

Psychometrics as a tool to improve

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Superintendencia de Banca y Seguros

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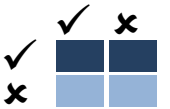
- Hypothesis 1: Risk reduction.



- Hypothesis 2: Credit to new borrowers.



- Hypothesis 3: Banking the unbanked.



Source:
Note

Source:
Note

- *banked*

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banked

