WITH t1 as SELECT ROW\_number() OVER(PARTITION BY user\_id ORDER BY transaction\_date) AS date\_rank,

T2 SELECT \* FROM t1 WHERE date\_rank=2,

T3 AS SELECT DIsTICT user\_id FROm users,

T4 AS SELECT T3. USER\_id, T2.date FROM T@ RIGHT JOIN T3 ON t2.USER\_ID=T3.user\_id