

Prosper's Loans Tableau Story

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Summary

- Prosper [1] is a peer-to-peer lending platform where individuals can either request to borrow money with low-interest rates or invest in personal loans [2].
- Prosper dataset contains 113,937 loans with 81 variables on each loan. The last update was on 03/11/2014.
- By reviewing the variable dictionary [3], which explains the variables in the data set, a list of variables are selected which are needed for this analysis.
- In my Tableau story, I was trying to get some common patterns about Prosper's borrowers and the existing loans.
- A majority of borrowers are coming from Nevada. On the other hand, scarce borrowers come from North Dakota.
- Borrower's incomes range more than 100,000 \$.
- Borrowers can list a request even with 0\$ income range!
- People that come from juries, medical background have the most listing requests.
- A majority of borrowers prefer not to mention their employment status.
- The lowest average loan was on May 2009 the average loan amount that Prosper's offered was 2,162 \$. Also, the largest average loan was in March 2014. The average loan amount was 12,187\$
- The majority of loans are current or completed.
- Over time, a dramatic increase in listing requests, while a remarkable reduction in Prosper's investors.
- Always, Borrower Rate > Lender Yield
- Retired borrowers are too committed to pay their loans on time while borrowers who have a part-time job are less committed to pay their loans. Also, late payments usually come from borrowers who preferred not to mention their jobs.

Design

- I tried to keep my visualization as clear and simple as possible, so the reader doesn't get confused.
- The map was used to visualize the geographic data, to help the reader to identify key attributes with regard to geographic area (each state).
- Bar charts were the most utilized chart in this analysis because of its ability to handle categorical data, in a more clearer way.
- Time analysis was also used to compare some variables across a specific period of time.
- Using too much of colors were avoided as possible.
- Key findings and some hints are embedded with each page in the story using text boxes, so the reader can get the main goal of each visualization.

- I used a fixed size to present the story to avoid screen problems.
- Encoding such as color marks, filters were utilized as well.

Feedback

- Nice finding.
- Some typo prints need to be fixed.
- Too much of texts.
- Colors are annoying.
- The position of some graphs needs to be fixed.

All feedback was taken into consideration, and I fixed them on my updated version. These changes as follows:

- Use of two colors instead of so many colors.
- Typo prints are fixed.
- Some texts were eliminated, and some of the texts were moved to another slide.
- I select a fixed size to present the story so everything remains consistent across different devices.

Prosper's tableau story versions

First version:

https://public.tableau.com/views/draft_1_proj/Story1?:embed=y&:display_count=yes

Updated version:

https://public.tableau.com/views/draft_2_proj/Story1?:embed=y&:display_count=yes

I hope my findings are interesting!

Resources

[1] Prosper. www.prosper.com

[2] Prosper Marketplace. https://en.wikipedia.org/wiki/Prosper_Marketplace

[3] Data Set Options.

https://docs.google.com/document/d/e/2PACX-1vRmVtjQrgEPfE3VoiOrdeZ7vLPO_p3KRdb_o-z6E_YJ65tDOiXkwsDpLFI3lUxbD6UIYtQHxvwiZKx/pub?embedded=true