1. 每月第一天消费峰值 最后一天收入峰值
2. 时间戳上第一天0：00消费/收入高峰 月末23：59小高峰（考虑每个月天数不一样）
3. 1月消费最多 12月消费最少； 12月收入最少，可能因为12月数据不完整
4. 筛选第三方账户非空后（即转账）仍然月末的消费和收入都最多→月初消费给了哪些商家？破案了是Halifax和LBG（两个银行）还贷款
5. 筛选非转账后 消费每月1号峰值 1月1号尤为突出 可能是年度续费；非转账的收入是什么来源？只有月初月末有记录
6. 筛掉月初月末后（因为0点和23点影响大），可以看出消费时间戳主要集中在8-20点，在9点-10点，17点左右达到两个小高峰，可能是上下班的影响。分工作日分析后发现周一至周五消费高峰为9点和17点，周六周日消费高峰为10点。
7. 以tesco为例，每月1号消费最多，8点和19点为消费峰值
8. 账户余额 中位数1686，平均数3609，最大4w6；考虑不同时期波动？
9. 以账户5000元存款为界：穷人主要消费为Halifax LBG Tesco，主要收入为Westport Care Home和Happy Days Home；有钱人主要收入为Premier Finance和Remedy Plus Care，University College Hospital，CPA。资产2w元以上的，LBG和Hostpital，Care的收入占比越高

之后方向

1. 商家分类
2. 分阶级具体调研；普通人，中产，富豪？

1. Peak consumption on the first day of each month and peak income on the last day

2. The consumption/income peak at 0:00 on the first day of the timestamp and the small peak at 23:59 at the end of the month (considering that the number of days in each month is different)

3. January consumes the most and December consumes the least; December earns the least, possibly because the data in December is incomplete.

4. After filtering that the third-party account is not empty (i.e. transfer), the consumption and income at the end of the month are still the most → Which merchants were spent at the beginning of the month? The case was solved and it was Halifax and LBG (two banks) who repaid the loan.

5. After screening for non-transfers, consumption peaks on the 1st of each month, especially January 1st. It may be annual renewal; what is the source of non-transfer income? There are records only at the beginning and end of the month

6. After filtering out the beginning and end of the month (because 0:00 and 23:00 have a big impact), it can be seen that the consumption timestamps are mainly concentrated between 8:00 and 20:00, reaching two small peaks around 9:00 and 10:00, and around 17:00, which may be Impact of commuting. After analysis by working days, we found that the peak consumption is 9:00 and 17:00 from Monday to Friday, and the peak consumption is 10:00 on Saturday and Sunday.

7. Taking Tesco as an example, consumption is the highest on the 1st of every month, with peak consumption at 8:00 and 19:00.

8. The account balance has a median of 1686, an average of 3609, and a maximum of 4w6; consider fluctuations in different periods?

9. Based on the deposit of 5,000 yuan in the account: the poor’s main consumption is Halifax LBG Tesco, and their main income is Westport Care Home and Happy Days Home; the rich’s main income is Premier Finance, Remedy Plus Care, University College Hospital, and CPA. For those with assets of more than 20,000 yuan, the higher the income proportion of LBG and Hostpital, Care

10.

Later direction

1. Merchant classification

2. Specific research by class; ordinary people, middle class, rich?