Unlocking Lending Insights | Cloud Data Analytics

Prepared for: TheLook Fintech Executive Team

TheLook
Fintech

Overview

TheLook Fintech's data team is developing a two-part data analytics project to help the treasury department analyze key metrics like cash flow, loan purpose, and borrower location. A report and interactive dashboard were developed, focusing on the total number of loans issued and key metrics needed to assess loan health and make data-driven decisions.

Objective

🎯 **Target Goal #1:** Conduct an analysis of the Fintech dataset including a preliminary report identifying the total number of loans issued by day and year.

🎯 **Target Goal #2:** Build an interactive dashboard to allow the treasury team to access key performance metrics.

🎯 **Impact:** This project provides valuable insights to inform lending decisions, mitigate risk, and tailor financial offerings.

Next Steps

➔ **Gather feedback from users on the functionality and usefulness of the dashboard.** Use this feedback to iterate and improve the dashboard.

➔ **Consider using data analysis to segment borrowers based on their characteristics and loan behavior.** This could help TheLook Fintech tailor their lending products, outreach strategies, and communications to different borrower groups.

Results

- **The results of the data analysis demonstrate that the total number of loans has increased steadily from 2012 through 2019.**
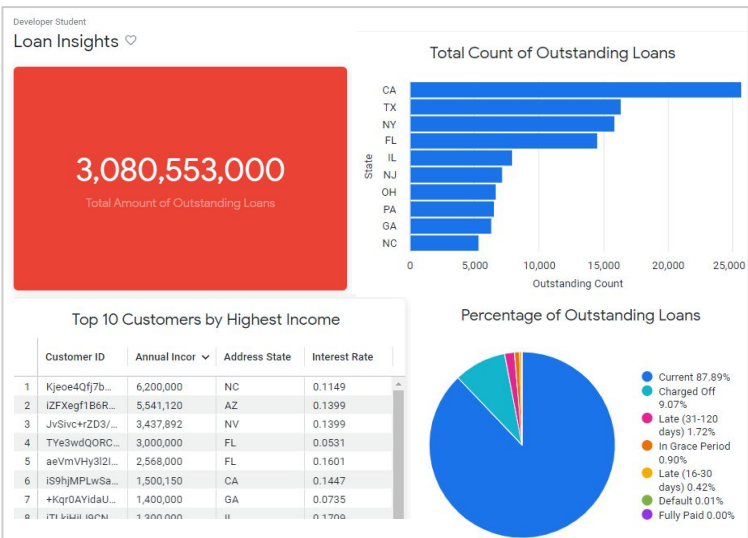
Figure 1 – *Loan Count by Year 2012–2019*

Row	issue_year	loan_count
1	2019	51737
2	2018	49333
3	2017	44435
4	2016	43368
5	2015	41919
6	2014	23453
7	2013	13460
8	2012	2594

Note: Table shows the total number of loans for each year from 2012–2019. The highest loan count was 51737 and the lowest was 2594.

- **Data analysis reveals three key aspects of the loan portfolio—total outstanding balance, borrower locations, and homeowner income index—displayed on the interactive dashboard.**

Figure 2 – *Interactive Dashboard*

Note: Dashboard includes a single-value visualization, bar chart, table highlighting key metrics, and pie chart.