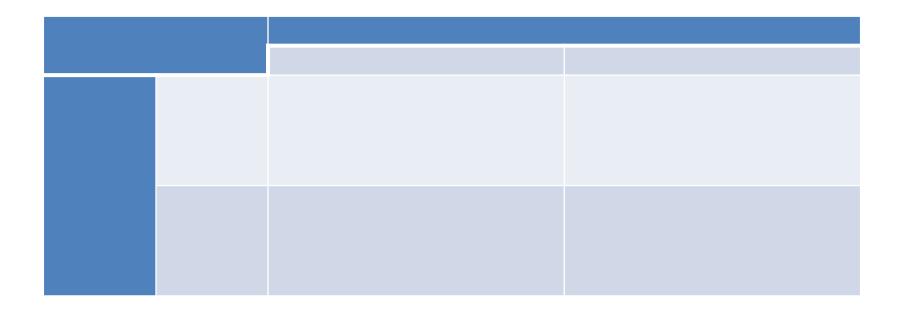
Psychometrics as a tool to improve

Superintendencia de Banca y Seguros



• Hypothesis 1: Risk reduction.

• Hypothesis 2: Credit to new borrowers.

• Hypothesis 3: Banking the unbanked.







Source: Note

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• banked

banked



