City of Busselton

Resident   Business   Events   Visitor   Leakage

FAQs: About our data

1. Are Council iQ metrics only representative of CBA customers?
While our sample set represents approximately 30% of electronic transactions across Australia, we also seek to make the data representative of the total population by weighting expenditure and customer count to align with externally available sources such as ABS Census statistics.

2. What are the sample customer cutoffs applied in Council iQ?
We impose minimum sample size cut-offs on our metrics to ensure data integrity in insights as well as compliance with privacy obligations. The cut-offs applied vary depending on the number of brands, brand market share dominance as well as minimum customer counts.

3. How is Affluence defined?
Affluence is a measure of a customer's preference towards premium or budget retail brands, based on their observed shopping behaviour. It is a derived customer attribute, where customers are given an affluence score between 1 - 5 with 1 indicating a preference towards budget brands and 5 indicating a preference towards premium brands. Note affluence is not the same as income.

4. How are Life stages defined?
Customers are identified as families through a combination of census data and consumer behaviour such as transactions with childcare services, preschools, school supplies, educational brands, and more. Customers with consumer behaviour such as transactions with music festivals or during late hours on weekends, who are also not identified as Families, are then labelled across Singles and Couples/ Retiree life stages based on their ages. Refer to Key Terms and Descriptions page for more details.

5. How are the Crowds iQ customer segments defined?
Crowds iQ are built from CommBank iQ's rich insight into data points from our de-identified transaction data regarding what people purchase, where they purchase and who they purchase for in their household. Customers are split into segments by Lifestage and Affluence. These include: Affluent Adventurers, Aging Comfortably, Country Living, Countryside Elite, Golden Days, Life on the Land, Metro High Flyers, Neighbours with Kids, Next Generation, Prosperous Families, Provincial Wealth, Prudent Nostalgia, Suburban Thrift, Up and Coming and Young and Carefree.

6. Where can I find more information about Council iQ metrics?
All data sources and some relevant footnotes have been provided at the bottom of the Council iQ insight modules. They contain high level information about the data included within the module. Additional details can also be found in the User Guide located within this document.

FAQs: Interacting with and sharing insights

1. Where is it best to view and interact with the Council iQ deliverable file?
A local desktop version of Microsoft Excel on your PC or Mac is the best software to view and interact with the Council iQ deliverable. This ensures maximum functionality of all interactive elements. Internet or other web-based versions of Excel are not recommended and will not allow for all the interactive components to function correctly. It is recommended there are not multiple Excel workbooks open simultaneously whilst using the Council iQ deliverable, as performance speed and functionality may be impacted.

2. Who can I share insights with?
CommBank iQ would like you to get maximum value from Council iQ by sharing our insights with the most appropriate and relevant stakeholders. As per our legal agreements, we agree that you may use Council iQ in the reasonable and normal course of managing and promoting your region.
We encourage reasonable and limited disclosure of information and data derived from Council iQ to external third parties for information purposes only, provided that:
- you do not alter, remove or obscure any data points that are on the outputs exported from Council iQ;
- you ensure any extracts of outputs (for example, insights used in your own presentations, or screenshots of the Council iQ Outputs) contain the disclaimer included within Council iQ file;
- you reference the insights as: 'Sourced from banking transaction data'
Where Council iQ insights are to be referenced to any external third party, specific approvals are required from CommBank iQ prior to publication.

FAQs: About our methodologies

1. How is online accommodation spend calculated?
Spend is attributed to an LGA based on a statistical attribution technique using customers online accommodation spend (last 6 months) and customers overnight trips to a LGA. This attribution technique is based on the number of consecutive days customers have transacted 50km or more from home, as well as other business rules to increase accuracy and decrease outliers. Spend is attributed to the date of the first transaction in the trip. Due to the nature of the spend attribution, results may change overtime.

2. How is resident leakage determined?
Leakage refers to residents who are spending outside of their local LGA region. This leaking spend is important for councils to understand so they know where, when and what residents are spending within a neighbouring geographical region. This then helps to inform new data driven council initiatives to help keep resident spend within the local LGA region. Based on the residential location of the customer, spend is tracked to regions other than those where the resident lives, ensuring all data is aggregated and de-identified. All online purchases are under 'Online'. This also includes online accommodation purchases.

3. What is trip type and how is it defined?
Trip type is a methodology to attribute visitor spend to different types of visitors based on the trips customers are transacting within. If there is no transaction, there is no trip. Trip type is based on trip frequency, trip length and residential location.

Customers who travelled more than 25km from their customer residential location are classified into a trip type. Trip types include:

Trip Type	Description	Technical Definition
Regular/ Routine Trips	Customers making regular transactions in an SA3 region. Example: workers (incl. full time workers, hybrid office workers, Fly In Fly Out (FIFO)), frequent shoppers or frequent leisure visitors.	Customers making at least 5 trips to an SA3 region(s) with transactions across at least 20 days over at least 3 trips (across a 90 day period). Transactions must be more than 25km from the customer place of residence. Note: Customers may be retrospectively allocated to Regular/routine based on future behaviour.
Overnight Trips	Customers making multiple transactions over consecutive days in a single SA3 region when away from their home. Two different trips are provided: Intrastate and Interstate.	Customers making transactions over multiple days, without a home location transaction in between, and within one statistical area 3 (SA3) region. Transactions must be more than 25km from the customer place of residence.
Day Trips	Customers making single or multiple transactions (4 hours or more) within a day in an SA3 region(s). Two different trips are provided: Intrastate and Interstate.	Customers with at least four hours between their first and last transactions within a 24-hour period and more than 25km from the customer residential location (including customers making a single transaction who we believe have spent at least four hours in the area based on distance from the customer residential location).
Short Trips	Customers making single or multiple transactions (less than 4 hours) within a day in an SA3 region(s). Example: food or fuel when transiting through region, quick visit to shops or making a one off purchase.	Customers with less than four hours between their first and last transaction within the same calendar day and more than 25km from the customer residential location.

Note: All trips must be completed to be included and attributed to the last day of the trip. Some trip classifications may change over time based on additional information becoming available (e.g. day trip becomes recurring based on customer thresholds being satisfied).