

Electronic Card Transactions: November 2012

Embargoed until 10:45am – 11 December 2012

Key facts

Changes in the seasonally adjusted value of transactions (compared with October 2012) were:

- Total electronic card transactions **rose** 0.7 percent.
- Transactions in the retail industries **rose** 0.5 percent.
- Transactions in the core retail industries **rose** 1.0 percent.
- Of all industries, the largest rises were for durables (up 1.6 percent) and hospitality (up 2.6 percent).

The actual (unadjusted) value of transactions in the core retail series was up 5.4 percent from November 2011.

Geoff Bascand
Government Statistician

11 December 2012
ISSN 1178-0258

Commentary

All figures are seasonally adjusted unless otherwise specified.

Card spending in the core retail industries increased 1.0 percent (\$34 million) in November 2012. This was the largest monthly increase since January 2012.

Spending rose in all core retail industries, but most of the increase in the core retail series came from durables and hospitality. Durables rose 1.6 percent (\$17 million), and hospitality rose 2.6 percent (\$16 million).

Total retail (which includes the motor vehicle-related industries) increased 0.5 percent in November 2012. Fuel was the only retail industry to fall this month, down 0.8 percent (\$6 million).

Total electronic card spending increased 0.7 percent in November 2012.

The trends for the total and total retail series have both generally been increasing since these series began in October 2002, but have weakened since mid-2012. The core retail trend has also generally been increasing, but has been flat since June 2012.

For more detailed data see the Excel tables in the 'Downloads' box.

Definitions

About Electronic Card Transactions

Electronic Card Transactions (ECT) is a monthly series that covers all debit, credit, and charge card transactions with New Zealand-based merchants. This information can be used as an indicator of the change in the level of consumption expenditure and economic activity in general.

Statistics New Zealand would like to acknowledge the cooperation of the private sector in providing the data for publication, which supports the delivery of statistics without significant additional burden on businesses in New Zealand.

More definitions

ANZSIC: Australian and New Zealand Standard Industrial Classification.

Average transaction value: the total value of transactions divided by the total number of transactions.

Average value of transactions per person: the total value of transactions divided by the sum of the average resident population and the average number of overseas visitors to New Zealand for the reference year.

Average number of transactions per person: the total number of transactions divided by the sum of the average resident population and the average number of overseas visitors to New Zealand for the reference year.

Card-not-present transactions: purchases made using a credit card, via telephone, mail order, Internet, or credit card direct debit where the card is not present for the transaction.

Cash out: cash taken out at a point-of-sale terminal, with or without a purchase.

Core retail series: includes consumables, durables, hospitality, and apparel industry groups. See [Data quality](#) for detailed industry descriptions.

Debit card: card used for debiting money directly from a bank account. Also commonly referred to as eftpos, cash, or ATM card.

Debit transactions: where the purchaser uses the cheque or savings buttons on the point-of-sale terminal.

Eftpos: electronic funds transfer at point of sale.

Retail series: includes the core retail series plus the motor vehicles and fuel industry groups. See [Data quality](#) for detailed industry descriptions.

Share of spending by electronic card transactions: proportion of total spending that debit and credit card spending makes up. This figure can be approximated by dividing the value of retail electronic card transactions (excluding GST) by total retail sales, as estimated from the Retail Trade Survey.

Related links

Upcoming release

Electronic Card Transactions: December 2012 will be released on 14 January 2013.

[Subscribe to information releases](#), including this one, by completing the online subscription form.

[The release calendar](#) lists all our upcoming information releases by date of release.

Past releases

[Electronic Card Transactions](#) has links to past releases.

Related information

The latest movements in related series were as follows:

- the [food price index](#) fell 0.6 percent in October 2012, compared with September 2012
- the [consumers price index](#) rose 0.3 percent in the September 2012 quarter, compared with the June 2012 quarter
- [credit card billings in New Zealand](#), as issued by the Reserve Bank of New Zealand, increased 8.1 percent in October 2012, compared with October 2011.

Data quality

This section contains information that does not change between releases.

- [Data source](#)
- [Industry group descriptions](#)
- [Interpreting the data](#)
- [Differences between the ECT series and the Retail Trade Survey](#)

Data source

Statistics on electronic card transactions are produced from aggregated administrative data generated in the process of administering New Zealand-based electronic transactions. The data are supplied in a highly aggregated form and include goods and services tax (GST).

Industry group descriptions

The eight aggregated industry groups commonly referred to in the Electronic Card Transactions (ECT) information release text are described in the table below.

Aggregated industry groups in ECT releases	
Industry group	Descriptor
Consumables	Includes food and liquor retailing
Durables	Includes furniture, hardware, and appliance retailing; pharmacy, cosmetic, toiletry retailing
Hospitality	Includes accommodation, bars, cafes and restaurants, and takeaway retailing
Apparel	Includes clothing, soft-goods, and footwear retailing
Motor vehicles	Includes automotive parts and accessories; vehicle and tyre retailing
Fuel	Automotive fuel retailing
Services	Includes personal and household services, including hire and repair; automotive electrical and repair services
Non-retail (excluding services)	Includes travel and health, and wholesaling

Note: The core retail series comprises the consumables, durables, hospitality, and apparel industry groups. The retail series comprises the core retail series plus the motor vehicles and fuel industry groups.

Interpreting the data

Coverage

The Electronic Card Transactions (ECT) series includes:

- all debit, credit, and charge card transactions with New Zealand-based merchants
- card-present transactions at the point of sale, whether authorised by PIN or signature
- card-not-present transactions (eg payments of invoices; mail order, telephone, and Internet sales via credit card; or direct debit from credit cards) where the card is not presented directly at a point-of-sale terminal
- GST.

The ECT series excludes:

- all credit card transactions with non-New Zealand-based merchants (eg via the Internet, telephone, or mail order)
- transactions by New Zealand card holders while overseas
- cash, cheque, or hire purchase transactions
- automatic payments or direct debits from bank accounts
- Internet bank account payments
- withdrawals from ATMs.

Note:

- Cash out is included in the data from one of the respondent companies, but excluded by the other.
- Manual, voucher-based credit card transactions are included by one of the respondents, but excluded by the other.

Published levels

Data are published at three levels of aggregation. These are:

1. Electronic card transactions – total

- Includes data for all industry classes; a census of all electronic transactions.

2. Electronic card transactions – retail industries

- A subset of total electronic card transactions covering these ANZSIC06 industries: retail trade (ANZSIC division G) and accommodation and food services (ANZSIC division H).

3. Electronic card transactions – core retail industries

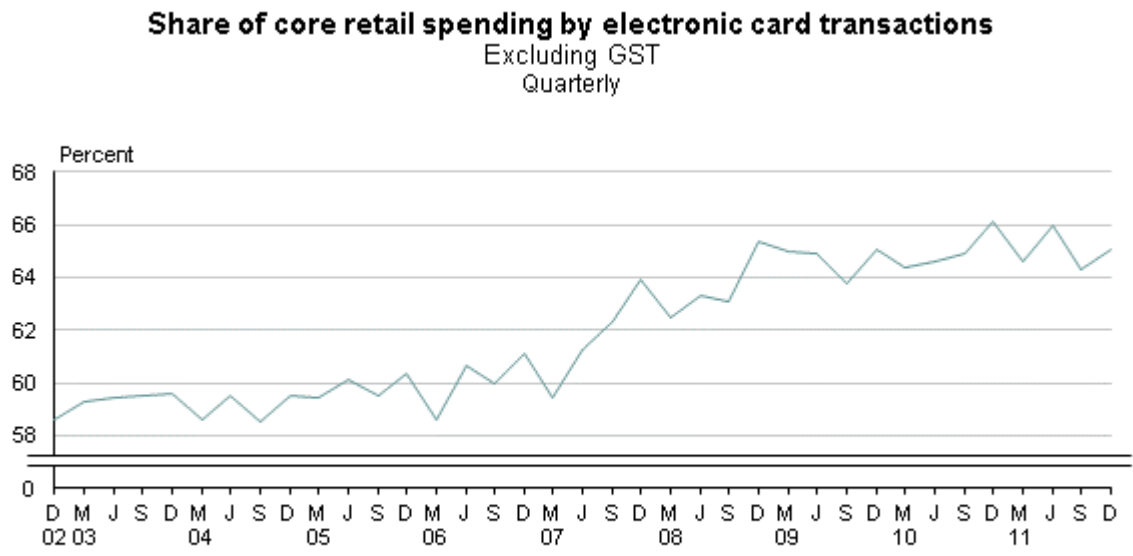
- A subset of retail electronic card transactions, excluding the motor vehicle-related industries (ANZSIC groups G1110 motor vehicles and parts retailing and G1120 fuel retailing). Motor vehicles and parts generally have low rates of electronic transactions.

The following series are published for each aggregation:

- values – actual (unadjusted), seasonally adjusted, and trend
- volumes – actual (unadjusted).

Electronic card transactions share of spending

The share of electronic card transactions in the core retail industries has generally been increasing slowly over time. The mean share of the core retail spending (excluding GST) in the December 2011 quarter was estimated at 65.1 percent, compared with 66.2 percent in December 2010, and 65.1 percent in December 2009.



Source: Statistics New Zealand

Seasonally adjusted series

The X-12-ARIMA package is used to produce the seasonally adjusted estimates and trend estimates for the three series: total, retail, and core retail ECT. Seasonal adjustment aims to eliminate the impact of regular seasonal events (such as annual cycles in agricultural production, winter, or annual holidays) on time series. This makes the data for adjacent months more comparable. There is no specific adjustment made for leap years in these series.

All seasonally adjusted figures are subject to revision each month. This enables the seasonal component to be better estimated and removed from the series.

Estimated trend

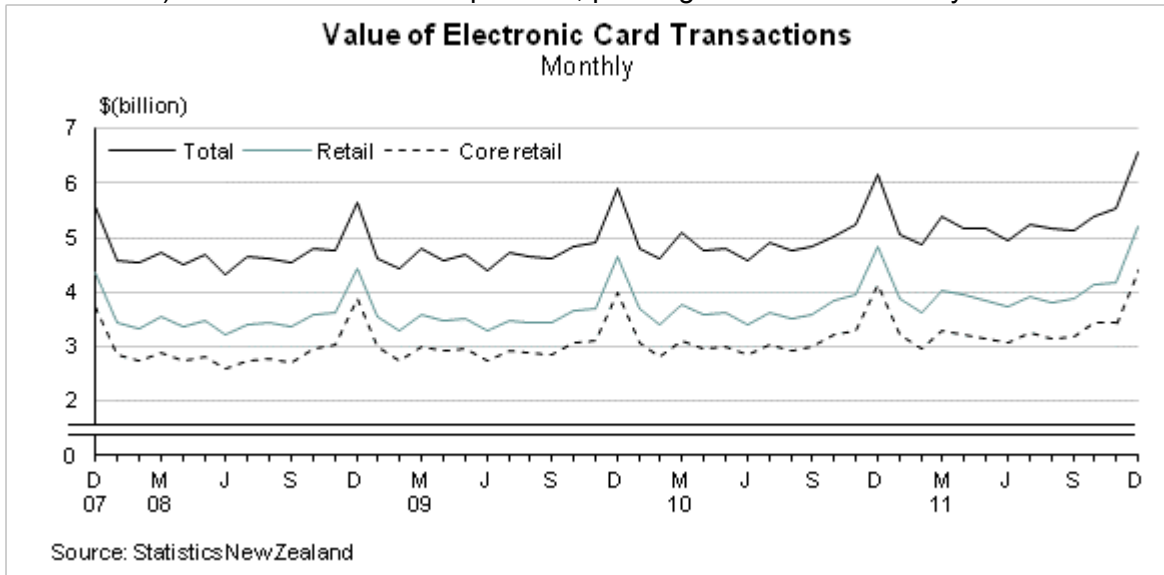
For any series, the survey estimates can be broken down into three components: trend, seasonal, and irregular. While seasonally adjusted series have had the seasonal component removed, trend series have had both the seasonal and the irregular components removed. Trend estimates reveal the underlying direction of movement in a series, and are likely to indicate turning points more accurately than seasonally adjusted estimates.

The trend series are calculated using the X-12-ARIMA seasonal adjustment package. They are based on an 11-, 13-, or 23-month moving average of the seasonally adjusted series, with an adjustment for outlying values.

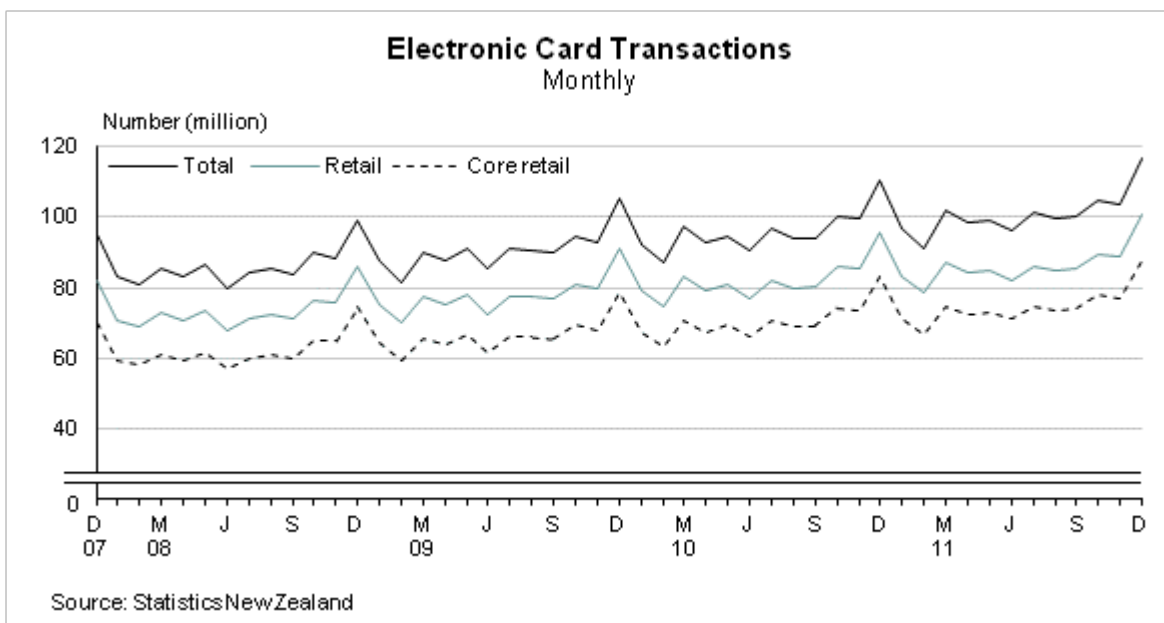
Trend estimates towards the end of the series incorporate new data as they become available and can therefore change as more observations are added to the series. Revisions can be particularly large if an observation is treated as an outlier in one month, but is found to be part of the underlying trend as further observations are added to the series. Typically, only the estimates for the most recent month are subject to substantial revisions.

Seasonal patterns

The three unadjusted series (for the value of total, retail, and core retail electronic card transactions) have similar seasonal patterns, peaking in December each year.



The three ECT series for the number of total, retail, and core retail electronic card transactions have similar patterns to those for the transaction values, peaking each December.



Impact of electronic card transaction processing outages

Occasionally, processing outages prevent customers from being able to make transactions at the point of sale. Where these are significant in extent and duration, they can affect the published results for the ECT series. The last significant outage was in December 2005.

Differences between the ECT series and the Retail Trade Survey

A significant proportion of spending using debit and credit cards takes place in the retail sector. The Retail Trade Survey (RTS) also collects sales information about the retail sector from a sample of retail establishments. Given the similarities in coverage of the two series, it is expected they may be comparable. However, users should be aware that there are a number of differences between the two series that affect comparison between them. These differences are described below.

Coverage

The RTS includes payments made by cash, cheque, and hire purchase, in addition to electronic card.

Coverage differences between the Electronic Card Transaction series and the Retail Trade Survey		
	Cash sale	Credit sale
Electronic Card Transaction series	Debit card	Credit card Charge card
Retail Trade Survey	Debit card Cash Cheque	Credit card Charge card Hire purchase

GST

Electronic card transaction data collected include GST, whereas the RTS collects sales excluding GST. As GST is not separately identified in the data, any attempts to adjust the ECT series for GST are approximations only.

Timing issues

Several timing differences exist between the ECT series and RTS.

- Electronic transactions occur instantly at the point of sale, whereas many retailers operate on an accrual accounting basis (recording a sale before any money has changed hands).
- Instalments on lay-bys may be paid electronically but are not recorded as a sale by the retailer until the goods are picked up.
- Gift vouchers may be purchased electronically but are not recorded as a sale until they are redeemed.

Classification issues

Statistics NZ has developed ECT series that relate to the industry coverage of the RTS. This was done by matching the industry codes supplied by the respondents to classifications used by Statistics NZ. There are instances where the classification allocations used by the respondents differ from those used by Statistics NZ. This results in some coverage differences at the industry and overall retail level, and potentially some overstatement of the ECT retail industry levels. The impact of this on ECT retail data levels cannot be fully assessed, as source data are only supplied in aggregate form, but retail levels are estimated to be overstated by less than 5 percent.

Changes in share of spending by electronic card transactions

The uptake of electronic transaction technology among retailers and increasing card usage by consumers have led to a greater share of retail sales being by electronic transactions. This results in the ECT series having a much steeper trend than the RTS. This increase in share is slowing over time, particularly in industries where the technology is approaching full coverage. However, it is still affecting the movements in electronic card transactions. Users should be aware that movements in electronic card transactions are overstated by this increasing share when comparing the ECT series with the RTS.

Differences observed in data series

Statistics NZ has compared the ECT series with the RTS. The results indicate the following.

- Movements in the actual (unadjusted) values of electronic card transactions provide a good indication of the direction of the RTS actuals, as the two series usually move in the same direction.
- Movements in ECT actuals are frequently different in magnitude compared with movements in RTS actuals.
- The differences found in the actuals data flow through to comparisons of the ECT and RTS seasonally adjusted series, which can differ in the direction and size of the movement.
- These differences have generally been outside the acceptable tolerances indicated by users for the use of the ECT series as a predictor of movements in the RTS.

Given these differences, Statistics NZ does not recommend using the ECT series as an indicator or predictor of the RTS series.

Liability

While all care and diligence has been used in processing, analysing, and extracting data and information in this publication, Statistics NZ gives no warranty it is error-free and will not be liable for any loss or damage suffered by the use directly, or indirectly, of the information in this publication.

Timing

Our information releases are delivered electronically by third parties. Delivery may be delayed by circumstances outside our control. Statistics NZ does not accept responsibility for any such delay.

Crown copyright©



This work is licensed under the Creative Commons Attribution 3.0 New Zealand licence. You are free to copy, distribute, and adapt the work, as long as you attribute the work to Statistics NZ and abide by the other licence terms. Please note you may not use any departmental or governmental emblem, logo, or coat of arms in any way that infringes any provision of the Flags, Emblems, and Names Protection Act 1981. Use the wording 'Statistics New Zealand' in your attribution, not the Statistics NZ logo.

Contacts

For media enquiries contact:

Tehseen Islam

Christchurch 03 964 8700

Email: info@stats.govt.nz

For technical information contact:

Robin Loomes or Dan Ikonnikov

Christchurch 03 964 8700

Email: info@stats.govt.nz

For general enquiries contact our Information Centre:

Phone: 0508 525 525 (toll-free in New Zealand)

+64 4 931 4600 (outside New Zealand)

Email: info@stats.govt.nz

Subscription service:

Subscribe to information releases, including this one, by completing the online subscription form.

Correction notifications:

Subscribe to receive an email if a correction notice is published for Electronic Card Transactions.

Unsubscribe to correction notifications for Electronic Card Transactions.

Subscribe to all to receive an email if a correction notice is published for any of our information releases.

Unsubscribe to all if you change your mind.

Tables

The following tables are available in Excel format from the 'Downloads' box. If you have problems viewing the files, see [Opening files and PDFs](#).

1. Electronic card transactions by industry – unadjusted monthly values
2. Electronic card transactions by industry – seasonally adjusted monthly values
3. Electronic card transactions by industry – trend monthly values
4. Electronic card transactions – number of transactions
5. Electronic card transactions – averages and proportions

Access more data on Infoshare

Use [Infoshare](#) to access time-series data specific to your needs. For this release, select the following category from the Infoshare homepage:

Subject category: **Economic indicators**

Group: **Electronic Card Transactions (ANZSIC06) – ECT**

Table 1

Electronic card transactions by industry – unadjusted monthly values⁽¹⁾

Series ref: ECT		All industries										
		Retail industries ⁽²⁾							Services	Non-retail industries (excluding services)	Total	
		Core retail industries ⁽³⁾					Fuel	Vehicles (excluding fuel)				Total retail
		Consumables	Durables	Hospitality	Apparel	Total core retail ⁽⁴⁾						
		S1GA1	S1GA2	S1GA3	S1GA5	S19A2	S1GA7	S1GA6	S19A1	S1GA4	S1GA8	S19A9
\$(million)												
Month												
2010	Nov	1,404	1,027	562	275	3,279	546	106	3,931	163	1,147	5,241
	Dec	1,646	1,477	622	389	4,144	587	116	4,846	183	1,130	6,159
2011	Jan	1,400	940	619	250	3,218	568	98	3,884	137	1,021	5,042
	Feb	1,317	831	568	212	2,937	568	95	3,601	146	1,131	4,878
	Mar	1,440	949	607	259	3,266	654	109	4,029	167	1,210	5,407
	Apr	1,408	929	589	294	3,225	621	101	3,947	151	1,073	5,171
	May	1,398	912	557	272	3,150	593	103	3,845	160	1,144	5,149
	Jun	1,368	892	534	259	3,066	547	100	3,714	158	1,084	4,956
	Jul	1,422	943	614	266	3,257	563	103	3,922	162	1,147	5,231
	Aug	1,421	883	575	230	3,121	563	106	3,790	165	1,199	5,155
	Sep	1,423	912	586	245	3,177	576	105	3,858	166	1,109	5,133
	Oct	1,496	991	636	280	3,414	607	103	4,124	162	1,098	5,384
	Nov	1,472	1,059	599	282	3,426	630	111	4,167	176	1,201	5,544
	Dec	1,764	1,548	675	415	4,414	660	124	5,198	192	1,193	6,583
2012	Jan	1,460	959	646	259	3,333	627	107	4,067	149	1,098	5,314
	Feb	1,424	899	607	232	3,171	622	104	3,897	163	1,243	5,304
	Mar	1,525	979	654	289	3,457	679	116	4,253	179	1,246	5,678
	Apr	1,446	924	607	275	3,260	635	101	3,995	154	1,094	5,243
	May	1,465	960	581	294	3,312	655	112	4,079	179	1,224	5,482
	Jun	1,428	936	575	282	3,229	581	107	3,918	167	1,134	5,219
	Jul	1,452	940	604	255	3,260	597	110	3,967	172	1,186	5,325
	Aug	1,497	927	605	243	3,282	662	114	4,058	181	1,241	5,480
	Sep	1,461	931	601	248	3,250	658	109	4,016	169	1,095	5,280
	Oct	1,521	1,023	625	273	3,447	692	116	4,255	180	1,170	5,606
	Nov	1,545	1,123	642	298	3,611	696	120	4,427	191	1,241	5,859
Percentage change from same month of previous year⁽⁵⁾												
Month												
2011	Nov	4.8	3.2	6.5	2.9	4.5	15.3	4.9	6.0	8.1	4.7	5.8
	Dec	7.2	4.8	8.6	6.6	6.5	12.4	6.8	7.2	4.9	5.6	6.9
2012	Jan	4.3	2.0	4.4	3.8	3.6	10.3	9.0	4.7	9.1	7.5	5.4
	Feb	8.1	8.2	6.9	9.5	8.0	9.5	9.3	8.2	11.1	10.0	8.7
	Mar	5.9	3.1	7.7	11.8	5.8	3.9	7.3	5.6	7.0	2.9	5.0
	Apr	2.7	-0.6	3.1	-6.4	1.1	2.2	0.2	1.2	1.6	2.0	1.4
	May	4.8	5.3	4.3	8.2	5.2	10.5	9.1	6.1	12.1	7.0	6.5
	Jun	4.4	4.9	7.5	8.7	5.3	6.2	7.1	5.5	5.9	4.6	5.3
	Jul	2.1	-0.3	-1.6	-3.8	0.1	6.1	7.0	1.1	6.6	3.4	1.8
	Aug	5.4	5.0	5.2	5.6	5.1	17.5	8.4	7.1	9.5	3.5	6.3
	Sep	2.7	2.2	2.7	1.1	2.3	14.2	3.3	4.1	1.6	-1.2	2.9
	Oct	1.7	3.2	-1.7	-2.8	1.0	14.0	12.9	3.2	11.4	6.6	4.1
	Nov	5.0	6.0	7.2	5.6	5.4	10.5	8.2	6.2	8.7	3.3	5.7

1. Values include GST (goods and services tax).

2. Retail industries are ANZSIC Divisions G and H (retail trade; accommodation and food services).

3. Core retail industries exclude the motor vehicle-related industries.

4. Includes transactions, such as telemarketing and catalogue sales, that cannot be classified to lower-level industries.

5. Percentage changes are calculated on unrounded values.

Note: ANZSIC: Australian and New Zealand Standard Industrial Classification (2006).

Source: Statistics New Zealand

Table 2

Electronic card transactions by industry – seasonally adjusted monthly values⁽¹⁾⁽²⁾⁽³⁾

Series ref: ECT		All industries										
		Retail industries ⁽⁴⁾							Services	Non-retail industries (excluding services)	Total	
		Core retail industries ⁽⁵⁾					Fuel	Vehicles (excluding fuel)				Total retail
		Consumables	Durables	Hospitality	Apparel	Total core retail ⁽⁶⁾						
	S1GS1	S1GS2	S1GS3	S1GS5	S19S2	S1GS7	S1GS6	S19S1	S1GS4	S1GS8	S19S9	
\$(million)												
Month												
2010	Nov	1,386	962	568	267	3,190	550	102	3,842	156	1,109	5,107
	Dec	1,374	955	563	263	3,154	561	100	3,818	156	1,077	5,054
2011	Jan	1,397	972	572	267	3,216	572	101	3,890	156	1,106	5,152
	Feb	1,413	954	572	258	3,215	578	103	3,899	158	1,123	5,183
	Mar	1,418	977	575	262	3,247	596	102	3,944	157	1,119	5,215
	Apr	1,437	982	586	269	3,289	604	104	4,018	157	1,133	5,293
	May	1,443	971	593	263	3,284	582	105	3,969	162	1,141	5,274
	Jun	1,457	990	604	273	3,334	579	106	4,016	162	1,127	5,312
	Jul	1,459	993	611	278	3,356	577	105	4,035	162	1,141	5,337
	Aug	1,457	973	607	270	3,321	585	105	4,017	163	1,135	5,314
	Sep	1,465	985	614	275	3,341	602	106	4,041	164	1,133	5,340
	Oct	1,465	992	617	291	3,379	615	107	4,094	166	1,155	5,422
	Nov	1,453	988	603	274	3,328	631	106	4,063	166	1,156	5,389
	Dec	1,460	996	605	274	3,330	628	107	4,064	166	1,159	5,391
2012	Jan	1,471	1,001	608	281	3,376	628	109	4,107	168	1,172	5,452
	Feb	1,478	997	592	275	3,359	631	108	4,084	168	1,181	5,436
	Mar	1,484	989	605	282	3,372	618	110	4,103	169	1,167	5,427
	Apr	1,497	1,004	614	269	3,405	615	109	4,143	167	1,177	5,475
	May	1,499	1,014	618	282	3,427	644	111	4,176	174	1,184	5,540
	Jun	1,512	1,018	638	281	3,453	618	113	4,197	173	1,192	5,558
	Jul	1,508	1,009	618	277	3,426	615	113	4,145	174	1,170	5,493
	Aug	1,518	1,015	626	283	3,454	691	114	4,254	175	1,169	5,600
	Sep	1,509	1,014	625	281	3,426	690	114	4,228	176	1,170	5,578
	Oct	1,500	1,023	621	282	3,437	699	115	4,247	176	1,181	5,608
	Nov	1,509	1,039	637	286	3,471	693	115	4,266	179	1,193	5,644
Percentage change from previous month⁽⁷⁾												
Month												
2011	Nov	-0.8	-0.4	-2.2	-6.1	-1.5	2.6	-0.6	-0.7	-0.1	0.1	-0.6
	Dec	0.5	0.8	0.4	0.2	0.1	-0.5	1.1	0	0.2	0.3	0
2012	Jan	0.8	0.5	0.5	2.5	1.4	0.1	1.6	1.1	1.1	1.1	1.1
	Feb	0.5	-0.4	-2.6	-2.1	-0.5	0.5	-1.2	-0.5	0.2	0.7	-0.3
	Mar	0.4	-0.8	2.1	2.6	0.4	-2.1	1.8	0.5	0.4	-1.2	-0.2
	Apr	0.9	1.5	1.4	-4.8	1.0	-0.5	-0.3	1.0	-1.5	0.8	0.9
	May	0.1	1.0	0.7	4.9	0.6	4.8	1.4	0.8	4.5	0.6	1.2
	Jun	0.9	0.4	3.3	-0.3	0.7	-4.0	1.6	0.5	-0.6	0.7	0.3
	Jul	-0.3	-0.9	-3.3	-1.3	-0.8	-0.4	0.2	-1.2	0.5	-1.9	-1.2
	Aug	0.7	0.6	1.4	2.1	0.8	12.2	0.8	2.6	0.7	-0.1	2.0
	Sep	-0.6	-0.1	-0.2	-0.7	-0.8	-0.1	0.2	-0.6	0.6	0.1	-0.4
	Oct	-0.5	0.9	-0.6	0.4	0.3	1.3	0.9	0.4	0	1.0	0.5
	Nov	0.6	1.6	2.6	1.2	1.0	-0.8	0.1	0.5	1.5	1.0	0.7

1. Values include GST (goods and services tax).

2. Seasonally adjusted values exclude estimated seasonal fluctuations and are recalculated each month.

3. The total series are seasonally adjusted directly and may differ from the sum of the seasonally adjusted component industries.

4. Retail industries are ANZSIC Divisions G and H (retail trade; accommodation and food services).

5. Core retail industries exclude the motor vehicle-related industries.

6. Includes transactions, such as telemarketing and catalogue sales, that cannot be classified to lower-level industries.

7. Percentage changes are calculated on unrounded values.

Note: ANZSIC: Australian and New Zealand Standard Industrial Classification (2006).

Source: Statistics New Zealand

Table 3

Electronic card transactions by industry – trend monthly values⁽¹⁾⁽²⁾⁽³⁾

Series ref: ECT		All industries										
		Retail industries ⁽⁴⁾							Services	Non-retail industries (excluding services)	Total	
		Core retail industries ⁽⁵⁾					Fuel	Vehicles (excluding fuel)				Total retail
		Consumables	Durables	Hospitality	Apparel	Total core retail ⁽⁶⁾						
S1GT1	S1GT2	S1GT3	S1GT5	S19T2	S1GT7	S1GT6	S19T1	S1GT4	S1GT8	S19T9		
\$(million)												
Month												
2010	Nov	1,380	961	562	264	3,176	549	101	3,822	155	1,102	5,089
	Dec	1,390	962	565	264	3,190	561	101	3,848	156	1,106	5,117
2011	Jan	1,398	964	569	263	3,206	573	101	3,876	157	1,111	5,149
	Feb	1,409	967	574	263	3,226	584	102	3,906	157	1,117	5,187
	Mar	1,422	972	579	264	3,251	592	103	3,936	158	1,124	5,227
	Apr	1,435	976	586	265	3,276	593	104	3,963	159	1,129	5,264
	May	1,445	980	594	268	3,300	588	105	3,987	160	1,132	5,292
	Jun	1,453	983	601	271	3,321	581	105	4,005	161	1,135	5,308
	Jul	1,459	984	607	273	3,335	580	106	4,021	163	1,137	5,319
	Aug	1,461	985	611	274	3,343	587	106	4,037	163	1,139	5,336
	Sep	1,461	986	612	275	3,346	601	106	4,051	164	1,144	5,357
	Oct	1,460	989	611	276	3,346	615	106	4,063	165	1,150	5,378
	Nov	1,460	991	609	276	3,346	625	107	4,074	166	1,156	5,400
	Dec	1,462	993	608	277	3,348	630	107	4,080	167	1,163	5,415
2012	Jan	1,468	995	607	278	3,356	628	108	4,084	168	1,168	5,422
	Feb	1,477	998	608	279	3,368	624	108	4,094	168	1,173	5,433
	Mar	1,486	1,001	610	280	3,385	622	109	4,114	169	1,177	5,453
	Apr	1,494	1,004	612	281	3,404	623	110	4,139	170	1,179	5,482
	May	1,502	1,007	615	281	3,420	630	111	4,170	171	1,180	5,520
	Jun	1,509	1,010	617	281	3,431	645	112	4,202	173	1,178	5,556
	Jul	1,512	1,013	621	281	3,437	664	113	4,223	174	1,177	5,577
	Aug	1,511	1,016	624	281	3,441	680	114	4,235	175	1,176	5,586
	Sep	1,509	1,020	627	282	3,444	691	114	4,243	176	1,177	5,597
	Oct	1,507	1,024	631	283	3,447	698	115	4,251	177	1,179	5,612
	Nov	1,505	1,028	634	284	3,450	700	115	4,258	178	1,181	5,629
Percentage change from previous month⁽⁷⁾												
Month												
2011	Nov	0	0.2	-0.3	0.1	0	1.7	0.5	0.3	0.5	0.6	0.4
	Dec	0.2	0.2	-0.3	0.2	0.1	0.8	0.5	0.1	0.4	0.5	0.3
2012	Jan	0.4	0.2	-0.1	0.4	0.2	-0.3	0.6	0.1	0.4	0.5	0.1
	Feb	0.6	0.2	0.1	0.4	0.4	-0.6	0.6	0.3	0.5	0.4	0.2
	Mar	0.6	0.3	0.3	0.3	0.5	-0.4	0.7	0.5	0.5	0.3	0.4
	Apr	0.5	0.4	0.4	0.3	0.6	0.2	0.8	0.6	0.6	0.2	0.5
	May	0.5	0.3	0.4	0.1	0.5	1.2	0.8	0.8	0.6	0	0.7
	Jun	0.4	0.3	0.4	0	0.3	2.4	0.9	0.8	0.8	-0.1	0.7
	Jul	0.2	0.3	0.5	0	0.2	2.9	0.8	0.5	0.7	-0.1	0.4
	Aug	0	0.3	0.5	0.1	0.1	2.4	0.7	0.3	0.6	0	0.2
	Sep	-0.1	0.3	0.5	0.3	0.1	1.6	0.6	0.2	0.6	0.1	0.2
	Oct	-0.2	0.4	0.6	0.3	0.1	1.0	0.5	0.2	0.6	0.1	0.3
	Nov	-0.1	0.4	0.6	0.3	0.1	0.3	0.3	0.2	0.6	0.2	0.3

1. Values include GST (goods and services tax).

2. Trend values exclude estimated seasonal fluctuations and short-term irregular movements and are recalculated each month.

3. The total trend series are calculated directly and may differ from the sum of the trend series for the component industries.

4. Retail industries are ANZSIC Divisions G and H (retail trade; accommodation and food services).

5. Core retail industries exclude the motor vehicle-related industries.

6. Includes transactions, such as telemarketing and catalogue sales, that cannot be classified to lower-level industries.

7. Percentage changes are calculated on unrounded values.

Note: ANZSIC: Australian and New Zealand Standard Industrial Classification (2006).

Source: Statistics New Zealand

Table 4

Electronic card transactions – number of transactions

Series ref: ECT		Unadjusted number of transactions each month					
		Core retail industries ⁽¹⁾	Change from the same month of the previous year	Retail industries ⁽²⁾	Change from the same month of the previous year	All industries	Change from the same month of the previous year
		Million	Percent ⁽³⁾	Million	Percent ⁽³⁾	Million	Percent ⁽³⁾
S29A2		S29A1		S29A9			
Month							
2008	Nov	65	6.2	76	4.4	88	3.6
	Dec	74	6.6	86	5.0	99	4.1
2009	Jan	64	8.9	75	6.8	87	5.4
	Feb	59	2.4	70	1.3	81	0.3
	Mar	66	8.3	77	6.3	90	5.5
	Apr	64	7.6	75	6.2	88	5.4
	May	67	7.8	78	6.1	91	5.3
	Jun	62	8.6	72	7.3	85	7.2
	Jul	66	10.1	77	8.6	91	7.7
	Aug	66	8.0	77	7.0	90	6.0
	Sep	65	8.9	77	7.9	90	7.1
	Oct	69	7.2	81	6.3	95	5.0
	Nov	68	4.7	80	4.8	93	5.1
	Dec	79	5.7	91	6.1	106	6.6
2010	Jan	67	4.5	79	4.8	92	5.4
	Feb	63	6.6	75	6.6	87	6.8
	Mar	71	7.3	83	7.4	97	8.0
	Apr	67	5.3	79	5.5	93	5.8
	May	69	3.9	81	3.9	94	3.7
	Jun	66	6.9	77	6.4	90	5.9
	Jul	71	7.3	82	6.4	97	6.2
	Aug	69	4.1	80	3.3	94	3.8
	Sep	69	5.4	80	4.6	94	4.8
	Oct	74	7.0	86	6.1	100	5.8
	Nov	74	8.3	85	7.5	99	7.2
	Dec	83	5.7	96	4.8	111	4.6
2011	Jan	71	6.2	83	5.3	97	4.8
	Feb	67	5.7	78	5.1	91	5.0
	Mar	75	6.0	87	5.1	102	5.0
	Apr	72	7.6	84	6.3	98	6.2
	May	73	5.7	85	4.6	99	4.7
	Jun	71	8.0	82	6.6	96	6.3
	Jul	75	5.8	86	4.9	101	4.8
	Aug	73	6.8	85	6.1	100	6.3
	Sep	74	7.8	86	6.8	100	6.3
	Oct	78	5.0	90	4.4	105	4.5
	Nov	77	4.4	89	3.9	104	4.5
	Dec	88	5.9	101	5.3	117	5.6
2012	Jan	74	4.0	86	3.4	100	3.9
	Feb	73	8.9	85	7.9	99	8.3
	Mar	80	6.6	92	5.8	108	6.1
	Apr	74	2.5	86	2.2	100	2.1
	May	78	6.8	90	6.7	106	6.9
	Jun	75	5.6	87	5.3	101	5.3
	Jul	77	2.5	88	2.6	104	2.8
	Aug	78	6.8	91	7.1	107	7.2
	Sep	77	3.1	89	3.6	104	3.7
	Oct	80	2.8	93	3.4	109	3.9
	Nov	82	6.2	94	6.4	111	6.4

1. Core retail industries exclude the motor vehicle-related industries.

2. Retail industries are ANZSIC Divisions G and H (retail trade; accommodation and food services).

3. Percentage changes are calculated on unrounded numbers.

Note: ANZSIC: Australian and New Zealand Standard Industrial Classification (2006).

Source: Statistics New Zealand

Table 5

Electronic card transactions – averages and proportions

Series ref: ECT	Averages			Proportions				
	Number of transactions per head of population ⁽¹⁾	Value per transaction	Value of transactions per head of population ⁽¹⁾	Debit card transactions as proportion of total	Credit card transactions as proportion of total	ECT core retail as proportion of RTS core ⁽³⁾⁽⁴⁾	ECT retail as proportion of RTS total ⁽³⁾⁽⁴⁾	
	Number	Dollars ⁽²⁾		Percent				
	S4A3N	S4A1V	S4A2V	S4AXP	S4AWP	S4ACP	S4ARP	
Year ended March								
2003	130	55	7,239	55.6	44.4	..	..
2004	166	55	9,098	54.7	45.3	59.8	52.7	
2005	181	55	9,936	53.6	46.4	59.8	53.0	
2006	194	55	10,685	53.3	46.7	60.2	54.5	
2007	208	56	11,584	53.1	46.9	60.9	55.9	
2008	225	55	12,418	53.4	46.6	63.2	57.5	
2009	235	54	12,740	54.2	45.8	64.9	60.6	
2010	247	52	12,924	55.8	44.2	65.2	61.2	
2011	257	52	13,368	56.6	43.4	65.8	61.3	
2012	269	53	14,185	56.7	43.3	66.1	61.6	
Quarter								
2008	Sep	58	54	3,143	54.2	45.8	63.7	59.4
	Dec	62	55	3,412	54.3	45.7	66.0	61.9
2009	Mar	58	53	3,089	54.2	45.8	65.7	61.6
	Jun	60	52	3,098	56.5	43.5	65.6	61.2
	Sep	61	52	3,156	56.5	43.5	64.5	60.4
	Dec	65	53	3,467	55.4	44.6	65.8	62.0
2010	Mar	61	52	3,197	55.1	44.9	65.0	60.9
	Jun	62	51	3,177	57.0	43.0	65.3	60.4
	Sep	64	51	3,234	57.3	42.7	65.6	60.6
	Dec	68	53	3,602	56.4	43.6	66.8	62.9
2011	Mar	63	53	3,348	55.8	44.2	65.3	61.2
	Jun	65	52	3,400	57.6	42.4	66.7	61.6
	Sep	67	52	3,429	57.6	42.4	65.8	60.8
	Dec	71	54	3,806	56.1	43.9	65.9	62.3
2012	Mar	67	53	3,544	55.9	44.1	66.0	61.7
	Jun	68	52	3,529	57.5	42.5	66.6	61.3
	Sep	69	51	3,544	57.6	42.4	66.7	62.0
Month								
2011	Nov	..	53	..	55.6	44.4	..	..
	Dec	..	56	..	55.9	44.1	..	..
2012	Jan	..	53	..	56.1	43.9	..	..
	Feb	..	54	..	55.5	44.5	..	..
	Mar	..	52	..	56.0	44.0	..	..
	Apr	..	52	..	57.1	42.9	..	..
	May	..	52	..	57.4	42.6	..	..
	Jun	..	52	..	57.9	42.1	..	..
	Jul	..	51	..	57.8	42.2	..	..
	Aug	..	51	..	57.9	42.1	..	..
	Sep	..	51	..	57.2	42.8	..	..
	Oct	..	52	..	56.5	43.5	..	..
	Nov	..	53	..	55.8	44.2	..	..

1. Population estimates are not available for individual months.
2. Values include GST (goods and services tax).
3. Calculated from published values, excluding GST.
4. Monthly retail series were discontinued after December 2010.

Note: RTS: Retail Trade Survey

Symbol:

.. figure not available

Source: Statistics New Zealand