

# Electronic Card Transactions: January 2013

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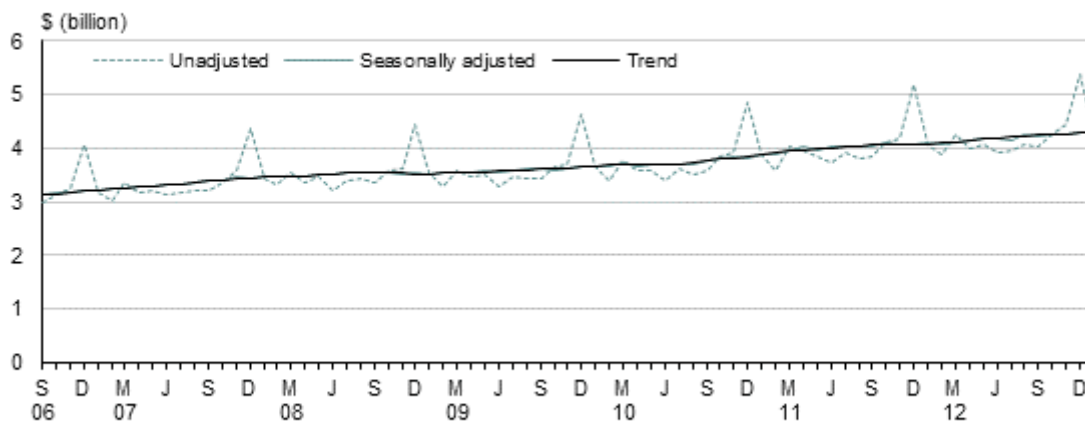
## Key facts

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

- Total electronic card transactions **rose** 0.4 percent.
- Transactions in the retail industries **rose** 0.3 percent.
- Transactions in the core retail industries **rose** 0.3 percent.
- Consumables and fuel had the biggest increases.

The actual (unadjusted) value of transactions in the core retail series was up 4.9 percent from January 2012.

Value of retail electronic card transactions  
Monthly



Source: Statistics New Zealand

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## Commentary

All figures are seasonally adjusted unless otherwise specified.

In January 2013, total card spending increased by 0.4 percent.

Four of the eight industry groups had rises, with consumables and fuel having the biggest rises. The consumables group was up 0.8 percent (\$13 million), and fuel was up 1.9 percent (\$13 million).

Total retail spending rose 0.3 percent, and core retail (which excludes the motor vehicle-related industries) also increased 0.3 percent in January 2013.

Trends for the value of transactions in the total, retail, and core retail series have all generally been increasing since these series began in October 2002.

In actual (unadjusted) terms, there were 107 million transactions in January 2013, with an average value of \$52. The total amount spent across all transactions was \$5.6 billion.

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 NZ 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: February 2013* will be released on 11 March 2013.

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### **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 0.2 percent in December 2012, compared with November 2012
- the [consumers price index](#) fell 0.2 percent in the December 2012 quarter, compared with the September 2012 quarter
- [credit card billings in New Zealand](#), as issued by the Reserve Bank of New Zealand, increased 3.4 percent in December 2012, compared with December 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.

<b>Aggregated industry groups in ECT releases</b>	
<b>Industry group</b>	<b>Descriptor</b>
Consumables	Includes food and liquor retailing
Durables	Includes furniture, hardware, and appliance retailing; pharmacy, cosmetic, and 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
<b>Note:</b> 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

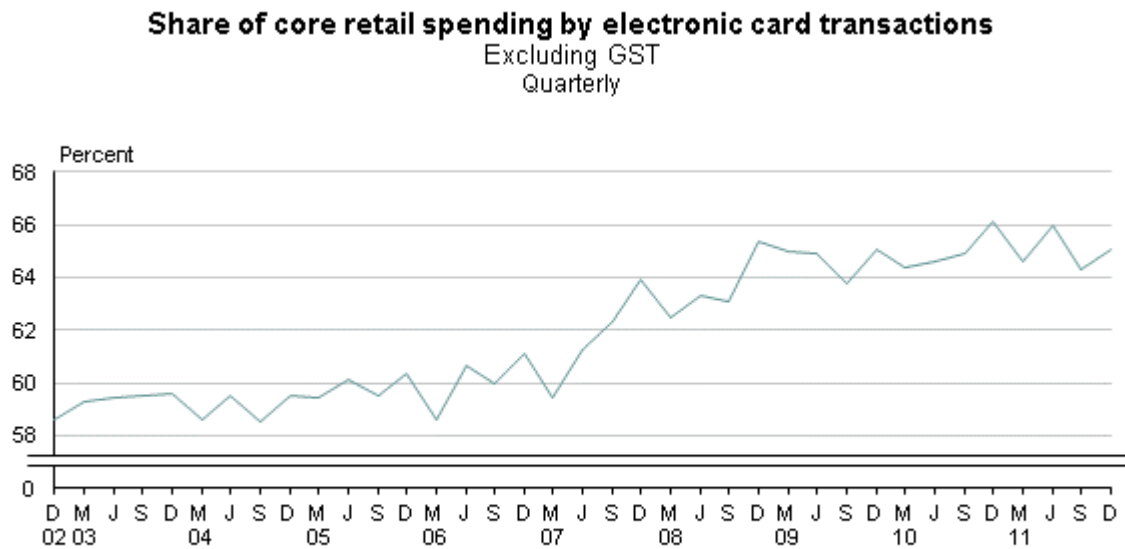
- A subset of retail electronic card transactions, excluding the motor vehicle-related industries (ANZSIC groups G1110 motor vehicles and parts retailing and G1120 fuel retailing). Motor vehicles and parts generally have low rates of electronic transactions.

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

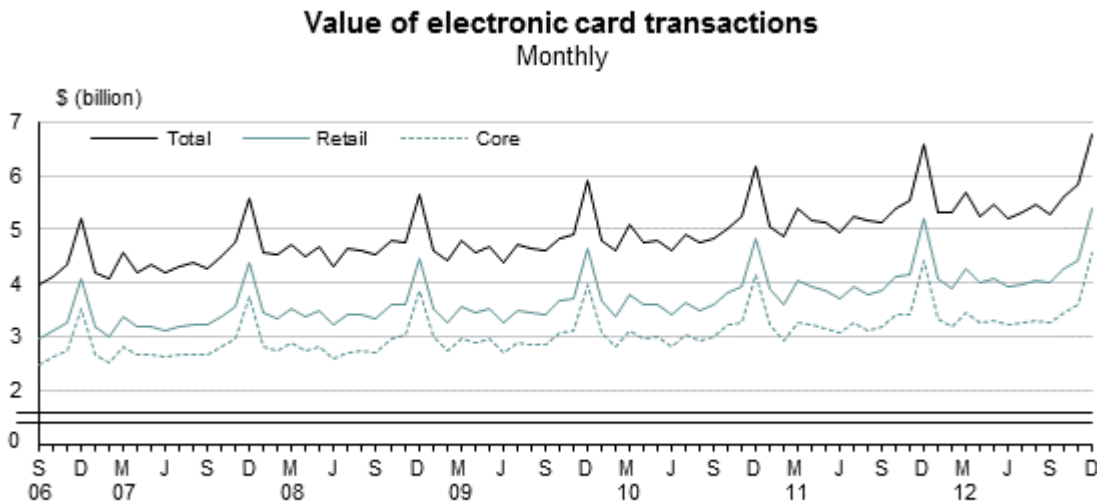
For any series, the survey estimates can be broken down into three components: trend, seasonal, and irregular. While seasonally adjusted series have had the seasonal component removed, trend series have had both the seasonal and the irregular components removed. Trend estimates reveal the underlying 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.

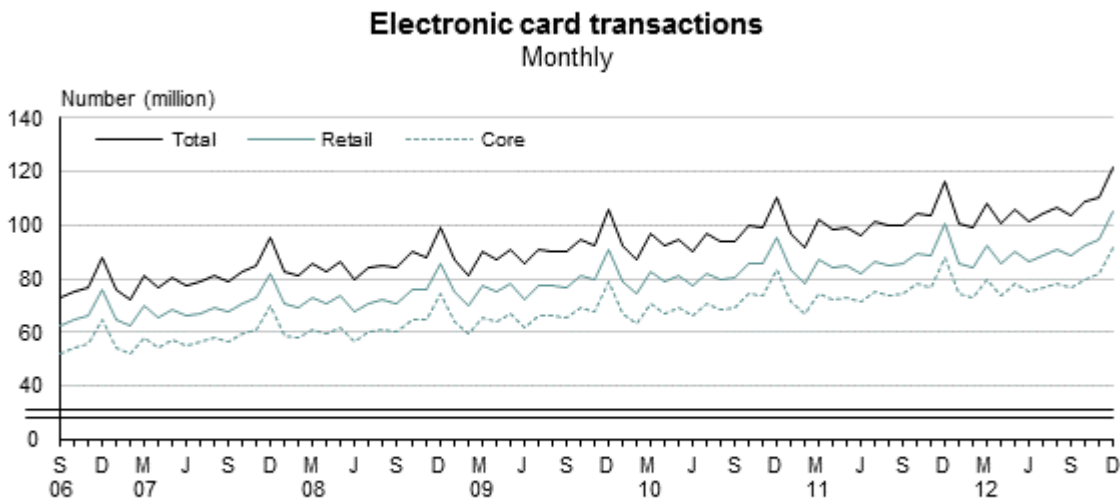
### Seasonal patterns

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.



Source: Statistics New Zealand

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.



Source: Statistics New Zealand



## 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.

<b>Coverage differences between the Electronic Card Transaction series and the Retail Trade Survey</b>		
	<b>Cash sale</b>	<b>Credit sale</b>
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**

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## **Timing**

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## 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<sup>(1)</sup>

Series ref: ECT		All industries										
		Retail industries <sup>(2)</sup>							Services	Non-retail industries (excluding services)	Total	
		Core retail industries <sup>(3)</sup>					Fuel	Vehicles (excluding fuel)				Total retail
		Consumables	Durables	Hospitality	Apparel	Total core retail <sup>(4)</sup>						
S1GA1	S1GA2	S1GA3	S1GA5	S19A2	S1GA7	S1GA6	S19A1	S1GA4	S1GA8	S19A9		
<b>\$(million)</b>												
<b>Month</b>												
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
	Dec	1,818	1,605	708	422	4,556	702	127	5,385	196	1,191	6,773
2013	Jan	1,541	1,010	676	266	3,496	689	118	4,302	168	1,164	5,634
<b>Percentage change from same month of previous year<sup>(5)</sup></b>												
<b>Month</b>												
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
	Dec	3.0	3.7	4.9	1.6	3.2	6.4	2.6	3.6	2.1	-0.2	2.9
2013	Jan	5.6	5.3	4.6	2.6	4.9	9.8	9.9	5.8	12.5	6.1	6.0

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<sup>(1)(2)(3)</sup>

Series ref: ECT		All industries										
		Retail industries <sup>(4)</sup>								Services	Non-retail industries (excluding services)	Total
		Core retail industries <sup>(5)</sup>					Fuel	Vehicles (excluding fuel)	Total retail			
		Consumables	Durables	Hospitality	Apparel	Total core retail <sup>(6)</sup>						
		S1GS1	S1GS2	S1GS3	S1GS5	S19S2	S1GS7	S1GS6	S19S1	S1GS4	S1GS8	S19S9
<b>\$(million)</b>												
<b>Month</b>												
2011	Jan	1,397	972	572	267	3,215	568	101	3,889	157	1,105	5,150
	Feb	1,413	954	572	258	3,215	581	103	3,900	159	1,122	5,183
	Mar	1,417	977	575	262	3,245	597	102	3,946	157	1,117	5,216
	Apr	1,438	982	586	269	3,289	605	104	4,017	157	1,130	5,291
	May	1,442	970	592	263	3,281	584	105	3,969	161	1,140	5,272
	Jun	1,455	989	604	273	3,335	576	106	4,013	162	1,128	5,309
	Jul	1,457	992	611	278	3,353	577	105	4,033	163	1,140	5,333
	Aug	1,455	973	607	270	3,319	586	105	4,014	163	1,134	5,311
	Sep	1,466	985	615	275	3,341	603	106	4,041	164	1,132	5,340
	Oct	1,465	993	616	291	3,380	614	107	4,095	166	1,156	5,421
	Nov	1,453	989	603	274	3,333	629	106	4,065	166	1,155	5,391
	Dec	1,463	995	606	274	3,337	631	108	4,070	166	1,165	5,404
2012	Jan	1,472	1,001	610	281	3,372	622	109	4,103	168	1,171	5,447
	Feb	1,477	997	592	275	3,359	635	108	4,085	169	1,181	5,439
	Mar	1,484	989	605	282	3,371	618	110	4,104	170	1,164	5,427
	Apr	1,499	1,003	614	269	3,402	616	109	4,143	167	1,177	5,475
	May	1,497	1,013	618	282	3,423	646	111	4,174	173	1,183	5,536
	Jun	1,511	1,017	638	281	3,457	614	113	4,192	173	1,190	5,552
	Jul	1,506	1,008	617	277	3,420	616	113	4,144	174	1,170	5,488
	Aug	1,517	1,015	626	283	3,451	692	114	4,251	175	1,171	5,599
	Sep	1,507	1,014	625	281	3,424	691	114	4,228	176	1,166	5,574
	Oct	1,500	1,024	620	283	3,438	698	115	4,248	176	1,182	5,608
	Nov	1,513	1,042	637	286	3,476	691	115	4,269	179	1,194	5,648
	Dec	1,527	1,048	640	288	3,497	668	116	4,282	179	1,201	5,667
2013	Jan	1,539	1,044	638	285	3,507	681	115	4,297	181	1,207	5,693
<b>Percentage change from previous month<sup>(7)</sup></b>												
<b>Month</b>												
2012	Jan	0.6	0.6	0.6	2.6	1.0	-1.3	1.3	0.8	1.1	0.6	0.8
	Feb	0.4	-0.4	-2.8	-2.1	-0.4	2.1	-1.2	-0.4	0.2	0.9	-0.2
	Mar	0.4	-0.8	2.2	2.6	0.4	-2.7	1.7	0.5	0.6	-1.5	-0.2
	Apr	1.0	1.4	1.4	-4.7	0.9	-0.3	-0.3	0.9	-1.8	1.2	0.9
	May	-0.2	1.0	0.7	4.9	0.6	4.9	1.4	0.7	3.6	0.5	1.1
	Jun	0.9	0.4	3.3	-0.3	1.0	-5.0	1.7	0.4	0.5	0.6	0.3
	Jul	-0.3	-0.9	-3.3	-1.3	-1.1	0.2	0.2	-1.1	0.4	-1.7	-1.1
	Aug	0.7	0.6	1.5	2.1	0.9	12.5	0.8	2.6	0.6	0.1	2.0
	Sep	-0.7	-0.1	-0.3	-0.8	-0.8	-0.2	0.3	-0.6	0.8	-0.4	-0.5
	Oct	-0.5	1.0	-0.7	0.5	0.4	1.1	0.9	0.5	-0.1	1.4	0.6
	Nov	0.9	1.7	2.7	1.3	1.1	-1.0	0	0.5	1.5	1.0	0.7
	Dec	0.9	0.6	0.5	0.5	0.6	-3.3	0.5	0.3	0	0.6	0.3
2013	Jan	0.8	-0.4	-0.3	-1.0	0.3	1.9	-0.1	0.3	0.9	0.5	0.4

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<sup>(1)(2)(3)</sup>

Series ref: ECT		All industries										
		Retail industries <sup>(4)</sup>								Services	Non-retail industries (excluding services)	Total
		Core retail industries <sup>(5)</sup>					Fuel	Vehicles (excluding fuel)	Total retail			
		Consumables	Durables	Hospitality	Apparel	Total core retail <sup>(6)</sup>						
S1GT1		S1GT2	S1GT3	S1GT5	S19T2	S1GT7	S1GT6	S19T1	S1GT4	S1GT8	S19T9	
<b>\$(million)</b>												
<b>Month</b>												
2011	Jan	1,398	964	569	263	3,206	573	101	3,877	157	1,108	5,143
	Feb	1,409	967	574	263	3,226	585	102	3,908	157	1,114	5,184
	Mar	1,422	972	579	264	3,250	593	103	3,937	158	1,122	5,226
	Apr	1,435	976	586	265	3,275	594	104	3,964	159	1,128	5,264
	May	1,444	980	594	268	3,299	588	105	3,986	160	1,132	5,290
	Jun	1,452	982	601	271	3,319	581	105	4,003	162	1,134	5,305
	Jul	1,457	984	607	273	3,333	579	105	4,018	163	1,136	5,316
	Aug	1,460	985	611	275	3,342	587	106	4,035	164	1,139	5,334
	Sep	1,461	987	612	275	3,346	601	106	4,050	164	1,144	5,356
	Oct	1,461	989	611	276	3,348	615	106	4,064	165	1,150	5,380
	Nov	1,461	991	609	276	3,349	624	107	4,076	166	1,158	5,403
	Dec	1,463	993	608	277	3,351	629	107	4,082	167	1,164	5,419
2012	Jan	1,469	996	607	278	3,358	627	108	4,085	168	1,170	5,425
	Feb	1,478	998	608	279	3,368	623	109	4,095	169	1,175	5,434
	Mar	1,487	1,000	610	280	3,382	622	109	4,114	170	1,178	5,453
	Apr	1,494	1,004	612	280	3,398	626	110	4,138	171	1,180	5,481
	May	1,501	1,007	614	281	3,413	638	111	4,168	172	1,180	5,517
	Jun	1,507	1,010	617	281	3,422	655	112	4,197	173	1,178	5,551
	Jul	1,510	1,013	620	281	3,429	672	113	4,218	174	1,176	5,571
	Aug	1,509	1,016	624	281	3,435	687	114	4,231	175	1,176	5,581
	Sep	1,507	1,021	628	282	3,443	694	114	4,242	176	1,179	5,594
	Oct	1,508	1,027	631	284	3,455	693	115	4,252	177	1,184	5,614
	Nov	1,515	1,034	635	285	3,469	687	115	4,266	179	1,190	5,639
	Dec	1,524	1,041	638	286	3,484	681	115	4,281	180	1,197	5,666
2013	Jan	1,536	1,047	642	287	3,498	675	116	4,298	181	1,206	5,695
<b>Percentage change from previous month<sup>(7)</sup></b>												
<b>Month</b>												
2012	Jan	0.4	0.2	-0.1	0.3	0.2	-0.3	0.6	0.1	0.4	0.5	0.1
	Feb	0.6	0.2	0.1	0.4	0.3	-0.6	0.6	0.2	0.6	0.4	0.2
	Mar	0.6	0.3	0.3	0.3	0.4	-0.2	0.6	0.5	0.7	0.3	0.4
	Apr	0.5	0.3	0.4	0.3	0.5	0.7	0.7	0.6	0.7	0.1	0.5
	May	0.5	0.3	0.4	0.1	0.4	1.9	0.8	0.7	0.7	0	0.7
	Jun	0.4	0.3	0.4	0	0.3	2.6	0.8	0.7	0.6	-0.1	0.6
	Jul	0.2	0.3	0.5	0.1	0.2	2.7	0.8	0.5	0.5	-0.1	0.4
	Aug	-0.1	0.4	0.6	0.2	0.2	2.1	0.7	0.3	0.5	0	0.2
	Sep	-0.1	0.5	0.6	0.3	0.2	1.1	0.5	0.2	0.6	0.2	0.2
	Oct	0.1	0.6	0.6	0.4	0.3	-0.1	0.4	0.2	0.7	0.4	0.4
	Nov	0.4	0.7	0.6	0.4	0.4	-0.9	0.4	0.3	0.7	0.6	0.5
	Dec	0.6	0.6	0.5	0.4	0.4	-0.9	0.3	0.4	0.7	0.6	0.5
2013	Jan	0.8	0.6	0.5	0.3	0.4	-0.8	0.2	0.4	0.6	0.7	0.5

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

		Unadjusted number of transactions each month					
		Core retail industries <sup>(1)</sup>		Retail industries <sup>(2)</sup>		All industries	
		Change from the same month of the previous year	Change from the same month of the previous year	Change from the same month of the previous year	Change from the same month of the previous year		
Series ref: ECT		Million	Percent <sup>(3)</sup>	Million	Percent <sup>(3)</sup>	Million	Percent <sup>(3)</sup>
		S29A2		S29A1		S29A9	
<b>Month</b>							
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
	Dec	92	4.3	105	4.4	122	4.2
2013	Jan	79	6.5	92	6.9	107	7.1

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 <sup>(1)</sup>	Value per transaction	Value of transactions per head of population <sup>(1)</sup>	Debit card transactions as proportion of total	Credit card transactions as proportion of total	ECT core retail as proportion of RTS core <sup>(3)(4)</sup>	ECT retail as proportion of RTS total <sup>(3)(4)</sup>	
	Number	Dollars <sup>(2)</sup>		Percent				
	S4A3N	S4A1V	S4A2V	S4AXP	S4AWP	S4ACP	S4ARP	
<b>Year ended March</b>								
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	
<b>Quarter</b>								
2008	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
	Dec	..	54	..	56.1	43.9	..	..
<b>Month</b>								
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	..	..
	Dec	..	56	..	55.9	44.1	..	..
2013	Jan	..	52	..	56.1	43.9	..	..

1. Population estimates are not available for individual months.

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

3. Calculated from published values, excluding GST.

**Note:** RTS: Retail Trade Survey

**Symbol:**

.. figure not available

**Source:** Statistics New Zealand