



Karori Business Improvement District

Merchant Retail Sales Report for the 12 month period ending 30 June 2019

Prepared by: Wellington City Council

Nov 2019

Absolutely Positively
Wellington City Council
Me Heke Ki Pōneke

**Build
Wellington**

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Retail sales overview

- Electronic card retail sales at merchants in the Karori BID area totalled \$79.2m in the year up to June 2019, up by 2.9% or \$2.3m over the same period a year ago.
- Retail sales in the Karori BID area represent around 2.5% of total retail sales in Wellington City. This is virtually the same to a year earlier.
- Wellington City residents contributed 88% of all spending in the Karori BID area, while 3.8% of spending originated from visitors from the rest of the region, 6.8% from the rest of New Zealand and around 1% from international visitors.
- The growth in retail sales growth of 2.9% in the Karori BID area was driven primarily by an increase in spending in the in the Automotive category (11%) followed by an increase in spending in the Fashion spend category (25%)
- 55% of all retail sales spending in the year to June 2018 were on food and liquor.
- Saturdays and Sundays generally achieved the highest sales during the week. Collectively, weekday sales contributed 58% of all sales in the Karori BID area while weekend sales contributed 42%.
- Data in this report is sourced from the WCC Retail Sales and Analysis Tool which is based on sampled electronic card transactions. The data excludes bank transfers, some sectors (transport, health, gaming plus others), and cash transactions (estimated at 5% and 20% of total electronic card retail sales).

Karori BID Area Retail Sales Summary



Retail sales summary

Customer Origin	Share of 2019 Total	Annual Retail Sales		Change	% Change
		Year to Jun-19	Year to Jun-18		
Wellington City	88.4%	\$69,965,948	\$66,618,785	\$3,347,163	5.0%
Rest of Wellington Region	3.8%	\$3,025,763	\$3,215,387	-\$189,624	-5.9%
Rest of New Zealand	6.8%	\$5,389,064	\$6,262,989	-\$873,925	-14.0%
International	1.0%	\$774,105	\$795,889	-\$21,784	-2.7%
Total Karori BID area	100.0%	\$79,154,880	\$76,893,050	\$2,261,830	2.9%

Spend Category ⁽¹⁾	Share of 2019 Total	Annual Retail Sales		Change	% Change
		Year to Jun-19	Year to Jun-18		
Automotive	22.7%	\$17,994,202	\$16,220,778	\$1,773,424	10.9%
Discretionary	5.8%	\$4,573,642	\$4,525,913	\$47,729	1.1%
Durables	0.0%	\$0	\$0	\$0	
Fashion ⁽²⁾	4.0%	\$3,163,926	\$2,525,286	\$638,640	25.3%
Food and Liquor	55.2%	\$43,695,001	\$44,399,351	-\$704,350	-1.6%
Hospitality	10.0%	\$7,939,624	\$7,456,390	\$483,234	6.5%
Unidentifiable ⁽³⁾	2.3%	\$1,788,485	\$1,765,332	\$23,153	1.3%
Total	100.0%	\$79,154,880	\$76,893,050	\$2,261,830	2.9%

Customer Origin	Annual Retail Sales		Change	% Change
	Year to Jun-19	Year to Jun-18		
Total Karori BID area	\$79,154,880	\$76,893,050	\$2,261,830	2.9%
Total Wellington City	\$3,215,390,257	\$3,085,999,771	\$129,390,486	4.2%
Karori BID area retail sales as a percentage of total Wellington City retail sales	2.5%	2.5%		

Note

(1) See Appendix for spend category definitions. Accommodation, durable and 'other' category merchants have been removed due to confidentiality reasons.

(2) Retail sales transactions not meeting privacy requirements have been classified as 'Unidentifiable'.

Annual transaction value summary

Customer Origin	Average Transaction Size		Change	% Change
	Year to Jun-19	Year to Jun-18		
Wellington City	\$37.17	\$37.50	-\$0.33	-0.9%
Rest of Wellington Region	\$25.09	\$24.68	\$0.41	1.7%
Rest of New Zealand	\$32.39	\$32.15	\$0.25	0.8%
International	\$46.05	\$54.95	-\$8.90	-16.2%
Total	\$36.21	\$36.34	-\$0.13	-0.4%

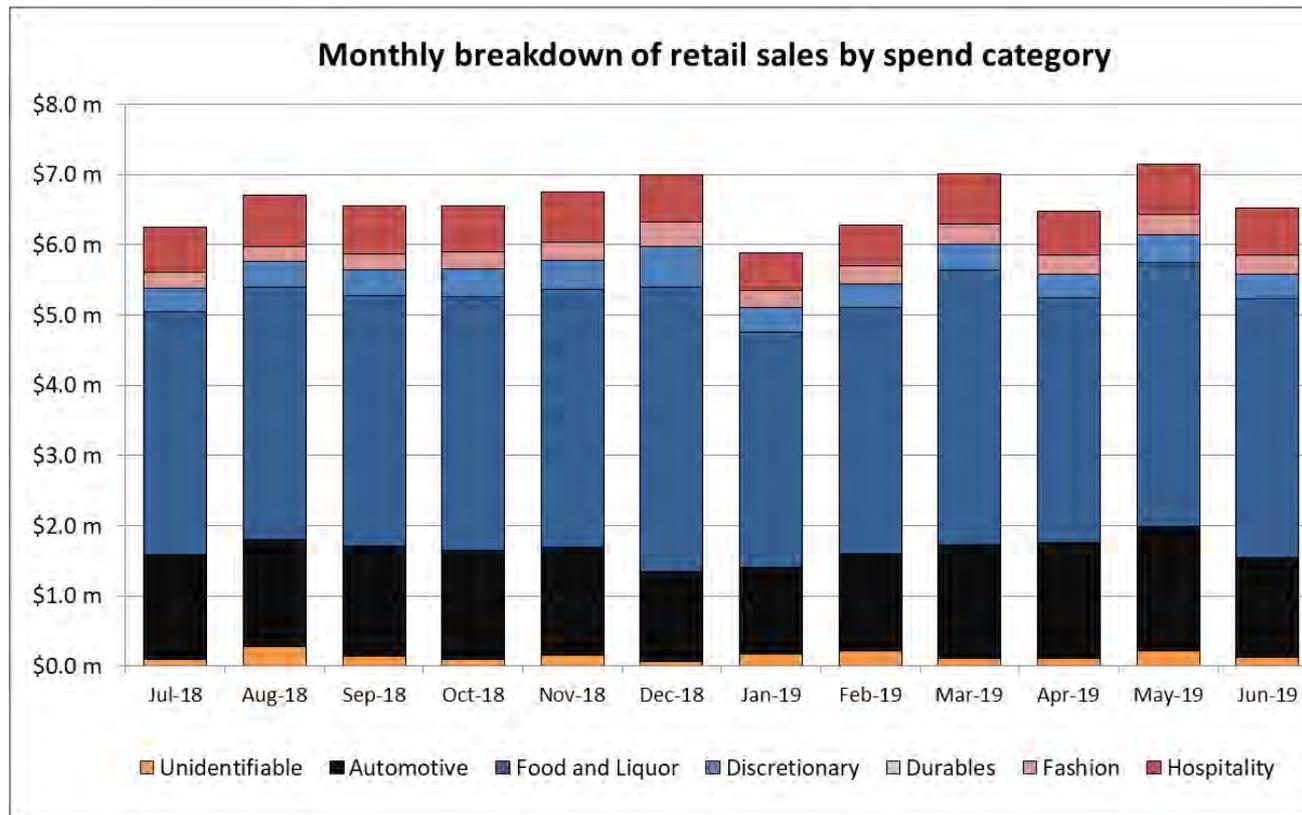
Spend Category ⁽¹⁾	Average Transaction Size		Change	% Change	5 BID avg TX
	Year to Jun-19	Year to Jun-18			
Automotive	\$60.31	\$56.73	\$3.58	6.3%	\$54.28
Discretionary	\$32.64	\$32.48	\$0.16	0.5%	\$44.13
Durables					
Fashion	\$82.02	\$88.39	-\$6.37	-7.2%	\$61.25
Food and Liquor	\$33.13	\$33.85	-\$0.72	-2.1%	\$41.63
Hospitality	\$20.54	\$21.43	-\$0.89	-4.2%	\$20.81
Unidentifiable ⁽²⁾	\$516.01	\$658.21	-\$142.21	-21.6%	
Total	\$36.21	\$36.34	-\$0.13	-0.4%	

Note

(1) See Appendix for spend category definitions. Accommodation, durable and 'other' category merchants have been removed due to confidentiality reasons.

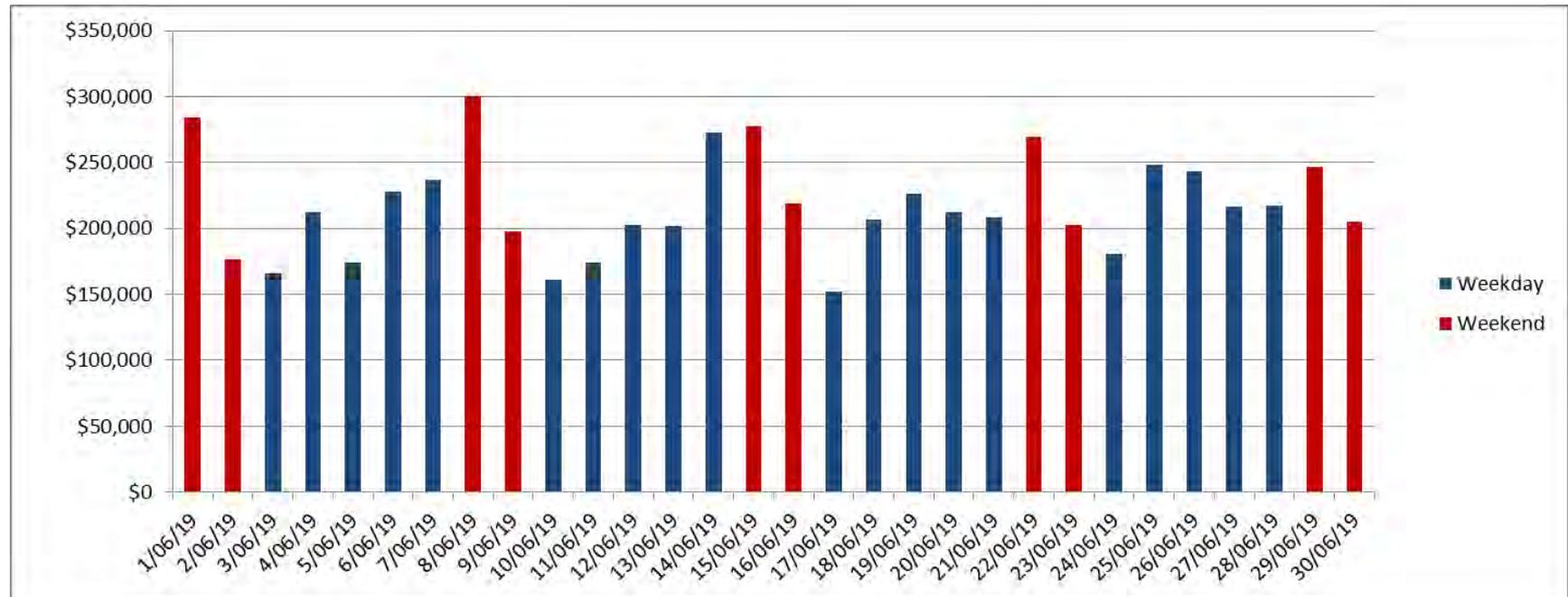
(2) Retail sales transactions not meeting privacy requirements have been classified as 'Unidentifiable'.

Monthly retail sales by spend category



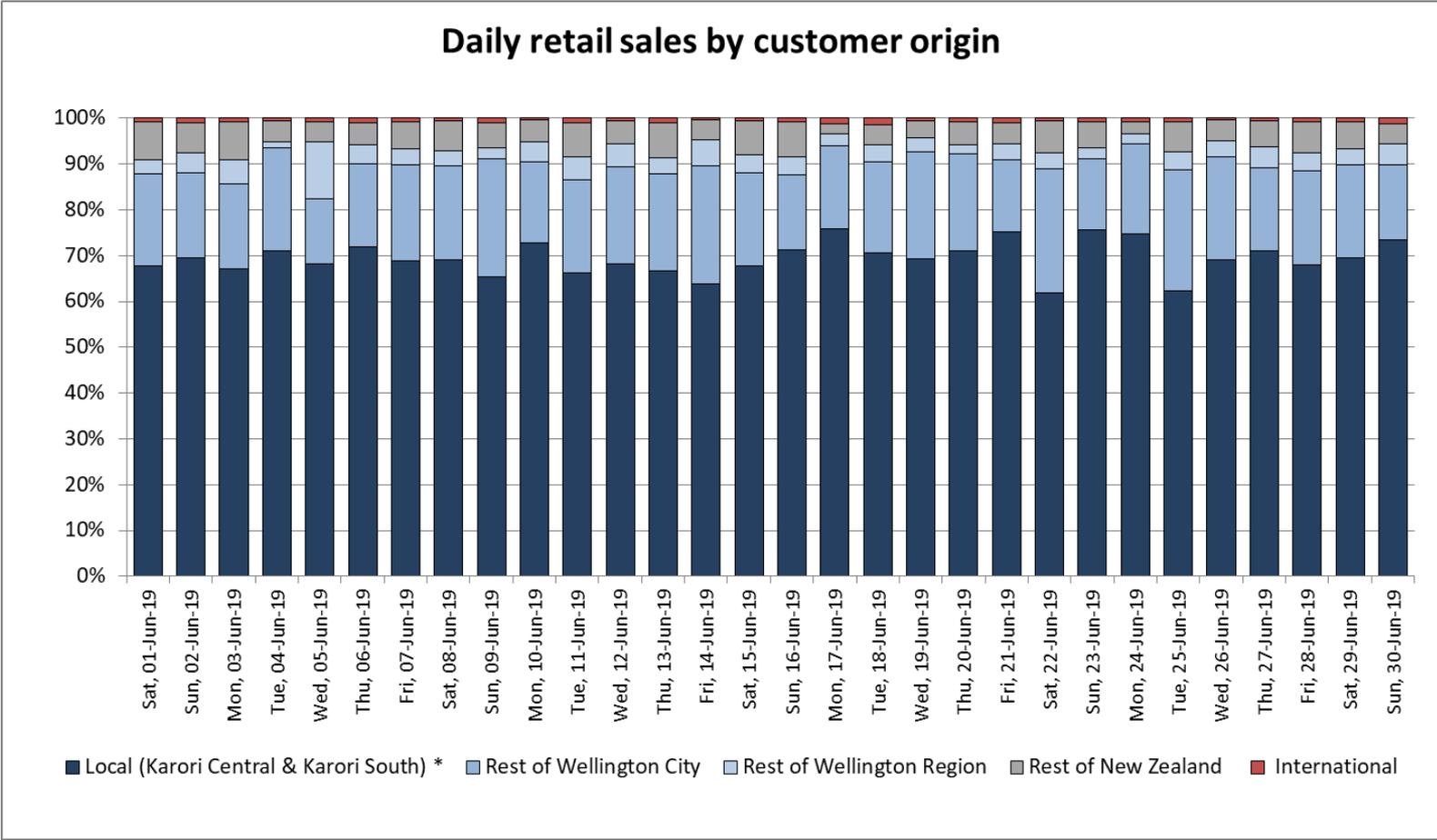
- 55% of all retail sales spending in the year to June 2019 was on food and liquor (\$44m) while spending on automotive accounted for 23% (\$18m) of all retail spending over the same period.
- Spending on fashion recorded the largest % increase in the Karori BID area, up 25% or \$0.6m in the year to June 2019.

Daily retail sales



- Electronic card retail sales during the month of June 2019 fluctuated on a day to day basis in the Karori BID area. Saturdays/Sundays achieved the highest sales during the week. Collectively, weekday sales contributed 58% of all sales in the Karori BID area while weekend sales contributed 42%.
- Saturday sales contributed to 22% of the total week sales while the lowest level of sales during the week occurred on Mondays, at an average of 10% of total weekly spending.
- Customer cardholder origin data are coded to Stats NZ 2006 census area unit boundaries.

Daily retail sales by customer origin



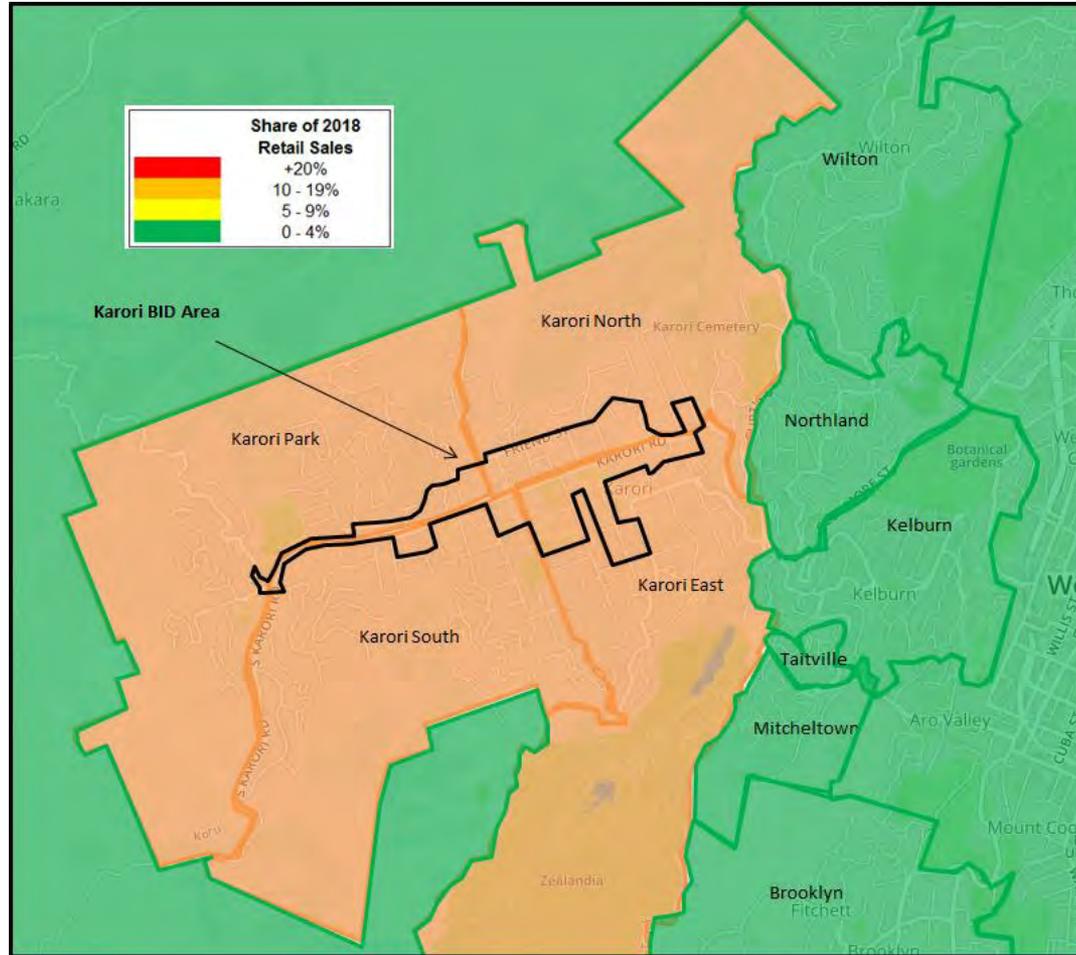
* Customer cardholder origin statistics are based on 2006 Stats NZ census area unit boundaries

Annual retail sales by customer origin

Customer Origin	Share of 2019 Total	Annual Retail Sales		Change	% Change
		Year to Jun-19	Year to Jun-18		
Local residents					
Karori South	19.2%	\$15,158,379	\$15,308,371	-\$149,992	-1.0%
Karori Park	21.0%	\$16,655,829	\$14,700,783	\$1,955,046	13.3%
Karori East	16.2%	\$12,829,816	\$11,930,549	\$899,267	7.5%
Karori North	11.3%	\$8,909,308	\$8,569,224	\$340,084	4.0%
Total	67.7%	\$53,553,332	\$50,508,927	\$3,044,405	6.0%
Non-local residents					
Rest of Wellington City					
Northland	2.9%	\$2,302,590	\$2,173,837	\$128,753	5.9%
Wilton-Otari	2.2%	\$1,717,738	\$1,939,500	-\$221,762	-11.4%
Kelburn	1.8%	\$1,464,278	\$1,436,188	\$28,090	2.0%
Makara-Ohariu	2.1%	\$1,652,747	\$1,319,664	\$333,083	25.2%
Wadestown	1.0%	\$783,294	\$917,663	-\$134,369	-14.6%
Thorndon-Tinakori Road	0.7%	\$575,455	\$544,434	\$31,021	5.7%
Lambton	0.6%	\$439,710	\$438,906	\$804	0.2%
Adelaide	0.1%	\$83,216	\$359,068	-\$275,852	-76.8%
Brooklyn	0.4%	\$318,413	\$352,494	-\$34,081	-9.7%
Awarua	0.5%	\$399,402	\$330,887	\$68,515	20.7%
Te Kainga	0.4%	\$334,517	\$326,558	\$7,959	2.4%
Ngaio	0.4%	\$347,320	\$311,454	\$35,866	11.5%
Aro Street-Nairn Street	0.3%	\$276,390	\$300,141	-\$23,751	-7.9%
Mt Victoria West	0.2%	\$183,172	\$294,867	-\$111,695	-37.9%
Island Bay East	0.3%	\$203,100	\$284,969	-\$81,869	-28.7%
Willis Street-Cambridge Terrace	0.4%	\$323,157	\$278,236	\$44,921	16.1%
Vogeltown	0.3%	\$248,508	\$255,611	-\$7,103	-2.8%
Other Wellington City	6.0%	\$4,759,609	\$4,245,381	\$514,228	12.1%
Total Rest of Wellington	20.7%	\$16,412,616	\$16,109,858	\$302,758	1.9%
Rest of Wellington Region	3.8%	\$3,025,763	\$3,215,387	-\$189,624	-5.9%
Rest of New Zealand	6.8%	\$5,389,064	\$6,262,989	-\$873,925	-14.0%
International	1.0%	\$774,105	\$795,889	-\$21,784	-2.7%
Total	100.0%	\$79,154,880	\$76,893,050	\$2,261,830	2.9%

- Local residents contributed 68% of all spending in the year to June 2019 while 21% of spending originated from visitors from the rest of Wellington City.
- Residents from the surrounding areas of Northland, Wilton-Otari, Kelburn and Makara collectively contributed 9.0% of all spending.

Map of share of annual retail sales by customer origin



* Cardholder origin statistics are based on 2006 census area unit boundaries

Karori BID area Customer Demographics



Customer age band profile

Age Band (yrs)	Share of 2019 Total	Annual Retail Sales		Change	% Change	Age Band (yrs)	Annual Retail Sales Percentage Share ⁽¹⁾		% diff
		Year to Jun-19	Year to Jun-18				Karori BID	Wellington City	
under 18	0.5%	\$387,270	\$444,932	-\$57,662	-13.0%	under 18	0.5%	0.7%	-0.2%
18 - 24	5.2%	\$4,118,783	\$4,714,153	-\$595,370	-12.6%	18 - 24	5.2%	9.4%	-4.2%
25 - 29	5.2%	\$4,128,569	\$4,185,503	-\$56,934	-1.4%	25 - 29	5.2%	8.1%	-2.9%
30 - 34	5.8%	\$4,600,588	\$5,702,509	-\$1,101,921	-19.3%	30 - 34	5.8%	8.4%	-2.6%
35 - 39	9.8%	\$7,759,742	\$7,528,104	\$231,638	3.1%	35 - 39	9.8%	9.1%	0.7%
40 - 44	13.7%	\$10,854,546	\$10,251,157	\$603,389	5.9%	40 - 44	13.7%	10.6%	3.1%
45 - 49	12.3%	\$9,745,368	\$9,122,314	\$623,054	6.8%	45 - 49	12.3%	10.7%	1.6%
50 - 54	12.0%	\$9,475,898	\$9,253,170	\$222,728	2.4%	50 - 54	12.0%	11.2%	0.8%
55 - 59	9.6%	\$7,619,522	\$6,447,268	\$1,172,254	18.2%	55 - 59	9.6%	8.6%	1.0%
60 - 64	7.1%	\$5,638,624	\$5,797,560	-\$158,936	-2.7%	60 - 64	7.1%	6.7%	0.4%
65 - 74	10.3%	\$8,163,749	\$7,405,810	\$757,939	10.2%	65 - 74	10.3%	8.2%	2.1%
75+	7.4%	\$5,888,112	\$5,244,681	\$643,431	12.3%	75+	7.4%	3.7%	3.8%
Unknown adjuster	1.0%	\$774,109	\$795,889	-\$21,780	-2.7%	Unknown	1.0%	4.6%	-3.6%
Total	100.0%	\$79,154,880	\$76,893,050	\$2,261,830	2.9%	Total	100%	100%	0.0%

(1) Percentage share based on annual retail sales for the most recent year

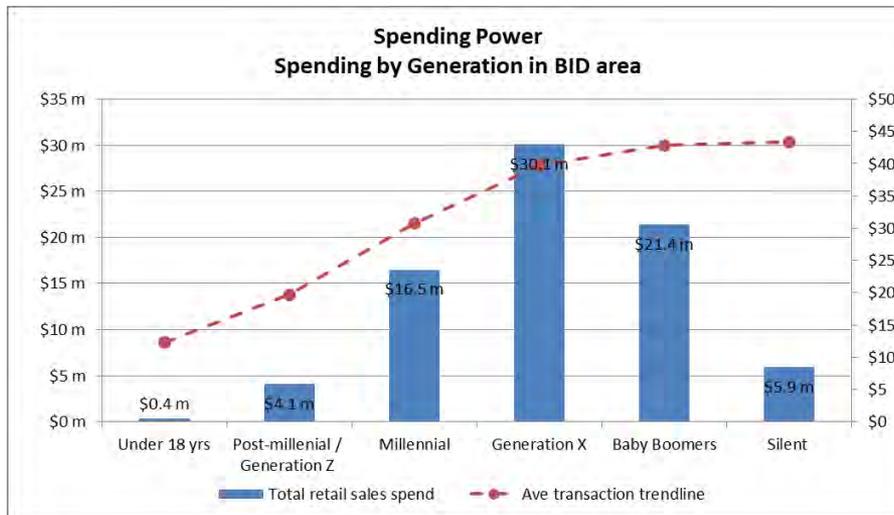
Generational Name	Age Band (yrs)	Share of 2019 Total	Annual Retail Sales		Change	% Change
			Year to Jun-19	Year to Jun-18		
Under 18	under 18	0.5%	\$387,270	\$444,932	-\$57,662	-13.0%
Post-Millennial / Generation Z	18 - 24	5.2%	\$4,118,783	\$4,714,153	-\$595,370	-12.6%
Millennials	25 - 39	20.8%	\$16,488,899	\$17,416,116	-\$927,217	-5.3%
Generation X	40 - 54	38.0%	\$30,075,812	\$28,626,641	\$1,449,171	5.1%
Baby Boomers	55 - 74	27.1%	\$21,421,895	\$19,650,638	\$1,771,257	9.0%
Silent	75+	7.4%	\$5,888,112	\$5,244,681	\$643,431	12.3%
Unknown		1.0%	\$774,109	\$795,889	-\$21,780	-2.7%
Total		100.0%	\$79,154,880	\$76,893,050	\$2,261,830	2.9%

- Baby Boomers had the highest increase in dollar spend (\$1.8m) in the year to June 2019 when compared to the previous year
- Spending by Millennials decreased by (5.3%) or (\$0.9m) in the year to June 2019 when compared to the previous year.

Customer age profile by generation



- Overall, spending was the highest for Generation X, accounting for 38% or \$30.0m of all spending in the year to June 2018.
- Generation X and Baby Boomer spending tended to peak in December each year while spending by Generation Z and the Silent generation was relatively constant throughout the year.



- The average transaction spend tends to rise through the generations peaking with Baby Boomers and the Silent generation.
- Though average transaction spend was the highest for Baby Boomers and the Silent Generation, Millennials and Generation X are set to show the most growth in spending as the older generations leave the workforce and Millennials and Generation X advance in their careers.

Customer gender profile

Gender	Share of 2019 Total	Annual Retail Sales		Change	% Change
		Year to Jun-19	Year to Jun-18		
Female	47.5%	\$37,559,641	\$36,259,730	\$1,299,911	3.6%
Male	51.6%	\$40,821,134	\$39,837,430	\$983,704	2.5%
Unknown	1.0%	\$774,105	\$795,890	-\$21,785	-2.7%
Total	100.0%	\$79,154,880	\$76,893,050	\$2,261,830	2.9%

- Spending by males increased by 2.5% or \$1.0m in the year to June 2019 when compared to the previous year.

Male

Category	Share of 2019 Total	Male Annual Retail Spend		Change	% Change
		Year to Jun-19	Year to Jun-18		
Automotive	27%	\$10,979,606	\$9,933,552	\$1,046,054	10.5%
Discretionary	5%	\$2,064,760	\$2,080,772	-\$16,012	-0.8%
Durables	0%	\$0	\$0	\$0	
Fashion	2%	\$883,131	\$719,036	\$164,095	22.8%
Food and Liquor	52%	\$21,098,678	\$21,701,855	-\$603,177	-2.8%
Hospitality	12%	\$4,760,279	\$4,450,132	\$310,147	7.0%
Undefined	3%	\$1,034,680	\$952,083	\$82,597	8.7%
Total	11.7%	\$40,821,134	\$39,837,430	\$310,147	0.8%

- Spending by males on Fashion increased by 23% or \$0.16m in the year to June 2019 when compared to the previous year.

Female

Category	Share of 2019 Total	Female Annual Retail Spend		Change	% Change
		Year to Jun-19	Year to Jun-18		
Automotive	17%	\$6,914,809	\$6,196,128	\$718,681	11.6%
Discretionary	6%	\$2,418,723	\$2,357,997	\$60,726	2.6%
Durables	0%	\$0	\$0	\$0	
Fashion	6%	\$2,249,149	\$1,777,516	\$471,633	26.5%
Food and Liquor	55%	\$22,255,840	\$22,393,911	-\$138,071	-0.6%
Hospitality	7%	\$3,002,634	\$2,788,760	\$213,874	7.7%
Undefined	2%	\$718,486	\$745,418	-\$26,932	-3.6%
Total	7.4%	\$37,559,641	\$36,259,730	\$213,874	0.6%

- Spending by females on Fashion increased by 27% or \$0.5m in the year to June 2019 when compared to the previous year.

What do Karori residents spend their money on in the Karori BID area?

Age Band (yrs)	Annual Retail Sales % (Year to Jun-19) - Karori residents only						% Total spending by age band
	Automotive	Discretionary	Durables	Fashion	Food and Liquor	Hospitality	
under 18	0.1%	0.0%	0.0%	0.0%	0.2%	0.1%	0.4%
18 - 24	0.5%	0.1%	0.0%	0.1%	1.3%	0.4%	2.3%
25 - 29	0.9%	0.1%	0.0%	0.1%	2.1%	0.4%	3.6%
30 - 34	1.3%	0.2%	0.0%	0.1%	3.0%	0.7%	5.4%
35 - 39	2.5%	0.5%	0.0%	0.3%	5.8%	0.8%	9.9%
40 - 44	3.9%	0.8%	0.0%	0.4%	10.4%	1.2%	16.6%
45 - 49	2.8%	0.7%	0.0%	0.4%	8.9%	1.1%	13.9%
50 - 54	2.8%	0.5%	0.0%	0.4%	7.5%	0.9%	12.1%
55 - 59	2.4%	0.5%	0.0%	0.4%	6.6%	0.8%	10.7%
60 - 64	1.5%	0.4%	0.0%	0.3%	3.9%	0.4%	6.5%
65 - 74	2.5%	0.7%	0.0%	0.4%	6.4%	0.5%	10.4%
75+	1.4%	0.6%	0.0%	0.4%	5.5%	0.5%	8.3%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
% Total spending by category	22.4%	5.1%	0.0%	3.3%	61.5%	7.8%	100.0%

Note

Cardholder age profiles are based on cardholder addresses located in the Karori South, Park, East and North 2006 census area units.

- 27.5% of all spending in the year to June 2018 was on Food and Liquor from Generation X residents living in Karori.

What do the rest of Wellington City residents spend their money on in the Karori BID area?

Age Band (yrs)	Annual Retail Sales % (Year to Jun-19) - Rest of Wellington City						% Total spending by age band
	Automotive	Discretionary	Durables	Fashion	Food and Liquor	Hospitality	
under 18	0.2%	0.0%	0.0%	0.0%	0.3%	0.3%	0.8%
18 - 24	2.2%	0.3%	0.0%	0.2%	3.8%	1.2%	7.6%
25 - 29	1.8%	0.6%	0.0%	0.2%	3.5%	1.3%	7.4%
30 - 34	2.4%	0.5%	0.0%	0.1%	3.1%	1.2%	7.3%
35 - 39	2.8%	0.7%	0.0%	0.2%	4.8%	1.5%	10.1%
40 - 44	2.5%	0.9%	0.0%	0.4%	4.7%	1.5%	10.0%
45 - 49	3.0%	0.9%	0.0%	0.5%	5.1%	1.9%	11.3%
50 - 54	3.2%	0.8%	0.0%	1.1%	7.7%	1.4%	14.2%
55 - 59	2.1%	0.5%	0.0%	0.6%	4.3%	0.8%	8.3%
60 - 64	1.7%	0.8%	0.0%	1.0%	4.0%	0.6%	8.1%
65 - 74	2.2%	0.9%	0.0%	0.8%	4.6%	0.8%	9.2%
75+	1.3%	0.6%	0.0%	0.4%	2.9%	0.3%	5.6%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
% Total spending by category	25.4%	7.5%	0.0%	5.5%	48.9%	12.6%	100.0%

Note
Cardholder age profiles are based on cardholder addresses located outside of Karori South, Park, East and North census area units but from within Wellington City.

What do the rest of Wellington Region residents spend their money on in the Karori BID area?

Age Band (yrs)	Annual Retail Sales % (Year to Jun-19) - Rest of Wellington Region						% Total spending by age band
	Automotive	Discretionary	Durables	Fashion	Food and Liquor	Hospitality	
under 18	0.0%	0.0%	0.0%	0.0%	0.3%	0.1%	0.5%
18 - 24	3.4%	0.3%	0.0%	0.1%	7.3%	3.6%	14.8%
25 - 29	6.2%	0.4%	0.0%	0.5%	5.7%	2.0%	14.8%
30 - 34	2.5%	1.3%	0.0%	0.5%	2.9%	2.4%	9.6%
35 - 39	1.9%	0.3%	0.0%	0.4%	1.7%	1.3%	5.6%
40 - 44	1.5%	0.4%	0.0%	0.4%	1.7%	1.2%	5.3%
45 - 49	4.0%	0.3%	0.0%	0.6%	2.6%	1.5%	9.0%
50 - 54	3.2%	0.9%	0.0%	0.8%	4.0%	1.8%	10.8%
55 - 59	2.0%	0.2%	0.0%	0.9%	2.7%	1.5%	7.3%
60 - 64	1.4%	0.4%	0.0%	1.1%	1.3%	1.1%	5.4%
65 - 74	2.1%	0.9%	0.0%	2.7%	3.4%	1.9%	11.0%
75+	0.7%	0.2%	0.0%	2.8%	1.0%	1.2%	5.9%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
% Total spending by category	28.9%	5.7%	0.0%	10.9%	34.7%	19.8%	100.0%

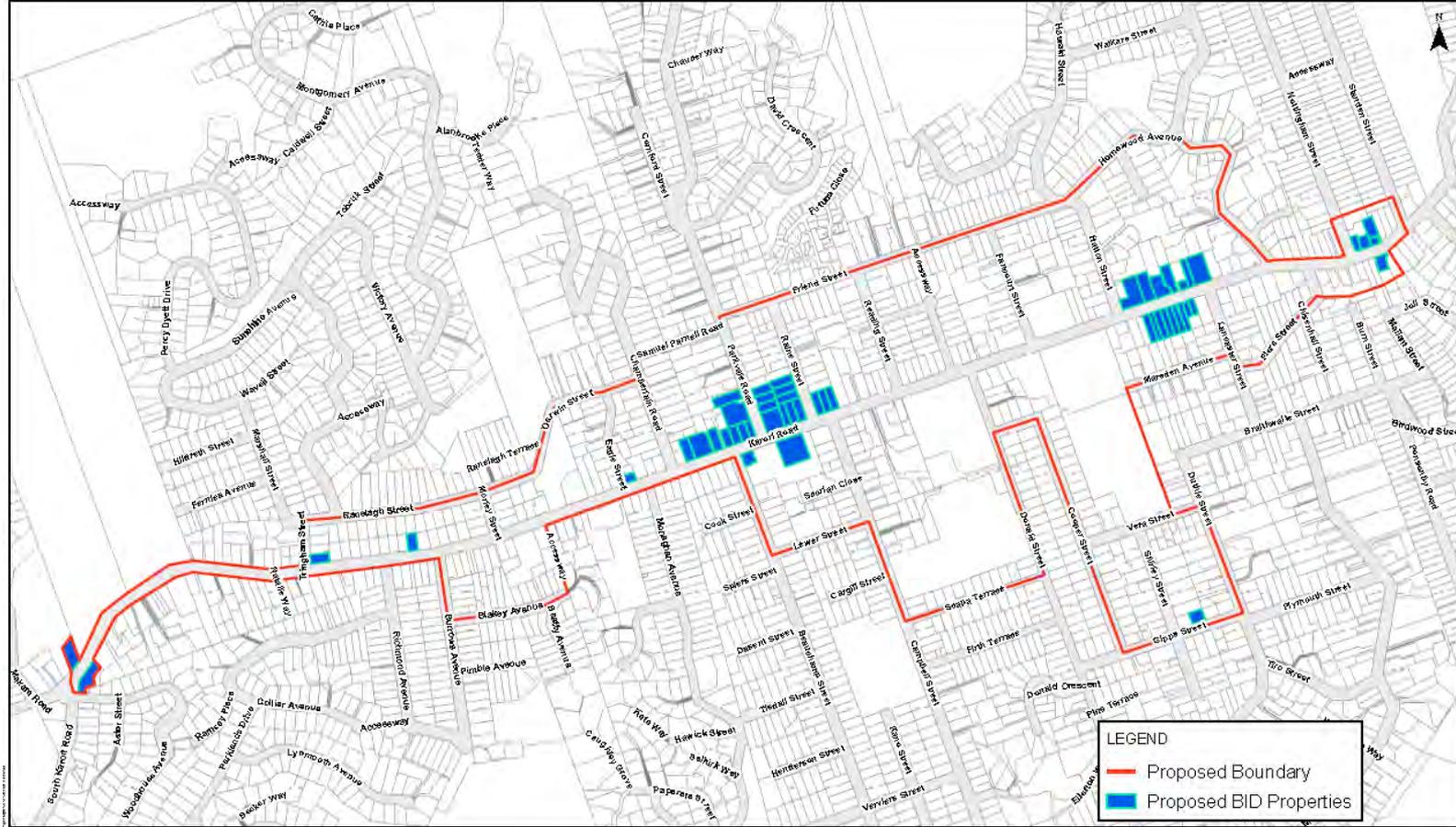
Note

Cardholder age profiles are based on cardholder addresses located outside of Wellington City but from within Wellington Region.

Appendices

Karori BID boundary area

The boundaries of the Karori BID area used in this report are highlighted in red on the map below.



Karori BID boundary
Proposed

Property boundaries, 20m contours, road names, rail line, address & tick points collected from Land Information NZ. Crown Copyright is reserved. Property boundaries accuracy: +/-1m. In urban areas, +/-30m. In rural areas, +/-100m. Contours are derived from NZ Post. NZ Post's contour, water and drainage information shown is approximate and must not be relied on for engineering design. Other data has been compiled from a variety of sources and its accuracy may vary, but is generally +/- 1m.

MAP PRODUCED BY:
Wellington City Council
101 Wakefield Street
WELLINGTON, NZ

ORIGINAL MAP SIZE: A4
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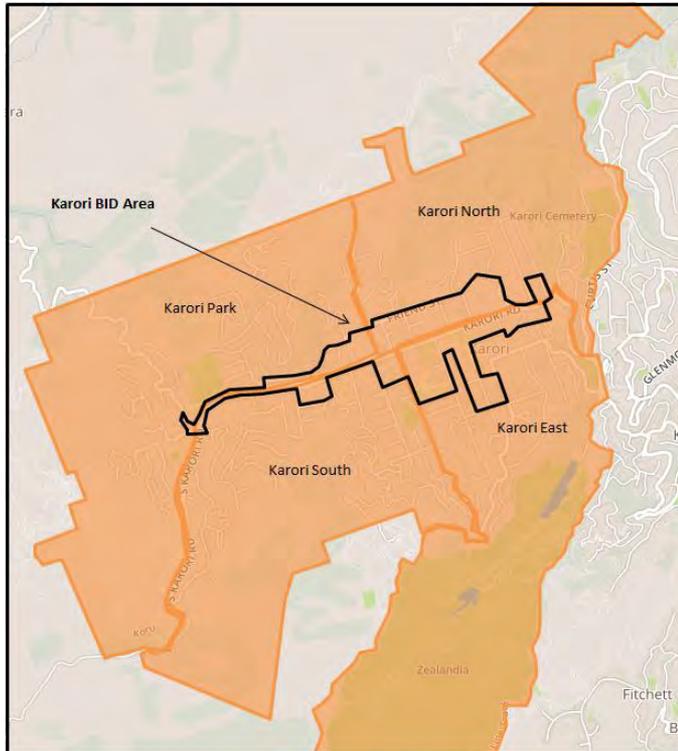
Karori BID area merchant count

Spend Category ⁽¹⁾	Merchant Count		Change	% Change
	Year to Jun-19	Year to Jun-18		
Accommodation	1	1	0	
Automotive	6	7	-1	-14.3%
Discretionary	11	17	-6	-35.3%
Durables	2	4	-2	-50.0%
Fashion	12	12	0	0.0%
Food and Liquor	15	11	4	36.4%
Hospitality	20	18	2	11.1%
Other	2	5	-3	-60.0%
Total	69	75	-6	-8.7%

(1) Spending from retail sales categories with 3 or fewer active merchants have been zeroed for confidentiality reasons.

Merchants are geo-coded and given an industrial classification (ANZSIC code) by Marketview to identify spending by storetype and merchant location.

Map of Karori BID area, local census area unit, Statistical Units and population count table



Age Band	Population from 2018 census			
	Karori Park, South, North, East, Central		Wellington City	
	Count	Percentage	Count	Percentage
under 20	4155	27%	47337	23%
20-24 years	1008	7%	20745	10%
25-29 years	921	6%	19770	10%
30-34 years	894	6%	16455	8%
35-39 years	1035	7%	14853	7%
40-44 years	1200	8%	14016	7%
45-49 years	1317	9%	14352	7%
50-54 years	1164	8%	13401	7%
55-59 years	915	6%	11658	6%
60-64 years	726	5%	8940	4%
65-69 years	648	4%	7284	4%
70-74 years	492	3%	5412	3%
75+	786	5%	8517	4%
Total	15261		202740	

* Cardholder origin statistics are based on 2006 census area unit boundaries

* Karori consists of the following Statistic Units: Karori Park, Karori South, Karori North and Karori East

Source: Stats NZ population 2018 census

Spend category definitions

Accommodation

Accommodation

Automotive

Motor vehicle parts retailing
Tyre retailing
Fuel retailing
Automotive electrical services
Automotive body, paint and interior repair
Other automotive repair and maintenance

Discretionary

Sport and camping equipment retailing
Entertainment media retailing
Toy and game retailing
Newspaper and book retailing
Marine equipment retailing
Pharmaceutical, cosmetic and toiletry goods retailing
Stationery goods retailing
Antique and used goods retailing
Flower retailing
Other store based retailing n.e.c
Professional photographic services
Laundry and dry-cleaning services
Photographic film processing

Durables

Furniture retailing
Floor coverings retailing
Houseware retailing
Manchester and other textile goods retailing
Electrical, electronic and gas appliance retailing
Computer and computer peripheral retailing
Other electrical and electronic goods retailing
Hardware and building supplies retailing
Garden supplies retailing
Other goods and equipment rental and hiring n.e.c
Domestic appliance repair and maintenance
Clothing and footwear repair
Other repair and maintenance

Fashion

Clothing retailing
Footwear retailing
Watch and jewellery retailing
Other personal accessory retailing
Hairdressing and beauty services

Food and Liquor

Supermarket and grocery stores
Fresh meat, fish and poultry retailing
Fruit and vegetable retailing
Liquor retailing
Other specialised food retailing

Hospitality

Cafes and restaurants
Takeaway food services
Catering services
Pubs, taverns and bars
Clubs (hospitality)

Other

Department stores
Non-store retailing
Retail commission-based buying and / or selling
Travel agency and tour arrangement services
Electronic (except domestic appliance) and precision equipment repair
Other machinery and equipment repair and maintenance
Diet and weight reduction centre operation
Funeral, crematorium and cemetery services
Parking services
Brothel keeping and prostitution services
Other personal services n.e.c
Religious services
Business and professional association services
Labour association services
Other interest group services
Private households employing staff
Undifferentiated goods-producing activities of private households for own use
Undifferentiated service-producing activities of private households for own use

Data sources

What is the source of the data used in the WCC Retail Sales Analysis and Reporting Tool?

The data is primarily sourced from electronic card transactions made via the Paymark network from merchant terminals located in the Karori BID area. Information on the origin and type of customer spending is sourced from data held by BNZ Marketview.

The spending values include GST, but exclude cash out with purchases. Withdrawals from ATMs are not included. Other payment types including cash, hire purchase or automatic payments are also not included. Some sectors such as Transport, Gaming, Services (Health, professional plus others) are not included.

Details on both data sources are provided below.

Paymark

Paymark operates New Zealand's largest electronic transaction processing network. The company is owned by French payments system provider Ingenico Group which has extensive operations in the payments industry across 170 countries.

Around 70% of New Zealand's eftpos terminals are connected to the Paymark network. All electronic card transactions are captured from merchants on the Paymark network.

Marketview (A Verisk Business)

Marketview is a data technology company that provides consumer spending information on New Zealand based merchants. They obtain eftpos, debit and credit card transactions data from BNZ card holders using the Paymark network in the New Zealand retail market.

BNZ transactional data is derived from the credit and debit card spending by BNZ (Bank of New Zealand) customers. The BNZ has approximately a 20% share of credit and debit cards, with their cardholders accounting for about 15 – 17% of all electronic transactions conducted by New Zealanders.

While a sample of total New Zealand electronic spending, Marketview have shown that BNZ cardholders are representative of the total spending of New Zealanders.

The BNZ strips any personal identifiers from the data set before sending the data to Marketview. This includes all names, addresses, card and account numbers. Cardholders are given a geographic code and a unique id which enables Marketview to complete our analysis.

For retailers not on the Paymark network, there is no transactional data available from the Paymark database. To fill this gap Marketview weight the BNZ cardholder spending at non-Paymark merchants. The weightings are based on BNZ's share of the Paymark transactions.

The underlying assumption is that BNZ cardholders make up a similar share of spending at Paymark and non-Paymark merchants.