Create a Tableau Story

Links

Initial Story:

https://public.tableau.com/profile/maria.dubyaga#!/vizhome/InitialProsperLoans/Story1?publish=yes

Final Story:

https://public.tableau.com/profile/maria.dubyaga#!/vizhome/FinalProsperLoans/Story1?publish=yes

Summary

In addition to traditional bank money lending nowadays we have peer-to-peer lending market. One of the pioneer and leading actor is Prosper Marketplace, which was established in 2005 and has facilitated more than $14 billion in loans to more than 880,000 people.

While doing exploratory analysis of the dataset I found that Prosper lenders tend to pick borrowers with higher than average credit score, higher than average in US income and riskier business thus they get higher yield.

Design

I've decided to use:

- line charts with trend lines:
    - to show growth of the Marketplace through years with increase both in number of loans and average loan amount.
    - To show rising credit score and rising lenders yield over the years.

- Bar charts to show:
    - Distribution of loans between different income range zones
    - Proportion of closed, defaulted and overdue loans
- Area chart to show:
    - Volume of loans for different prosper score

To be able to show loans by Prosper score I've changed `Prosper score` variable to `dimensions`.

Feedback

I've asked for feedback a developer of a company which analyze stock exchange data.

His comments were:

- Add numbers to main points on the line charts
- Correct unclear slide titles
- To add slide which shows how lenders secure themselves lending money to borrowers whose monthly income is significantly bigger than monthly loan payment

I've included this fixes into final visualization.

Resources

https://www.prosper.com/
https://onlinehelp.tableau.com/current/pro/desktop/en-us/story_create.htm
https://onlinehelp.tableau.com/current/pro/desktop/en-us/publish_workbooks_tableaupublic.htm