

Looking Ahead: New Sources of Data

by

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Objectives of New Data

- Increase Access
- Increase Decisioning Power

Types of Data

- Micro Data
 - Credit Relationships
 - Transactional Information
- Macro Data
 - Local Demographics
 - Local Economy
- Policy Data
 - Credit Policy
 - Other Policy

Specifications

- Static Specifications
- CS/TS Panel Specifications
 - Semi-dynamic
 - Dynamic
- Spatial

Interpretations

- Large Numbers of Observations => Everything Statistically Significant
- Explore Economic Justification and Significance

Regulatory Issues

- Predatory Relationships
 - Hidden Correlations
 - Proprietary vs Turnkey Solutions

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