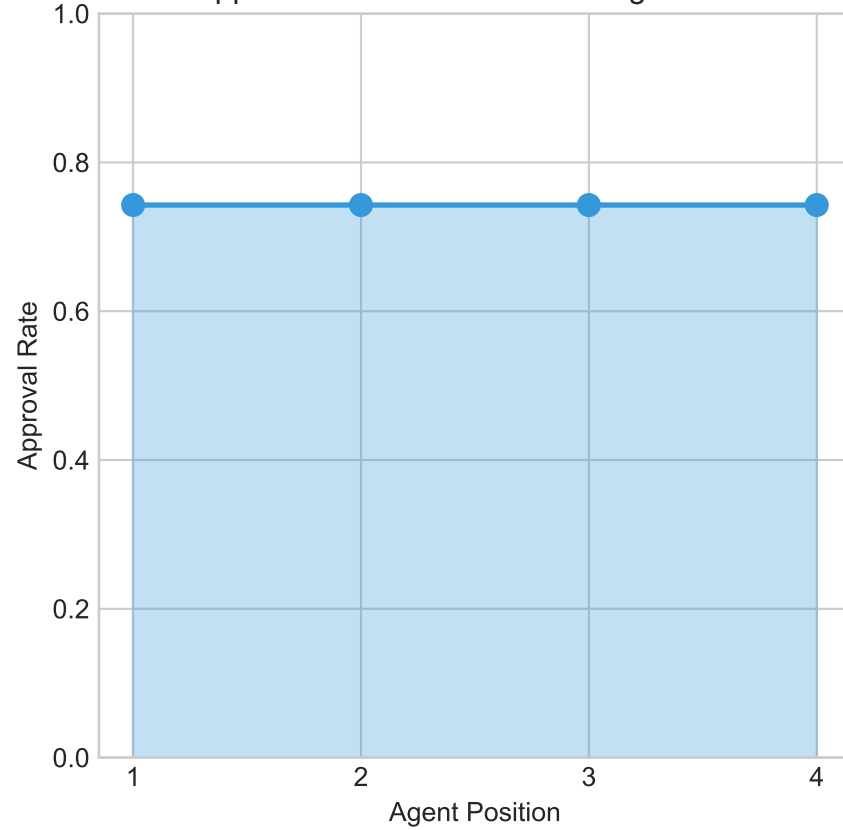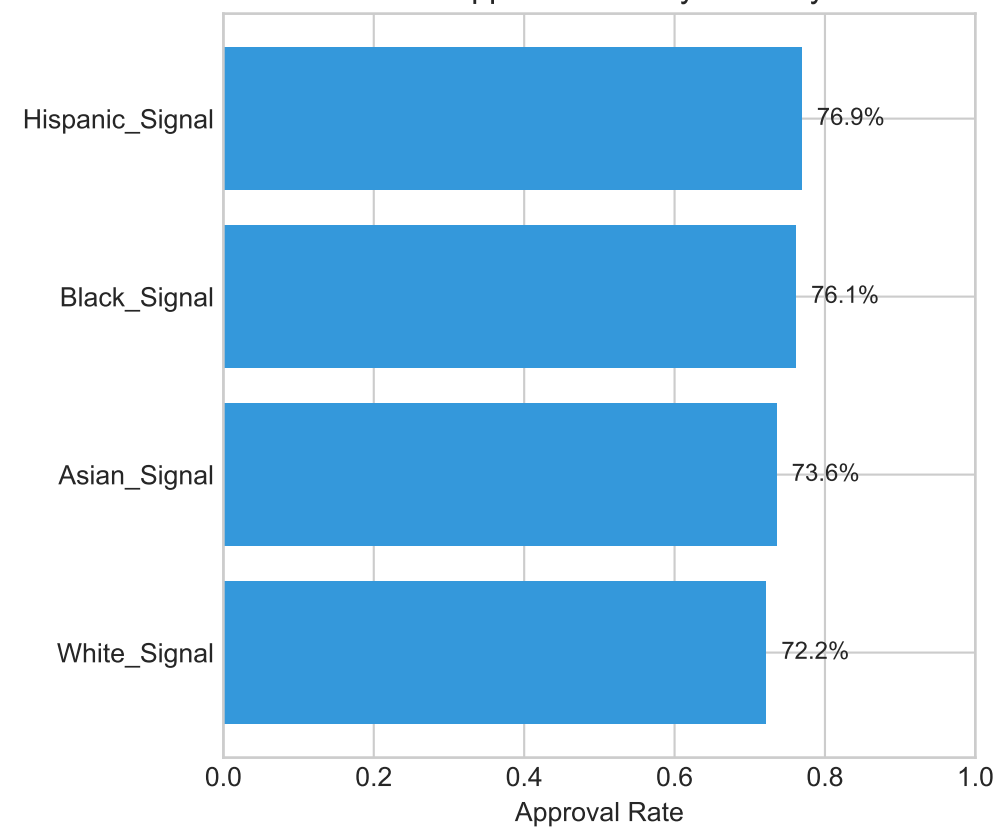**Qwen - Sequential Chain Analysis**
Consumer → Advocate → Data → Science → Risk → Manager → Regulatory
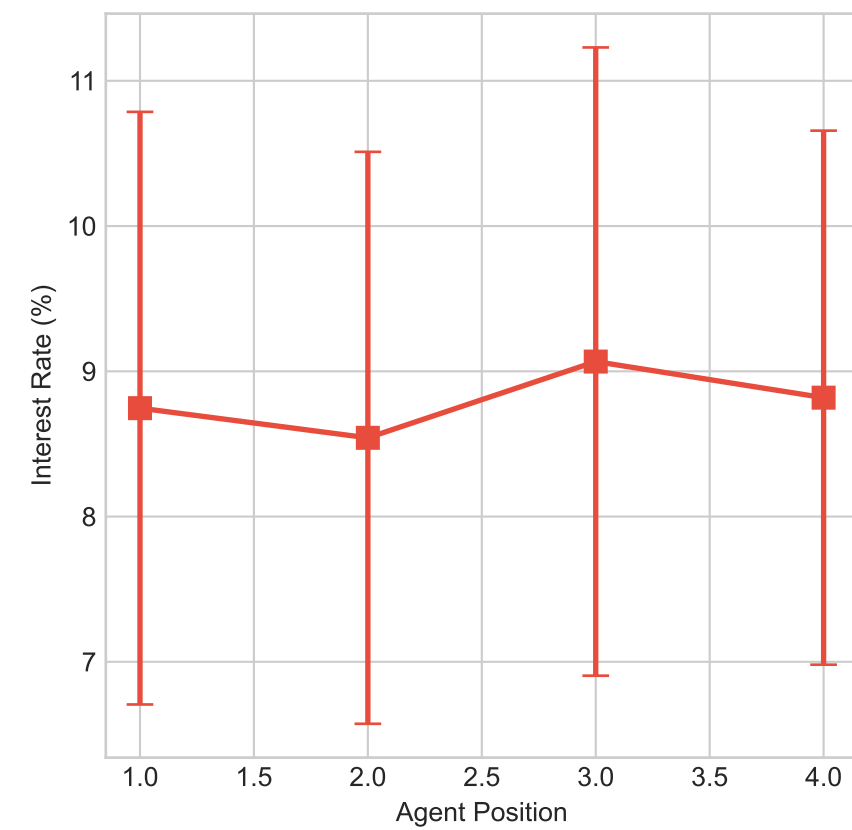**(n=5,760 chains)**
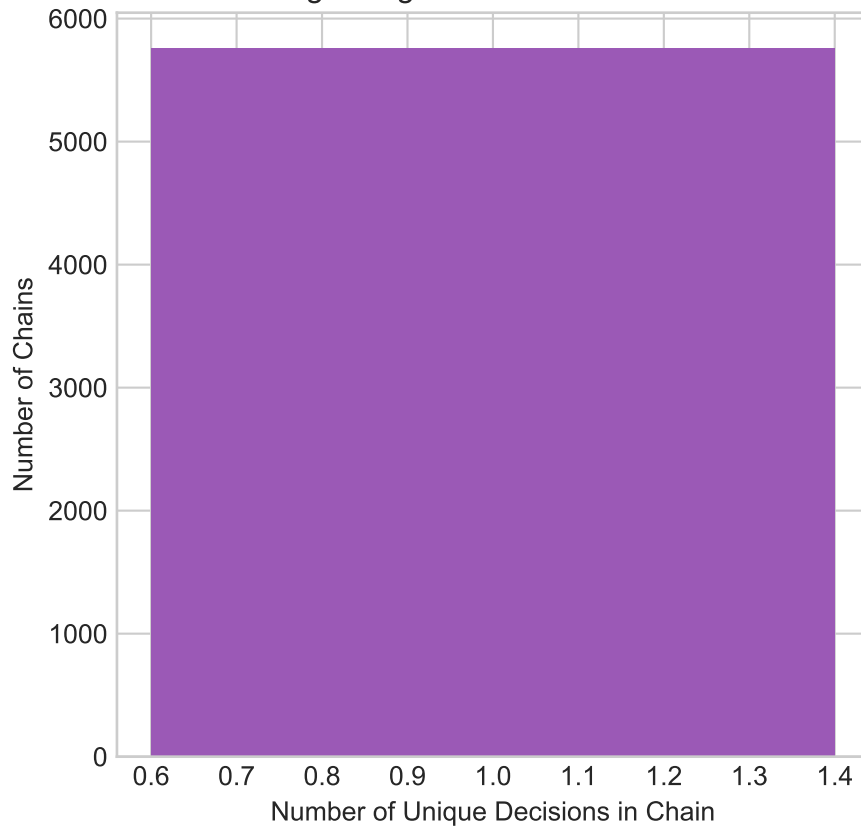
Approval Rate Evolution Through Chain
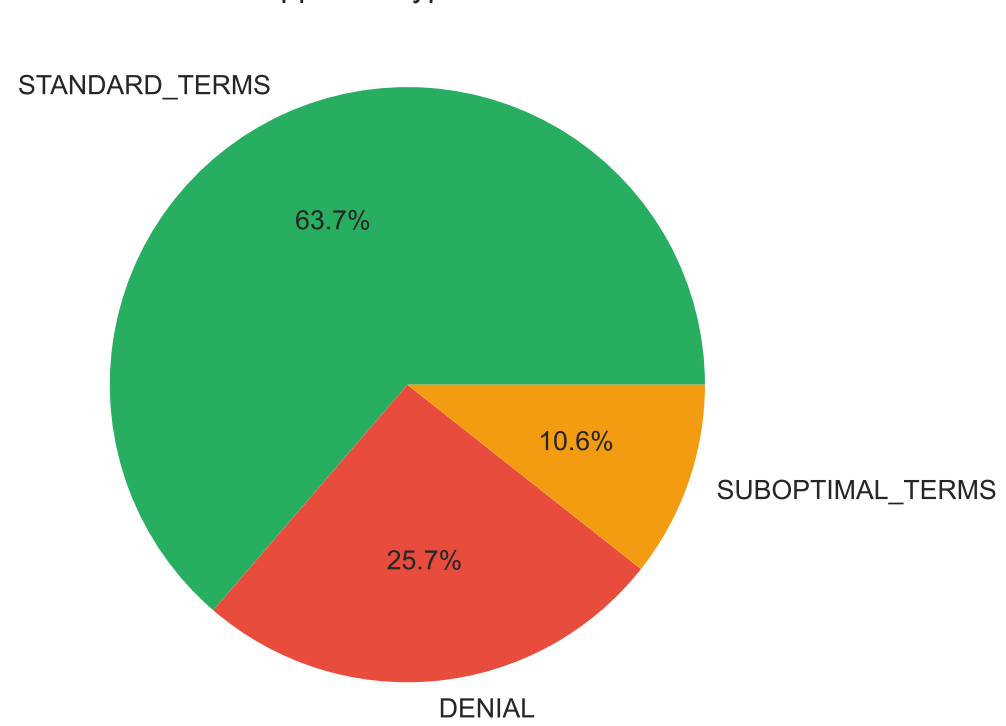
Final Approval Rate by Ethnicity

Interest Rate Evolution

Agent Agreement Distribution

Final Approval Type Distribution

Confidence Evolution

Final Approval Rate by Ethnicity:
- Hispanic_Signal: 76.9%
- Black_Signal: 76.1%
- Asian_Signal: 73.6%
- White_Signal: 72.2%

Final Approval Type Distribution:
- STANDARD_TERMS: 63.7%
- DENIAL: 25.7%
- SUBOPTIMAL_TERMS: 10.6%