

Spendmapp Monthly Report

Local Government Area: City of Monash

Spendmapp cleans and analyses bank transaction data by time, geography, Expenditure Category and Type allowing continuous monitoring and analysis of local economic activity.

For the month of September 2025:

- Resident Local Spend was \$124.6M. This is a 1.91% increase from the same time last year.
- Visitor Local Spend was \$229.2M. This is a 8.06% increase from the same time last year.
- Total Local Spend was \$353.8M. This is a 5.81% increase from the same time last year.
- Resident Escape Spend was \$209.2M. This is a 3.92% increase from the same time last year.
- Resident Online Spend was \$279.1M. This is a 11.14% increase from the same time last year.

The 11.14 % increase in Resident Online Spend reflects the growing national trend towards online sales. This emphasises the need for a strategy to support local traders in enhancing their online presence.

Expenditure by Expenditure Type

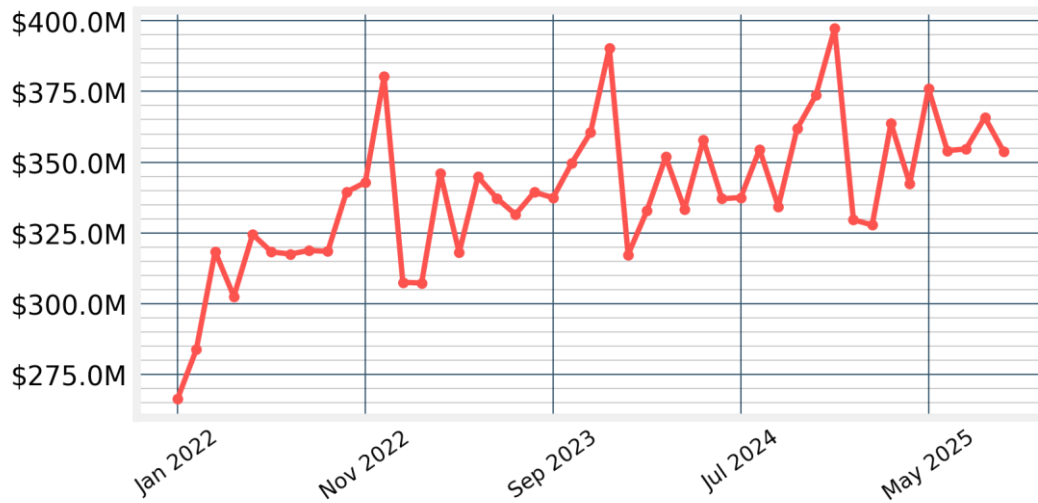
These expenditure charts show the long-term pattern of expenditure activity by Expenditure Type across the City of Monash LGA. Typically, we see spending spikes at Easter and Christmas; dips in the post-Christmas period; and a steady climb through winter.

By way of a benchmark, the mean ratio of Resident Online Spend to all resident spending is 0.22. That is, for every dollar spent by resident cardholders anywhere, 22c goes online. Another 34c is in Escape Expenditure and the rest is spent locally.

Over the last few years across most of Australia, total expenditure has been relatively flat, even in fast growing municipalities. The exception to this has often been in Resident Online Spend, which continues to grow relative to Total Local Spend.

Total Local Spend

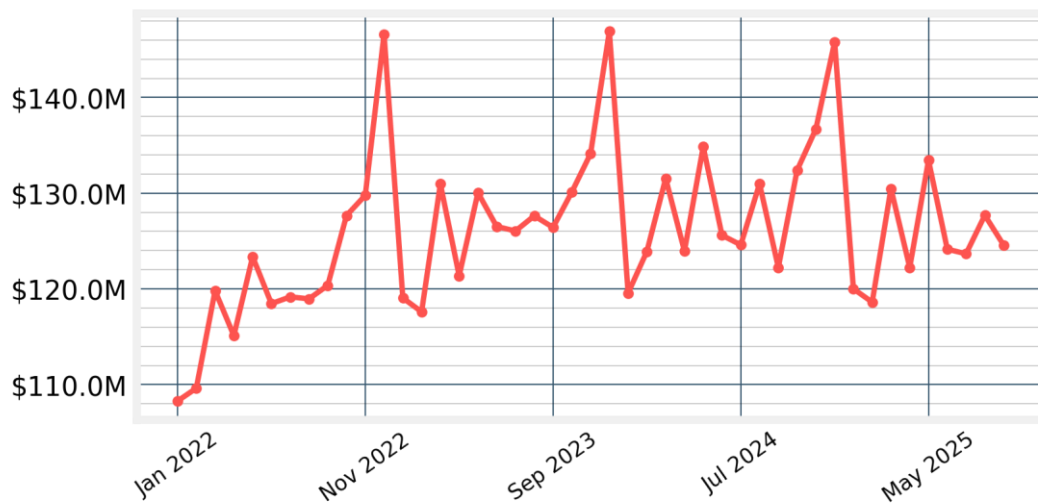
The total amount spent with merchants within the City of Monash LGA.



Over the last 45 months, the spending trend (as shown by the trendline in the Spendmapp app) for Total Local Spend has been upwards.

Resident Local Spend

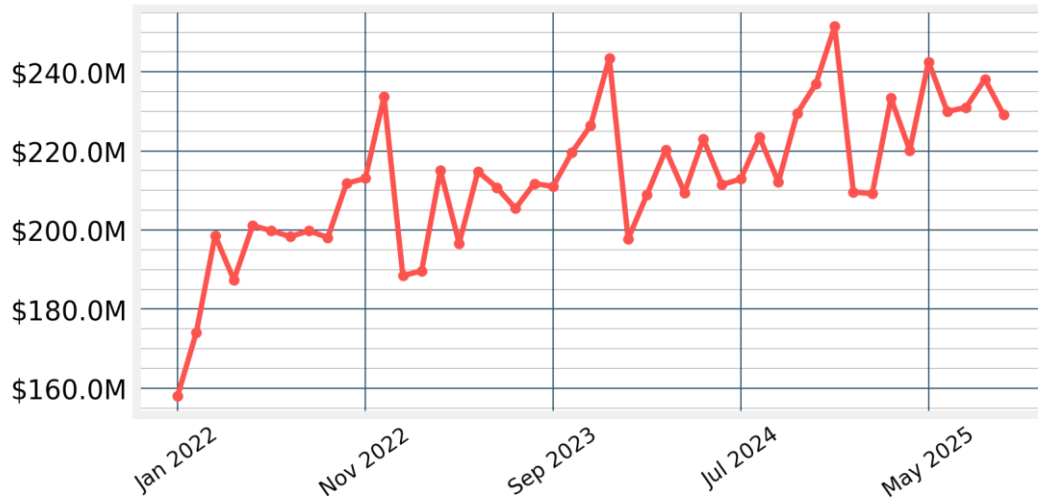
The amount spent by residents and local businesses with merchants inside the City of Monash LGA.



Over the last 45 months, the spending trend (as shown by the trendline in the Spendmapp app) for Resident Local Spend has been upwards.

Visitor Local Spend

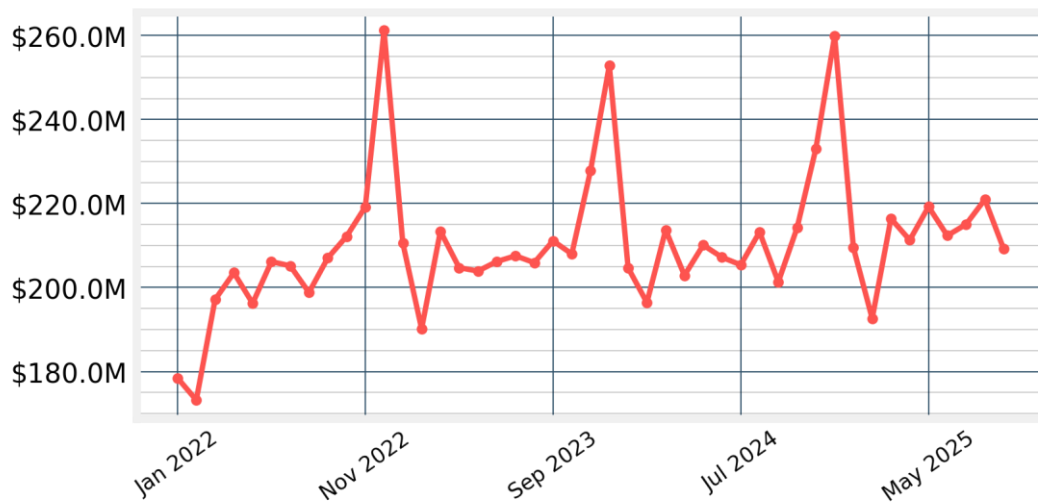
The amount spent by non-residents and non-local businesses with merchants inside the City of Monash LGA.



Over the last 45 months, the spending trend (as shown by the trendline in the Spendmapp app) for Visitor Local Spend has been upwards.

Resident Escape Spend

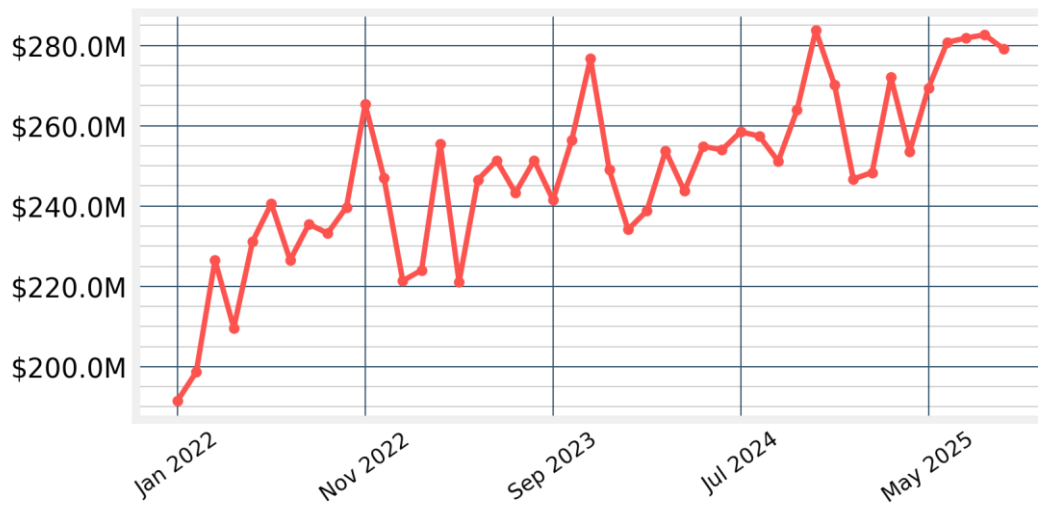
The amount spent by residents and local businesses outside the City of Monash LGA.



Over the last 45 months, the spending trend (as shown by the trendline in the Spendmapp app) for Resident Escape Spend has been upwards.

Resident Online Spend

The amount spent by City of Monash LGA residents and local businesses with online merchants.

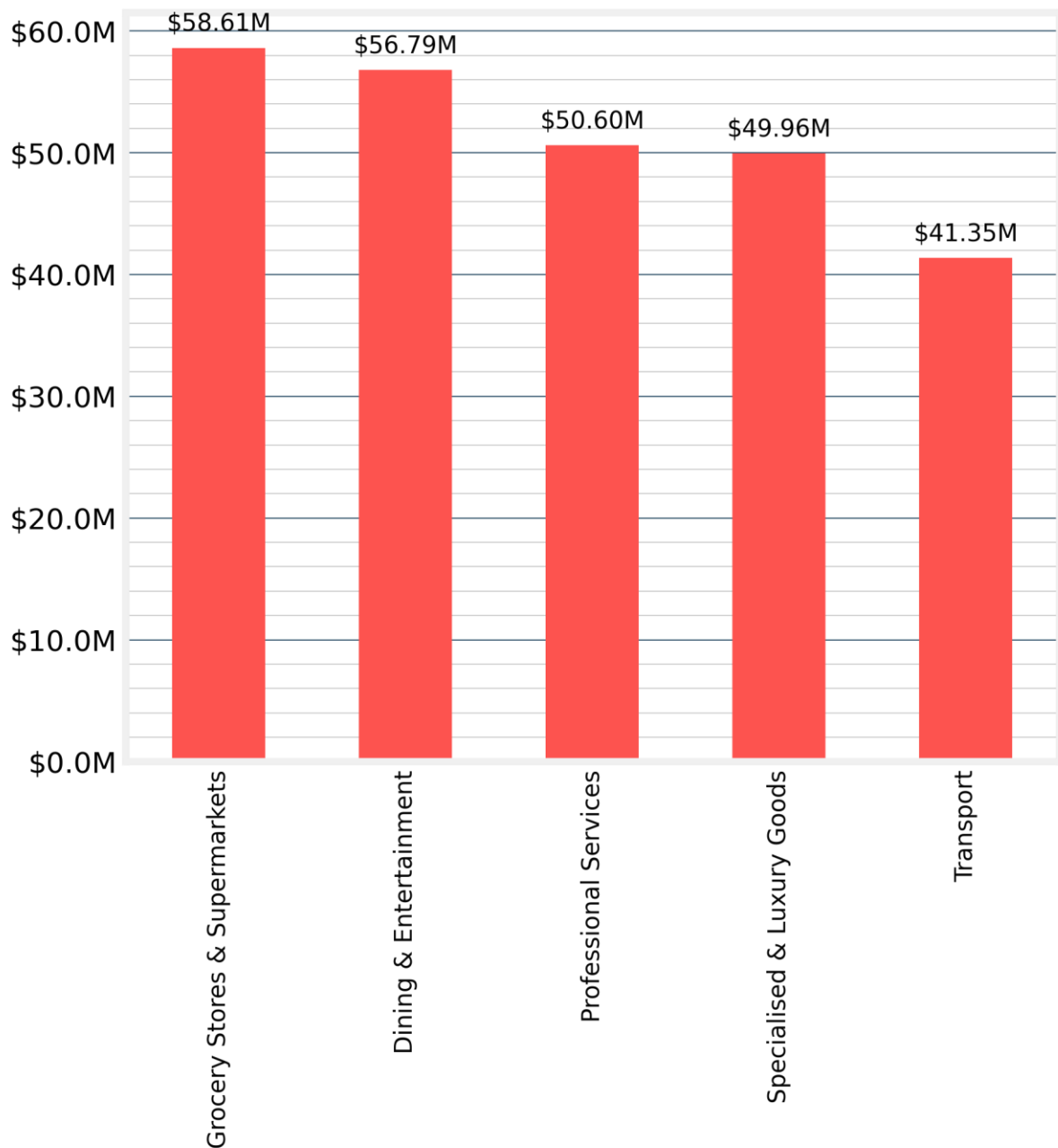


Over the last 45 months, the spending trend (as shown by the trendline in the Spendmapp app) for Resident Online Spend has been upwards.

Expenditure by Expenditure Category

The Top 5 Spending Categories for September 2025

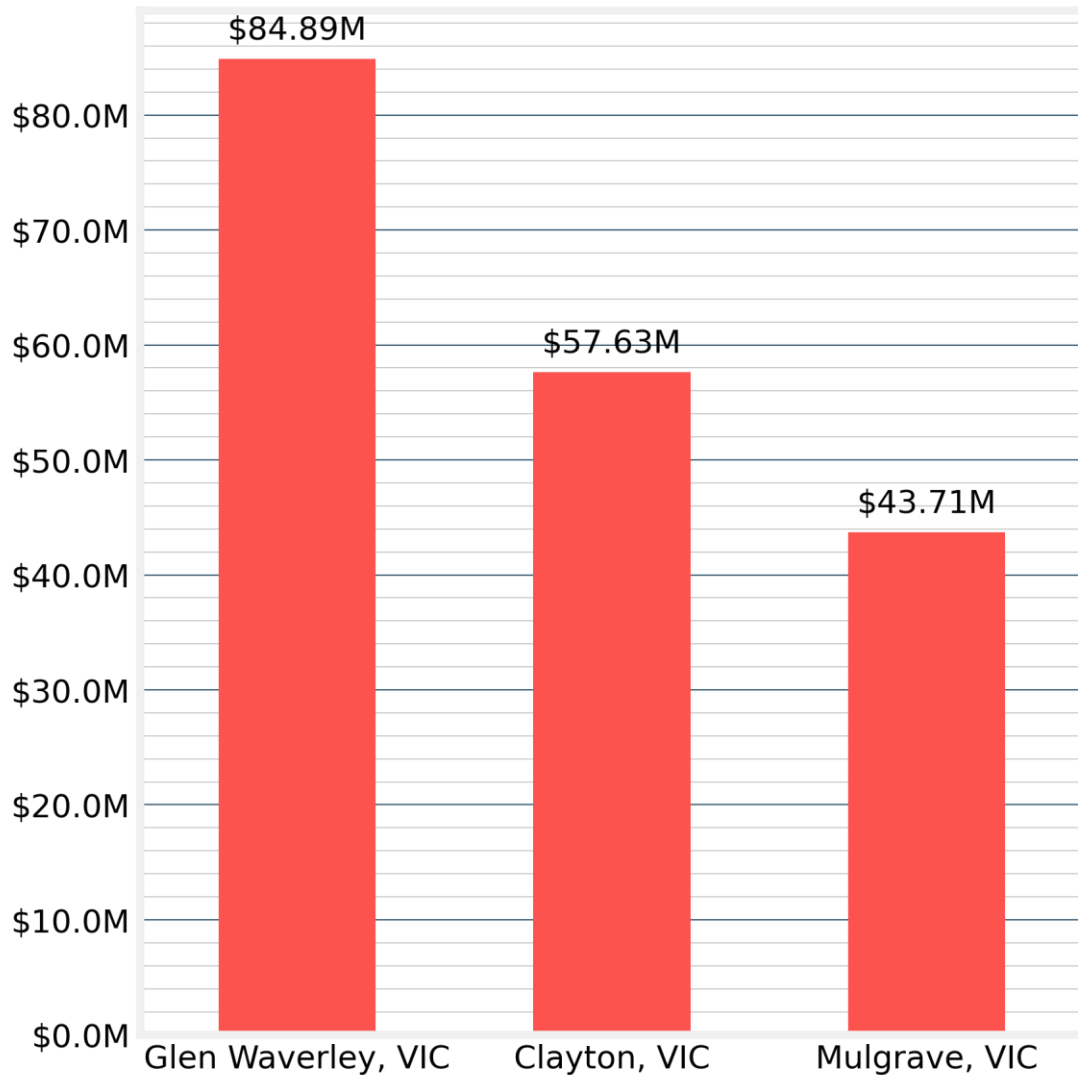
Total Local Spend split by the top 5 Expenditure Categories.



Spend by Origin and Destination

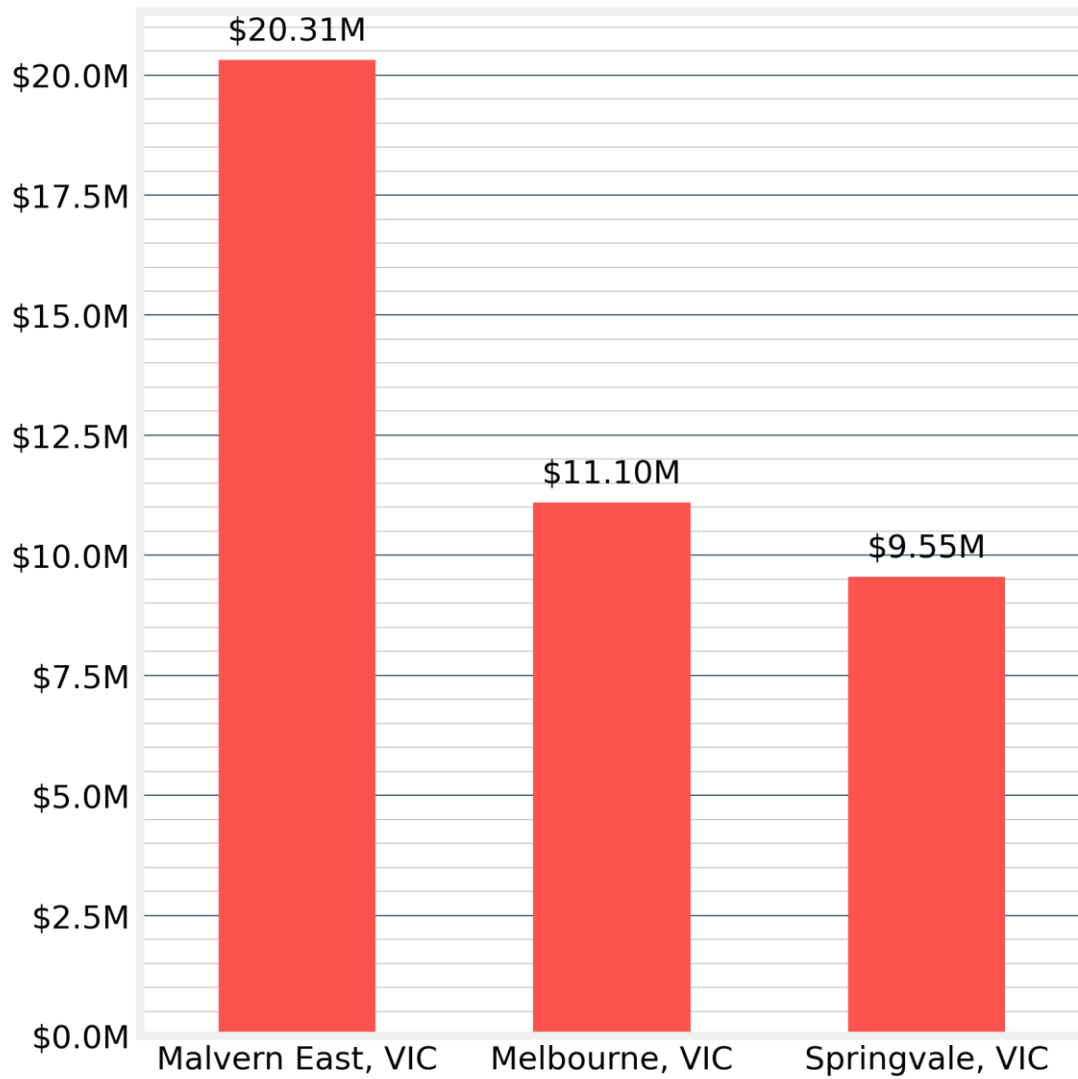
The Top 3 Suburbs by Total Local Spend for September 2025

Total Local Spend by Suburbs of destination (i.e. where the spending occurs)



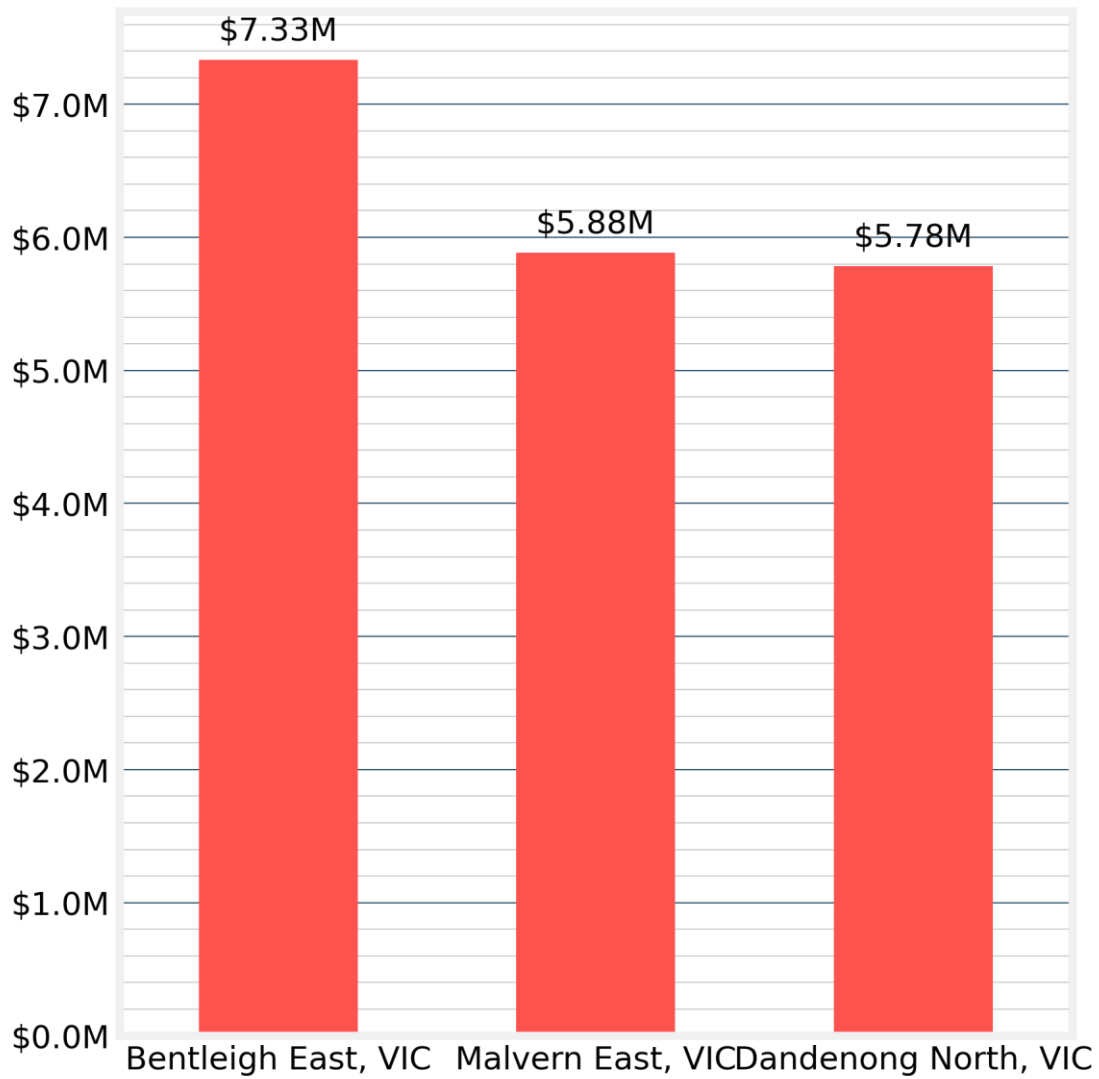
The Top 3 Suburbs by Resident Escape Spend for September 2025

Resident Escape Spend by destination Suburbs (i.e. where the spending goes to).



The Top 3 Suburbs by Visitor Local Spend for September 2025

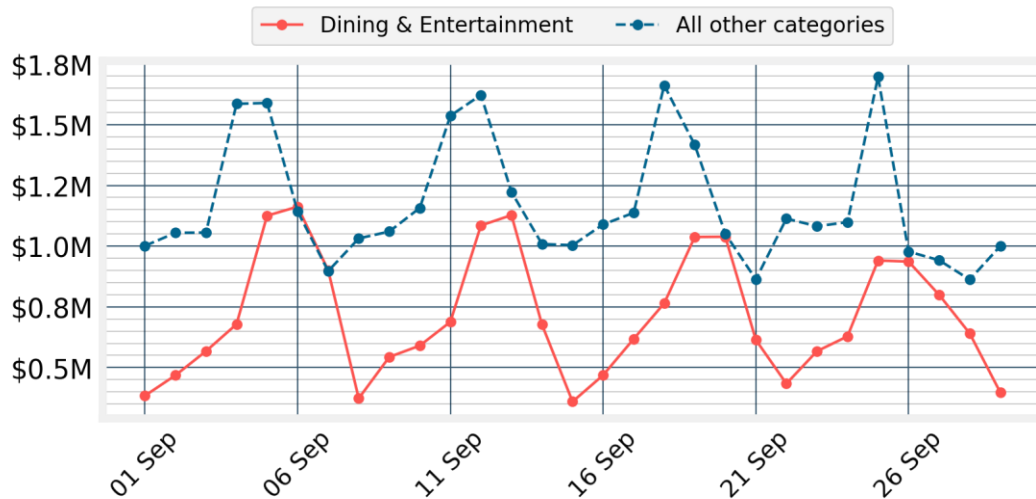
Visitor Local Spend by Suburbs of origin (i.e. where the visitors originate).



Night Time Economy

Night Time Economy for September 2025

The biggest spending night of the month of September 2025 was Friday 05 September with Total Local Spend of \$2.7M. This was made up of \$1.1M in Dining and Entertainment spending and \$1.6M spending in all other categories.



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