



Bristol BIDs

Consumer Spend Analysis

Q4 2024

Visa Loyalty Insights (VLI)



- **Visa Loyalty Insights (VLI) – analyses spend behaviour in every postal sector across the UK by origin and destination of spend along with spend at store location**
- **NB – for reasons of confidentiality, category spend is not included where:**
 - **There are less than five stores in a category in the merchant location’s postal sector**
 - **A single retailer accounts for 50% or more of spend or transactions in a category within the postal sector**
- **VLI is collated on a quarterly basis up to December 2024**

NB – VLI data does not include cash transactions which in certain areas can be significant

Overview of spend behaviour in BS1, BS2 and BS8 postal sectors Q4 2023 to Q4 2024



	Q4 2023	Q1 2024	Q2 2024	Q3 2024	Q4 2024	Q4 2023 vs Q4 2024	Q3 2024 vs Q4 2024
No of cards identified	1,303,986	1,199,189	1,796,179	1,769,879	1,346,312	+3%	-24%
Average Transaction Value (ATV)	£15.40	£13.83	£15.52	£14.66	£15.18	-1%	+4%
Total Transactions	7,041,933	6,435,953	8,368,177	5,983,626	7,020,807	0%	+17%
No of postal sectors identified	932	905	946	488	961	+3%	+97%
Total spend	£108.4m	£89m	£129m	£88m	£106.6m	-2%	+22%

International Spend Q3 and Q4 2024 in BS1, BS2 and BS8



	Q3 2024	Q4 2024	Q3 2024 vs Q4 2024
No of cards identified	260,475	82,907	-68%
Average Transaction Value (ATV)	£27.57	£23.93	-13%
Total Transactions	880,077	358,431	-59%
No of countries identified	97	56	-42%
Total spend	24,266,037	8,575,649	-65%

Top 5 countries by spend Q4 2024
China Mainland
United States of America
Republic of Ireland
France
Spain

Categories with highest spend among top 10 highest spending postal districts

Face to Face spend vs Online Q4 2024

Category	Face to face	Online	Spend face to face (%)	Spend online (%)	Total spend
GROCERY					
STORES/SUPERMARKETS	£204,304,966	£21,010,839	91	9	£225,315,805
RESTAURANTS	£50,812,817	£19,855,119	72	28	£70,667,936
FAST FOOD RESTAURANTS	£19,636,266	£1,859,871	91	9	£21,496,136
MISC FOOD STORES	£13,701,263	£4,756,370	74	26	£18,457,633
MENS/WOMENS CLOTHING					
STORES	£6,053,051	£10,391,719	37	63	£16,444,771
HOTELS & ACCOMMODATION	£5,252,190	£8,670,038	38	62	£13,922,228
AUTO SERVICE SHOPS	£6,976,869	£1,035,453	87	13	£8,012,322
BEAUTY/BARBER SHOPS	£6,334,631	£641,797	91	9	£6,976,428
CHARITABLE/SOC SERVICE ORGS	£2,992,090	£3,147,306	49	51	£6,139,395
ELECTRONICS STORES	£382,664	£5,392,441	7	93	£5,775,105
JEWELLERY STORES	£2,917,352	£1,991,848	59	41	£4,909,200
LUMBER/BUILD. SUPPLY STORES	£4,010,963		100	0	£4,010,963
PARKING					
LOTS,METERS,GARAGES	£2,170,118	£1,667,868	57	43	£3,837,986

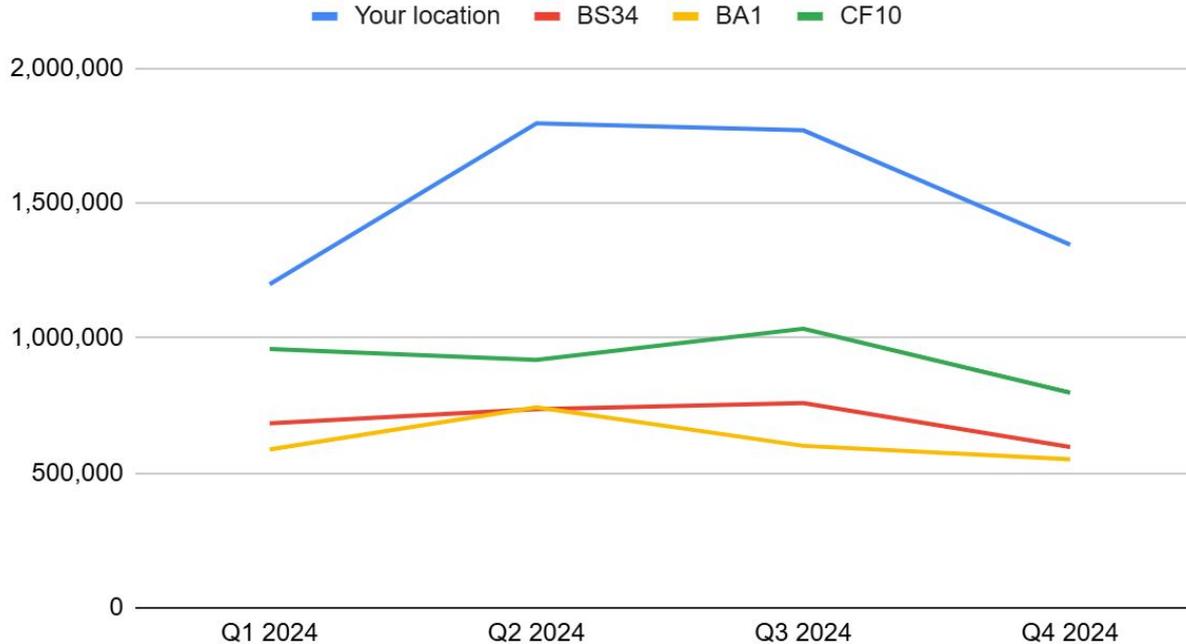
Summary of spend behaviour in postal sectors versus competitor locations



	Q4 2024			
	Your location	BS34	BA1	CF10
No of cards identified	1,346,312	596,154	550,518	797,441
Average Transaction Value (ATV)	£15.18	£26.82	£20.06	£19.29
Total Transactions	7,020,807	2,983,947	4,035,567	5,476,741
No of postal sectors identified	961	540	841	756
Total spend	£106.6m	£80m	£80.9m	£105m

Summary of spend behaviour in postal sectors versus competitor locations

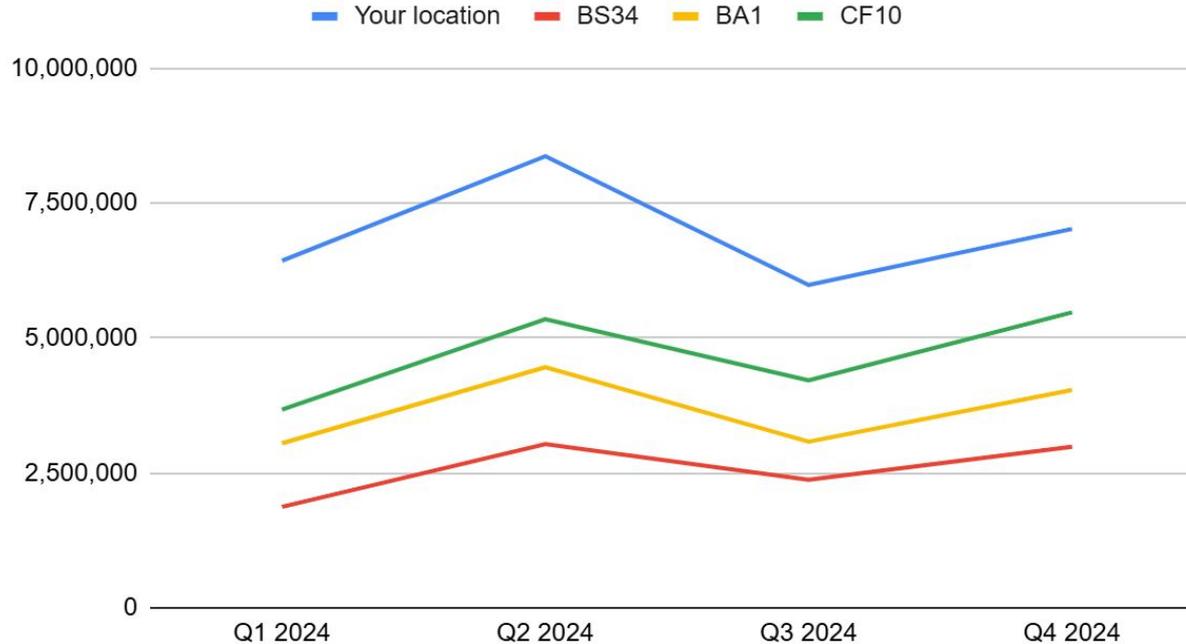
Number of cards identified



Summary of spend behaviour in postal sectors versus competitor locations



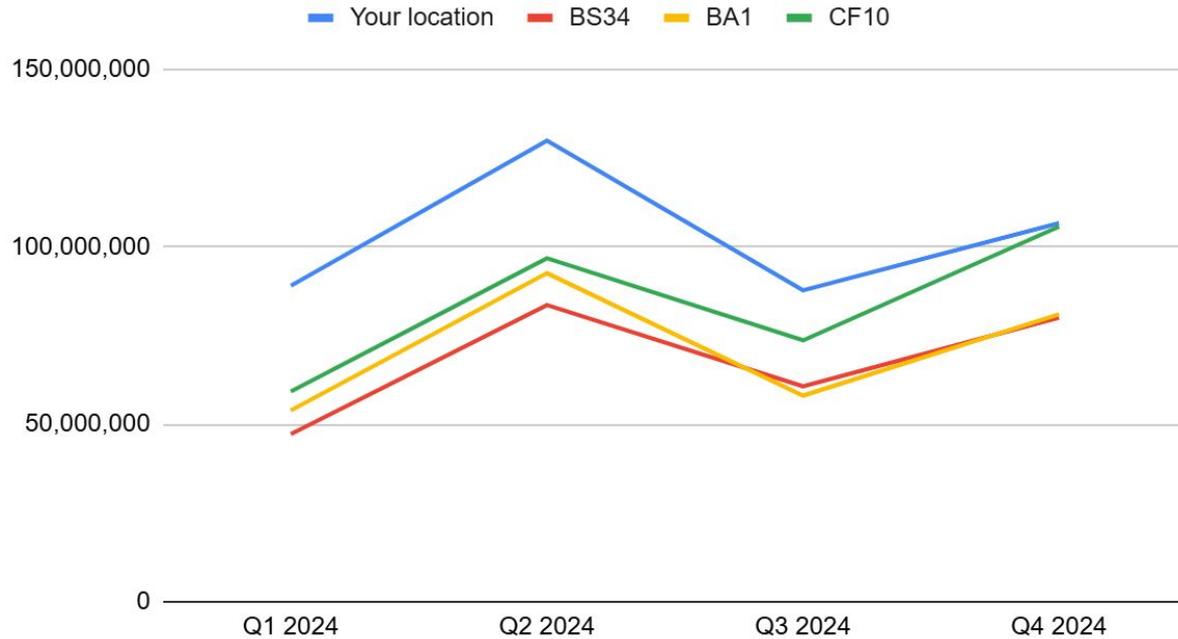
Total transactions



Summary of spend behaviour in postal sectors versus competitor locations



Total spend



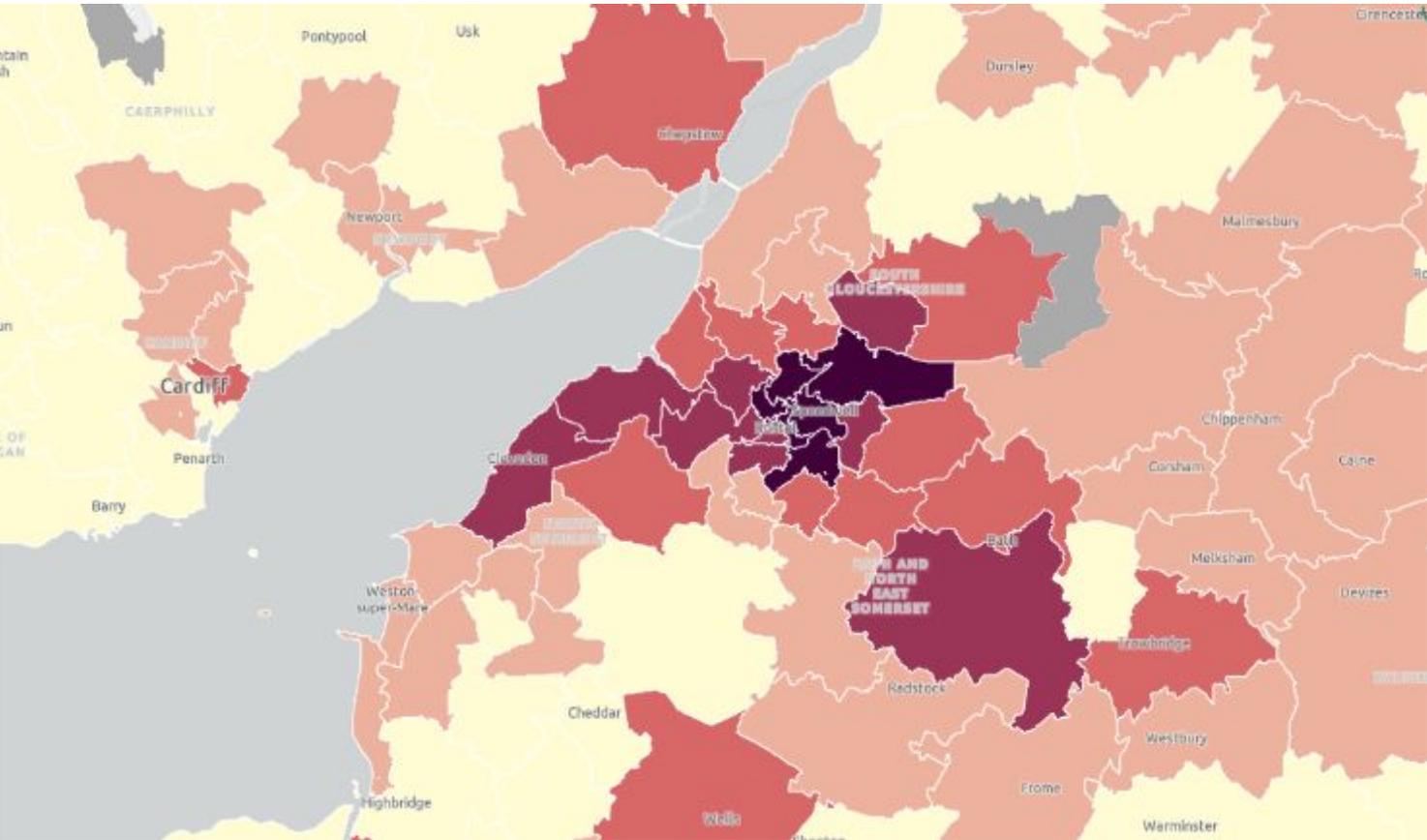
Consumer origins with highest spend in BS1, BS2 and BS8 postal sectors Q4 2024



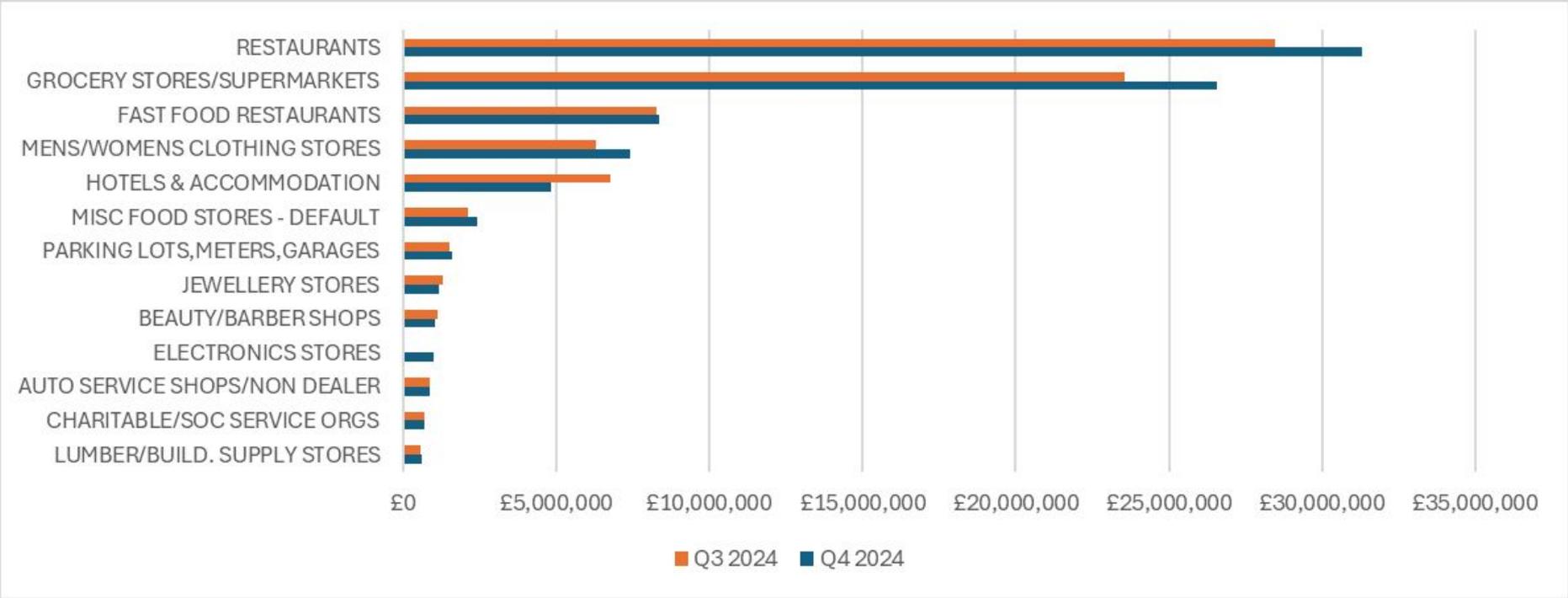
Area	Postcode	Number of Cards	Number of Transactions	Total Spend
Cotham, Redland, Montpelier, Westbury Park, St. Andrew's	BS6	77,632	990,938	£12,070,445
Easton, St George, Redfield, Whitehall, Eastville, Speedwell, Greenbank, Barton Hill	BS5	85,878	605,969	£8,696,391
Kingsdown, St Paul's, St Phillips, St Agnes	BS2	63,419	716,336	£8,538,929
Downend, Emersons Green, Fishponds, Frenchay, Pucklechurch, Mangotsfield, Staple Hill	BS16	87,635	382,332	£6,515,146
Clifton, Failand, Hotwells, Leigh Woods	BS8	33,878	468,904	£5,762,026
Bristol city centre, Redcliffe	BS1	34,390	387,596	£4,767,241
Brislington, Knowle, Knowle West, St Anne's, part of Totterdown	BS4	49,777	260,459	£4,562,844
Bishopston, Horfield, part of Filton, Lockleaze, Ashley Down	BS7	50,802	281,579	£4,418,399
Bedminster, Southville, Bower Ashton, part of Totterdown, Windmill Hill	BS3	29,960	203,207	£2,965,805
Hanham, Kingswood	BS15	37,860	154,219	£2,799,956

Cardholder Locations – Q4 2024

Darker colour = more cardholders



Category Spend in BS1, BS2 and BS8 Q3 and Q4 2024

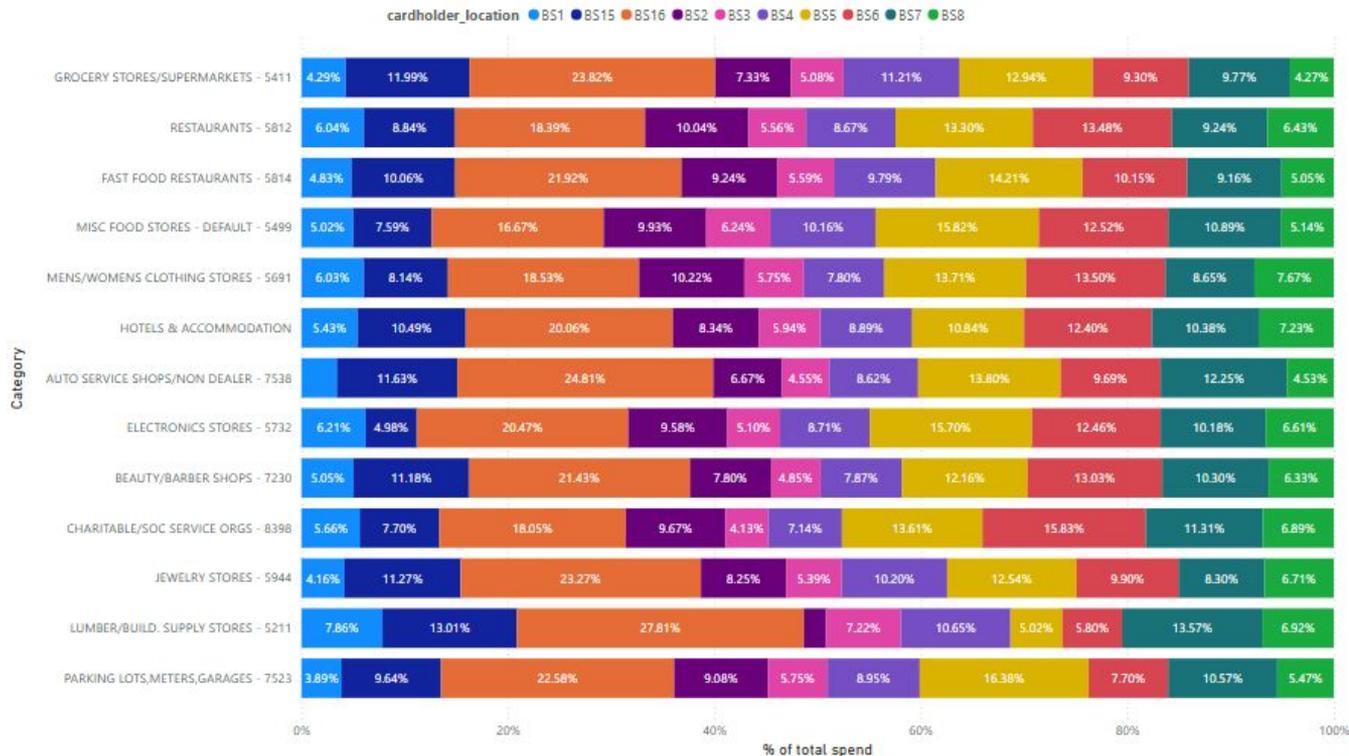


Category Spend in BS1, BS2 and BS8 Q3 and Q4 2024



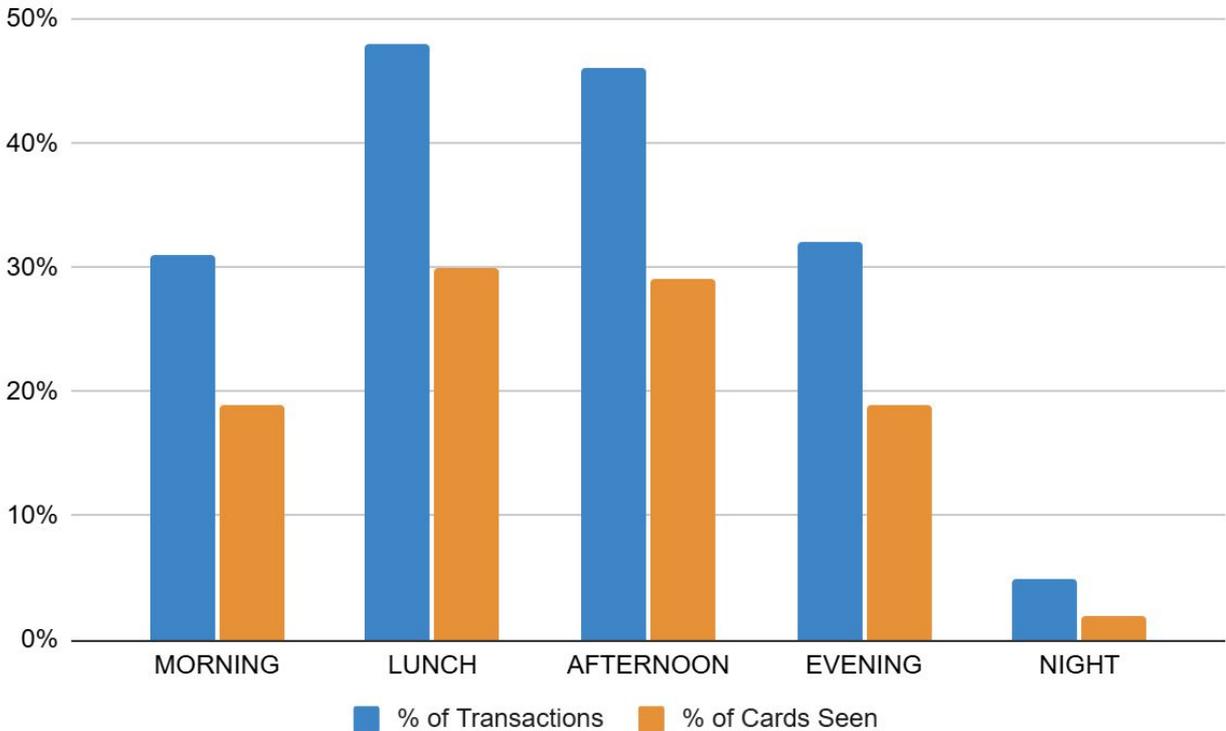
Category	Q3 2024	Q4 2024
RESTAURANTS	£28,459,010	£31,281,289
GROCERY STORES/SUPERMARKETS	£23,538,902	£26,583,070
FAST FOOD RESTAURANTS	£8,279,799	£8,380,623
MENS/WOMENS CLOTHING STORES	£6,314,587	£7,413,505
HOTELS & ACCOMMODATION	£6,751,691	£4,823,668
MISC FOOD STORES - DEFAULT	£2,131,530	£2,435,456
PARKING LOTS,METERS,GARAGES	£1,511,429	£1,623,969
JEWELLERY STORES	£1,302,416	£1,164,441
BEAUTY/BARBER SHOPS	£1,143,326	£1,050,852
ELECTRONICS STORES		£984,384
AUTO SERVICE SHOPS/NON DEALER	£878,592	£891,703
CHARITABLE/SOC SERVICE ORGS	£718,953	£684,481
LUMBER/BUILD. SUPPLY STORES	£579,322	£609,003

Total category spend* (online and face-to-face) among top 10 highest spending postal districts in BS1, BS2 and BS8 postal sectors Q4 2024



*NB – Spend is not limited to BS1, BS2 and BS8

% of Transactions and Cards Seen* in BS1, BS2 and BS8 by Time of Day Q4 2024



* % of cards seen adds up to more than 100% as transactions can occur on the same card across multiple time periods in a day



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