Sequential Chain Analysis
Regulatory → Risk → Manager → Consumer → Advocate → Data → Science
(n=5,528 chains)

Approval Rate Evolution Through Chain

Final Approval Rate by Ethnicity

Interest Rate Evolution

Agent Agreement Distribution

Final Approval Type Distribution

Confidence Evolution

STANDARD_TERMS 95.5%

SUBOPTIMAL_TERMS 3.9%

MANUAL_REVIEW

DENIAL 0.0%