

After further exploration of the dataset, it was found that there was a total of 8142 payers and 14300 payees, resulting in a total of 10148280 transaction records for the entire year of 2025.

In “EDA.ipynb” analysis, a table was generated for payment by the payer in chronological order, as well as a table for monthly and annual expenses. The merchant's revenue details were also generated for digital accounts except for the payee, as well as a table for monthly and annual revenue. So as to facilitate visual management and analyze more content. More importantly, RFM models were applied to each payer user to obtain their respective ratings for subsequent analysis of user behavior. However, it is worth noting that this RFM model analysis was not specific to a particular merchant, but only focused on individual users. Subsequent analysis will be conducted on specific merchants to determine whether a user has greater value and benefits for the enterprise.