A DATA SCIENCE SOLUTION FOR MARKETING OPTIMIZATION OF GETMONEY.COM

Amir Khoeilar

Abstract

GetMoney.com is loan service provider website that connects costumers to lenders by simplifying the process of fast loans. They provide different types of loans unsecured personal loans, payday loans, and installment loans and also business loans. They have approached me in order to provide them a data analysis in regards of their data collected on their website and help them identify the demographics of the website visitors and also the regions and locations they are getting their leads. With respect to the understanding and EDA, I'm going to provide them with a data science solution in order to broaden their reach and optimize their marketing in regards of their demographics.

Design

I began cleaning the data with google sheets with the provided data from the board of GetMoney.com. Narrowing down the the data into useful features while trying to get an understanding of the data and the relationships between features. I used some simple charts and also pivot tables to put features next to each other and making better sense of what data was providing.

After the my data manipulation and cleaning on google sheets, I downloaded .csv version of the data in order to execute some charts on them with the Tableau Public. I used 14 different sheets of charts mostly focusing on features like Zip-code, City, Loan amount Requested , Monthly income, Age , Loan Type and Credit Type.

With the help of the charts provided by the Tableau, GetMoney.com boards is going to have abetter understanding of the website leads and demographics of the leads that attracting to its website. With that, they make better decisions in regards to their marketing goals. I recommended the solution for them to focus on leads with credit types of "Good" and "Excellent" and also targeting people in age groups of 50+ in order to balance out the demographics of the website and also eventually collect better revenue.

Data

The data provided has 3000 clients with 22 features for each client with about half and half categorical and numerical. Tableau itself generated latitude and longitude that it helped me visuals the regions of the data on the US map with respect the zip code and residence city that I had as my features. Also, using the aggregation feature of Tableau, counting the "Loan Requested Amounts" , and using the averaging function for other features provides a better understanding of the data.

Algorithms

Feature Engineering

1. Mapping latitude and longitude to 3-dimensional coordinates so nearby continuous values would also be close in reality

2. Using general EDA with google sheets and Tableau in order to clean the data and graph static and interactive charts

3. Using linear regression provided with Tableau in order to a simple linear regression of the revenue feature provided with the data (optional)

Model Evaluation and Selection

In the conclusion, with the help of the cleaned data and also pinpointing the main useful features, GetMoney.com can collect better data with respect to their clients. Also from the data collected, they have a better understanding of the demographic of their website visitors.

I have provided a recommendation to the company with help of charts from Tableau software. The recommendation to the board is to invest in their marketing in order to attract more leads and visitors with higher class credit type and between the ages of 50-70.

Tools

- Google Sheets
- Tableau Public

Communication

There is going to be the code for the data operations and also PDF slides of powerpoint presentation available on my GitHub account and also dashboards in my Tableau account.

https://github.com/rezxkoi/getmoney.com

https://public.tableau.com/app/profile/khoeilar