

# QUARTERLY ELECTRONIC CARD RETAIL SPENDING

INCLUDING TOURISM  
RELATED SECTORS //  
DECEMBER 2025 QUARTER

welcome

MAGIC OF  
CHRISTMAS

Night Market

150 SMALL BUSINESSES  
FOOD TRUCK DINING  
LIVE MUSIC  
CHRISTMAS CAROLS  
COFFEE  
COCKTAIL BAR  
WORKSHOPS  
A FESTIVE NIGHT OUT!

**CEDA**  
CENTRAL ECONOMIC  
DEVELOPMENT AGENCY

**MANAWATU**  
DISTRICT COUNCIL

**PALMY**  
PARAIKIA  
SOLUTIONS  
CORPORATION

TE MAURI O  
**MANAWATU**



# 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 spending by Manawatū residents totalled \$1,622 million for the year ending December 2025. Of this, \$1,353 million was spent locally, while \$269 million was spent outside the region. The region's annual loyalty rate, defined as the proportion of resident spending retained within the region, reached 83.4%, the highest level recorded in the past five years and above the five-year annual average of 82.8%.

Local residents accounted for 76.5% of total retail spending in Manawatū over the year. International visitor spending increased by 26% compared with the previous year, although it remained modest at \$38 million, representing around 2% of total retail spending. Domestic visitors continue to play a significant role, with the top five markets, Horowhenua, Taranaki, Rangitikei, Wellington, and Auckland, accounting for 18% of the region's annual retail spending.

Across retail sectors, all categories recorded declines except 'groceries and liquor,' which increased by 2.4%. With annual inflation at 3.1% over the same period, this suggests a real decline in retail spending, reflecting continued soft consumer demand and reduced purchasing power. For more details, refer to the Retail sectors table on [page 12](#).



## ELECTRONIC CARD RETAIL SPENDING

# \$478M

in the region December quarter 2025



# 1.1%

Decrease in the region compared to the December 2024 quarter.

# 1.1%

Decrease nationally compared to the same period last year.

## DECEMBER 2025 QUARTER

For the quarter ending December 2025, total electronic card spending in the region was \$478 million, which was a 1.1% decrease from the December 2024 quarter. This decline is in line with the national average.

The breakdown is as follows:

>> **Palmerston North city: \$402 million**  
1.2% decrease

>> **Manawatū district: \$76 million**  
0.5% decrease

# YEAR ENDING DECEMBER 2025

For the year to December 2025, annual electronic card spending on retail in the region was \$1,769 million, a decrease of 1% compared to the year to December 2024. Nationally, the same period saw electronic card retail spending decrease by 0.9% reaching a total of \$77,600 million.

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

>> **Palmerston North city: \$1,484 million**

1.1% decrease

>> **Manawatū district: \$285 million**

0.6% decrease

## ANNUAL ELECTRONIC CARD RETAIL SPENDING

# \$1,769M

in the region YE December 2025



# 1%

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

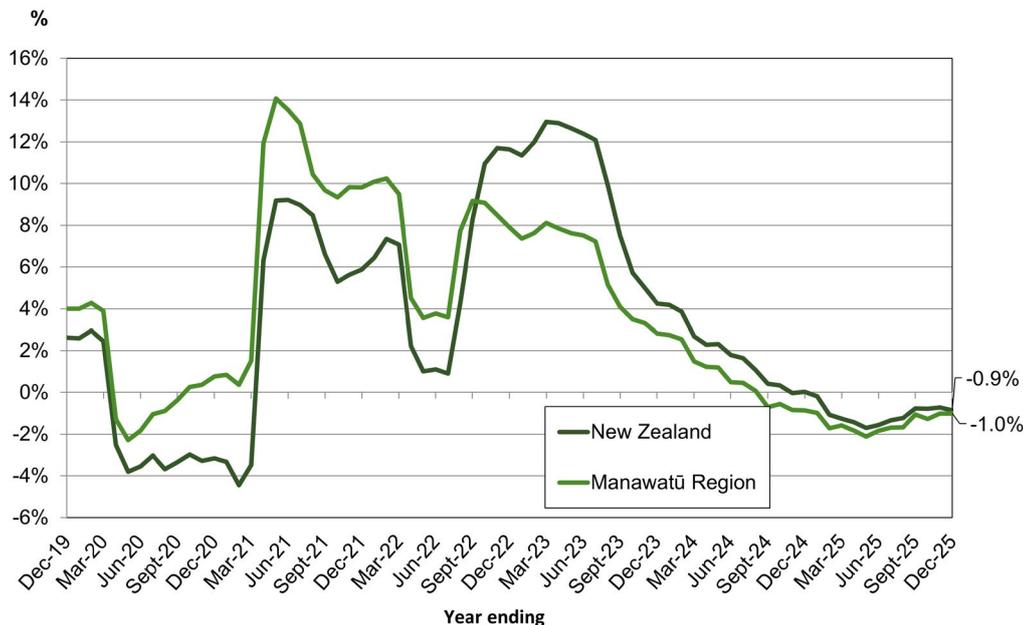
# 0.9%

Decrease nationally  
compared to the  
same period last  
year.



The following chart shows the annual percentage change in electronic card retail spending (on a rolling 12-month basis), compared with the previous year. While year-on-year growth remains negative, the decline is easing, and the gap between the region and national growth rates has narrowed in recent months. Looking ahead, the ongoing easing of interest rates is expected to help support a recovery in retail spending.

### ELECTRONIC CARD RETAIL SPENDING ANNUAL CHANGE (%)



# CUSTOMER ORIGIN

For the year ending December 2025, 76.5% of retail spending in the Manawātū region was from locals, totalling \$1,353 million. Spending from locals decreased by 1.1% compared to the same period in the previous year. The visitor share (i.e. consisting of domestic and international visitors) of spend in Manawātū accounted for 23.5% of total spending. Annual spending from international visitors hit \$38 million in the year to December 2025, which accounts for 2% of the total spending in region – and is an increase of 26% year on year.

The top five spenders into our region from across New Zealand for the year ending December 2025 contributed 18% of total annual spending, and were from the following regions:

- >> Horowhenua district
- >> Tararua district
- >> Rangitikei 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.

Cardholder origin	DECEMBER 2025 QUARTER		YEAR ENDING DECEMBER 2025		
	Spending (\$m)	Change from last year (%)	Spending (\$m)	Change from last year (%)	% share of spending
Local	366	-0.7	1,353	-1.1	76.5
Horowhenua district	19	-4.2	67	-7	3.8
Tararua district	17	-4.2	59	-5	3.3
Rangitikei district	14	-7.4	54	-4.6	3.1
Wellington region	14	0.9	52	0.5	3
Auckland region	8	2	29	7.4	1.7
Whanganui district	6	-7.4	24	-3.1	1.4
Ruapehu district	1	-13.5	4	-7.8	0.3
Rest of New Zealand	22	-7	87	-1.2	4.9
International	11	22.3	38	25.6	2.1
<b>Total</b>	<b>478</b>	<b>-1.1</b>	<b>1,769</b>	<b>-1</b>	<b>100</b>
Total New Zealand	20,981	-1.1	77,323	-0.9	



# RETAIL PRECINCTS

Overall, the region recorded a 1.1% decrease in retail spending in the December 2025 quarter compared with the same period last year. Palmerston North city experienced a larger quarter-on-quarter decline of 1.2%, while Manawatū district fell by 0.5%.

Annual spending patterns remain mixed across precincts. Feilding was the only precinct to record annual growth, increasing by 0.9%, while all other areas experienced declines. These ranged from a modest 0.5% decrease in the Rest of Palmerston North to a larger 6.6% decrease in the rest of Manawatū District.

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

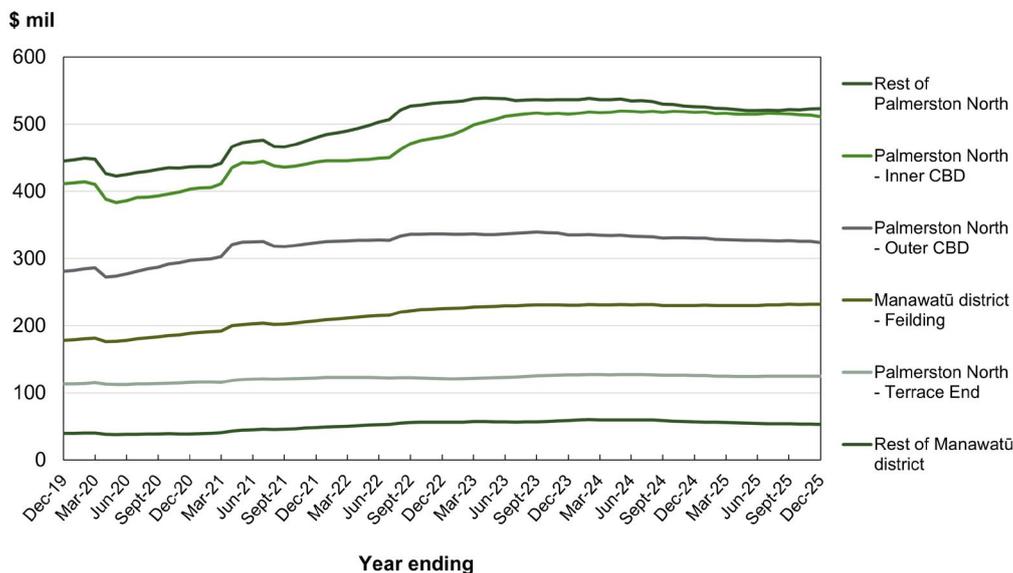
>> Palmerston North city \$1,484 million, a decrease of 1.1%

>> Manawatū district \$285 million, a decrease of 0.6%

The table below outlines quarterly and annual spending by precinct.

Merchant Location	DECEMBER QUARTER 2025		YEAR ENDING DECEMBER 2025		
	Spending (\$m)	Change from last year (%)	Spending (\$m)	Change from last year (%)	Precinct share (%)
Palmerston North Inner CBD	138	-3	511	-1.3	28.9
Palmerston North Outer CBD	89	-2.6	324	-2	18.3
Palmerston North Terrace End	34	-0.1	125	-0.6	7.1
Rest of Palmerston North	140	1.2	524	-0.5	29.6
<b>Palmerston North</b>	<b>402</b>	<b>-1.2</b>	<b>1,484</b>	<b>-1.1</b>	<b>83.9</b>
Feilding	63	0.6	232	0.9	13.1
Rest of Manawatū district	14	-5.3	53	-6.6	3
<b>Manawatū district</b>	<b>76</b>	<b>-0.5</b>	<b>285</b>	<b>-0.6</b>	<b>16.1</b>
<b>Total Manawatū region</b>	<b>432</b>	<b>-1.1</b>	<b>1,769</b>	<b>-1</b>	<b>100.0</b>

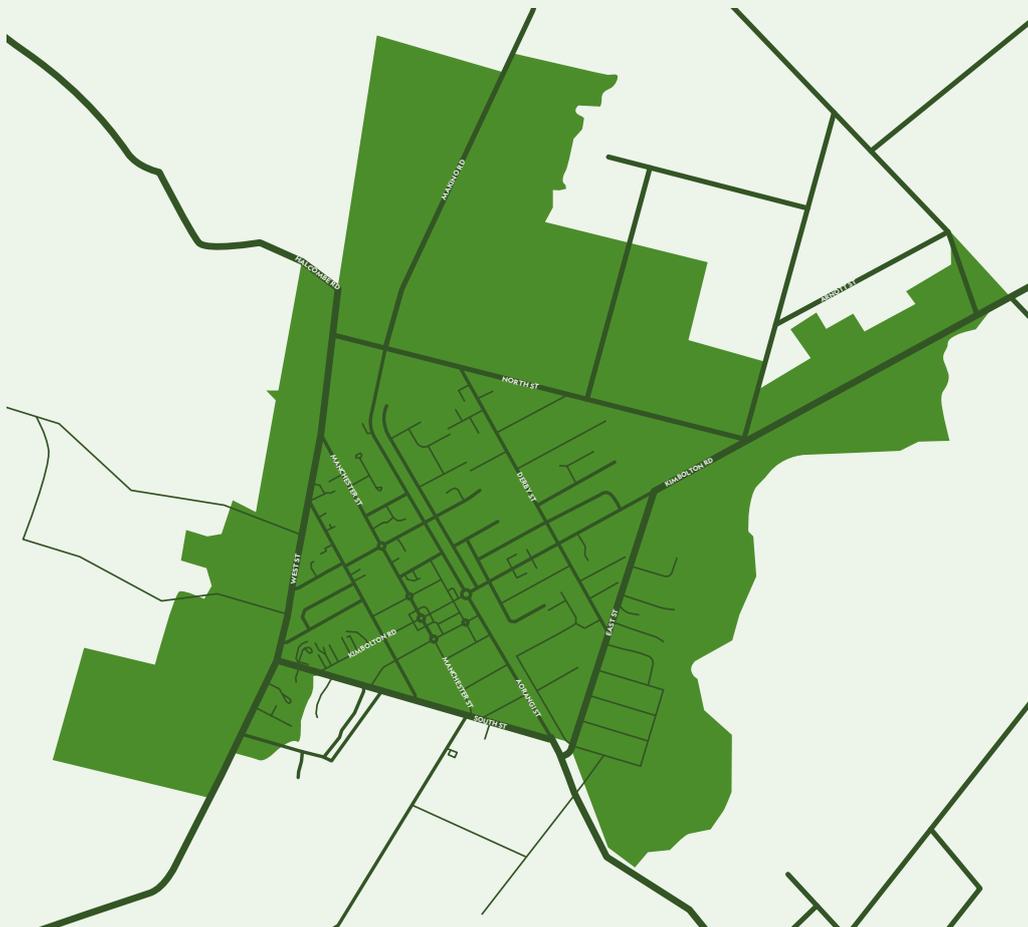
## MANAWATŪ REGION: RETAIL PRECINCTS ANNUAL ELECTRONIC CARD SPENDING (\$ MILLION)



## PALMERSTON NORTH RETAIL PRECINCTS



## FEILDING RETAIL PRECINCT



# RETAIL FLOW

For the year ending December 2025, Manawatū residents spent \$269 million outside of our region, a 4.5% decrease compared to the previous year. In total, residents spent \$1,622 million across New Zealand, down 1.7% year-on-year. This suggests a modest shift toward keeping spending local and supporting the regional economy.

Visitor spending in the region reached \$416 million, a 0.7% decrease from the previous year. This total includes \$378 million from domestic visitors and \$38 million from international visitors.

Despite these small decreases, the region recorded a net gain of \$146 million in spending, as visitor expenditure within Manawatū exceeded residents' out-of-region spending. This net gain increased by 7.2% year-on-year driven primarily by the sharper decline in resident spending outside the region compared with the decline in visitor spending.

The region's annual loyalty rate, defined as the proportion of resident spending retained within the region, reached 83.4%, the highest level recorded in the past five years and above the five-year annual average of 82.8%.

Retail Flow	DECEMBER QUARTER 2025		YEAR ENDING DECEMBER 2025	
	Spending (\$m)	Change from last year (%)	Spending (\$m)	Change from last year (%)
Resident spending locally [a]	366	-0.7	1,353	-1.1
Visitor spending [b]	112	-2.4	416	-0.7
<b>Total spending at Manawatū region merchants [c]</b>	<b>478</b>	<b>-1.1</b>	<b>1,769</b>	<b>-1</b>

Resident spending outside* region [d]	71	-6.3	269	-4.5
Total resident spending [e] = [a]+[d]	437	-1.7	1,622	-1.7
Net gain in spending for region [b]-[d]	41	5.1	146	7.2
<b>Manawatū region loyalty rate **</b>	<b>83.8</b>		<b>83.4</b>	

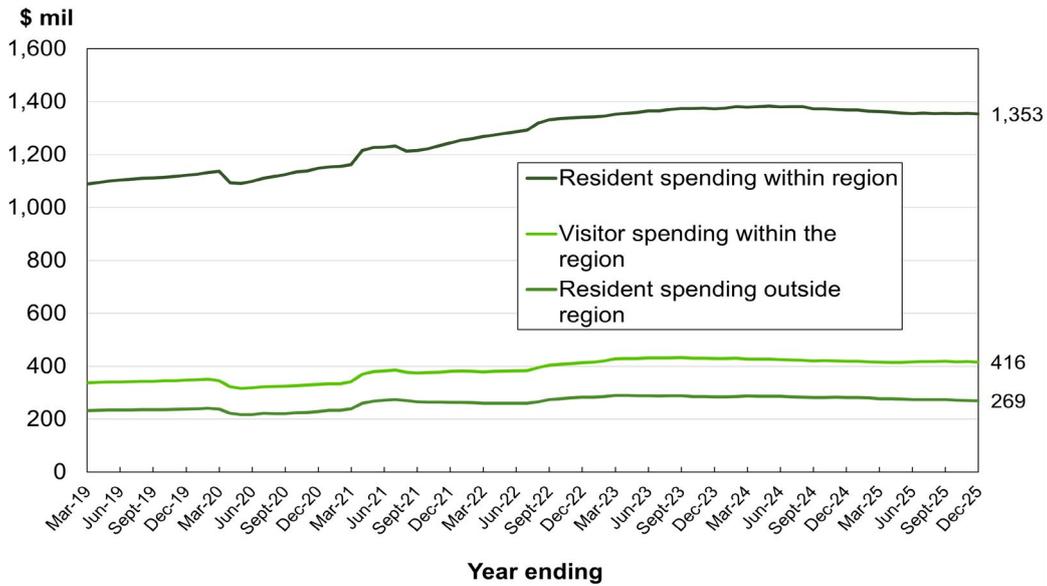
\* There is no information available on resident spending overseas

\*\*Percentage of Manawatū region resident spending at Manawatū 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 discretionary spending.

However, during the December 2025 quarter, the highest single-day spending occurred on Tuesday 23rd December, just before Christmas Eve, reaching \$9 million. This spike in spending is largely driven by last-minute holiday shopping, as consumers rush to purchase gifts, groceries, and other festive necessities ahead of Christmas.

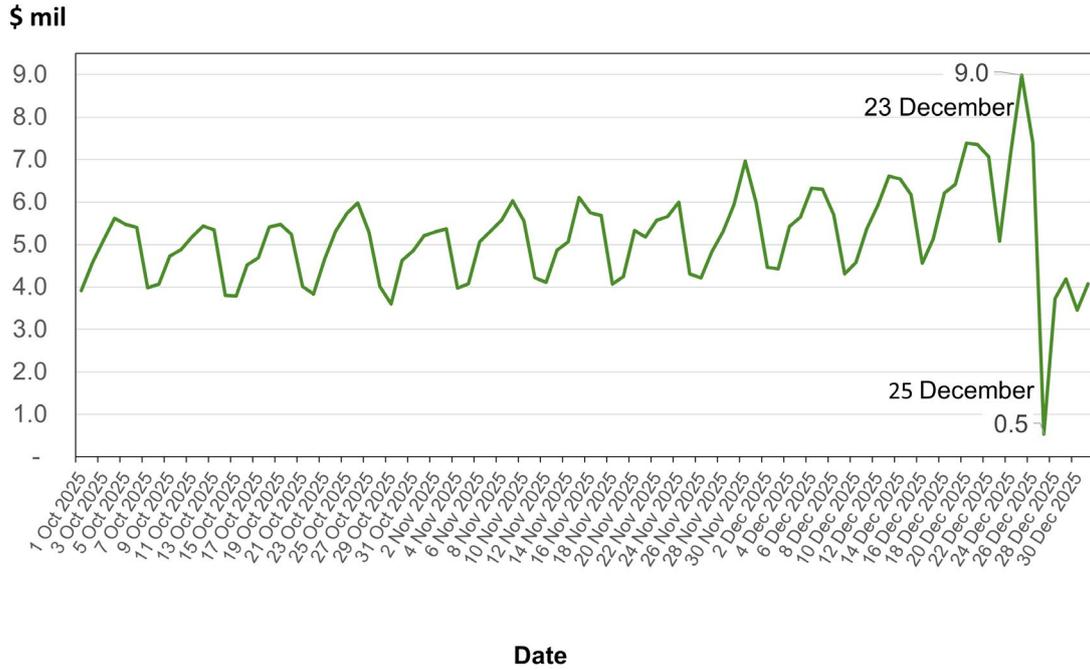
In contrast, the lowest spending day was Christmas Day, with only \$0.5 million in transactions. This is expected, as the majority of businesses, including retail stores and hospitality venues, are closed for the holiday.

The average weekly spending for the December 2025 quarter was \$36.3 million with the highest weekly spend of \$44.7 million observed over the week ending 21st December 2025 and the lowest weekly spend of \$32.9 million was observed over the week ending 2nd November 2025.



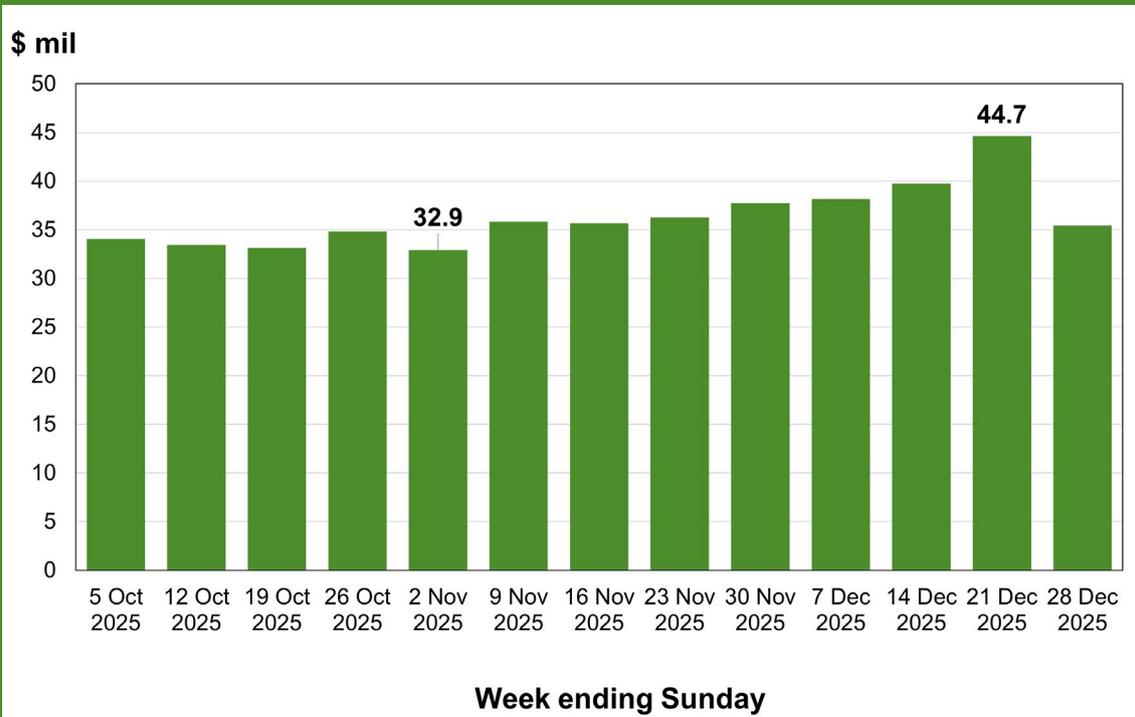
## MANAWATŪ REGION: DAILY ELECTRONIC CARD RETAIL SPENDING

December quarter 2025 (\$ million)



## MANAWATŪ REGION: WEEKLY ELECTRONIC CARD RETAIL SPENDING

December quarter 2025 (\$ million)

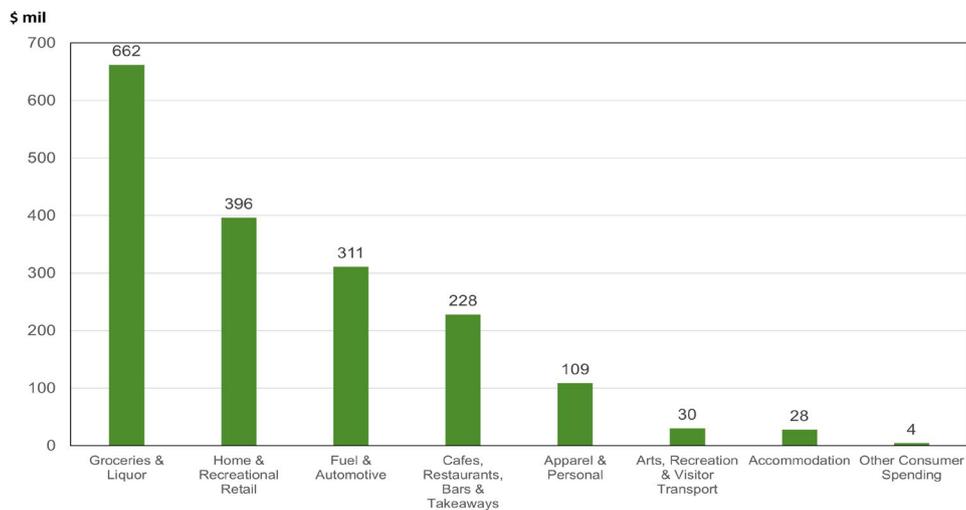


# RETAIL SECTORS

Retail Sectors	MANAWATŪ REGION YEAR ENDING DECEMBER 2025		NEW ZEALAND YEAR ENDING DECEMBER 2025		Manawatū region share of New Zealand
	Spending (\$m)	Change from last year (%)	Spending (\$m)	Change from last year (%)	
Accommodation	28	-2	1,679	-4.2	1.7
Apparel & personal	109	-2	4,562	-1.2	2.4
Arts, recreation & visitor transport	30	-4.1	2,149	-3.5	1.4
Cafes, restaurants, bars & takeaways	228	-3	11,425	-0.7	2
Fuel & automotive	311	-2.2	12,687	-2.6	2.5
Groceries & liquor	662	2.4	29,045	2.7	2.3
Home & recreational retail	396	-3.7	15,395	-5	2.6
Other consumer spending	4	-7.9	380	0.4	1.1
<b>Total</b>	<b>1,769</b>	<b>-1</b>	<b>77,323</b>	<b>-0.9</b>	<b>2.3</b>

## MANAWATŪ REGION: ELECTRONIC CARD SPENDING BY RETAIL SECTOR

Year ending December 2025 (\$ mil)



In terms of the share of annual spending for year ending December 2025, the top three categories were:

>> **groceries and liquor \$662 million**

>> **home and recreational retail \$396 million**

>> **fuel and automotive \$311 million**

These three categories consistently add up to about 77% of annual electronic card retail spending. Only groceries and liquor experienced positive annual growth up 2.4%, increasing to a total of \$662 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 December 2025:

>> **other consumer spending down 7.9%**

>> **fuel and automotive down 4.1%**

>> **arts, recreation and visitor transport down 3.7%**

# 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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