

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: no dashboard available

Dataset: ACQ Transaction Type.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
- 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)“
 - All: Credit card, debit card and mobile payments
- Cardholder origin:
 - Domestic: Card was issued to Swiss resident
 - Foreign: Card was issued to foreign resident
 - All: Domestic and foreign
- Channel:
 - E-comm: Transaction in e-commerce
 - POS: Transaction at point-of-sale (POS), i.e., directly in shop
 - All: E-commerce and point-of-sale payments (POS)
- 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.