

QUARTERLY ELECTRONIC CARD RETAIL SPENDING

INCLUDING TOURISM
RELATED SECTORS //
JUNE 2025 QUARTER



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MANAWATŪ REGION

QUARTERLY ELECTRONIC CARD RETAIL SPENDING

This report presents analysis of **electronic card retail spending** (i.e., total value of electronic card transactions made in person) in the Manawatū region. The data is obtained from Marketview and is based on information from Worldline (formerly known as Paymark) the largest electronic card payment network in New Zealand. Analysis covers eight retail sectors consisting of:

- >> accommodation
- >> apparel & personal
- >> arts, recreation & visitor transport
- >> cafes, restaurants, bars & takeaways
- >> fuel & automotive
- >> groceries & liquor
- >> home & recreational retail
- >> other consumer spending

See retail sector classification on page 13.

This Retail Report captures data from the Manawatū region, which consists of Palmerston North city and Manawatū district.

Manawatū comprises the two councils of Palmerston North City and Manawatū District



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OVERVIEW

Retail card spending in the region decreased by 1.5% in the June quarter 2025 compared with the previous June quarter. This is lower than the New Zealand average over the same period, which saw a decline of 1.3%.

Annual electronic card retail spending fell by 1.8% over the year to June 2025, compared to the national decline of 1.6%. With annual inflation running at 2.7% over the same period, this points to a real drop in retail spending, reflecting reduced consumer purchasing power and demand. Declines were seen across all retail categories, except for groceries and liquor which grew modestly by 1.2%. For more detail, see retail sectors on [page 12](#).



ELECTRONIC CARD RETAIL SPENDING

\$432M

in the region June quarter 2025



1.5%

Decrease in the region compared to the June 2024 quarter.

1.3%

Decrease nationally over the same period.

JUNE 2025 QUARTER

For the quarter ending June 2025, total electronic card spending in the region was \$432 million, which is a 1.5% decrease from the June 2024 quarter. Retail spending in New Zealand was \$18,425 million, a decrease of 1.3% over the same period.

The breakdown is as follows:

>> Palmerston North city: \$363 million

1.5% decrease compared to the June quarter 2024.

>> Manawātū district: \$69 million

1.5% decrease compared to the June quarter 2024.

YEAR ENDING JUNE 2025

Annual electronic card retail spending in the region was \$1,771 million, a decrease of 1.8% compared to the year ending June 2024. National retail spending decreased by 1.6%, to reach a total of \$77,412 million in the June 2025 year.

The breakdown of annual spending for the region is as follows:

>> **Palmerston North city: \$1,486 million**
1.8% decrease.

>> **Manawātū district: \$284 million**
2.1% decrease.

ANNUAL ELECTRONIC CARD RETAIL SPENDING

\$1,771M

in the region YE June 2025



1.8%

Decrease in the
region compared
to the same period
last year.

1.6%

Decrease nationally
compared to the
same period last
year.



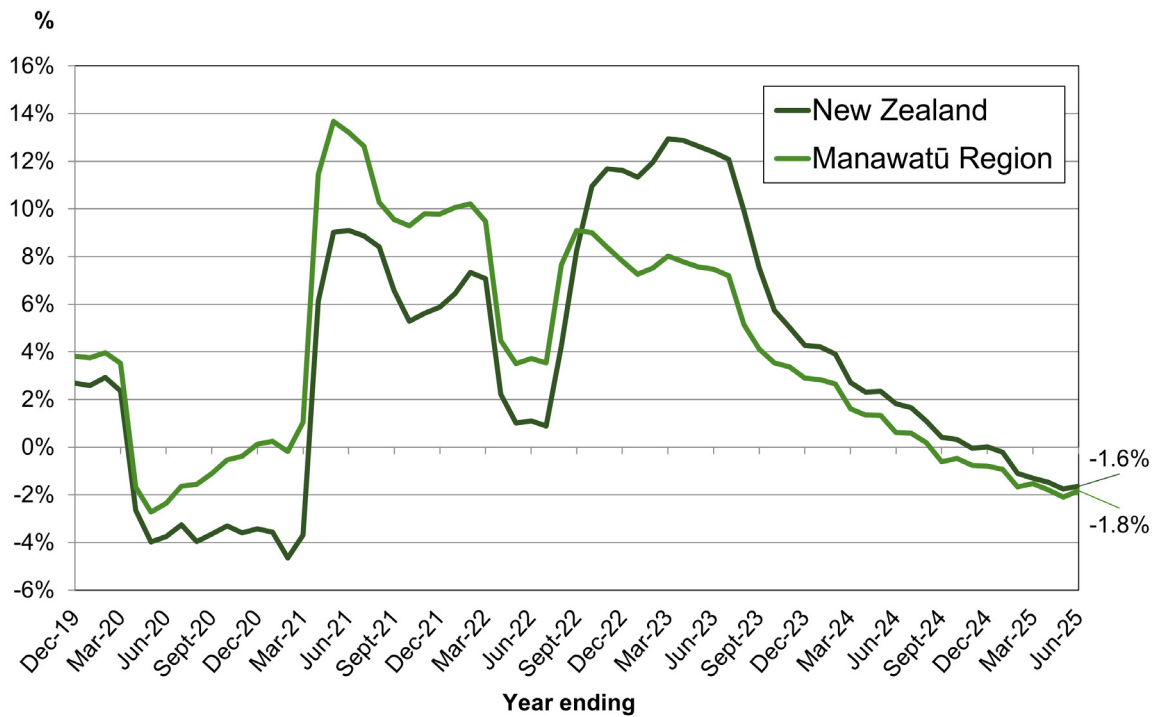
The following chart shows the annual percentage change (i.e., rolling 12 months) in spending compared with the year before. Up until October 2023, spending in our region was growing faster than the national average. This was mostly because our local economy was less affected by border closures and the drop in international tourism during the pandemic, unlike other parts of New Zealand.

However, as international tourism has started to recover, spending growth across New Zealand has picked up and now slightly surpasses growth in our region. In recent months, tougher economic conditions have led to a slowdown in retail spending both nationally and locally.

Since April 2023, growth rates have been falling, and our region has seen continuous negative growth rates since September 2024.

For comparison, during the pandemic, our region experienced eight straight months of negative growth in annual spending between April and November 2020, with drops to as low as -2.7% in May 2020 before gradually bouncing back. Overall, the difference between our region's annual growth rate and the New Zealand average has shrunk. Looking ahead, lower interest rates are expected to help boost retail spending in 2025.

ELECTRONIC CARD RETAIL SPENDING ANNUAL CHANGE (%)



CUSTOMER ORIGIN

For the year ending June 2025, 77% of retail spending in the Manawātū region was from locals, totalling \$1,355 million. Spending from locals decreased by 1.8% compared to the same period in the previous year. The visitor share (i.e. consisting of domestic and international visitors) of Manawātū region's spending accounted for 23% of total spending. Annual spending from international visitors hit \$33 million in the year to June 2025, which accounts for 2% of the total spending in region. This is the highest growth in spending, increasing by 16.8%.

The top five spenders into our region from across New Zealand for the year ending June 2025 contributed 15% of total annual spending, and were from the following regions - which follows the same pattern as the previous quarter, and the June 2024 quarter:

- >> Horowhenua district
- >> Tararua district
- >> Rangitīkei district
- >> Wellington region
- >> Auckland region

This reinforces our key drive-time markets, and our key visitor markets of Wellington and Auckland who travel for business, conferences, education, health services, retail and leisure.



	JUNE 2025 QUARTER	
Cardholder origin	Spending (\$m)	Change from last year (%)
Local	329	-2.2
Horowhenua district	16	-10.1
Tararua district	14	-8.7
Rangitīkei district	14	-2.9
Wellington region	13	-1.6
Auckland region	8	17.4
Whanganui district	6	-0.3
Ruapehu district	1	-7
Rest of New Zealand	23	7
International	9	32.5
Total	432	-1.5
Total New Zealand	18,425	-1.3%

YEAR ENDING JUNE 2025		
Spending (\$m)	Change from last year (%)	% share of spending
1,355	-1.8	76.5
69	-5.8	3.9
60	-4	3.4
56	-1.2	3.1
52	-4.3	2.9
28	0.1	1.6
24	-6	1.4
5	-5.1	0.3
89	-1.4	5
33	16.8	1.9
1,771	-1.8	100
77,412	-1.6%	

RETAIL PRECINCTS

In the June 2025 quarter, a contraction in consumer spending affected all parts of our region with declines in annual spending ranging from 0.3% through to 8.8% for year ending June 2025.

The breakdown of annual spending for the region by Palmerston North city and Manawātū district is as follows:

Palmerston North city \$1,486 million, a decrease of 1.8%

Among the city's four retail precincts, the largest decrease in annual spend was experienced in the 'Rest of Palmerston North' precinct with a decline of 2.6% and a total spend of \$520 million. This is slightly more than the overall decrease

in spending across Palmerston North overall which saw a year-on-year drop of 1.8%. The smallest decline for the year was seen in the inner CBD of the city which sat at 0.9%.

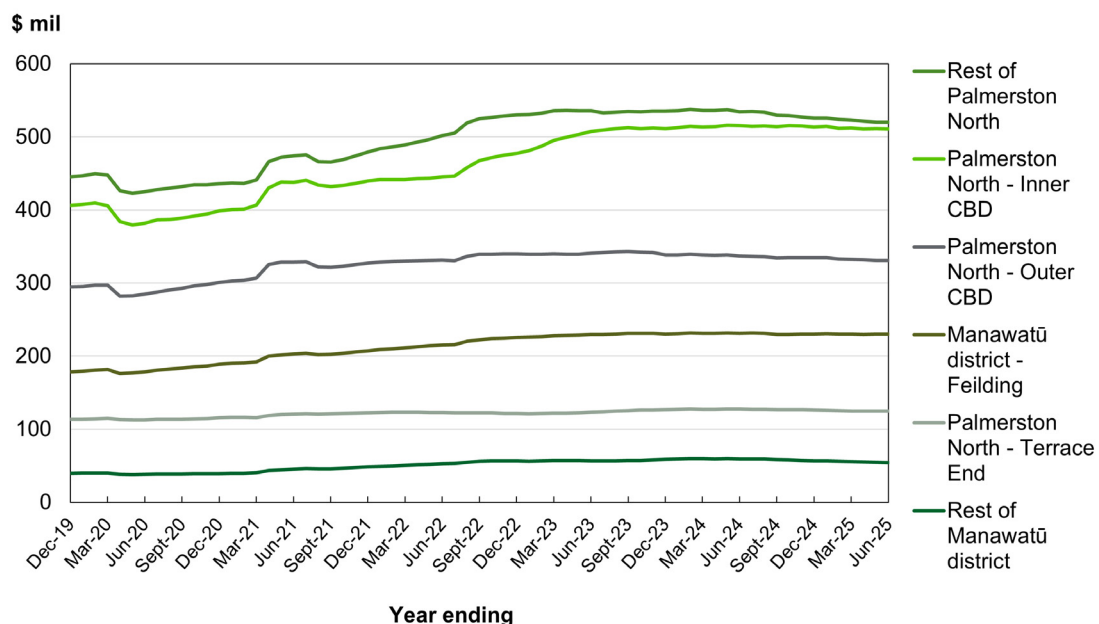
Manawātū district \$284 million, a decrease of 2.1%

The rest of Manawātū district saw a bigger decrease of 8.8% for the year, with a total spend of \$54 million. In Feilding, a marginal decrease of 0.3% was seen with a total spend of \$230 million in the year to June 2025.

The following table shows the quarter and annual spending by precincts.

Merchant Location	JUNE QUARTER 2025		YEAR ENDING JUNE 2025		
	Spending (\$m)	Change from last year (%)	Spending (\$m)	Change from last year (%)	Precinct share (%)
Palmerston North Inner CBD	125	-1	511	-0.9	28.8
Palmerston North Outer CBD	81	-1.5	331	-1.7	18.7
Palmerston North Terrace End	31	-0.5	125	-2.1	7
Rest of Palmerston North	130	-2.1	520	-2.6	29.4
Palmerston North	363	-1.5	1,486	-1.8	83.9
Feilding	56	0.3	230	-0.3	13
Rest of Manawātū district	13	-9.5	54	-8.8	3.1
Manawātū district	69	-1.6	284	-2.1	16.1
Total Manawātū region	432	-1.5	1,771	-1.8	100.0
Total New Zealand	18,425	-1.3	77,412	-1.6	

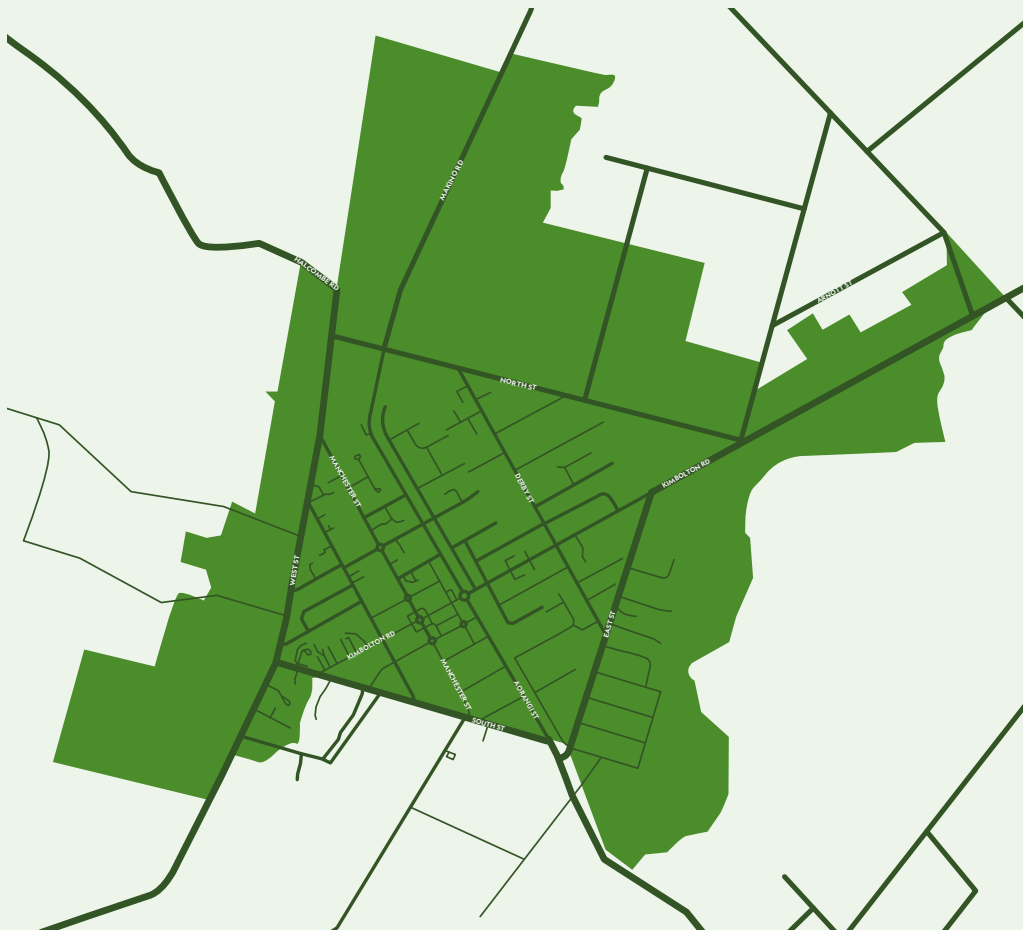
MANAWATŪ REGION: RETAIL PRECINCTS ANNUAL ELECTRONIC CARD SPENDING (\$ MILLION)



PALMERSTON NORTH RETAIL PRECINCTS



FEILDING RETAIL PRECINCT



RETAIL FLOW

For the year ending June 2025, residents spent \$272 million outside of the region, a 4.1% decrease compared to the previous year. In total, Manawātū residents spent \$1,627 million across New Zealand, down 1.8% compared to the same period in the previous year. This trend highlights a positive shift in spending habits, with more residents choosing to spend their money locally and support the regional economy.

Visitor spending in the region reached \$416 million, which is a 1.9% decrease from the same period the year prior. This total comprises \$383 million from domestic visitors and \$33 million from international visitors.

Despite these declines, the region recorded a net gain of \$144 million in spending, as visitor expenditure outweighed resident spending outside the region. This represents a 2.7% increase from last year, driven largely by the sharper drop in residents' out-of-region spending.

Encouragingly, our region's loyalty rate, the proportion of resident spending retained within Manawātū, increased slightly to 83.3%, which is above the five-year average of 82.9%.

	JUNE QUARTER 2025		YEAR ENDING JUNE 2025	
Retail Flow	Spending (\$m)	Change from last year (%)	Spending (\$m)	Change from last year (%)
Resident spending locally [a]	324	-2.7	1,355	-1.8
Visitor spending [b]	100	-4.2	416	-1.9
Total spending at Manawātū region merchants [c]	424	-3	1,771	-1.8

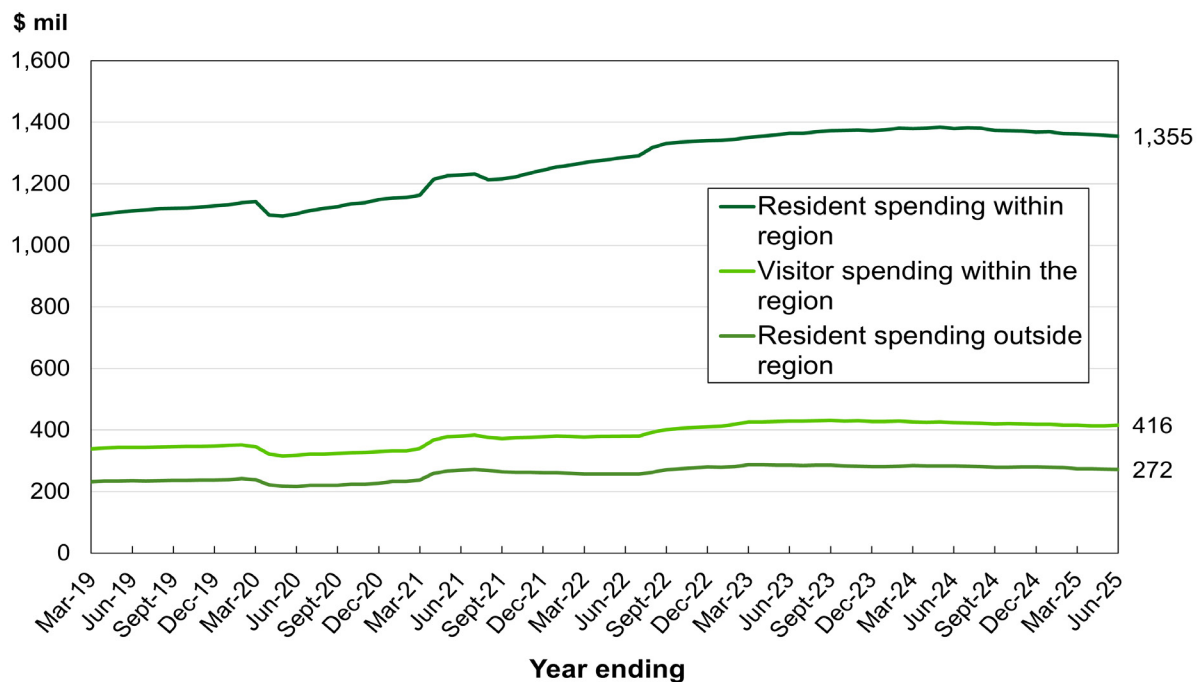
Resident spending outside* region [d]	68	-6.2	272	-4.1
Total resident spending [e] = [a]+[d]	392	-3.3	1,627	-2.2
Net gain in spending for region [b]-[d]	32	0.4	144	2.7
Manawātū region loyalty rate **	82.7%		83.3%	

* There is no information available on resident spending overseas

**Percentage of Manawātū region resident spending at Manawātū retailers (i.e., [a]/[e])

MANAWATŪ REGION: RETAIL FLOWS FROM ELECTRONIC CARD RETAIL SPENDING

(\$mil)



DAILY & WEEKLY SPENDING

The busiest shopping days in the region typically fall on Fridays or Saturdays, as these are popular times for consumers to visit retail stores, dine out, and engage in entertainment activities. This pattern aligns with national trends, where weekends often see increased foot traffic and a rise in discretionary spending.

In the June 2025 quarter, the highest spending was seen on Thursday 17 April, which was the eve of Good Friday. On this day, the region saw a total spend of \$7.2 million. The lowest spending occurred on Easter Sunday with \$1.4 million, which could largely be attributed to the number of businesses that closed for the public holiday.

Over this quarter, the average weekly spend was \$33 million, with the highest weekly spend of \$36 million for the week ending 15 June 2025. This week saw a number of events in the region, including the opening of Te Ahu a Turanga Manawātū-Tararua Highway, the Devilskin concert at Fly Palmy Arena, the Eagles tribute concert at the Regent on Broadway, the Manawātū Car Club "Bent Sprint" event at Manfeild and the opening of the new Timezone location on The Square in Palmerston North. This busy calendar for the week ending 15 June 2025 is likely to have contributed to the higher period of spend.

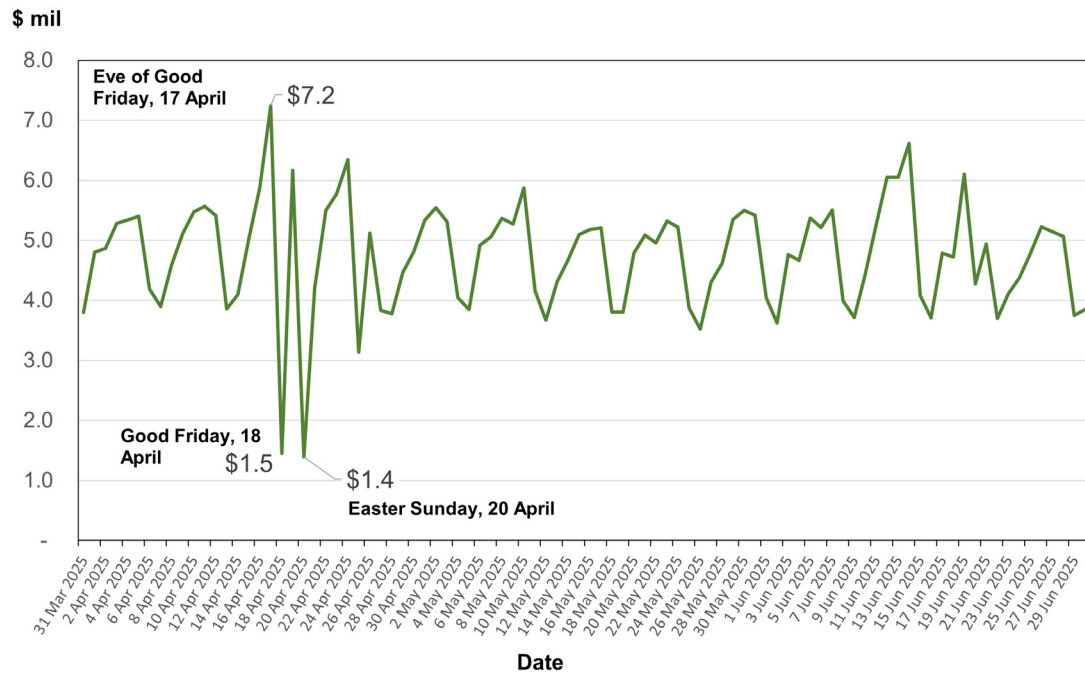
The lowest weekly spend was \$31 million which occurred on the week ending 20 April, which is likely due to the closure of businesses on Good Friday and Easter Sunday.



MANAWATŪ

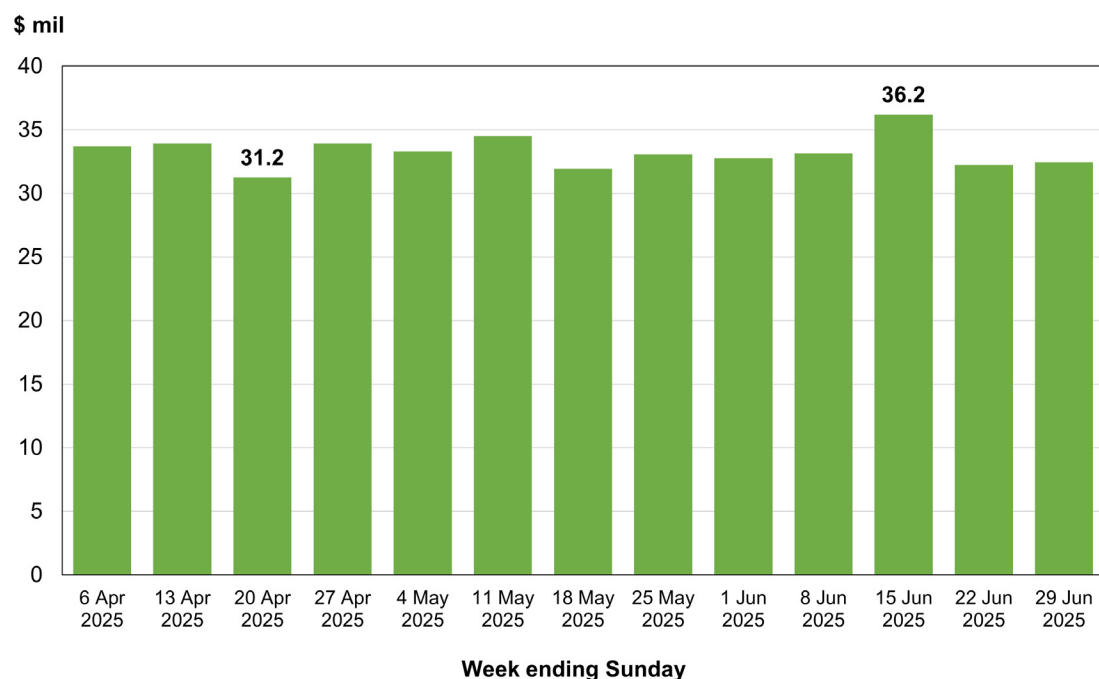
MANAWATŪ REGION: DAILY ELECTRONIC CARD RETAIL SPENDING

June quarter 2025 (\$ million)



MANAWATŪ REGION: WEEKLY ELECTRONIC CARD RETAIL SPENDING

June quarter 2025 (\$ million)

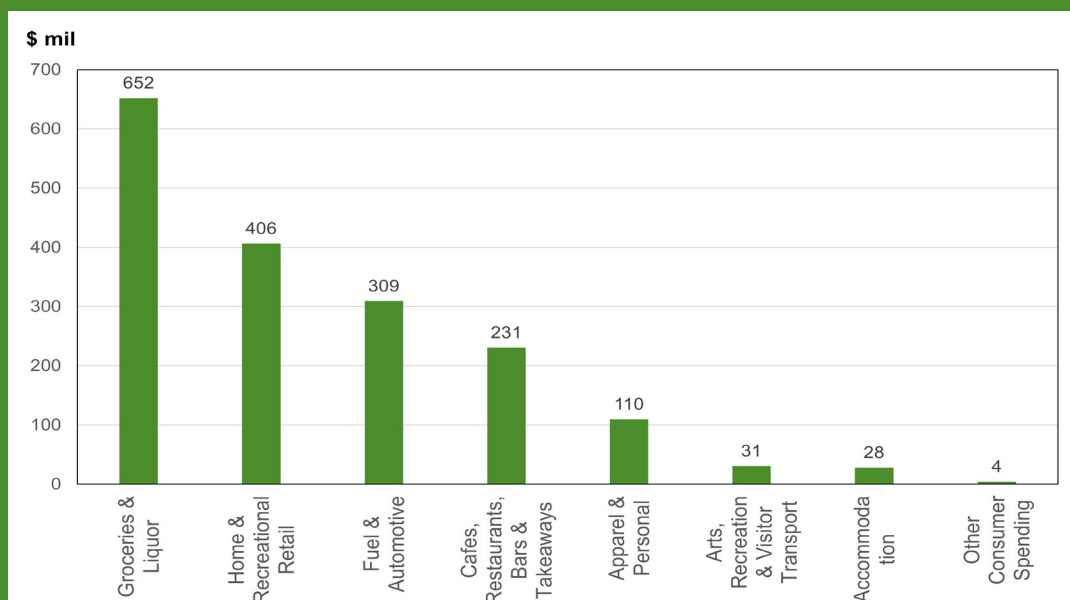


RETAIL SECTORS

	MANAWATŪ REGION YEAR ENDING JUNE 2025		NEW ZEALAND YEAR ENDING JUNE 2025		
Retail Sectors	Spending (\$m)	Change from last year (%)	Spending (\$m)	Change from last year (%)	Manawātū region share of New Zealand
Accommodation	28	-4.5	1,683	-7.2	1.7
Apparel & personal	110	-2.7	4,608	-0.5	2.4
Arts, recreation & visitor transport	31	-4.9	2,187	-3.6	1.4
Cafes, restaurants, bars & takeaways	231	-2.3	11,440	-1.3	2
Fuel & automotive	309	-6.2	12,678	-5.4	2.4
Groceries & liquor	652	1.3	28,547	1.2	2.3
Home & recreational retail	406	-2.2	15,891	-3.2	2.6
Other consumer spending	4	-8.8	377	-0.4	1.1
Total	1,771	-1.8	77,412	-1.6	2.3

MANAWATŪ REGION: ELECTRONIC CARD SPENDING BY RETAIL SECTOR

Year ending June 2025 (\$ mil)



In terms of the share of annual spending in our region for the year ending June 2025, the top three categories were:

- >> **groceries and liquor \$652 million**
- >> **home and recreational retail \$406 million**
- >> **fuel and automotive \$309 million**

These three categories consistently add up to about 77% of total annual electronic card retail spending. Only groceries and liquor experienced positive annual growth up 1%, increasing to a total of \$652 million.

All other categories experienced declines which is consistent with the contraction of spending seen at the national level for the same period. In the region, the following three categories experienced the highest annual declines for the year ending June 2025:

- >> **other consumer spending down 8.8%**
- >> **fuel and automotive down 6.2%**
- >> **arts, recreation and visitor transport down 4.9%**

RETAIL SECTOR CLASSIFICATION

Accommodation

- >> Accommodation

Apparel & personal

- >> Clothing retailing
- >> Footwear retailing
- >> Watch & jewellery retailing
- >> Other personal accessory retailing
- >> Hairdressing & beauty services

Arts, recreation & visitor transport

- >> Interurban & rural bus transport
- >> Urban bus transport (including tramway)
- >> Taxi & other road transport
- >> Rail passenger transport
- >> Water passenger transport
- >> Air & space transport
- >> Scenic & sightseeing transport
- >> Passenger car rental & hiring
- >> Other motor vehicle & transport equipment rental & hire
- >> Travel agency & tour arrangement services
- >> Museum operation
- >> Zoological & botanical gardens operation
- >> Nature reserves & conservation parks operation
- >> Performing arts operation
- >> Creative artists, musicians, writers & performers
- >> Performing arts venue operation
- >> Health & fitness centres & gymnasias operation
- >> Sport & physical recreation clubs & sports professionals
- >> Sports & physical recreation venues, grounds & facilities
- >> Sport & physical recreation admin & track operation
- >> Horse & dog racing administration & track operation
- >> Other horse & dog racing activities
- >> Amusement parks & centres operation
- >> Amusement & other recreation activities n.e.c
- >> Casino operation
- >> Lottery operation
- >> Other gambling activities

Cafes, restaurants, bars & takeaways

- >> Cafes & restaurants
- >> Takeaway food services
- >> Catering services
- >> Pubs, taverns & bars
- >> Clubs (hospitality)

Fuel & automotive

- >> Motor vehicle parts retailing
- >> Tyre retailing
- >> Fuel retailing
- >> Other automotive repair & maintenance

Groceries & liquor

- >> Supermarket & grocery stores
- >> Fresh meat, fish & poultry retailing
- >> Fruit & vegetable retailing
- >> Liquor retailing
- >> Other specialised food retailing

Home & recreational retail

- >> Sport & camping equipment
- >> Entertainment media retailing
- >> Toy & game retailing
- >> Newspaper & book retailing
- >> Marine equipment retailing
- >> Department stores
- >> Pharmaceutical, cosmetic & toiletry goods
- >> Stationery goods retailing
- >> Antique & used goods retailing
- >> Flower retailing
- >> Other store-based retailing n.e.c.
- >> Furniture retailing
- >> Floor coverings retailing
- >> Houseware retailing
- >> Manchester & other textile goods retailing
- >> Electrical, electronic & gas appliance retailing
- >> Computer & computer peripheral retailing
- >> Other electrical & electronic goods retailing
- >> Hardware & building supplies retailing
- >> Garden supplies retailing

Other consumer spending

- >> Car retailing
- >> Motorcycle retailing
- >> Trailer & other motor vehicle retailing
- >> Retail commission-based buying & selling



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EMAIL //
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