



Tawa Business Improvement District

Merchant Retail Sales Report

for the 12 month period ending 30 June 2019

Nov 2019

Prepared by: Wellington City Council

Absolutely Positively
Wellington City Council

Me Heke Ki Pōneke

**Build
Wellington**

Contents

1. Retail sales overview
2. Retail sales summary
 - a. Annual retail sales
 - b. Annual transaction value
 - c. Monthly retail sales by spend category
 - d. Daily retail sales
 - e. Daily retail sales by customer origin
 - f. Annual retail sales by customer origin
3. Customer demographic profile
 - a. Customer age band profile
 - b. Customer age profile by generation
 - c. Customer gender profile
 - d. Tawa resident spending by age and spend category
 - e. Non-resident (rest of city) spending by age and spend category
 - f. Non-resident (rest of region) spending by age and spend category
4. Appendices
 - a. Tawa BID boundary area
 - b. Tawa BID area merchant count
 - c. Map of Tawa BID area, local census area units and population count table
 - d. Spend category definitions
 - e. Data sources

Retail sales overview

- Electronic card retail sales at merchants in the Tawa BID area totalled \$123.8m in the year up to June 2019, up by 9% or \$10.4m over the same period a year ago
- Retail sales in the Tawa BID area represent around 3.8% of total retail sales in Wellington City. This is a small increase from a year ago.
- Local residents in Wellington City contributed 66% of all spending in the Tawa BID area, while 25% of spending originated from visitors from the rest of the region, 8% from the rest of NZ and around 1% from international visitors
- The 9.0% annual retail sales growth in the Tawa BID area was largely driven by an increase in spending in the durables category of \$3.4m (23.8%). This category includes furniture, appliances, consumer electronics, houseware, building supplies and garden supplies
- 45% of all retail sales spending in the year to June 2019 was on food and liquor
- Fridays and Saturdays generally achieved the highest sales during the week. Collectively, week day sales contributed 58% of all sales in the Tawa 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).

Tawa Bid Area Retail Sales Summary



Annual retail sales summary

Customer Origin	Share of 2019 Total	Annual Retail Sales		Change	% Change
		Year to Jun-19	Year to Jun-18		
Wellington City	66.1%	\$81,845,579	\$77,482,412	\$4,363,167	5.6%
Rest of Wellington Region	24.7%	\$30,601,357	\$27,756,630	\$2,844,727	10.2%
Rest of New Zealand	8.4%	\$10,347,662	\$7,395,757	\$2,951,905	39.9%
International	0.8%	\$1,012,600	\$820,581	\$192,019	23.4%
Total Tawa BID area	100.0%	\$123,807,198	\$113,455,380	\$10,351,818	9.1%

Spend Category ⁽¹⁾	Share of 2019 Total	Annual Retail Sales		Change	% Change
		Year to Jun-19	Year to Jun-18		
Automotive	16.1%	\$19,933,998	\$17,364,773	\$2,569,225	14.8%
Discretionary	7.3%	\$9,091,325	\$8,942,664	\$148,661	1.7%
Durables	14.1%	\$17,456,416	\$14,099,683	\$3,356,733	23.8%
Fashion	10.5%	\$13,024,016	\$11,728,139	\$1,295,877	11.0%
Food and Liquor	44.6%	\$55,179,353	\$53,409,149	\$1,770,204	3.3%
Hospitality	6.6%	\$8,150,586	\$7,318,290	\$832,296	11.4%
Unidentifiable ⁽²⁾	0.8%	\$971,504	\$592,682	\$378,822	63.9%
Total	100.0%	\$123,807,198	\$113,455,380	\$10,351,818	9.1%

Customer Origin	Annual Retail Sales		Change	% Change
	Year to Jun-19	Year to Jun-18		
Total Tawa BID area	\$123,807,198	\$113,455,380	\$10,351,818	9.1%
Total Wellington City	\$3,215,390,257	\$3,085,999,771	\$129,390,486	4.2%
Tawa BID area retail sales as a percentage of total Wellington City retail sales	3.9%	3.7%		

Note

(1) See Appendix for spend category definitions. There are no accommodation or 'other' category merchants located in the Tawa BID area.

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

Annual transaction value summary

Customer Origin	Average Transaction Size		Change	% Change
	Year to Jun-18	Year to Jun-17		
Wellington City	\$44.59	\$44.10	\$0.49	1.1%
Rest of Wellington Region	\$49.31	\$46.37	\$2.94	6.3%
Rest of New Zealand	\$46.71	\$42.01	\$4.70	11.2%
International	\$63.71	\$64.50	-\$0.79	-1.2%
Total	\$45.90	\$44.59	\$1.31	2.9%

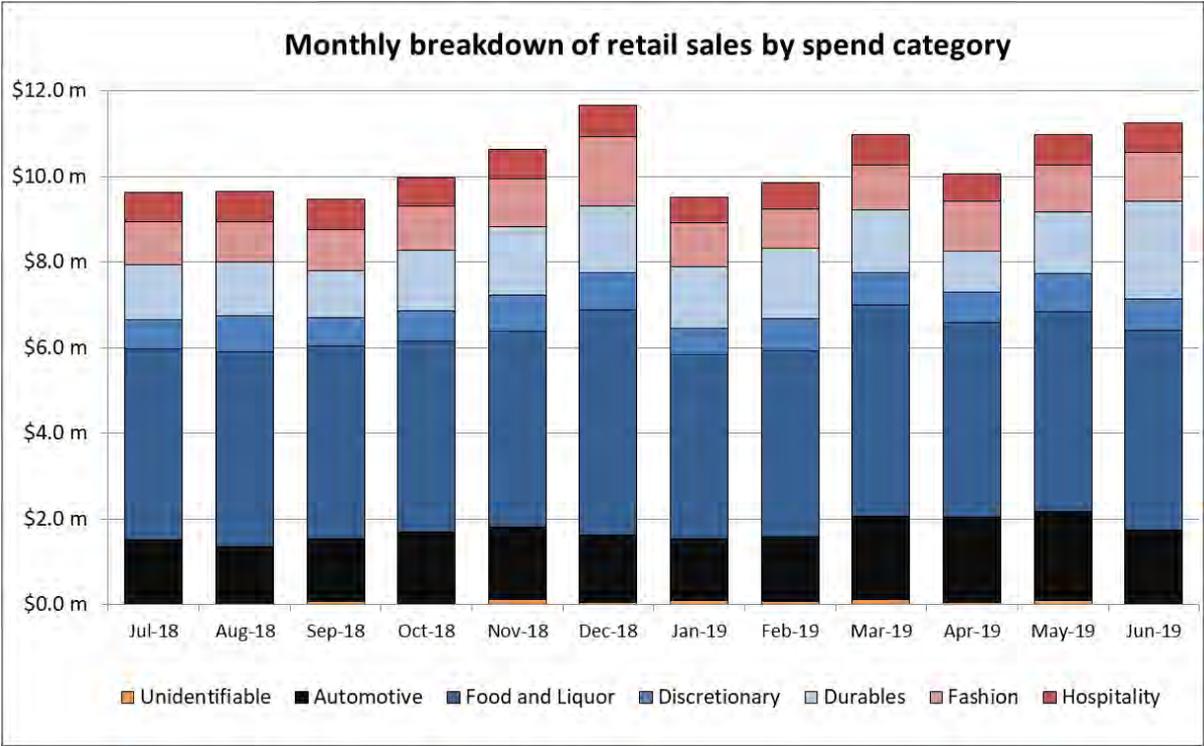
Spend Category ⁽¹⁾	Average Transaction Size		Change	% Change	5 BID avg TX
	Year to Jun-18	Year to Jun-17			
Automotive	\$49.49	\$47.02	\$2.47	5.2%	\$54.28
Discretionary	\$57.82	\$57.17	\$0.65	1.1%	\$44.13
Durables	\$349.88	\$245.28	\$349.88	142.6%	\$527.69
Fashion	\$56.59	\$56.22	\$0.37	0.7%	\$61.25
Food and Liquor	\$39.29	\$39.67	-\$0.38	-1.0%	\$41.63
Hospitality	\$20.70	\$21.33	-\$0.64	-3.0%	\$20.81
Unidentifiable ⁽²⁾	\$107.86	\$141.96	-\$34.10	-24.0%	
Total	\$45.90	\$44.59	\$1.31	2.9%	

Note

(1) See Appendix for spend category definitions. There are no accommodation or 'other' category merchants located in the Tawa BID area.

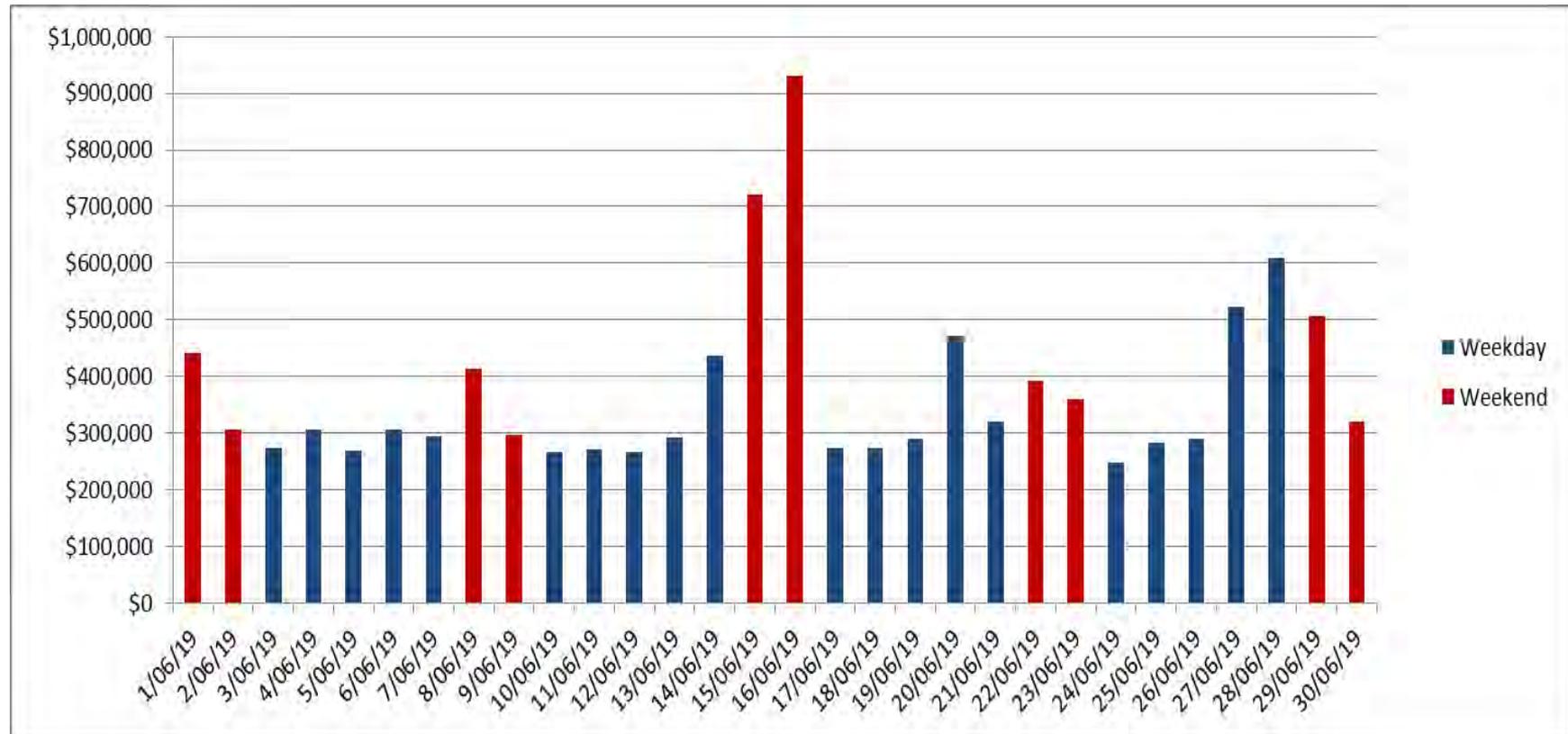
(2) Retail sales transactions not meeting privacy requirements have been classified as 'unidentified'.

Monthly retail sales by spend category



- 45% of all retail sales spending in the year to June 2019 was on food and liquor (\$55.0m) while spending on automotive repairs and retailing accounted for 16% of all retail spending over the same period.
- Spending on durables recorded the strongest increase in the Tawa BID area, up 23% to \$17.5m in the year to June 2019.
- The durable goods category which includes furniture, appliances, consumer electronics, houseware, building supplies and garden supplies while the hospitality category which includes cafes, restaurants, bars, taverns and takeaways accounted for 7% of all spending in the year to June 2019.

Daily retail sales 2019



- Electronic card retail sales during the month of June 2019 fluctuated significantly on a day to day basis in the Tawa BID area. Fridays and Saturdays generally achieved the highest sales during the week. Collectively, week day sales contributed 58% of all sales in the Tawa 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 Monday, at an average of 10% of total weekly spending.

Daily retail sales by customer origin



* Customer cardholder origin statistics are based on NZ 2006 Census Area Units (CAU).

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					
Tawa Central	14.5%	\$17,957,031	\$16,727,706	\$1,229,325	7.3%
Tawa South	13.3%	\$16,403,892	\$14,938,980	\$1,464,912	9.8%
Total	14.5%	\$34,360,923	\$31,666,686	\$2,694,237	7.3%
Non-local residents					
Rest of Wellington City					
Linden	9.0%	\$11,162,705	\$10,686,931	\$475,774	4.5%
Greenacres	4.4%	\$5,452,086	\$5,283,850	\$168,236	3.2%
Churton	3.8%	\$4,651,119	\$4,343,950	\$307,169	7.1%
Newlands North	1.5%	\$1,906,613	\$2,019,706	-\$113,093	-5.6%
Takapu	1.7%	\$2,153,508	\$1,947,720	\$205,788	10.6%
Karaka Bay-Worser Bay	0.6%	\$770,310	\$1,666,083	-\$895,773	-53.8%
Grenada North	0.9%	\$1,163,429	\$1,381,241	-\$217,812	-15.8%
Johnsonville South	0.8%	\$1,039,504	\$1,259,184	-\$219,680	-17.4%
Grenada Village	0.9%	\$1,091,430	\$1,243,614	-\$152,184	-12.2%
Newlands South	0.7%	\$900,208	\$987,229	-\$87,021	-8.8%
Raroa	1.0%	\$1,207,239	\$940,255	\$266,984	28.4%
Johnsonville East	0.7%	\$822,122	\$831,094	-\$8,972	-1.1%
Te Kainga	0.6%	\$715,169	\$795,645	-\$80,476	-10.1%
Johnsonville North	0.6%	\$764,074	\$736,428	\$27,646	3.8%
Awarua	0.5%	\$666,657	\$686,131	-\$19,474	-2.8%
Ngaio	0.5%	\$664,262	\$532,435	\$131,827	24.8%
Rangoon Heights	0.3%	\$375,288	\$454,369	-\$79,081	-17.4%
Rest of Wellington City	9.7%	\$11,978,931	\$10,019,859	\$1,959,072	19.6%
Total Rest of Wellington	38.4%	\$47,484,654	\$45,815,724	\$1,668,930	3.6%
Rest of Wellington Region	24.8%	\$30,601,357	\$27,756,630	\$2,844,727	10.2%
Rest of New Zealand	8.4%	\$10,347,662	\$7,395,757	\$2,951,905	39.9%
International	0.7%	\$820,581	\$820,581	\$0	0.0%
Total	100.0%	\$123,615,177	\$113,455,378	\$10,159,799	9.0%

- Local residents contributed 15% of all spending in the year to June 2019 while 38% of spending originated from visitors from the rest of Wellington City.
- Residents from the surrounding areas of Linden, Greenacres and Churton collectively contributed to 17.2% of all spending in the year to June 2019.

Tawa BID Area Customer Demographic Profile

Customer age band profile

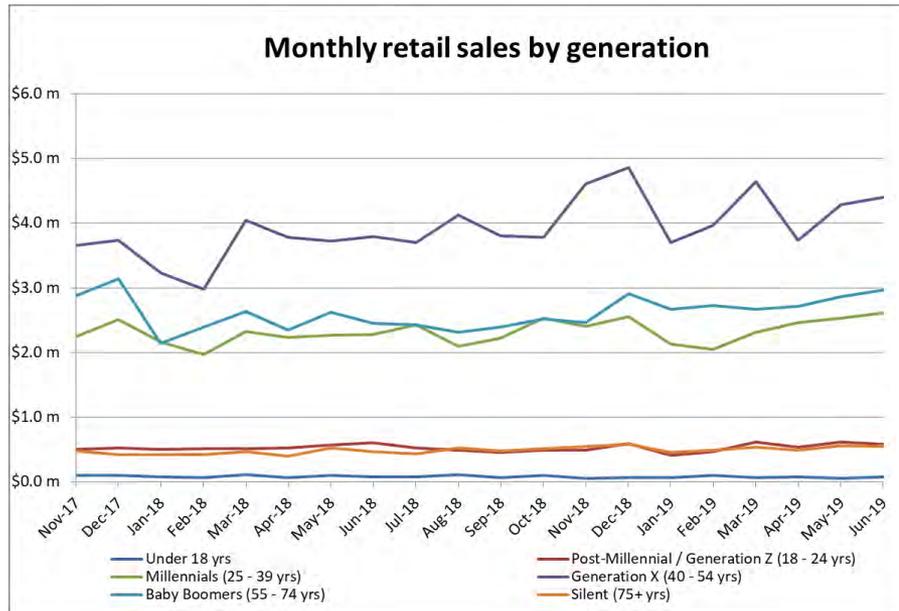
Age Band (yrs)	Share of 2019 Total	Annual Retail Sales		Change	% Change
		Year to Jun-19	Year to Jun-18		
under 18	0.7%	\$859,473	\$1,039,482	-\$180,009	-17.3%
18 - 24	5.1%	\$6,256,713	\$6,087,677	\$169,036	2.8%
25 - 29	5.5%	\$6,792,930	\$7,411,443	-\$618,513	-8.3%
30 - 34	8.2%	\$10,090,786	\$9,491,682	\$599,104	6.3%
35 - 39	9.2%	\$11,431,417	\$11,069,461	\$361,956	3.3%
40 - 44	15.4%	\$19,101,385	\$14,813,820	\$4,287,565	28.9%
45 - 49	12.5%	\$15,518,583	\$13,762,554	\$1,756,029	12.8%
50 - 54	12.1%	\$14,981,055	\$14,084,349	\$896,706	6.4%
55 - 59	9.2%	\$11,368,007	\$12,634,271	-\$1,266,264	-10.0%
60 - 64	7.4%	\$9,163,363	\$7,153,762	\$2,009,601	28.1%
65 - 74	9.0%	\$11,086,575	\$9,784,521	\$1,302,054	13.3%
75+	5.0%	\$6,144,314	\$5,301,773	\$842,541	15.9%
Unknown	0.8%	\$1,012,600	\$820,581	\$192,019	23.4%
Total	100.0%	\$123,807,201	\$113,455,376	\$10,351,825	9.1%

Age Band (yrs)	Annual Retail Sales Percentage Share ⁽¹⁾		% diff
	Tawa BID	Wellington City	
under 18	0.7%	0.7%	0.0%
18 - 24	5.1%	9.4%	-4.3%
25 - 29	5.5%	8.1%	-2.6%
30 - 34	8.2%	8.4%	-0.3%
35 - 39	9.2%	9.1%	0.1%
40 - 44	15.4%	10.6%	4.8%
45 - 49	12.5%	10.7%	1.8%
50 - 54	12.1%	11.2%	0.9%
55 - 59	9.2%	8.6%	0.5%
60 - 64	7.4%	6.7%	0.7%
65 - 74	9.0%	8.2%	0.7%
75+	5.0%	3.7%	1.3%
Unknown	0.8%	4.6%	-3.8%
Total	100%	100%	0.0%

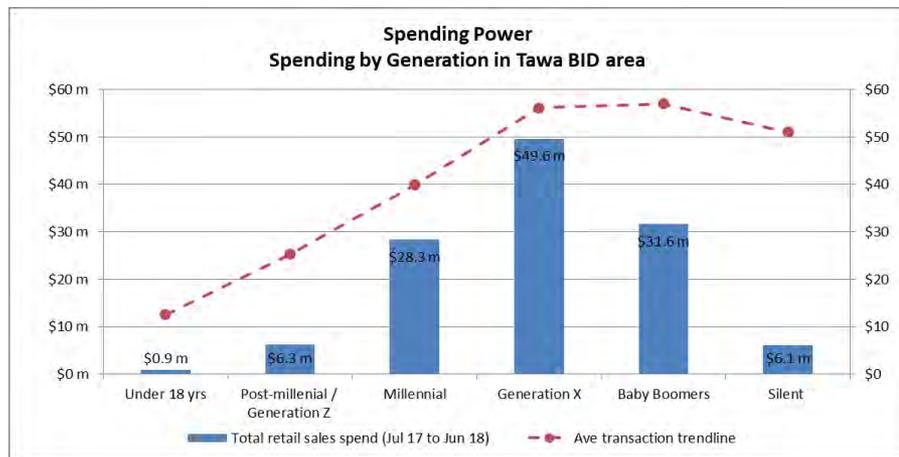
Generational Name	Age Band (yrs)	Share of 2019 Total	Annual Retail Sales		Change	% Change
			Year to Jun-19	Year to Jun-18		
Under 18	< 18	0.7%	\$859,473	\$1,039,482	-\$180,009	-17.3%
Post-Millennial / Generation Z	18 - 24	5.1%	\$6,256,713	\$6,087,677	\$169,036	2.8%
Millennials	25 - 39	22.9%	\$28,315,133	\$27,972,586	\$342,547	1.2%
Generation X	40 - 54	40.1%	\$49,601,023	\$42,660,723	\$6,940,300	16.3%
Baby Boomers	55 - 74	25.5%	\$31,617,945	\$29,572,554	\$2,045,391	6.9%
Silent	75+	5.0%	\$6,144,314	\$5,301,773	\$842,541	15.9%
Unknown		0.8%	\$1,012,600	\$820,581	\$192,019	23.4%
Total		100.0%	\$123,807,201	\$113,455,377	\$10,351,824	9.1%

- While the under 18 year age group shrank by 17.3% or -\$180k in the year to June 2019 their contribution was very low to total retail sales, while Generation X had the highest increase in dollar spend (\$6.9m) during the same period.
- Spending by the Millennial generation increased by 1.2% or \$342k 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 40% or \$49.6m of all spending in the year to June 2019.
- Generation X and Baby Boomer spending tended to peak in December and March each year while spending by Generation Z and the Silent generation was relatively constant throughout the year.

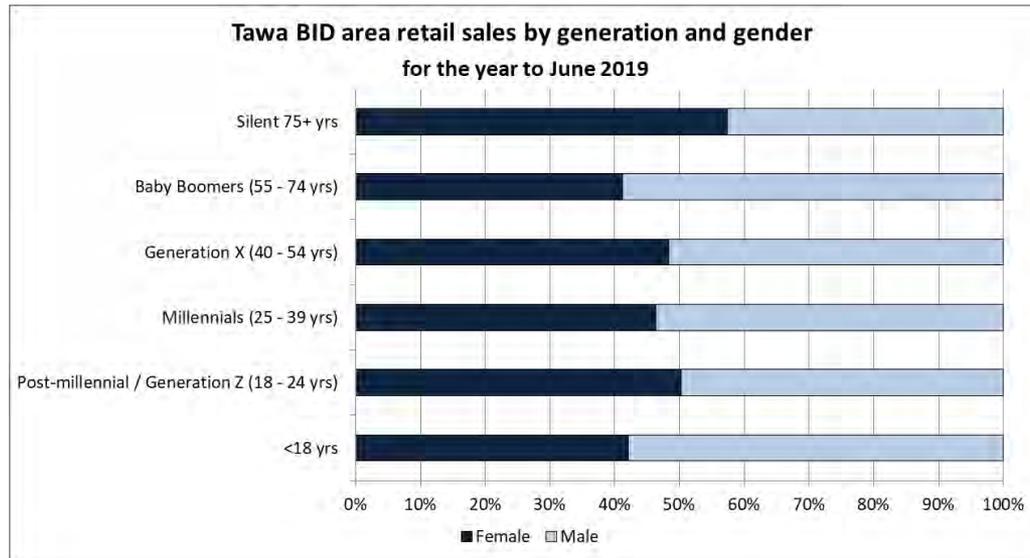


- The average transaction spend tends to rise through the generations peaking with Baby Boomers and the Generation X.
- Though average transaction spend was highest for Baby Boomers and the Generation X, Millennials are set to show the most growth in spending as the older generations leave the workforce 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	44.7%	\$55,401,723	\$52,332,020	\$3,069,703	5.9%
Male	54.4%	\$67,392,877	\$60,302,778	\$7,090,099	11.8%
Unknown	0.8%	\$1,012,600	\$820,581	\$192,019	23.4%
Total	100.0%	\$123,807,200	\$113,455,379	\$10,351,821	9.1%

- Spending by males increased by 12% or \$7m in the year to June 2019 when compared to the previous year.



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

Age Band (yrs)	Annual Retail Sales (Year to June 2019) - Tawa residents only						% Total spending by age band
	Automotive	Discretionary	Durables	Fashion	Food and Liquor	Hospitality	
< 18	0.1%	0.0%	0.0%	0.0%	0.4%	0.2%	0.9%
18 - 24	1.3%	0.2%	0.0%	0.2%	1.5%	0.4%	3.7%
25 - 29	1.6%	0.2%	0.0%	0.2%	2.5%	0.3%	4.8%
30 - 34	1.5%	0.4%	0.1%	0.2%	3.9%	0.5%	6.6%
35 - 39	2.0%	0.6%	0.2%	0.4%	5.9%	0.6%	9.7%
40 - 44	1.8%	0.5%	0.5%	0.4%	7.6%	0.7%	11.6%
45 - 49	2.8%	0.8%	0.6%	0.5%	7.9%	0.9%	13.5%
50 - 54	2.4%	0.6%	0.2%	0.3%	8.6%	0.8%	12.9%
55 - 59	1.9%	0.8%	0.3%	0.3%	6.0%	0.5%	9.8%
60 - 64	1.1%	0.5%	0.1%	0.2%	3.9%	0.3%	6.1%
65 - 74	1.9%	1.2%	0.5%	0.4%	6.7%	0.7%	11.4%
75+	1.3%	1.6%	0.2%	0.3%	5.2%	0.4%	9.0%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
% Total spending by category	19.7%	7.6%	2.8%	3.4%	60.2%	6.3%	100.0%

1. Cardholder age profiles are based on cardholder addresses located in the Tawa Central and Tawa South 2006 census area units.

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

Age Band (yrs)	Annual Retail Sales % (Year to Jun-19) - Rest of Wellington City residents						% Total spending by age band
	Automotive	Discretionary	Durables	Fashion	Food and Liquor	Hospitality	
< 18	0.2%	0.0%	0.0%	0.1%	0.1%	0.1%	0.5%
18 - 24	1.0%	0.3%	0.0%	0.8%	1.2%	0.4%	3.8%
25 - 29	1.3%	0.3%	0.1%	1.2%	2.1%	0.4%	5.5%
30 - 34	2.2%	0.9%	0.5%	1.5%	3.8%	0.7%	9.5%
35 - 39	1.9%	0.8%	0.5%	1.5%	4.3%	0.7%	9.6%
40 - 44	2.1%	0.9%	1.3%	1.7%	6.4%	0.8%	13.0%
45 - 49	2.3%	0.8%	0.9%	1.3%	7.7%	0.8%	13.8%
50 - 54	2.0%	0.9%	2.5%	1.0%	6.3%	0.9%	13.6%
55 - 59	1.2%	0.7%	2.9%	0.6%	5.0%	0.5%	10.9%
60 - 64	1.1%	0.6%	1.3%	0.4%	2.9%	0.4%	6.7%
65 - 74	1.5%	0.6%	1.3%	0.5%	4.7%	0.5%	9.1%
75+	0.4%	0.5%	0.6%	0.3%	2.0%	0.2%	4.0%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
% Total spending by category	17.1%	7.3%	11.8%	10.8%	46.5%	6.4%	100.0%

1. Cardholder age profiles are based on cardholder addresses located outside of Tawa Central and Tawa South 2006 census area units but from within Wellington City.

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

Age Band (yrs)	Annual Retail Sales % (Year to Jun-19) - Rest of Wellington Region residents						% Total spending by age band
	Automotive	Discretionary	Durables	Fashion	Food and Liquor	Hospitality	
< 18	0.1%	0.1%	0.0%	0.1%	0.3%	0.2%	0.8%
18 - 24	1.3%	0.5%	0.3%	1.5%	2.0%	0.8%	6.3%
25 - 29	1.1%	0.4%	0.5%	1.6%	1.7%	0.6%	6.0%
30 - 34	1.5%	0.6%	1.3%	1.8%	2.8%	0.7%	8.7%
35 - 39	1.4%	0.6%	2.3%	1.8%	3.6%	0.7%	10.5%
40 - 44	1.5%	1.0%	5.1%	2.2%	5.7%	0.8%	16.3%
45 - 49	1.4%	1.0%	1.8%	1.9%	5.4%	0.8%	12.3%
50 - 54	1.5%	1.4%	1.7%	1.4%	4.6%	0.6%	11.3%
55 - 59	1.1%	0.8%	0.7%	1.1%	3.2%	0.6%	7.4%
60 - 64	0.6%	0.3%	7.3%	0.6%	1.9%	0.5%	11.1%
65 - 74	1.0%	0.6%	1.3%	0.8%	2.7%	0.6%	7.0%
75+	0.7%	0.2%	0.1%	0.3%	0.7%	0.3%	2.3%
Unknown	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
% Total spending by category	13.1%	7.6%	22.4%	15.2%	34.5%	7.3%	100.0%

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

Appendices

Tawa BID boundary area

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



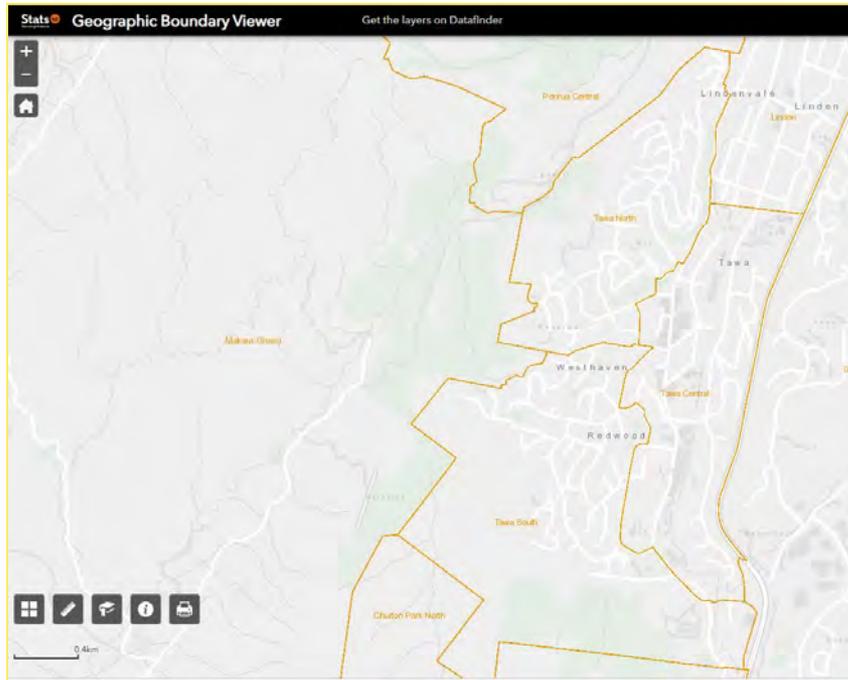
Tawa BID area merchant counts by category

Spend Category ⁽¹⁾	Merchant Count		Change	% Change
	Year to Jun-19	Year to Jun-18		
Accommodation	0	1	-1	-100.0%
Automotive	8	7	1	14.3%
Discretionary	14	13	1	7.7%
Durables	7	8	-1	-12.5%
Fashion	27	27	0	0.0%
Food and Liquor	10	11	-1	-9.1%
Hospitality	20	20	0	0.0%
Other	2	2	0	0.0%
Total	88	89	-1	-1.1%

(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 Tawa BID area, local Statistical Area 2 and population count table using 2018 census



Age Band	Population from 2018 census			
	Tawa South, North and Central		Wellington City	
	Count	Percentage	Count	Percentage
under 20	2490	27%	47337	23%
20-24 years	609	7%	20745	10%
25-29 years	600	6%	19770	10%
30-34 years	591	6%	16455	8%
35-39 years	621	7%	14853	7%
40-44 years	642	7%	14016	7%
45-49 years	669	7%	14352	7%
50-54 years	714	8%	13401	7%
55-59 years	579	6%	11658	6%
60-64 years	489	5%	8940	4%
65-69 years	363	4%	7284	4%
70-74 years	279	3%	5412	3%
75+	615	7%	8517	4%
Total	9261		202740	

Source: Stats NZ population from 2018 census

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

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

Categories are defined by Statistics New Zealand 2006 Australia New Zealand Industrial Classification standards (ANZSIC)

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 Tawa 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.