

**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: [Payment Card Transactions by Merchant Category](#)**

Dataset: ACQ NOGA Channel.csv

The dataset contains daily data starting from January 1<sup>st</sup>, 2019.

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

Variables

- Date: Date of transaction
- Channel:
  - E-comm: Transactions in e-commerce
  - POS: Transactions at point-of-sale (POS), i.e., directly in shop
  - All: Transactions in e-commerce and at point-of-sale (POS)
- Merchant category:  
(For details see [NOGA Merchant Category Mapping Public.xlsx](#))
  - Retail: Food, beverage, tobacco
  - Retail: Other goods
  - Accommodation
  - Entertainment & Sports
  - Food & Beverage services
  - Human Health Services
  - Motor Vehicles
  - Other
  - Personal services
  - Professional Services
  - Retail: Fuel stations
  - Transport services
  - 9999: Merchant categories that cannot be assigned to categories above or due to anonymity reasons
- 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.