

**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 PaymentMethod.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
- Payment method:
  - Credit: Transactions with credit cards
  - Debit: Transactions with debit cards
  - Mobile: Mobile payments include payments executed by a mobile device and debited directly to the consumers bank account (e.g., TWINT, Alipay, WeChat Pay). They do not include payments executed by a mobile device which are debited via a credit or debit card (Google Pay, Samsung Pay, Apple Pay)''
- Merchant category:  
(For details see [NOGA Merchant Category Mapping Public.xlsx](#))
  - Retail: Food, beverage, tobacco
  - Retail: Other goods
  - Accommodation
  - Food and beverage services
  - Other
  - 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.