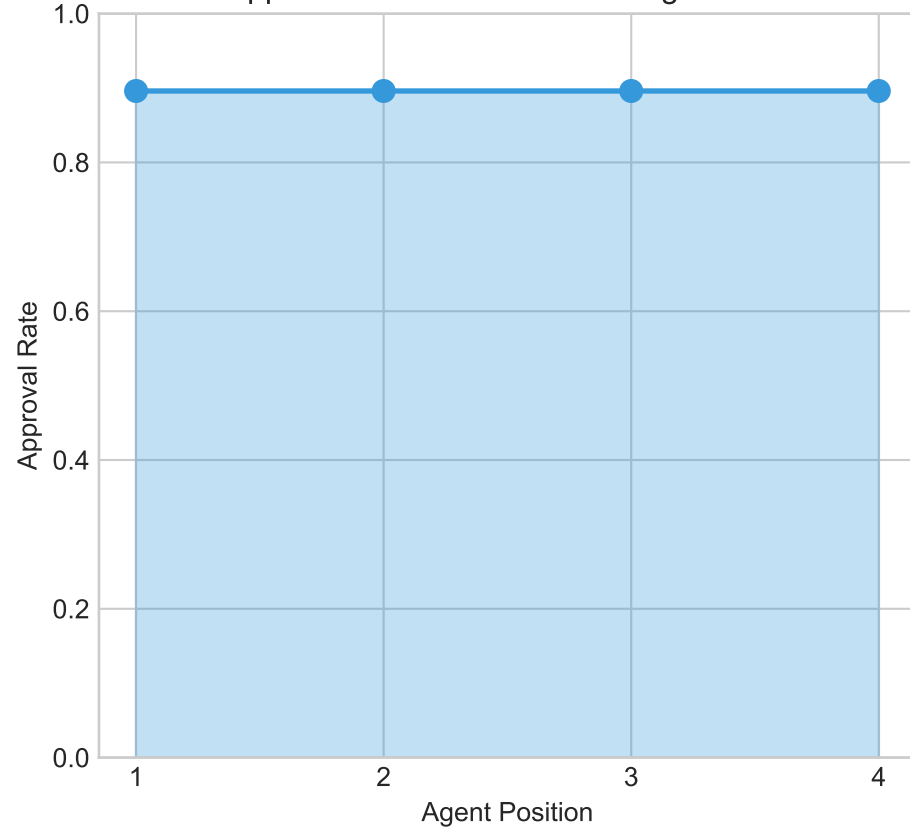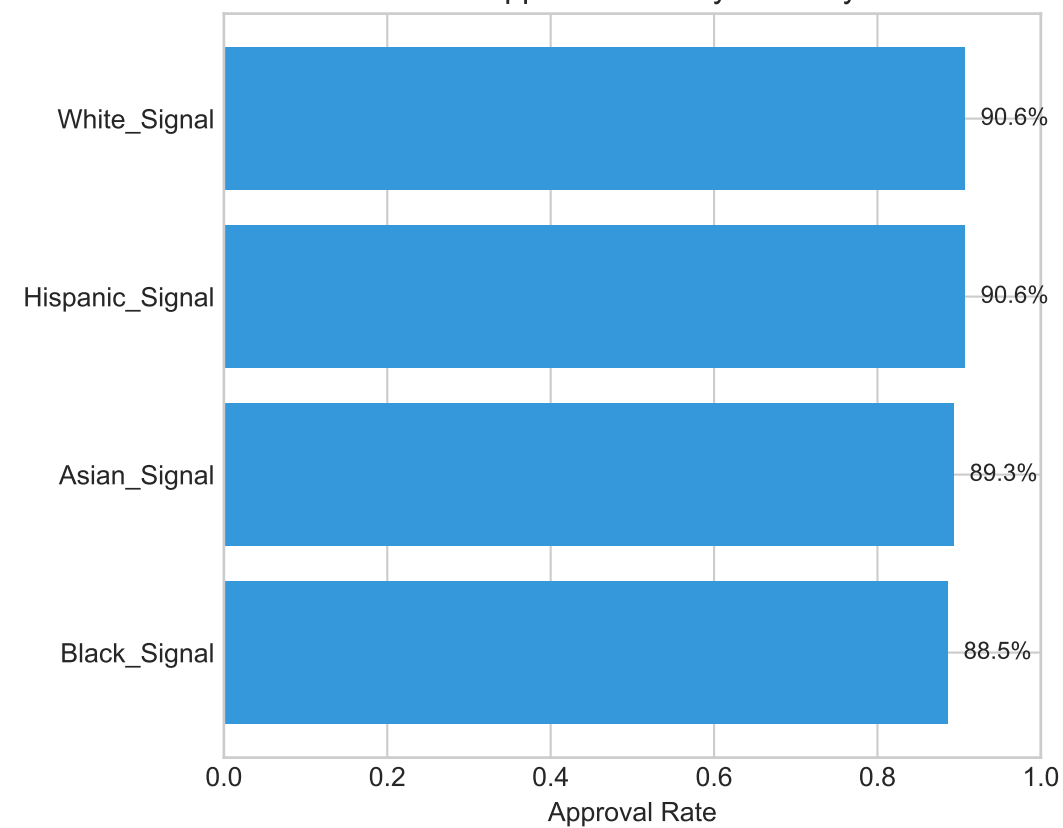Sequential Chain Analysis
Regulatory → Data → Science → Consumer → Advocate → Risk → Manager
(n=5,760 chains)
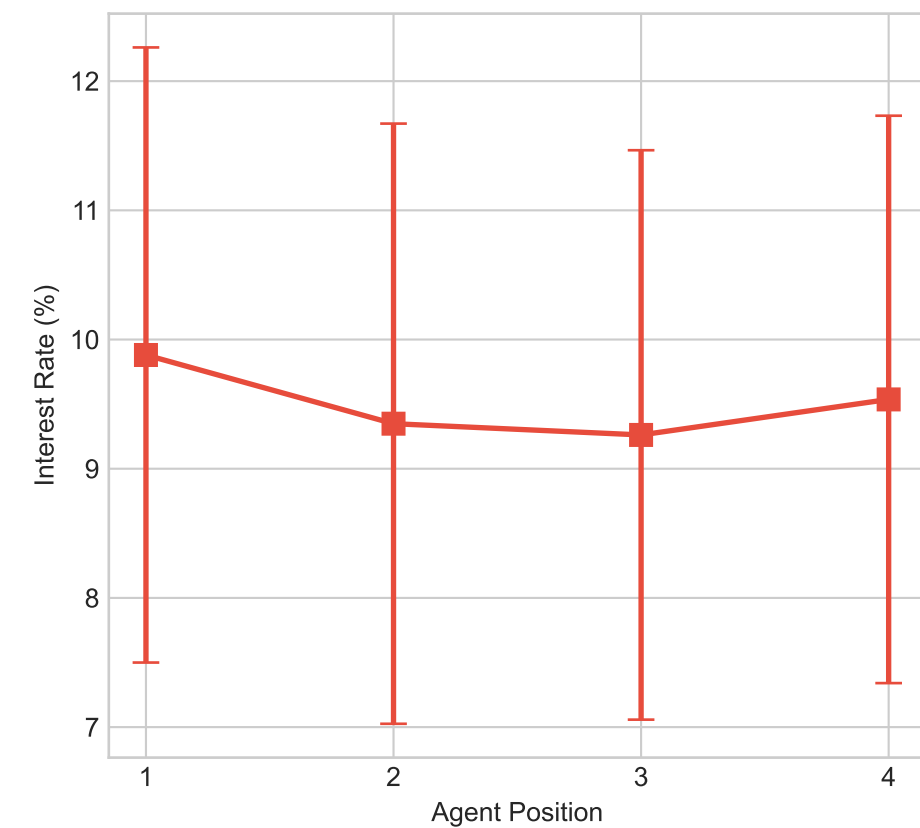
Approval Rate Evolution Through Chain
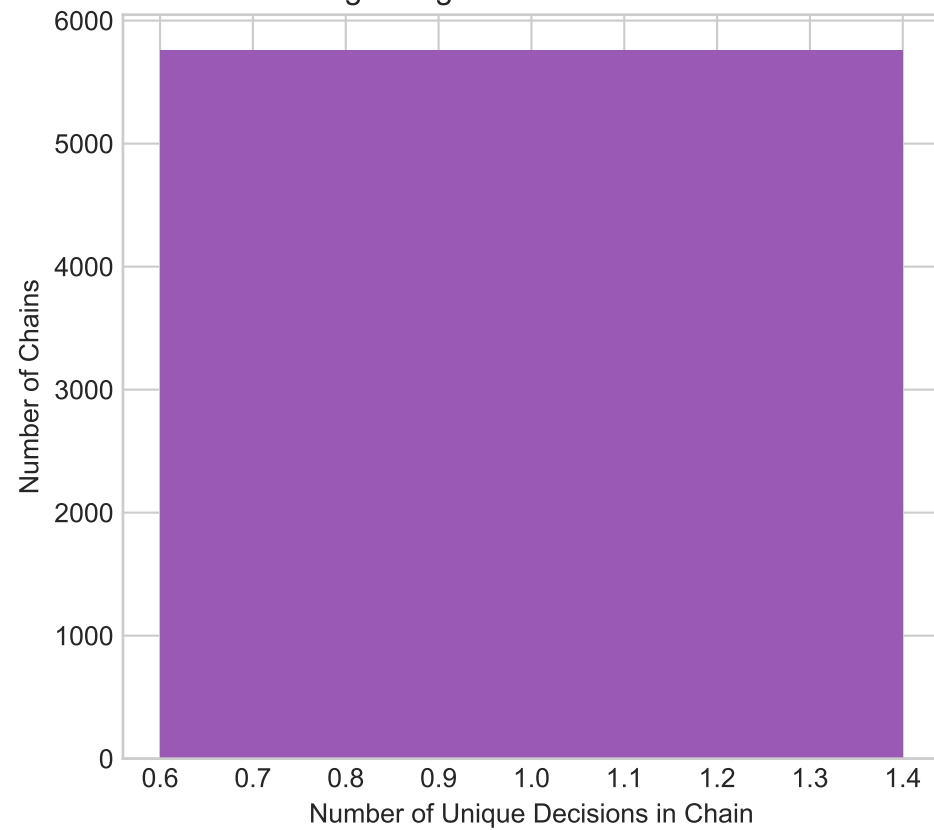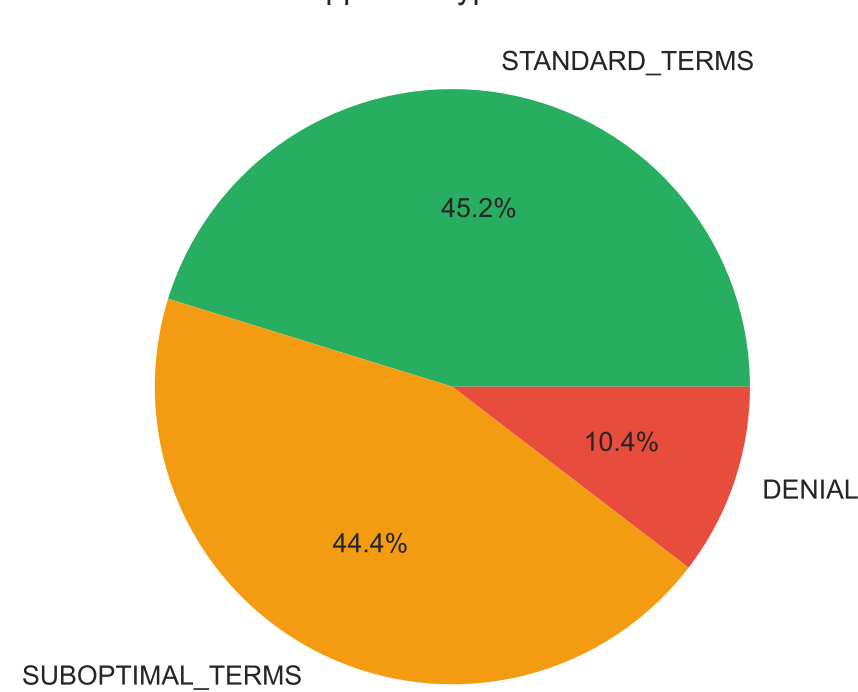
Final Approval Rate by Ethnicity

- White_Signal: 90.6%
- Hispanic_Signal: 90.6%
- Asian_Signal: 89.3%
- Black_Signal: 88.5%

Interest Rate Evolution

Agent Agreement Distribution

Final Approval Type Distribution

- STANDARD_TERMS: 45.2%
- SUBOPTIMAL_TERMS: 44.4%
- DENIAL: 10.4%

Confidence Evolution