Sequential Chain Analysis
Consumer → Advocate → Risk → Manager → Regulatory → Data → Science
(n=5,248 chains)

Approval Rate Evolution Through Chain

Final Approval Rate by Ethnicity

Interest Rate Evolution

Agent Agreement Distribution

Final Approval Type Distribution

STANDARD_TERMS — 97.1%
APPROVAL_WITH_CAUTION
DENIAL
MANUAL_TERMS
MANUAL_REVIEW
0.6%
1.4%

Confidence Evolution