

Monitoring Consumption Switzerland is a joint initiative of the University of St. Gallen, the University of Lausanne–E4S, and Novalytica, supported by SIX, Worldline as well as the Swiss Payments Association.

We are using aggregated and anonymized payment data to shed light on consumer spending in Switzerland.

Dashboard: [Moving Averages of Payment Card Transactions by Foreign Cardholders in each Merchant Category](#)

Dataset: [ACQ_NOGA_CardholderOriginDetail.csv](#)

The dataset contains daily data starting from January 1st, 2019.

The dataset covers transactions conducted in Switzerland by domestic and foreign cardholders.

Variables

- Date: Date of transaction
- Cardholder origin:
 - Domestic: Cards issued to Swiss residents
 - Foreign: Cards issued to foreign residents
- Cardholder Origin Detail: Cards issued to the residents of one of the following countries
 - AUT: Austria
 - CHE: Switzerland
 - CHN: China
 - DEU: Germany
 - FRA: France
 - GBR: Great Britain
 - ITA: Italy
 - LIE: Liechtenstein
 - NLD: Netherlands
 - RUS: Russian
 - RoW: Rest of the World
- Merchant category:
(For details see [NOGA_Merchant_Category_Mapping_Public.xlsx](#))
 - Retail: Food, beverage, tobacco
 - Retail: Other goods
 - Accommodation
 - Entertainment and sports
 - Food and Beverage services
 - Human health services
 - Other
 - Personal services
 - Professional services
 - Retail: Fuel stations
 - Transport services
- Scaled Value: Scaled transaction amount of a specific category/region on a given day
- Scaled Number of Transactions: Scaled number of transactions reported on a given day

To scale the data, we use the average daily turnover (in CHF or #TRX) with all means of payment methods (incl. ATM withdrawals) in January 2020. All data points are divided by the same number (CHF or #TRX). The data thus still provide information on the relative importance of turnover in different regions / merchant categories / agglomeration types.