Prosper Loan Tableau Story

Introduction

Prosper Loan dataset from Prosper which is a lending platform, contains 113,937 loans with 81 variables on each loan, including loan amount, borrower rate (interest rate), current loan status, borrower income, and many others. You can find an explanation of each column HERE.

Summary

❖ In the first chart, we can see that current and completed loans are the highest loan status with total loan amounts equivalent to $ 821,818,138 through the years in the Prosper platform. While the chart also demonstrates that lenders do not tend to lend money to people with Past Due (> 120 days) loan status.

❖ In the second chart, we can see that only in the years of 2008 and 2009 we have a decrease in the loan amount average. In the other years, this average always increases.

❖ In the third chart, we can notice that with more risky decisions the lenders can take, they also have the chance to get more revenues through Lend Yield. After applying *the Prosper Score* principal in the platform, we can notice that *Prosper score 1* is having *the highest Estimated Effective Yield with value 0.2382.*

❖ In the fourth chart, we can conclude that the most suitable people to lend money to are the not employed section in respect of the Lender Yield average. While lending money to people whose income range more than $100,000+ is not profitable as it seems.

➢ The initiated Tableau story HERE.
➢ The submitted Tableau story HERE.

Design

1. While I am investigating this dataset, I imagined myself as an advocate for this platform who encourages more people to participate more and engage actively in lending people the money they need.
2. I started with an Introduction about the platform and it's purpose. Additionally, I showed the total money that was lend over the years. By using Bar Charts and Year filter (Many value list), it was so easy for the audience to understand the visualization.

3. It was important to visualize the lender yield percent over the years. This was compared over the years. To illustrate this insight effectively, I used a line graphic which is the best option to use while comparing two variables (Avg(Lender Yield), Avg(Loan Original amount)) over time.
Also, I used Trend Lines, to allow the audience to have the info on the future prediction/correlation between these two variables.
4. 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). Taking into consideration that to visualize it properly, I just showed the date filter in the same year they started to calculate the Prosper Score.
5. The last slide was about advising the participants who they should lend their money to in case they want to have a secure investment and getting high interest too.

Feedback

- On slide two, why did I use these two variables? Why I chose them specifically?!
  - ➢ That's why I made my searches about how to illustrate the correlation between variables. Then, I get to know Trend Lines feature, and how it works.

- You should add extra sheets, perhaps showing the profile of the borrowers might help your audience understand more about your findings.
  - ➢ I added one additional sheet with the income range of the borrower.

Resources

1. https://community.tableau.com/thread/238518
2. https://www.tutorialspoint.com/tableau/tableau_trend_lines.htm
3. https://www.tableau.com/learn/training