Tableau Story from Prosper

Summary

People looking into borrowing their money, how is the 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.

Design

- I explore the data from the lender's perspective and what they might be interested in knowing about the market.
- I started from the overbroad view of a lending platform (Proper) and its total money available for lending over the years. I used bar and filter the data in years with 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 on 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.
  - 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?
  - 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.
  - I added one more sheet with the income range of the borrower.

Resources

Youtube: https://www.youtube.com/watch?v=8EMW7io4rSI
Github: https://github.com/bcko/Ud-DA-Tableau-Titanic/blob/master/writeup.md
Prosper: https://www.prosper.com/