Tableau Story from Prosper

Initial Tableau Story from Prosper:
https://public.tableau.com/profile/ruby7717#!/vizhome/InitialTableauStoryfromProsper/Story1

Final Tableau Story from Prosper:
https://public.tableau.com/profile/ruby7717#!/vizhome/Final_vTableauStoryfromProsper/Story1?publish=yes

Summary

This is for people who want to lend their money and gives information on a lending market. Loan data information from Prosper, a lending platform, contains 113,937 loans with 81 variables on each loan, including loan amount, borrower rate (or interest rate), current loan status, borrower income, and many others. Important information for lenders in visualized.

Design

- I explore the data from the lender's perspective and what they might be interested in knowing about the market.
- I started from a broad view of a lending platform (Proper) and its total money that was lend over the years. I used bar charts and filtered the data by years using a single value list.
- It was important to visualize the lender yield percent, which is equal to the interest rate on the loan less the servicing fee. This was compared over the years; a line graphic was most suitable.
- For the third, I chose a bar chart that could visualize the impact of the risk score where the riskier the loan the higher the average effective yield (return of investment).
- Finally, the last sheet was about adding more information available in relation to the borrower profile.

Feedback

- The title is not accurate: do you mean borrowers or lenders?
  - Right! I meant lenders.
- You need a catchier title.
  - I updated with a question instead: *"How good is to borrow your money over the Internet? Some stats of a market place"*
- Sheet 1: rephrase summary note. It's just a description of the lending platform not what it means for the lender.

- o Opportunities to borrow your money over the internet have a arisen over the last years, data shows the growth of one marketplace
- Sheet 2 and 3: rephrase summary note. Same as sheet 1. Think about the lender's perspective and not just describe the obvious.
- Sheet 3 doesn't make sense. What is Y-axis? Estimated effective Yield is money? Or shouldn't be percent?
  - o Right, it was originally just a sum of the percentage by mistake. I changed to average.
- You should add extra sheets, perhaps showing the profile of the borrowers.
  - o I added one additional sheet with the income range of the borrower.

Udacity review points:

- Overall: Please include a introduction slide that tells the gist about the data-set and what to expect in the story.
  - o I added a dashboard with the logo and a small description as suggested.
- Story size: You have chosen a fixed size for the story, and the chart on slide 2 overflows. You could avoid this by setting the size to Automatic.
  - o Good point, story setting updated.
- Slide 1: It's a nice slide. The word in the caption should be lend not borrow. Also please complete a sentence with full stop. Now, the chart is better presented with a line chart of top 5 loan status. Time (year) data are almost always presented in x-axis since they often mean a continuous attribute.
  - o Done.
- Slide 2: Good slide; please elaborate the caption a bit. You might also add a trend line to make the chart look more interesting.
  - o Love this feature, changes done!
- Slide 3: Good slide; the caption could be improved a bit. 'Prosper score (1 to 11, 1 being worst) measures the risks of a borrower to default'. You should highlight the fact that, a higher risk also means a greater yield on the loan. A lender might in fact take a little more risk for the prospect of better yield.
  - o Changes done except for '1 being worst'. I tried to avoid a negative word; instead I used higher risk, which is more accurate.
- Slide 4: This is little confusing. Not employed people have very high default rate. So as a lender, I might not be interested to loan money to a high-default rate group. So the scenario is not clear. Please try to include a default rate chart and then make a solid observation on it.
  - o I added a line in the caption for more clarification.

Resources

Youtube: https://www.youtube.com/watch?v=8EMW7io4rSI
Prosper: https://www.prosper.com/