Tableau Story Loan Data from Prosper

Nisrein Sada 29th, December, 2018

Link to tableau public first draft:

https://public.tableau.com/profile/nisrein#!/vizhome/propserloans/Story1?publish=yes

Summary:

In this Exploration we are looking into Prosper loans dataset. We are looking into: loan status, borrower income, borrower rate, employment status, loan terms, credit Rating of the borrower and debtToIncomeRatio and how these attributes changed across the years. This will help us study the loans and the borrowers and understand defaulted versus completed loans.

Design:

The story is divided into 5 parts including an introduction. Starting with studying individual attributes and univariate plots then bivariate plots then multivariate plots.

The first part of the story is a the distribution of loans across different states so for this visualization the state variable was set to a geographical role and the number of loans for each state was shaded to show the difference in number of loans.

The second visualization comprised of 4 visualization for different attributes: the employment attributes is a bar plot with the usage of percent total table calculations to show the percentage for each segement. The creditRating plot contained the distribution of each creditRating attribute as a bar plot and a filter for the listing year to compare for different years the change in distribution if any exist. The third visualization is for the term attribute distribution bar plot and the last was for the IncomeRange distribution.

The third visualization contained the bivariate plots for the attributes across different years and for the different attributes while including a filter for the loan status that one wants to include to study the change in the behavior in each status across the years alone or combined.

The last visualization contained the term, the loan status and debt to income ratio to study these variables all at once.

After the feedback, I changed the number of loans across the years to a line plot instead of the barplot and added a year's filter to the loan attributes instead of one attribute.

Feedback:

The feedback suggested 3 modifications to the draft story: the first was to change the number of records across the years chart to line plot instead of using a bar plot which is not preferred with a time series plot. The second change was to the income range plot to change it to a scatter plot which was not implemented due to the type of variable we have which is a categorical variable, not a continuous variable. The last modification required was in the third page where the years filter was not updating all the figures which was fixed.

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Resources:

data cleaning and analysis were done using R and here is a link to the analysis http://rpubs.com/nesreensada/454305

Final Story: after the revisions and the modifications

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https://public.tableau.com/profile/nisrein#!/vizhome/propserloans-version2/Story1