1. Consumption patterns:
   * Consumption is high from Friday to Sunday, and low from Monday to Thursday.
   * Consumption is lowest on the 29th to 31st of each month, with both the frequency of transactions and the average amount per transaction decreasing. This could be attributed to end-of-month discounts.
   * December experiences high consumption levels, with significantly higher spending on weekends in the first three weeks of the month, likely due to pre-Christmas shopping and discounts.
2. Transfer patterns:
   * The 16th of each month may see the highest transfer amounts, potentially representing salary payments.
   * The lowest transfer amounts occur from the 29th to 31st of each month.
   * The average number of daily transfers on weekends is about 10 times higher than during mid-week, but the average daily transfer amount is only 1.4 times higher. This suggests large transactions or formal business activities occur mid-week, while weekends are more associated with social activities, such as friends or family sharing meal costs, travel expenses, or other costs for joint activities.
3. Consumption frequency and amounts:
   * The highest frequency and amount of consumption occur on Friday, followed by Saturday and Sunday, then Wednesday and Thursday, with the lowest on Monday and Tuesday.
   * Categories of spending show bars and coffee shops as top consumers, followed by restaurants, supermarkets, household goods, and entertainment. Supermarkets have high transaction amounts but low frequency, whereas coffee shops have high frequency with lower amounts per transaction.
   * Bars and restaurants see the highest number and amount of purchases on Fridays, followed by Sundays; supermarkets and household goods peak on Fridays, then Thursdays and Wednesdays; coffee shops do best on Wednesdays, Thursdays, and Fridays, with slightly lower sales on Mondays and Tuesdays, and the lowest on Saturdays and Sundays.
   * Streaming services and gym memberships only record consumption on the first of each month, with the quantity and amount being consistent.