Second (First) version of Tableau Story (Note: Due to a version control issue with Tableau Public, my first version was overwritten by the second version because the two versions shared same title, and I didn't know that in advance. I wish I could but unfortunately I can't go back to the very first version of my story book.)
Final version of Tableau Story

Summary

The prosper dataset contains 113973 loans with 81 variables on each loan, dated from 2006 to 2014. The visualizations of exploring prosper loan dataset are mainly about the significant factors which have obvious relationships with the borrower's interest rate / APR. Precisely, the borrower's income range, occupation, debt to income ratio, prosper rating, credit score, prosper principal borrowed , total loan amount, loan payment term, seasonal trends, amount of investors, delinquencies, trades, inquiries, public records are main factors considered to somehow affect the level of borrower's interest rate / APR.

Design

The initial design contains histograms of borrower's income range, credit ratings,bar charts of borrower's overall information, map of borrowers' location, time series plot, scatter plots of borrower's interest rate vs. prosper score rating, credit score rating, investors, recommendations, delinquencies, trades, inquiries and public records.

Choosing histograms for reason that it's a direct way to get frequency of each variable, especially for continuous datasets. Choosing bar charts for reason that it's convenient to compare changes over same time period for more than one group. Choosing map for reason that it's a direct and interactive way to show and filter out other visualizations. Choosing time series for reason it's a great method to show data points indexed in time order. Choosing scatter plots for reason that it can easily show how one variable is affected by another. Choosing the layout of the dashboard containing a bar chart of borrower's overall information and map of states for reason that it's convenient to compare and filter different metrics of the variable. And the design of legends are due to the fact that each categorical variable has different levels, so legends will change accordingly and be compared by either color or size.

According to feedbacks for version I, I modified the initial story book with reduced dimensions of prosper rating vs. credit score to make the scatter plot clearer, removed the dashboards of confused variables(investors, recommendations and public records), and added important metrics to the barchart of principal prosper borrowed, including amount and term.

According to feedbacks for version II, I modified the book version II to divided captions and descriptions, making each page of the story book clearer and tidier. And the labels were changed to proper format, instead of the original inconsistent inputs.

Feedback

1. 'For Version I, the visualization of prosper rating vs. credit score lower/upper part is a bit confusing, try to make it concise and tidy, decrease dimensions. ' -- from Eric
2. 'For Version I, putting investors, recommendations, inquiries, public records together doesn't make sense and confuse me.' -- from Vivi
3. 'For Version I, the visualization of principal prosper borrowed doesn't show importance here' --from Olivia
4. 'For Version II, you should separate caption of each page of the tableau book from description.' --from Eric
5. 'For version II, be specific about each page's true value, conclude what you're gonna describe on each page.' --from Eric
6. 'For Version II, change the label of x/y axis to proper format or description ' --from Vivi

Resources

The data dictionary of prosper loan data

https://en.wikipedia.org/wiki/Annual_percentage_rate

https://roadloans.com/blog/factors-that-affect-your-auto-loan

https://www.nerdwallet.com/blog/mortgages/apr-annual-percentage-rate/