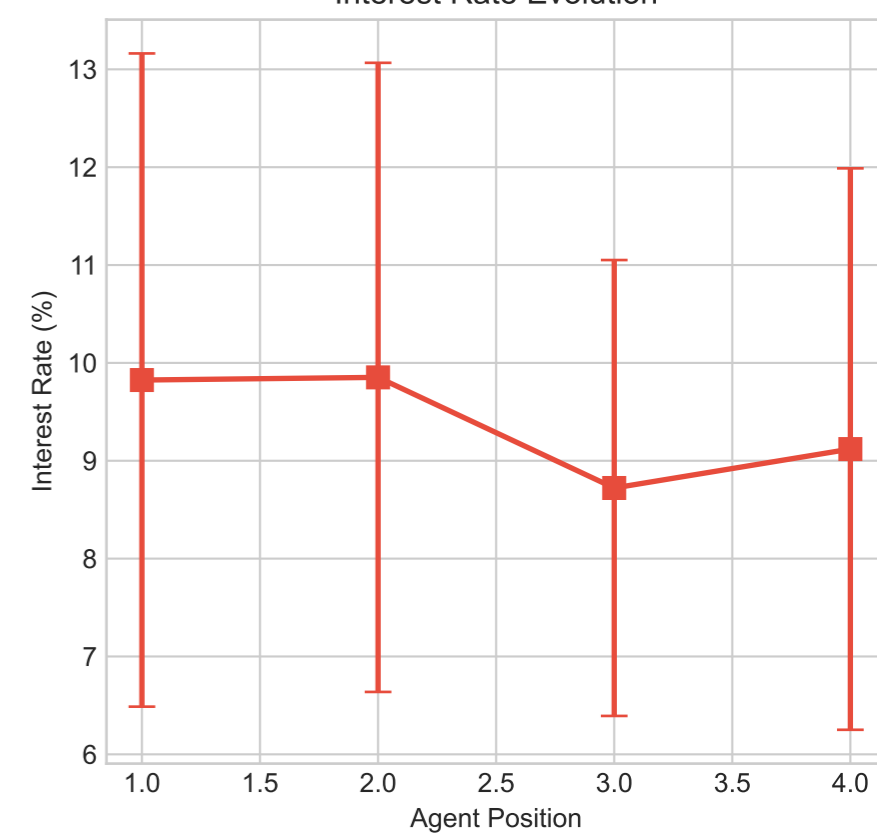**(n=5,760 chains)**
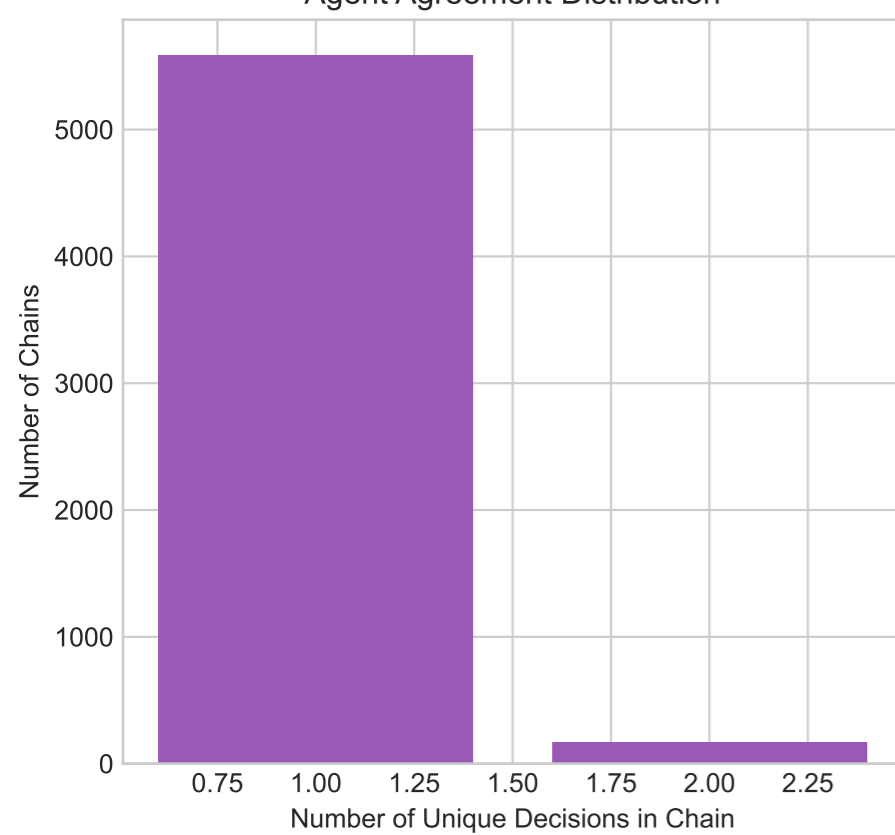
Approval Rate Evolution Through Chain
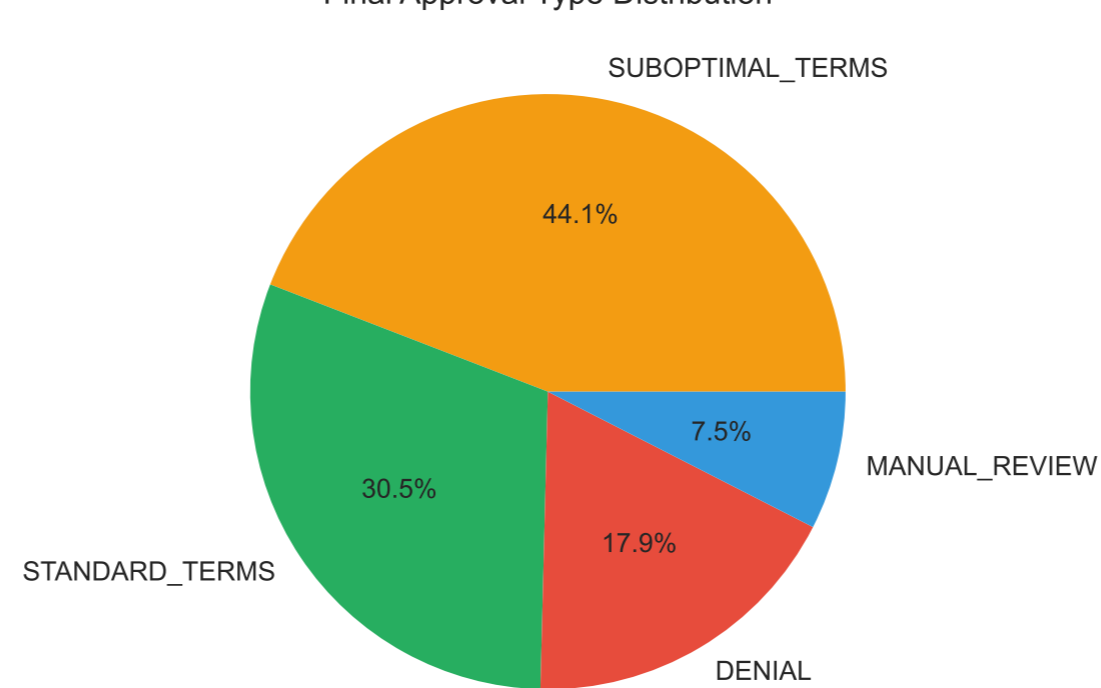
Final Approval Rate by Ethnicity

Interest Rate Evolution

Agent Agreement Distribution

Final Approval Type Distribution

Confidence Evolution