# Hamilton and Hamilton CBD Electronic Spend Analysis

--- Last Update by Marshall Forrester on 5th Sep 2023

**Data Qualification:**

The data included in this report represents the total value of electronic card retail transactions. For a frame of reference, Statistics NZ report just under 70% of total retail is paid with an electronic card (ECT publication and Retail Trade Survey). The rest is comprised of cash, hire-purchase and any other less-frequent method of payment.

The data used is sourced from the Worldline (formerly Paymark) merchant database. New Zealand has two eftpos networks. The largest of these is run by Worldline, which was a joint venture owned by ASB, BNZ, ANZ and Westpac until it was sold in January 2019 to Ingenico, a payments processing company. Approximately 75% of New Zealand transactions go through the Worldline network. This data set comprises all eftpos, debit and credit card transactions made at merchants on the Worldline network, both from New Zealanders and international visitors. (There are over 87,000 active merchants on the Worldline network).

For retailers which are not on the Worldline network but on the other switch, Eftpos NZ, there is no transactional data available and estimates are calculated using the weight of past BNZ cardholder spending at non-Worldline merchants, which we have up to December 2020. The underlying assumption is that the split of BNZ cardholders' spending between Worldline and Eftpos NZ merchants is similar to other banks' cardholders' spending pattern.

**District Plan Zone's explained**

- The district plan sets out a business centre hierarchy that defines the business zones across Hamilton. The central city is the dominant commercial, civic and social centre for the city and region and provides for the majority of the city's workforce.
- The Base and Chartwell are identified as being two sub-regional centres. They are principally retail centres, but with limited office, community and other services.
- The city's residential neighbourhoods are served by numerous existing suburban centres, being medium sized shopping centres also supporting community services and facilities. Further centres are proposed as part of planned residential expansion in the Rotokauri, Rototuna, and Peacocke Structure Plan areas. Neighbourhood centres are distributed throughout the residential suburbs. These centres provide a more limited range of 'everyday' goods and services for the immediate residential neighbourhoods.
- Large format retail zones allow for moderate to low intensity commercial use and large format retail (eg Big Save Furniture and Repco). The other category in the bar graph comprises smaller commercial event facility fringe areas which include places like the Frankton commercial area.

**Disclaimers:**

*In order to keep our data consistent with the previous report, the data provided here is based on the dataset that updates only the latest quarter without updating the historical data (where there are some late credit transactions not filtered in the previous update). Therefore, it will be slightly different from other publications, including Infometrics.*

| SA2 2018 | SA2 Name | Catchment |
|---|---|---|
| 178300 | Whitiora | Central |
| 178900 | Frankton Junction | Central |
| 179000 | Kirikiriroa | Central |
| 179400 | Hamilton Central | Central |
| 179500 | Hamilton Lake | Central |
| 179800 | Hamilton West | Central |
| 180100 | Melville North | Central |
| 176600 | Queenwood (Hamilton City) | East |
| 176900 | Huntington | East |
| 177300 | Chartwell | East |
| 177500 | Chedworth | East |
| 177700 | Miropiko | East |
| 177800 | Porritt | East |
| 178200 | Fairfield (Hamilton City) | East |
| 178400 | Enderley North | East |
| 178500 | Fairview Downs | East |
| 179100 | Enderley South | East |
| 179200 | Ruakura | East |
| 179300 | Claudelands | East |
| 179600 | Peachgrove | East |
| 175300 | Flagstaff North | North East |
| 175500 | Flagstaff South | North East |
| 175600 | Rototuna North | North East |
| 175800 | Flagstaff East | North East |
| 175900 | Rototuna Central | North East |
| 176100 | Te Manatu | North East |
| 176200 | Rototuna South | North East |
| 176700 | St James | North East |
| 176900 | Huntington | North East |
| 175200 | Te Rapa North | North West |
| 175400 | Rotokauri-Waiwhakareke | North West |
| 175700 | Pukete West | North West |
| 176000 | Pukete East | North West |
| 176300 | Te Rapa South | North West |
| 176400 | Saint Andrews West | North West |
| 176500 | Saint Andrews East | North West |
| 176800 | Crawshaw | North West |
| 177000 | Western Heights (Hamilton City) | North West |
| 177100 | Nawton West | North West |
| 177200 | Nawton East | North West |
| 177400 | Forest Lake (Hamilton City) | North West |
| 177600 | Beerescourt | North West |
| 180100 | Melville North | South |
| 180300 | Melville South | South |
| 180400 | Deanwell | South |
| 180500 | Bader | South |
| 180900 | Glenview | South |
| 181000 | Resthill | South |
| 181100 | Fitzroy | South |
| 181300 | Peacockes | South |
| 179200 | Ruakura | South-East |
| 179300 | Claudelands | South-East |
| 179600 | Peachgrove | South-East |
| 179700 | Hamilton East Village | South-East |
| 179900 | Greensboro | South-East |
| 180000 | Hamilton East Cook | South-East |
| 180200 | Hamilton East | South-East |
| 180600 | Hillcrest West (Hamilton City) | South-East |
| 180700 | Hillcrest East (Hamilton City) | South-East |
| 180800 | Silverdale (Hamilton City) | South-East |
| 181200 | Riverlea | South-East |
| 176300 | Te Rapa South | West |
| 176400 | Saint Andrews West | West |
| 177000 | Western Heights (Hamilton City) | West |
| 177100 | Nawton West | West |
| 177200 | Nawton East | West |
| 177400 | Forest Lake (Hamilton City) | West |
| 177600 | Beerescourt | West |
| 177900 | Dinsdale North | West |
| 178000 | Maeroa | West |
| 178100 | Dinsdale South | West |
| 178600 | Temple View | West |
| 178700 | Swarbrick | West |
| 178800 | Kahikatea | West |
| 178900 | Frankton Junction | West |
| 179500 | Hamilton Lake | West |

**District Plan Business Zones**

**2023Q3 Spending Highlights**

The following bullet points are the spending highlights based on the data provided by MarketView.

## Hamilton City

- Nominal card spending in Hamilton as a whole rose by 4% when compared to the same quarter last year, an equal percentage increase to what was seen in Q2.
- Given general inflation was 5.6% for the 12 months to the September quarter, this implies that spending over the City has slightly decreased in real terms.
- The primary driver for this increase was the Groceries and Liquor sector, up 15.8% compared to the same quarter last year.
- With inflation on grocery food items being up 7.9% compared to the same time last year, this implies that almost half of this increase in spending could be associated with inflation, as even if people were to buy the same basket of goods, they would be paying 7.9% more for that basket compared to a year ago.
- Consumer spending habits do not appear to have changed though, as increased spending on groceries was countered with decreased spending in other sectors, with Fuel and Automotive spending down 4.8% and retail trade remaining relatively stagnant, falling by 0.4%
- Spending at the Base was down 1.6%, but Hamilton's other major retail outlet Chartwell saw increased spending, up 10% compared to the same quarter last year, and the first time it has surpassed pre COVID spending figures.

## Central City Zone

- Spending in the Central City was up 9.8% compared to that same quarter last year, reaching a nominal figure of $196 million.
- Given general inflation was 5.6% for the 12 months to the September quarter, this implies that spending in the Central City has increased in real terms.
- Like the rest of Hamilton, this was driven by a notable increase in spending in Groceries and Liquor sector, up 18.2% compared to the same quarter last year.
- Retail Trade saw a contraction compared to the same quarter last year, down 4.7%.
- In terms of transaction figures, the number of transactions increased by 5.3% compared to the same quarter last year.
- The number of transactions is still yet to match pre COVID transaction figures.
- The number of businesses in the Central City continues to gradually decline, down from 456 to 447 when compared to the same quarter last year.
- Hamiltonian's make up 62% of the spending in the Central City, with 30% being made up by those residing in the rest of the Waikato or Auckland.
- The remaining 8% is made up from international travellers and those from the rest of New Zealand.

# District Plan Zone – Hamilton City

## Table 1 – September Quarter-Card Spending ($m)

| Sum of Spend / Years | Accommodation & Hospitality | Retail Trade | Fuel & Automotive | Groceries & Liquor | Other Consumer Spending | Grand Total |
|---|---|---|---|---|---|---|
| 2016 | $80.9 | $192.3 | $80.1 | $184.0 | $19.6 | $556.9 |
| 2017 | $86.8 | $192.1 | $84.6 | $192.8 | $22.7 | $579.0 |
| 2018 | $94.1 | $195.8 | $98.4 | $198.2 | $22.9 | $609.4 |
| 2019 | $101.1 | $196.6 | $97.4 | $198.6 | $23.3 | $616.9 |
| 2020 | $97.1 | $225.6 | $95.6 | $210.5 | $17.6 | $646.5 |
| 2021 | $83.6 | $192.6 | $97.2 | $216.0 | $13.3 | $602.7 |
| 2022 | $107.6 | $225.9 | $135.4 | $220.3 | $22.6 | $711.7 |
| 2023 | $112.0 | $225.0 | $128.9 | $255.2 | $19.2 | $740.3 |

## Table 2 – September Quarter-Card Spending ($m) as a growth rate of the same quarter in the previous year

| Sum of Spend / Years | Accommodation & Hospitality | Retail Trade | Fuel & Automotive | Groceries & Liquor | Other Consumer Spending | Grand Total |
|---|---|---|---|---|---|---|
| 2016 | | | | | | |
| 2017 | 7.3% | -0.1% | 5.7% | 4.8% | 15.6% | 4.0% |
| 2018 | 8.4% | 1.9% | 16.2% | 2.8% | 1.0% | 5.2% |
| 2019 | 7.4% | 0.4% | -1.0% | 0.2% | 1.5% | 1.2% |
| 2020 | -3.9% | 14.8% | -1.8% | 6.0% | -24.3% | 4.8% |
| 2021 | -13.9% | -14.6% | 1.7% | 2.6% | -24.5% | -6.8% |
| 2022 | 28.7% | 17.3% | 39.2% | 2.0% | 69.9% | 18.1% |
| 2023 | 4.1% | -0.4% | -4.8% | 15.8% | -14.9% | 4.0% |

## Chart 1 – Value ($m) of Hamilton City Electronic Spending by Product and Service Categories 2016 to September 2023

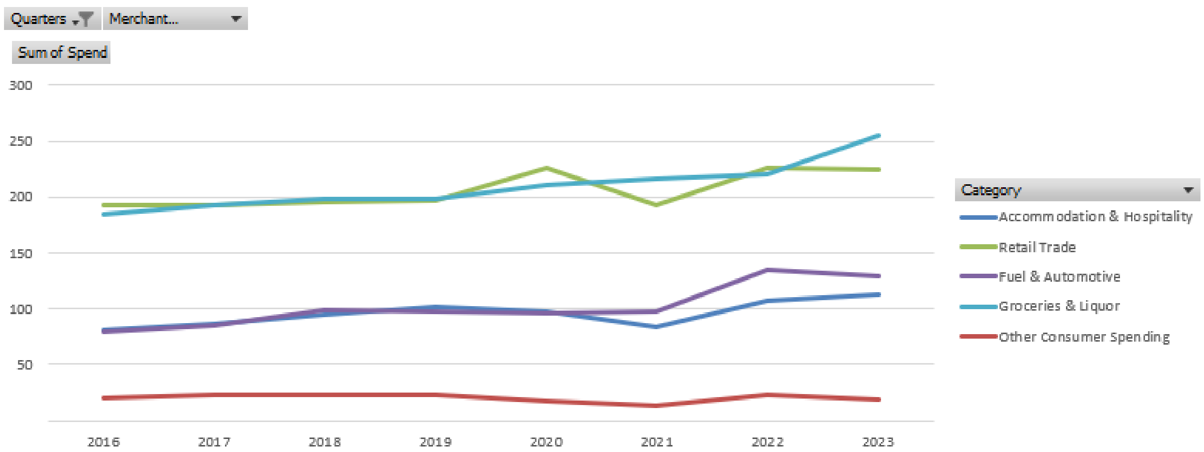


**Chart 2 – Value ($m) of Hamilton City Electronic Spending by District Plan Zone 2016 to September 2023**

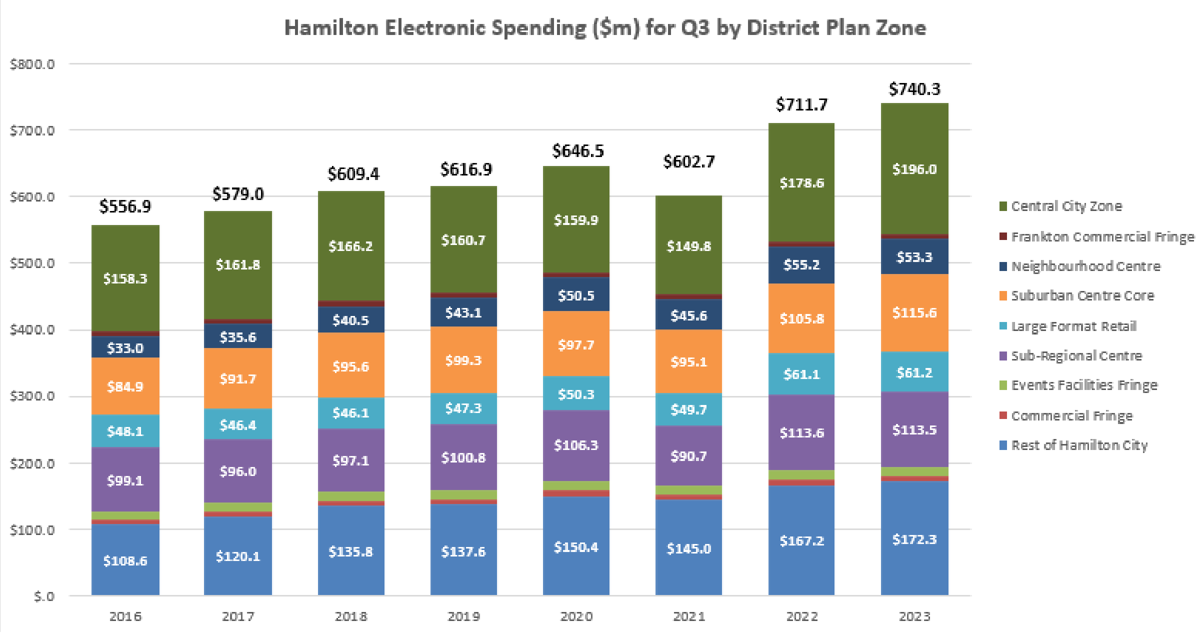
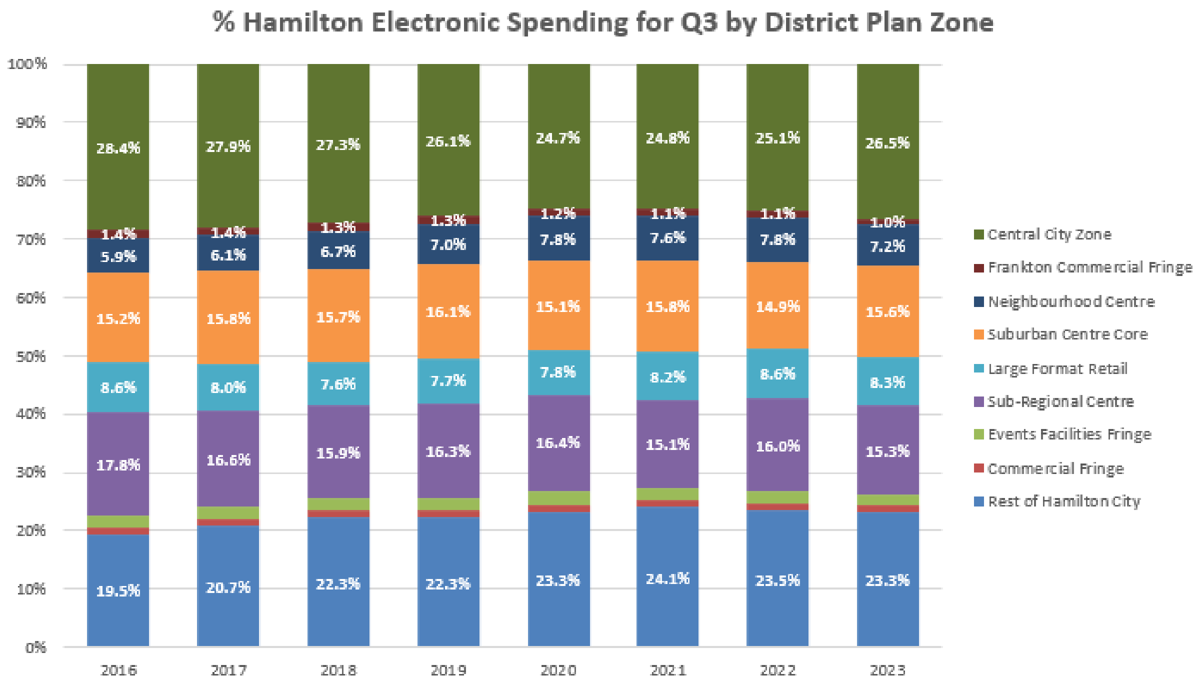



**Chart 3 – Percentage of Hamilton Electronic Spending Value by District Plan Zone 2016 to September 2023**

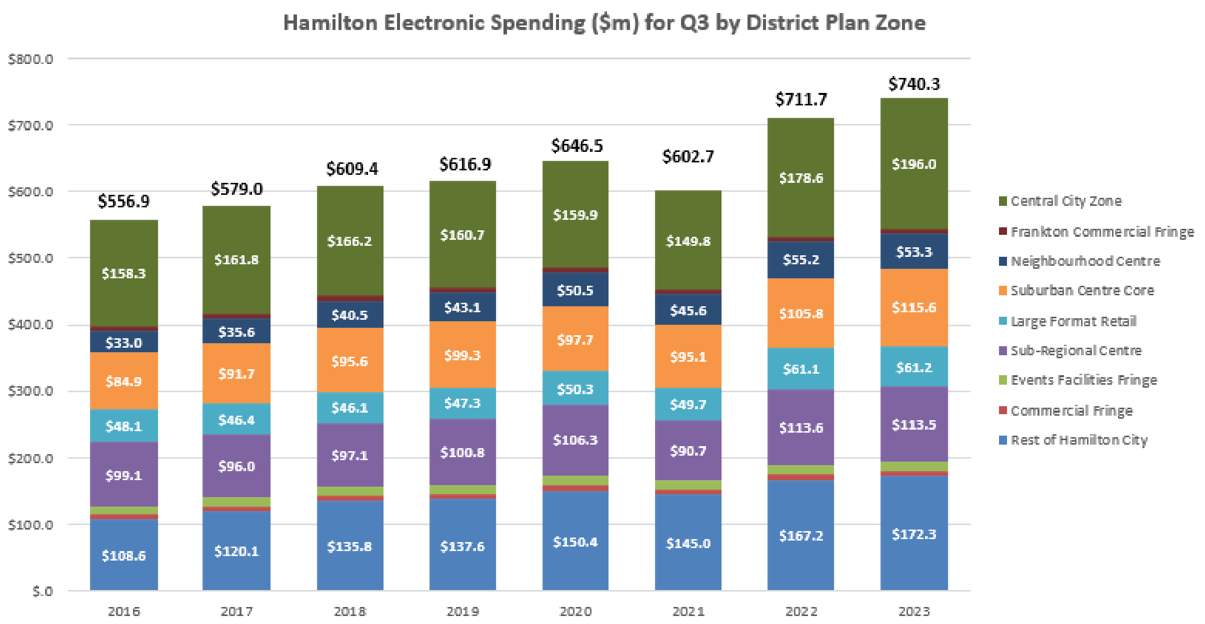


## District Plan Zone – Central City Zone

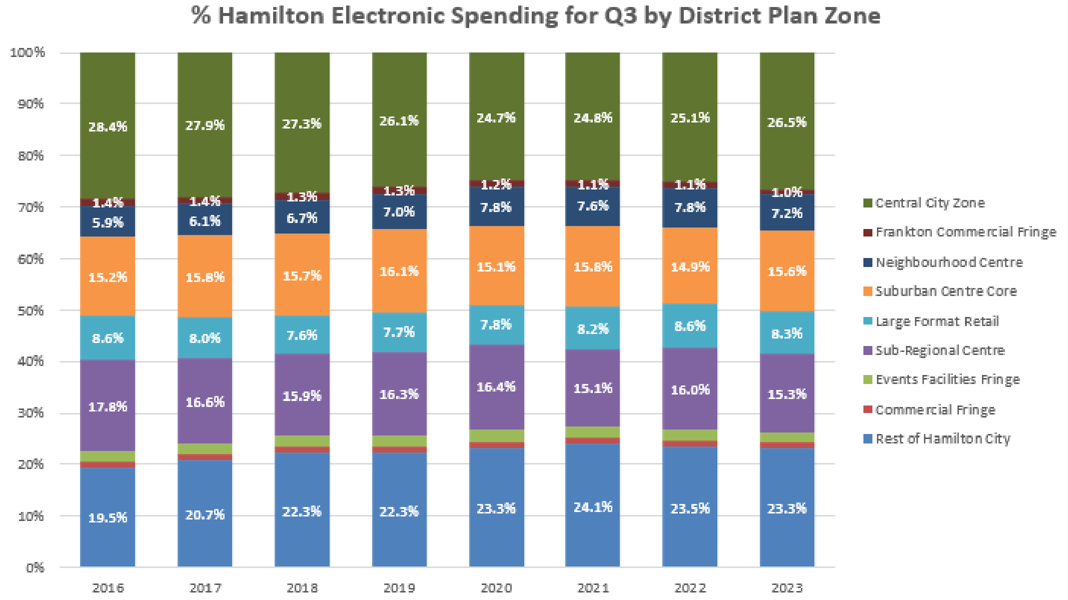
### Table 1 – September Quarter-Card Spending ($m) for Central City Zone

| Sum of Spend Years | Category Accommodation & Hospitality | Retail Trade | Fuel & Automotive | Groceries & Liquor | Other Consumer Spending | Grand Total |
|---|---|---|---|---|---|---|
| 2016 | $27.6 | $46.0 | $11.6 | $66.4 | $6.6 | $158.3 |
| 2017 | $29.0 | $44.8 | $12.1 | $67.7 | $8.1 | $161.8 |
| 2018 | $31.5 | $45.1 | $12.9 | $68.1 | $8.6 | $166.2 |
| 2019 | $33.3 | $43.6 | $11.2 | $64.7 | $8.0 | $160.7 |
| 2020 | $28.8 | $47.9 | $10.3 | $67.2 | $5.7 | $159.9 |
| 2021 | $24.1 | $42.3 | $10.9 | $68.7 | $3.7 | $149.8 |
| 2022 | $32.3 | $51.5 | $16.6 | $71.9 | $6.4 | $178.6 |
| 2023 | $37.4 | $49.0 | $20.4 | $85.0 | $4.3 | $196.0 |

### Chart 1 – Value ($m) of Hamilton CBD Electronic Spending by Product and Service Category 2016 to September 2023



**<u>Chart 2 – Percentage of Hamilton CBD Electronic Spending by Product and Service Category 2016 to September 2023</u>**




**<u>Chart 3 – Hamilton CBD Merchant Count by Product and Service Category 2016 to September 2023</u>**

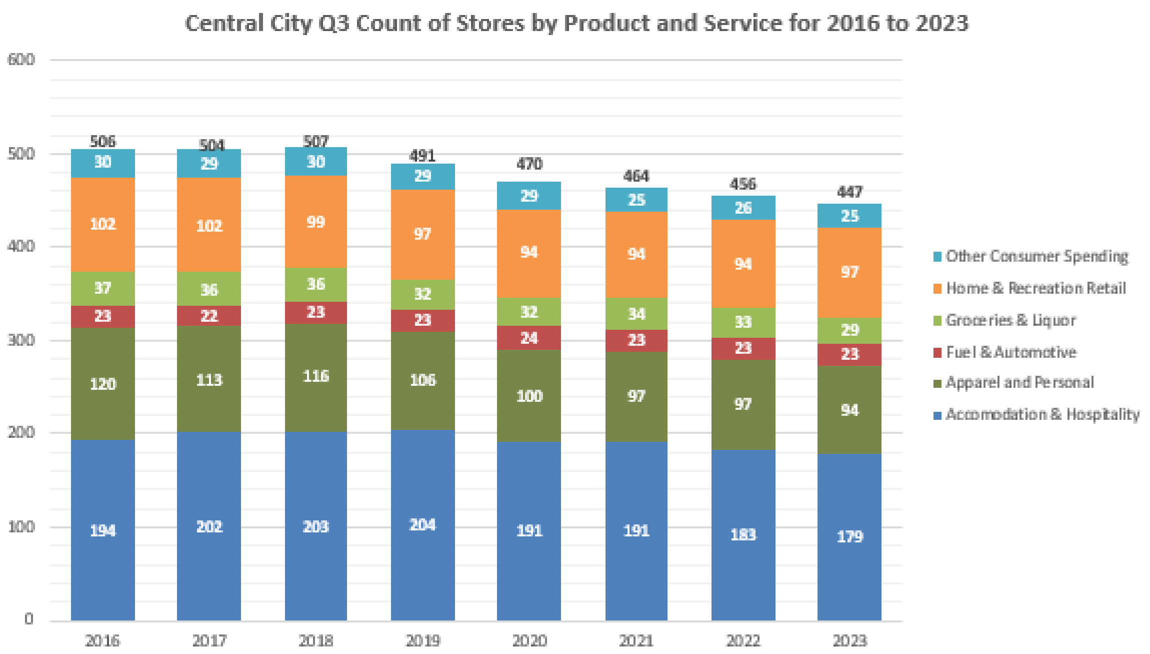


**Chart 4 – Hamilton CBD No. Of Electronic Transactions ('000) by Product and Service Category 2016 to September 2023**

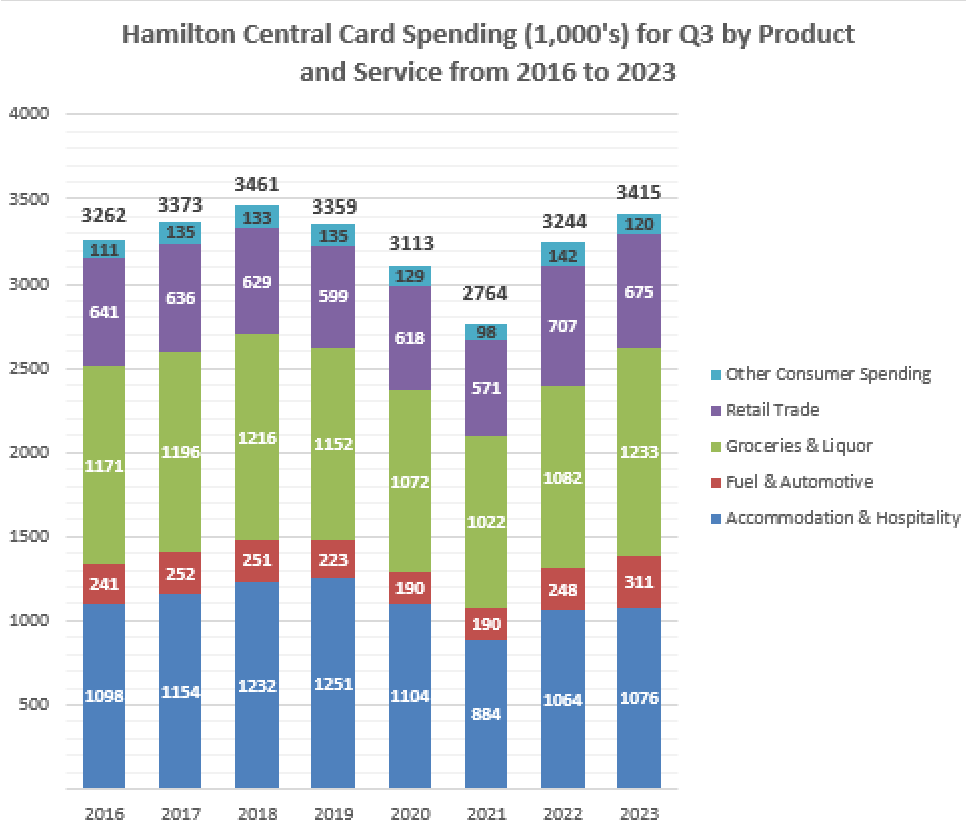


**Chart 5 – Hamilton CBD Average Spending per Transaction by Product and Service Category 2016 to September 2023**

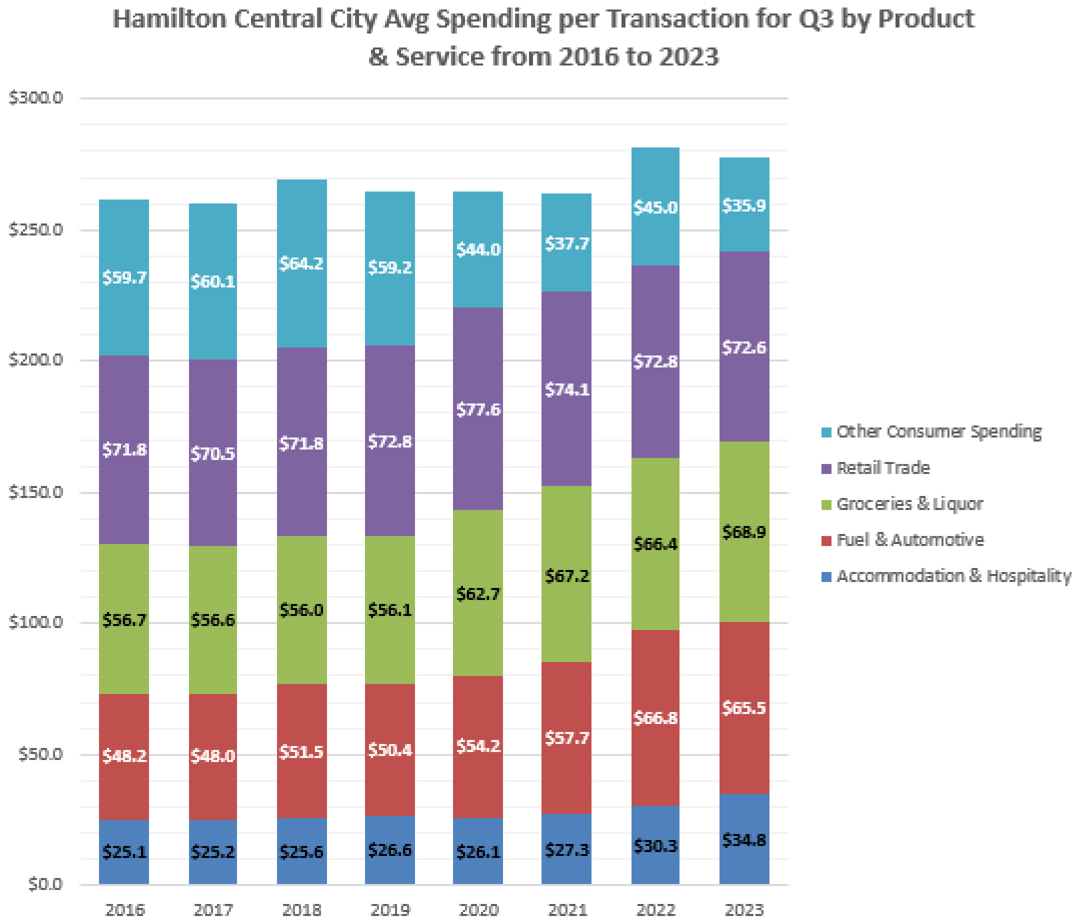


**Chart 6 –Value ($m) of Hamilton Electronic Spending by Customer Origin September 2023**

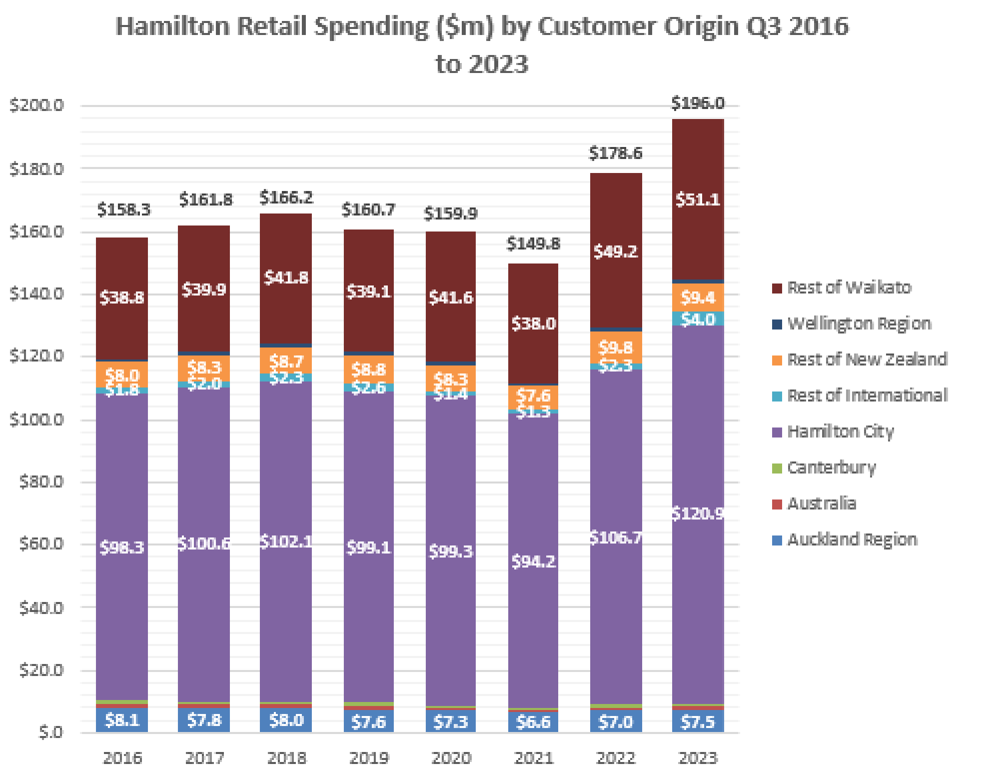
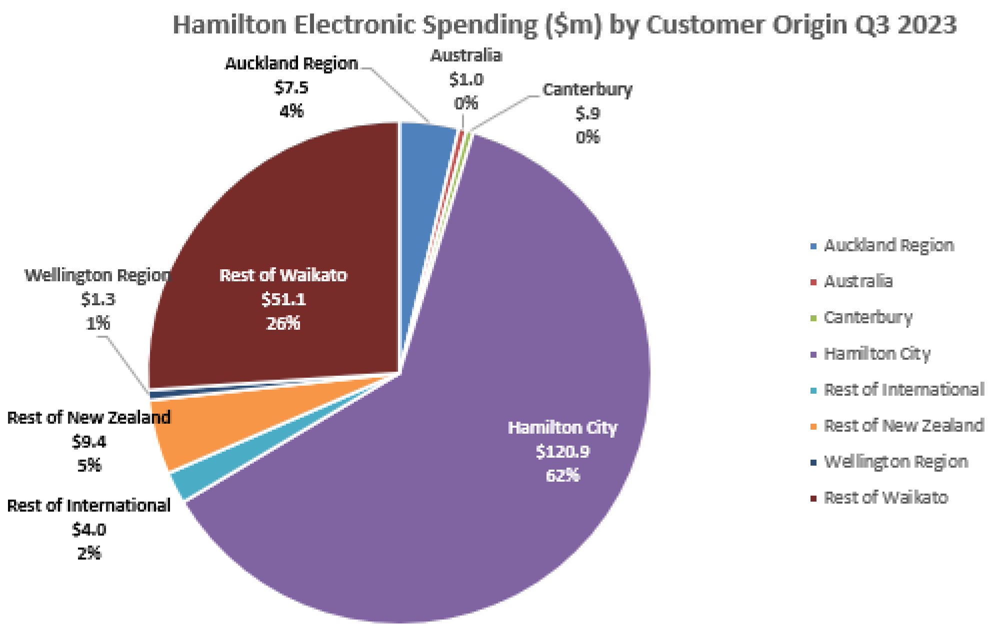
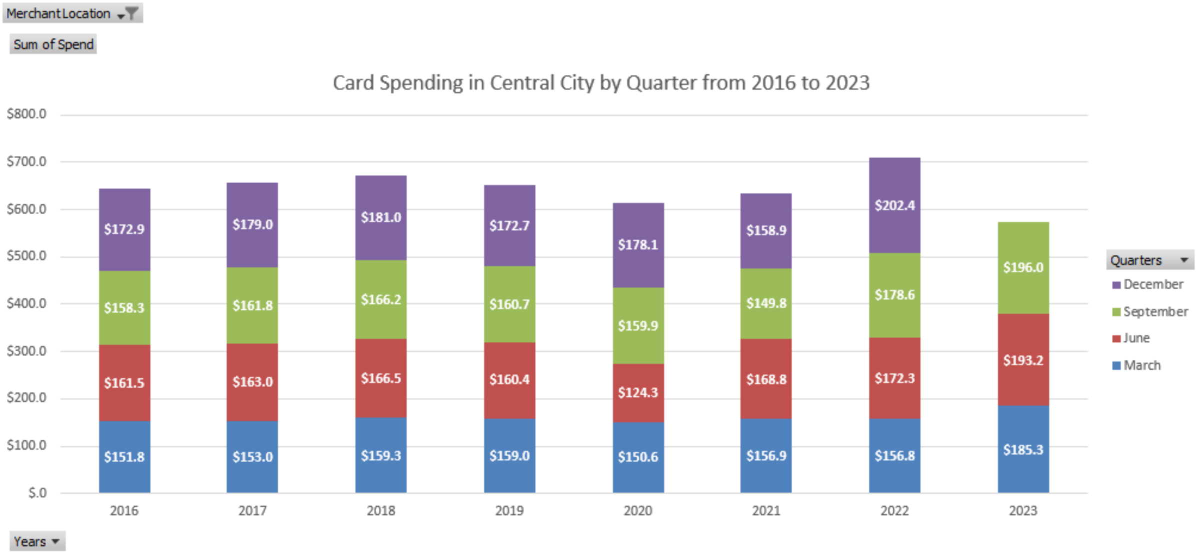



**Chart 7 –Value ($m) of Hamilton CBD Electronic Spending by Customer Origin 2016 to September 2023**



## Chart 8 –Card Spending in Central City by Quarter from 2016 to September 2023

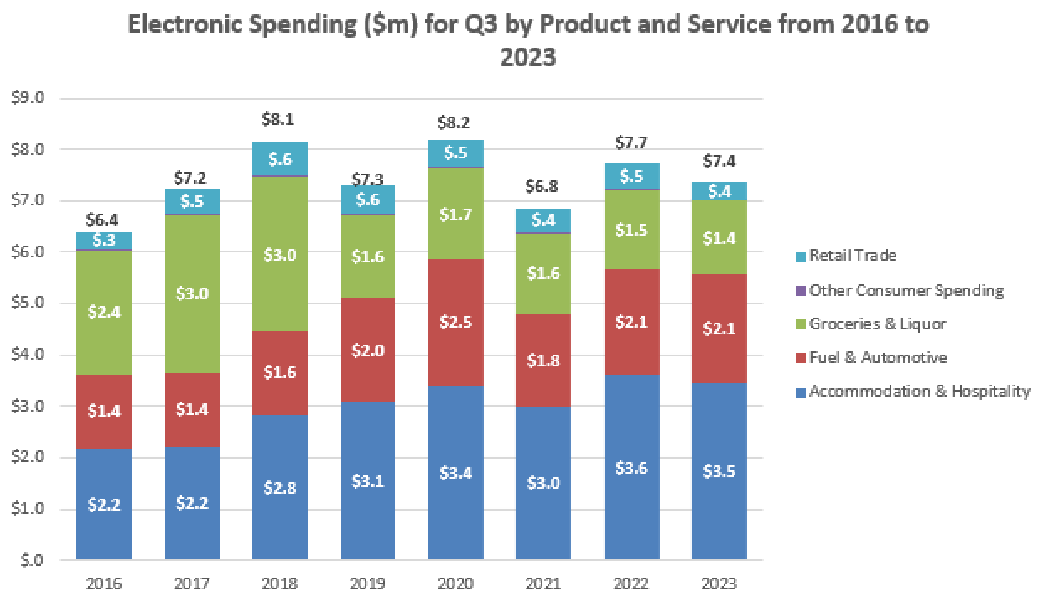


## District Plan Zone - Commercial Fringe

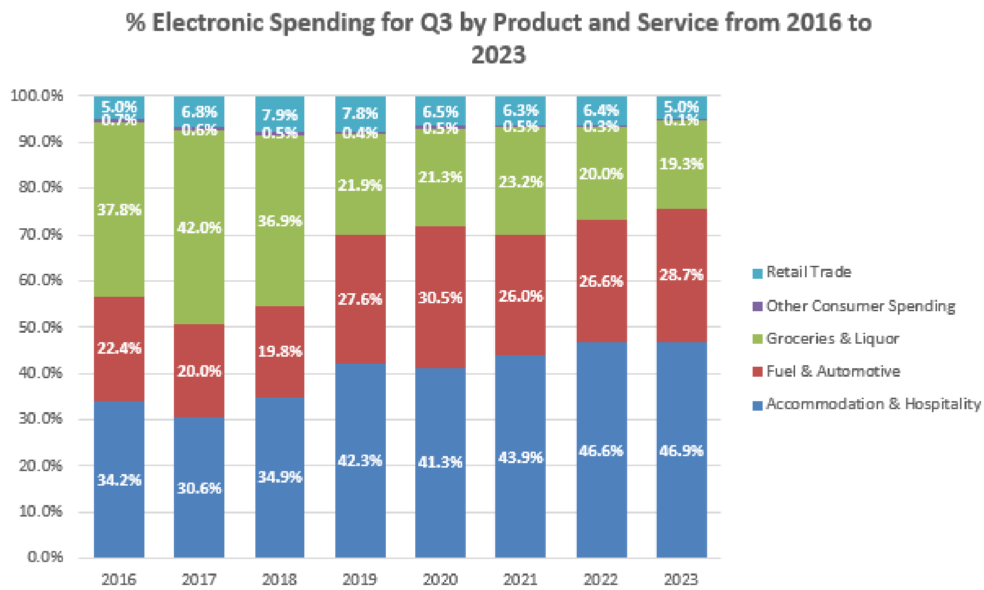
### Table 1 – September Quarter-Card Spending ($m) for Commercial Fringe by Product and Service Category 2016 to September 2023

| Sum of Spend | Category | | | | | |
|---|---|---|---|---|---|---|
| Years | Accommodation & Hospitality | Fuel & Automotive | Groceries & Liquor | Other Consumer Spending | Retail Trade | Grand Total |
| 2016 | $2.2 | $1.4 | $2.4 | $.0 | $.3 | $6.4 |
| 2017 | $2.2 | $1.4 | $3.0 | $.0 | $.5 | $7.2 |
| 2018 | $2.8 | $1.6 | $3.0 | $.0 | $.6 | $8.1 |
| 2019 | $3.1 | $2.0 | $1.6 | $.0 | $.6 | $7.3 |
| 2020 | $3.4 | $2.5 | $1.7 | $.0 | $.5 | $8.2 |
| 2021 | $3.0 | $1.8 | $1.6 | $.0 | $.4 | $6.8 |
| 2022 | $3.6 | $2.1 | $1.5 | $.0 | $.5 | $7.7 |
| 2023 | $3.5 | $2.1 | $1.4 | $.0 | $.4 | $7.4 |

### Chart 1 – Value ($m) of Commercial Fringe Electronic Spending by Product and Service Category 2016 to September 2023




### Chart 2 – Percentage of Commercial Fringe Electronic Spending by Product and Service Category 2016 to September 2023

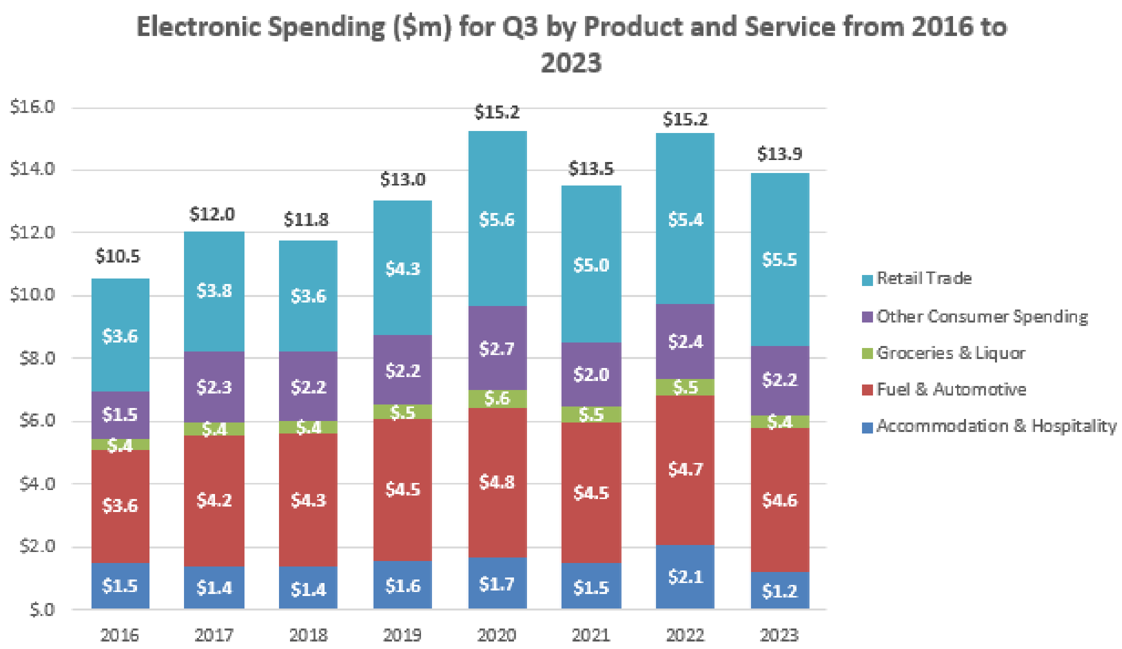


# District Plan Zone - Events Facilities Fringe

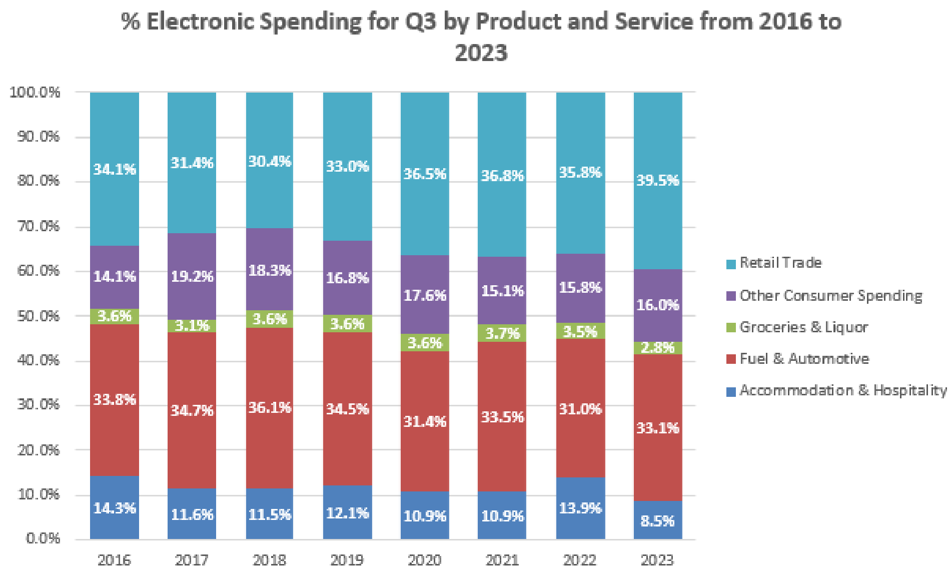
## Table 1 – September Quarter-Card Spending ($m) for Events Facilities Fringe by Product and Service Category 2016 to September 2023

| Sum of Spend | Category | | | | | |
|---|---|---|---|---|---|---|
| Years | Accommodation & Hospitality | Fuel & Automotive | Groceries & Liquor | Other Consumer Spending | Retail Trade | Grand Total |
| 2016 | $1.5 | $3.6 | $.4 | $1.5 | $3.6 | $10.5 |
| 2017 | $1.4 | $4.2 | $.4 | $2.3 | $3.8 | $12.0 |
| 2018 | $1.4 | $4.3 | $.4 | $2.2 | $3.6 | $11.8 |
| 2019 | $1.6 | $4.5 | $.5 | $2.2 | $4.3 | $13.0 |
| 2020 | $1.7 | $4.8 | $.6 | $2.7 | $5.6 | $15.2 |
| 2021 | $1.5 | $4.5 | $.5 | $2.0 | $5.0 | $13.5 |
| 2022 | $2.1 | $4.7 | $.5 | $2.4 | $5.4 | $15.2 |
| 2023 | $1.2 | $4.6 | $.4 | $2.2 | $5.5 | $13.9 |

## Chart 1 – Value ($m) of Events Facilities Fringe Electronic Spending by Product and Service Category 2016 to September 2023




## Chart 2 – Percentage of Events Facilities Fringe Electronic Spending by Product and Service Category 2016 to September 2023

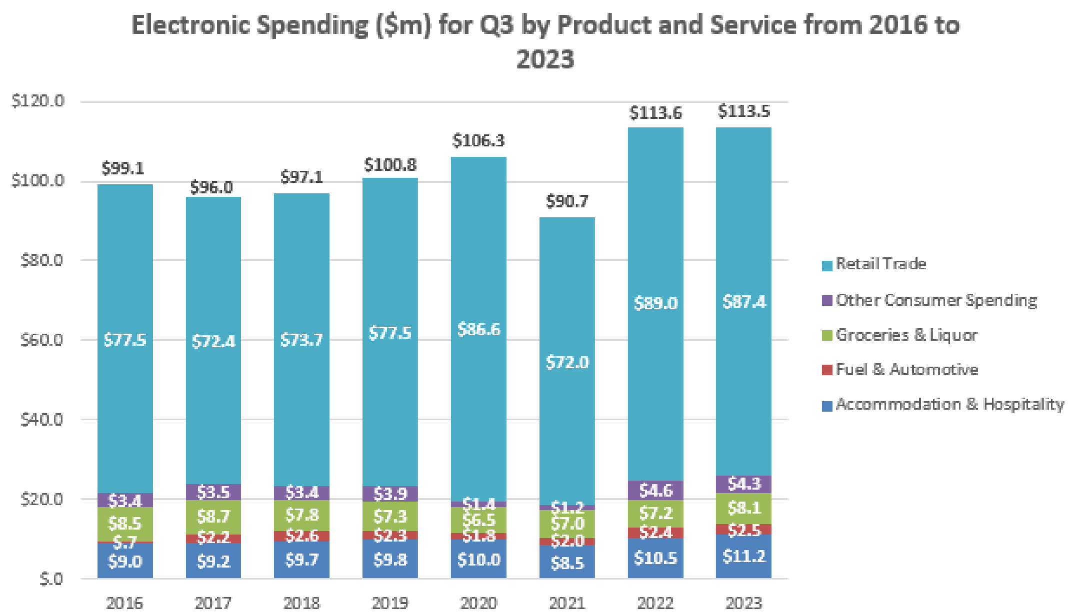


## District Plan Zone - Sub-Regional Centre (Chartwell and The Base)

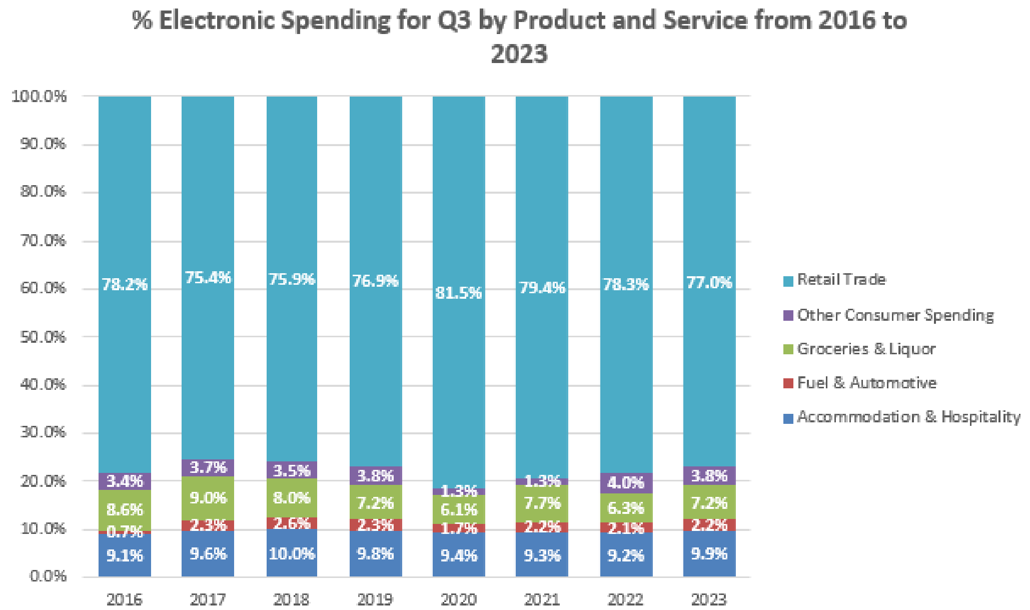
### Table 1 – September Quarter-Card Spending ($m) for Sub-Regional Centre by Product and Service Category 2016 to September 2023

| Sum of Spend Years | Category Accommodation & Hospitality | Fuel & Automotive | Groceries & Liquor | Other Consumer Spending | Retail Trade | Grand Total |
|---|---|---|---|---|---|---|
| 2016 | $9.0 | $.7 | $8.5 | $3.4 | $77.5 | $99.1 |
| 2017 | $9.2 | $2.2 | $8.7 | $3.5 | $72.4 | $96.0 |
| 2018 | $9.7 | $2.6 | $7.8 | $3.4 | $73.7 | $97.1 |
| 2019 | $9.8 | $2.3 | $7.3 | $3.9 | $77.5 | $100.8 |
| 2020 | $10.0 | $1.8 | $6.5 | $1.4 | $86.6 | $106.3 |
| 2021 | $8.5 | $2.0 | $7.0 | $1.2 | $72.0 | $90.7 |
| 2022 | $10.5 | $2.4 | $7.2 | $4.6 | $89.0 | $113.6 |
| 2023 | $11.2 | $2.5 | $8.1 | $4.3 | $87.4 | $113.5 |

### Chart 1 – Value ($m) of Sub-Regional Centre Electronic Spending by Product and Service Category 2016 to September 2023




### Chart 2 – Percentage of Sub-Regional Centre Electronic Spending by Product and Service Category 2016 to September 2023

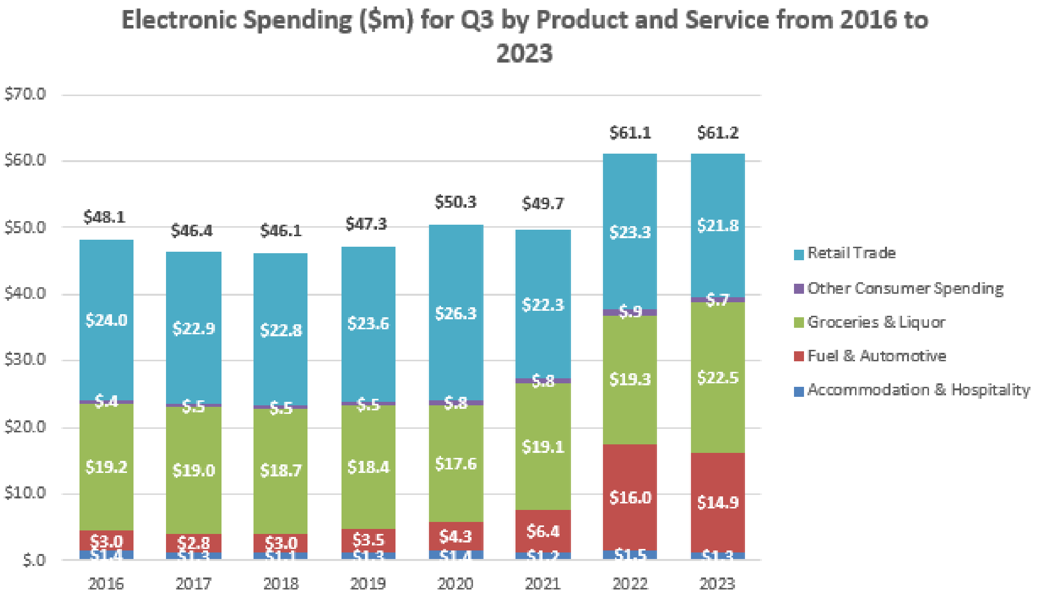


# District Plan Zone - Large Format Retail

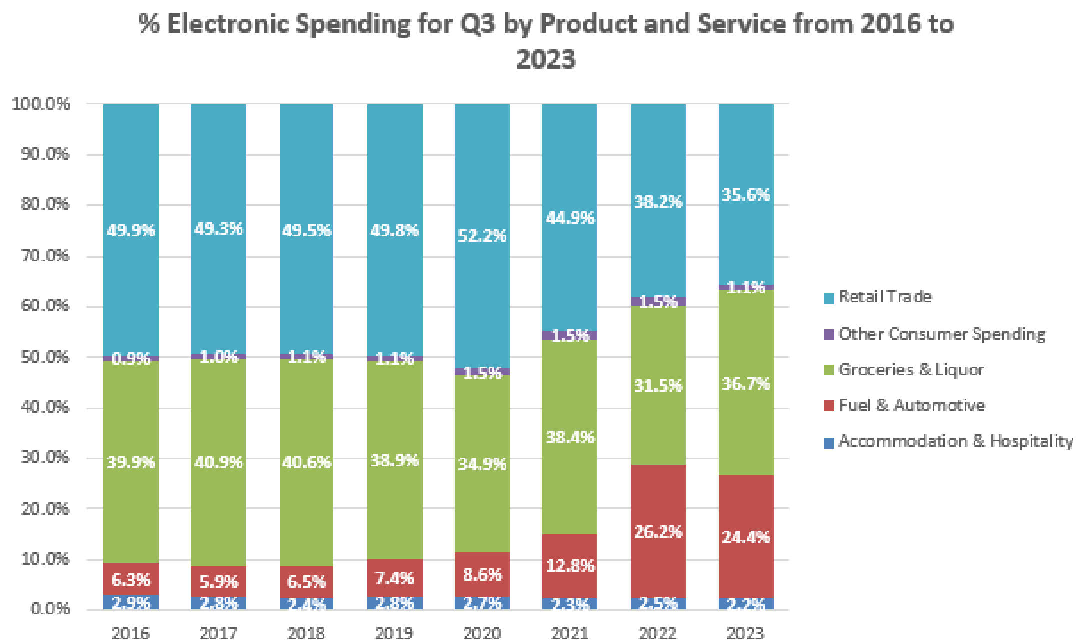
## Table 1 – September Quarter-Card Spending ($m) for Large Format Retail by Product and Service Category 2016 to September 2023

| Sum of Spend / Years | Accommodation & Hospitality | Fuel & Automotive | Groceries & Liquor | Other Consumer Spending | Retail Trade | Grand Total |
|---|---|---|---|---|---|---|
| 2016 | $1.4 | $3.0 | $19.2 | $.4 | $24.0 | $48.1 |
| 2017 | $1.3 | $2.8 | $19.0 | $.5 | $22.9 | $46.4 |
| 2018 | $1.1 | $3.0 | $18.7 | $.5 | $22.8 | $46.1 |
| 2019 | $1.3 | $3.5 | $18.4 | $.5 | $23.6 | $47.3 |
| 2020 | $1.4 | $4.3 | $17.6 | $.8 | $26.3 | $50.3 |
| 2021 | $1.2 | $6.4 | $19.1 | $.8 | $22.3 | $49.7 |
| 2022 | $1.5 | $16.0 | $19.3 | $.9 | $23.3 | $61.1 |
| 2023 | $1.3 | $14.9 | $22.5 | $.7 | $21.8 | $61.2 |

## Chart 1 – Value ($m) of Large Format Retail Electronic Spending by Product and Service Category 2016 to September 2023




## Chart 2 – Percentage of Large Format Retail Electronic Spending by Product and Service Category 2016 to September 2023

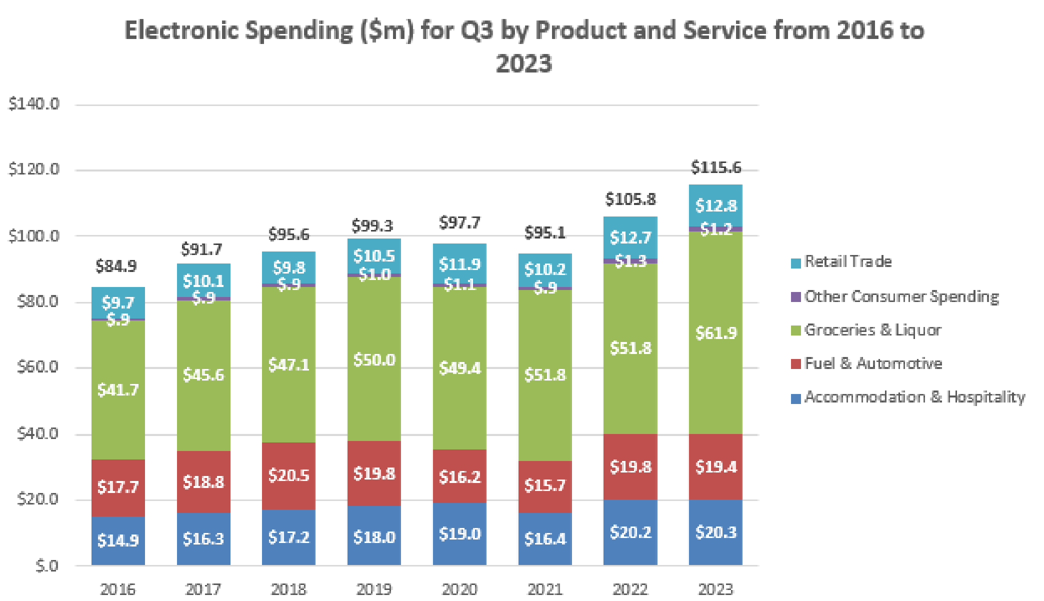


## District Plan Zone - Suburban Centre

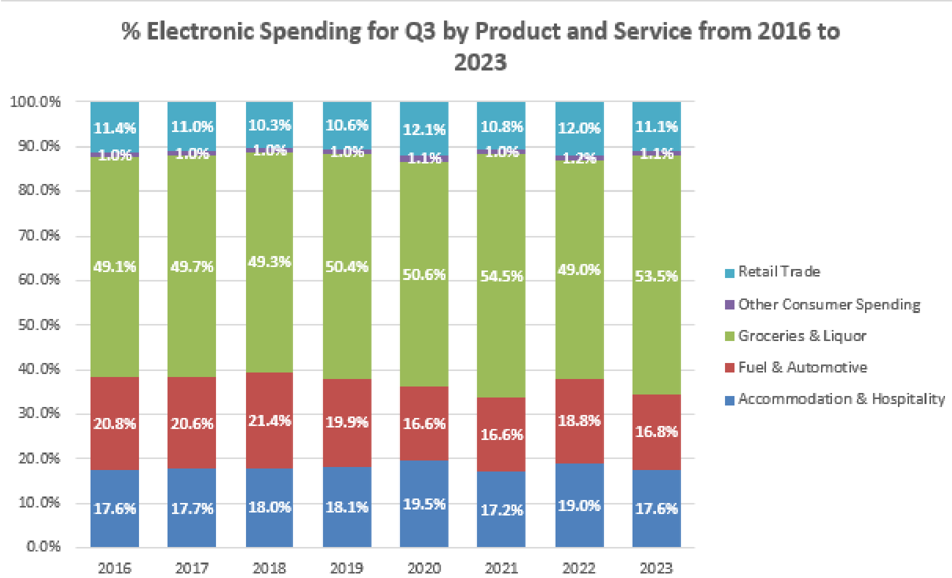
### Table 1 – September Quarter-Card Spending ($m) for Suburban Centre by Product and Service Category 2016 to September 2023

| Sum of Spend | Category | | | | | |
|---|---|---|---|---|---|---|
| Years | Accommodation & Hospitality | Fuel & Automotive | Groceries & Liquor | Other Consumer Spending | Retail Trade | Grand Total |
| 2016 | $14.9 | $17.7 | $41.7 | $.9 | $9.7 | $84.9 |
| 2017 | $16.3 | $18.8 | $45.6 | $.9 | $10.1 | $91.7 |
| 2018 | $17.2 | $20.5 | $47.1 | $.9 | $9.8 | $95.6 |
| 2019 | $18.0 | $19.8 | $50.0 | $1.0 | $10.5 | $99.3 |
| 2020 | $19.0 | $16.2 | $49.4 | $1.1 | $11.9 | $97.7 |
| 2021 | $16.4 | $15.7 | $51.8 | $.9 | $10.2 | $95.1 |
| 2022 | $20.2 | $19.8 | $51.8 | $1.3 | $12.7 | $105.8 |
| 2023 | $20.3 | $19.4 | $61.9 | $1.2 | $12.8 | $115.6 |

### Chart 1 – Value ($m) of Suburban Centre Electronic Spending by Product and Service Category 2016 to September 2023




### Chart 2 – Percentage of Suburban Centre Electronic Spending by Product and Service Category 2016 to September 2023

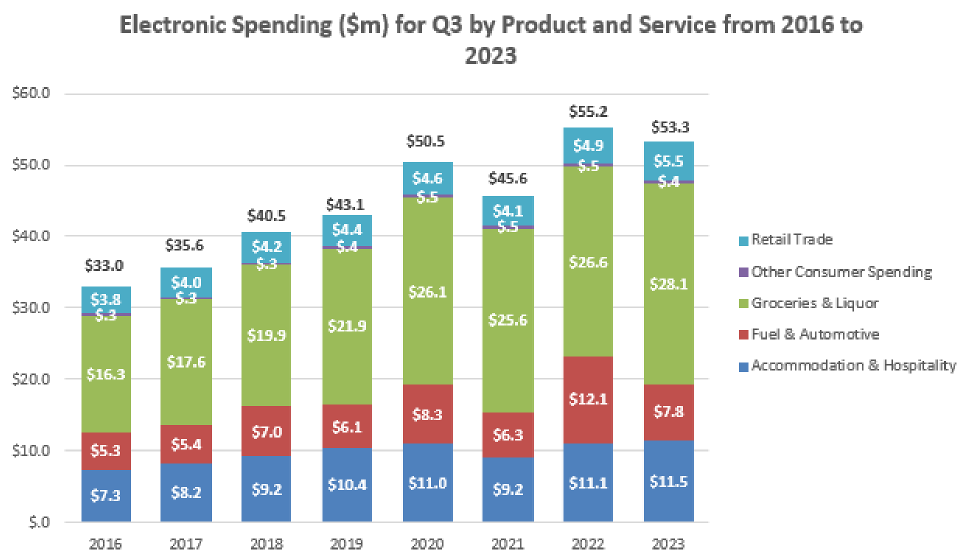


# District Plan Zone - Neighbourhood Centre

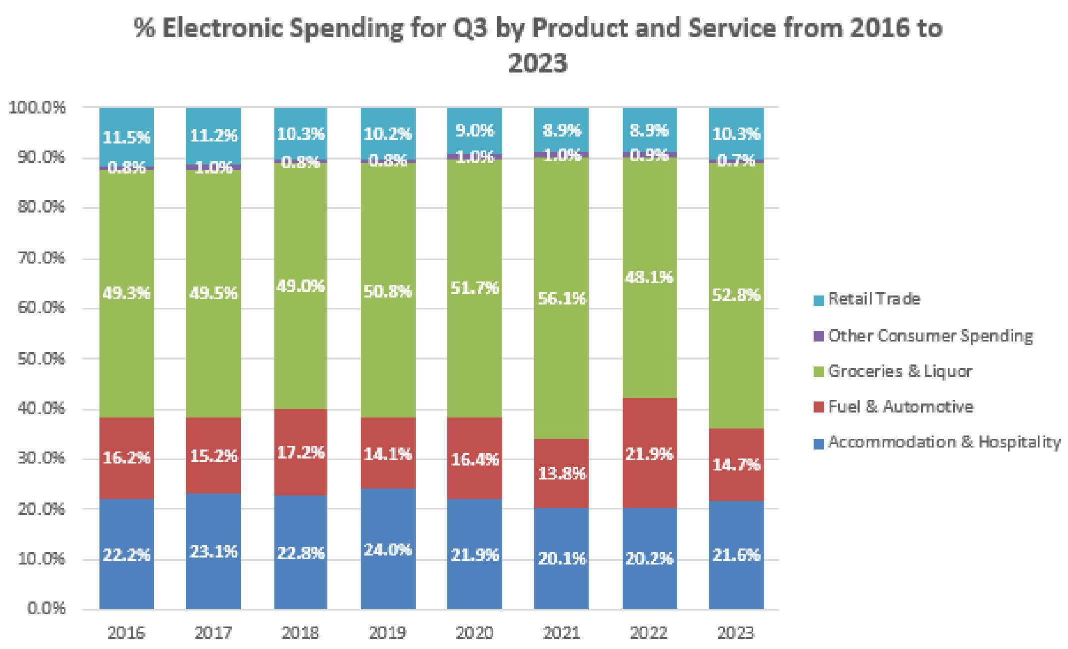
## Table 1 – September Quarter-Card Spending ($m) for Neighbourhood Centre by Product and Service Category 2016 to September 2023

| Sum of Spend / Years | Accommodation & Hospitality | Fuel & Automotive | Groceries & Liquor | Other Consumer Spending | Retail Trade | Grand Total |
|---|---|---|---|---|---|---|
| 2016 | $7.3 | $5.3 | $16.3 | $.3 | $3.8 | $33.0 |
| 2017 | $8.2 | $5.4 | $17.6 | $.3 | $4.0 | $35.6 |
| 2018 | $9.2 | $7.0 | $19.9 | $.3 | $4.2 | $40.5 |
| 2019 | $10.4 | $6.1 | $21.9 | $.4 | $4.4 | $43.1 |
| 2020 | $11.0 | $8.3 | $26.1 | $.5 | $4.6 | $50.5 |
| 2021 | $9.2 | $6.3 | $25.6 | $.5 | $4.1 | $45.6 |
| 2022 | $11.1 | $12.1 | $26.6 | $.5 | $4.9 | $55.2 |
| 2023 | $11.5 | $7.8 | $28.1 | $.4 | $5.5 | $53.3 |

## Chart 1 – Value ($m) of Neighbourhood Centre Electronic Spending by Product and Service Category 2016 to September 2023




## Chart 2 – Percentage of Neighbourhood Centre Electronic Spending by Product and Service Category 2016 to September 2023

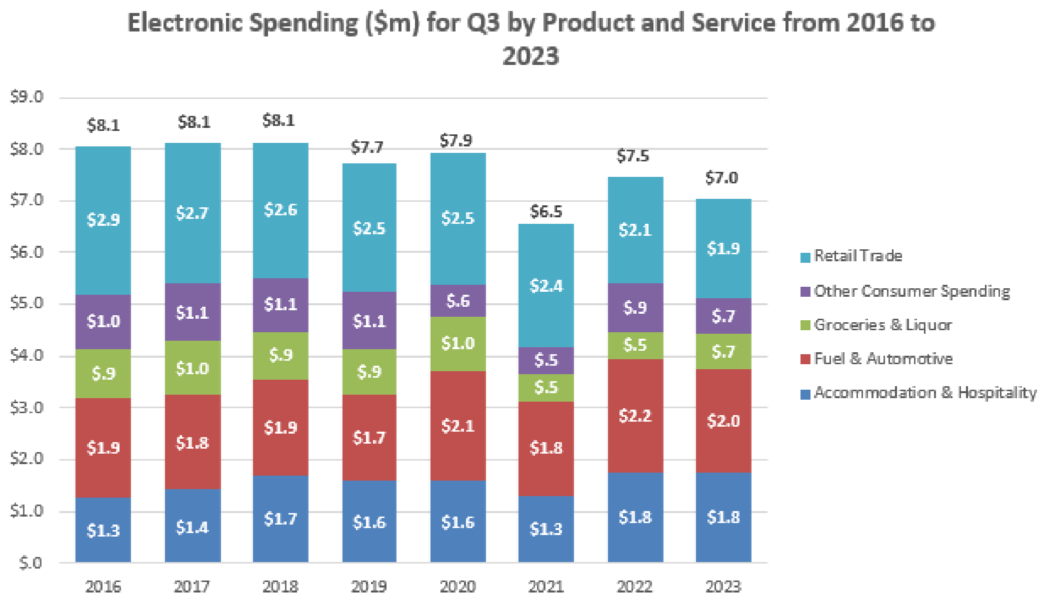


## District Plan Zone - Frankton Commercial Fringe

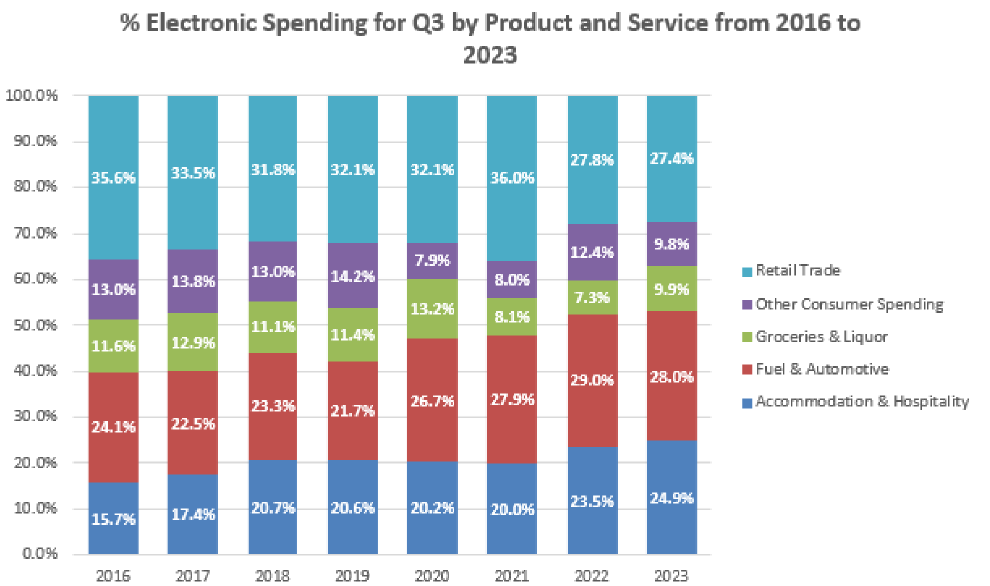
### Table 1 – September Quarter-Card Spending ($m) for Frankton Commercial Fringe by Product and Service Category 2016 to September 2023

| Sum of Spend | Category | | | | | |
|---|---|---|---|---|---|---|
| Years | Accommodation & Hospitality | Fuel & Automotive | Groceries & Liquor | Other Consumer Spending | Retail Trade | Grand Total |
| 2016 | $1.3 | $1.9 | $.9 | $1.0 | $2.9 | $8.1 |
| 2017 | $1.4 | $1.8 | $1.0 | $1.1 | $2.7 | $8.1 |
| 2018 | $1.7 | $1.9 | $.9 | $1.1 | $2.6 | $8.1 |
| 2019 | $1.6 | $1.7 | $.9 | $1.1 | $2.5 | $7.7 |
| 2020 | $1.6 | $2.1 | $1.0 | $.6 | $2.5 | $7.9 |
| 2021 | $1.3 | $1.8 | $.5 | $.5 | $2.4 | $6.5 |
| 2022 | $1.8 | $2.2 | $.5 | $.9 | $2.1 | $7.5 |
| 2023 | $1.8 | $2.0 | $.7 | $.7 | $1.9 | $7.0 |

### Chart 1 – Value ($m) of Frankton Commercial Electronic Spending by Product and Service Category 2016 to September 2023




### Chart 2 – Percentage of Frankton Commercial Electronic Spending by Product and Service Category 2016 to September 2023

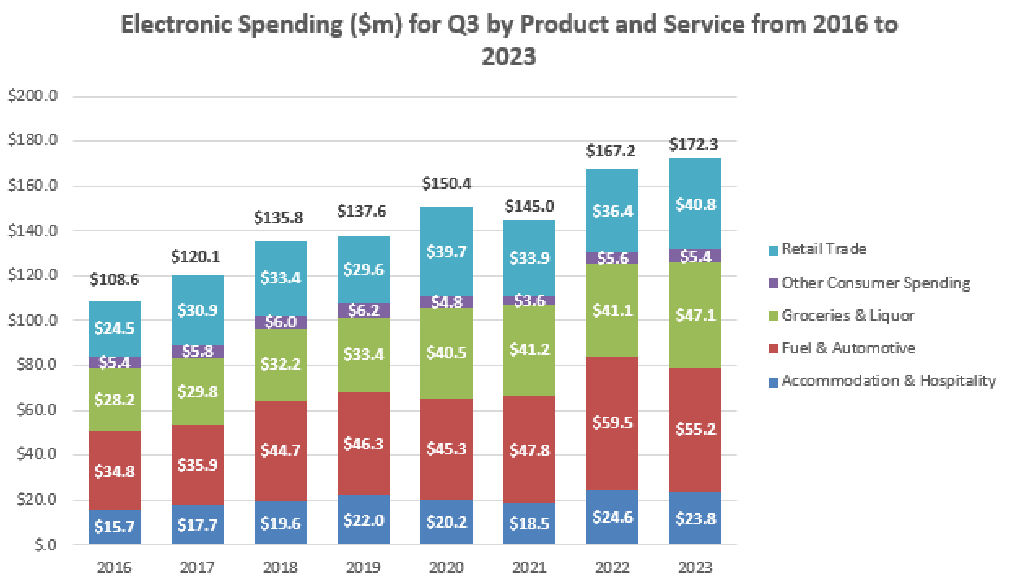


# District Plan Zone – Rest of Hamilton

## Table 1 – September Quarter-Card Spending ($m) for Rest of Hamilton by Product and Service Category 2016 to September 2023

| Sum of Spend / Years | Accommodation & Hospitality | Fuel & Automotive | Groceries & Liquor | Other Consumer Spending | Retail Trade | Grand Total |
|---|---|---|---|---|---|---|
| 2016 | $15.7 | $34.8 | $28.2 | $5.4 | $24.5 | $108.6 |
| 2017 | $17.7 | $35.9 | $29.8 | $5.8 | $30.9 | $120.1 |
| 2018 | $19.6 | $44.7 | $32.2 | $6.0 | $33.4 | $135.8 |
| 2019 | $22.0 | $46.3 | $33.4 | $6.2 | $29.6 | $137.6 |
| 2020 | $20.2 | $45.3 | $40.5 | $4.8 | $39.7 | $150.4 |
| 2021 | $18.5 | $47.8 | $41.2 | $3.6 | $33.9 | $145.0 |
| 2022 | $24.6 | $59.5 | $41.1 | $5.6 | $36.4 | $167.2 |
| 2023 | $23.8 | $55.2 | $47.1 | $5.4 | $40.8 | $172.3 |

## Chart 1 – Value ($m) of Rest of Hamilton Electronic Spending by Product and Service Category 2016 to September 2023




## Chart 2 – Percentage of Rest of Hamilton Electronic Spending by Product and Service Category 2016 to September 2023