January sees modest positive spending growth across NZ, but is highest outside big cities

**AUCKLAND, 5 February 2025 – As many Kiwis travelled over the summer holiday break, consumer spending growth in January 2025 lifted in smaller regions, while the larger regions continued to lag, especially over the two Anniversary long weekends.**

Consumer spending through Core Retail merchants in Worldline NZ’s payments network in January 2025 reached $4.11B, which was up +0.4% on January 2024.

Worldline NZ’s Chief Sales Officer, Bruce Proffit says the rise might be modest, but positive annual growth will be appreciated by merchants.

“Spending has been below year-ago levels in eight of the previous 12 months, including in the busy month of December, so a positive number is a nice change,” he says.

“However, January 2025 included an extra Thursday and Friday, which are usually two of the busier days of the week, so the headline result does not necessarily represent a fundamental increase in consumer spending habits. What’s more, spending is still declining in Auckland/Northland and Wellington.”

Spending over the two major long weekends, Auckland Anniversary for the northern regions and Wellington Anniversary for southern North Island regions, saw spending running above year-ago levels.

“Aucklanders appear to have favoured holidays in the Bay of Plenty and Waikato (which includes Coromandel), judging by the +5.7% and +5.4% respectively higher Core Retail spending in these regions over the Auckland Anniversary long weekend,” says Proffit.

“Meanwhile, Wellingtonians tended to holiday more this year in the Wairarapa, where Core Retail spending was up +11.0% on the Wellington Anniversary long weekend last year.”

Annual Core Retail spending growth for the month was strongest in West Coast (+6.7%), Whanganui (+5.2%) and Otago (+4.7%). Noteworthy annual declines were recorded in Auckland/Northland (-0.7%), Wellington (-2.1%) and Marlborough (-3.6%).

|  |  |  |
| --- | --- | --- |
| **WORLDLINE All Cards underlying\* spending for CORE RETAIL merchants (including HOSPITALITY) for Jan 2025** | | |
|  | Value | Underlying value\* |
| Region | transactions $millions | Annual % change on 2024 |
| Auckland/Northland | 1,467 | -0.7% |
| Waikato | 356 | 3.2% |
| BOP | 317 | -0.3% |
| Gisborne | 37 | 1.6% |
| Taranaki | 102 | 1.6% |
| Hawke's Bay | 148 | 1.0% |
| Whanganui | 56 | 5.2% |
| Palmerston North | 119 | 1.0% |
| Wairarapa | 49 | -0.3% |
| Wellington | 331 | -2.1% |
| Nelson | 101 | 2.1% |
| Marlborough | 62 | -3.6% |
| West Coast | 41 | 6.7% |
| Canterbury | 473 | 0.2% |
| South Canterbury | 67 | -1.0% |
| Otago | 282 | 4.7% |
| Southland | 105 | -0.9% |
| **New Zealand** | **4,115** | **0.4%** |

Figure 1: All Cards NZ underlying\* spending through Worldline in January 2025 for core retail merchants (\* Underlying excludes large clients moving to or from Worldline)

“A final thing to note is that we have taken the start of a new year to revert to reporting the Core Retail sector in total rather than splitting off the Hospitality merchants. This split was appropriate during Covid and in the following years, but is less relevant today,” says Proffit.

For the record, Hospitality spending was $1.03B, up +1.7% on January 2024, and the Core Retail sector excluding Hospitality merchants spending was $3.08B, unchanged on 12 months earlier.

- ENDS -

**Note to editors:**

These figures reflect general market trends and should not be taken as a proxy for Worldline‘s market share or company earnings. The figures primarily reflect transactions undertaken within stores but also include some ecommerce transactions. The figures exclude transactions through Worldline undertaken by merchants outside the Core Retail sector (as defined by Statistics NZ).

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ABOUT WORLDLINE IN NEW ZEALAND

We are New Zealand's leading payments innovator. We design, build and deliver payment solutions that help Kiwi business succeed. Whether you’re looking for in store, online or mobile payment solutions or powerful business insights, Worldline is here to help with technology backed by experience. [www.worldline.co.nz](http://www.worldline.co.nz)

About Worldline

Worldline [Euronext: WLN] helps businesses of all shapes and sizes to accelerate their growth journey – quickly, simply, and securely. With advanced payments technology, local expertise and solutions customised for hundreds of markets and industries, Worldline powers the growth of over one million businesses around the world. Worldline generated a 4.6 billion euros revenue in 2023. [worldline.com](https://worldline.com/)

Worldline’s corporate purpose (“raison d’être”) is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.

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