**Business Problem:**

A financial services company wants to improve customer engagement and revenue by understanding transaction behaviors across different customer demographics. They aim to identify spending patterns, high-value customers, and potential areas for targeted marketing or risk mitigation.

**Objective:**

Using SQL for data analysis, the goal is to analyze customer transactions by:

* Identifying high-spending customers and their demographics.
* Understanding regional spending trends.
* Detecting seasonal or monthly variations in transaction amounts.
* Evaluating the impact of income levels on spending behavior.
* Categorizing transaction types (Credit vs. Debit) and their distribution.

**Interpretation:**

* A small percentage of customers drive most revenue, requiring retention strategies.
* Regional and seasonal spending trends highlight opportunities for marketing optimization.
* Customer segmentation helps refine engagement strategies for different demographics.
* Data-driven decisions will enhance revenue, customer retention, and overall business growth.

**Recommendations:**

* Engage high-spending customers with loyalty programs.
* Target mid-range spenders for upselling opportunities.
* Offer premium services to high-income customers with low spending.
* Customize marketing efforts based on age demographics.
* Expand marketing in high-revenue regions.
* Adjust pricing and promotions based on regional differences.
* Encourage credit transactions through exclusive offers.
* Launch promotions in peak seasons and discounts in slow months.
* Strengthen loyalty programs for top revenue-generating customers.