As we can see from the timeline, consumption from Friday to Sunday is higher than weekdays, while reaching a peak on the first three weekends in December. Therefore, we can cooperative with merchants and provide some points activities to our customers on weekends and holidays. A certain number of points can be exchanged for prizes or coupons, and it will be cleared at the end of the year to promote Christmas consumption. In addition, the bank IT department needs to prepare for the high frequency and high amount of consumption during holidays, to prevent the transaction system from crashing and affecting the user experience. (图1 一周每天，图2全年每天)

Now we turn our attention to consumption types. We divided merchants into seven different types. Interestingly, during weekdays, people spend more on coffee to work efficiently, while weekends see more spending at bars and restaurants as people relax and catch up with family and friends. （图3 不同商家）

We can also see that the total amount of transfers on weekends is about 1.5 times that of weekdays, but the frequency is ten times higher, indicating that people may make large transactions on weekdays and a large number of small transfers on weekends. This may indicate that people may make large work transactions during the week and split the bill with family and friends while hanging out on the weekends.（图4 5 转账金额和次数）This may suggest that people split the bill with their family and friends while hanging out on weekends. Therefore, we can offer our customers with a convenient split payment service.

Also, subscriptions like streaming services and gyms show a predictable pattern on the first of each month. （图6）We can provide a "smart subscription manager" to help customers track these expenses, provide reminders and long-term subscription discounts.