



13th March 2026

Powering ahead: Utility spend increases by a quarter in February, AIB Spend Trend

- **Overall spending increased by 7% year on year**
- **Pub spending so far this year driven by St Brigid's long weekend and Six Nations rugby matches**
- **Louth, Offaly and Dublin see biggest fall in pub spend**
- **Electrifying growth in EV Charging, increases by 39%**

Card spending by AIB customers on utilities (excluding telecoms and streaming) increased by 26% in the twelve months to February 2026, due to a number of factors. It comes as households face into likely future steep increases in the cost of energy as a result of geopolitical uncertainty. The latest AIB Spend Trend shows overall spending was up 7%, largely driven by online spend which increased 12% year on year. In contrast, in store spending remained flat, reflecting changing consumer preferences towards online shopping.

Spend in pubs fell by 2% year on year. The largest decrease was in Louth (-10%), Offaly (-8%) and Dublin(-5%) The busiest days for the pub sector so far in 2026 were St Brigid's Day, the festival of Imbolc, on Sunday 1st February, followed by the Ireland versus England Six Nations rugby match on Saturday 21st February, and the Ireland versus Italy rugby head-to-head on Valentine's Day.

The data was compiled from 70 million card transactions carried out by AIB customers in store and online during February 2026 and has been anonymised and aggregated. Data provided by AIB features one of the most comprehensive and accurate data sets on consumer spending in Ireland.

- EV charging spend increased by 39% in the year. The rise is likely attributed to greater adoption of electric vehicles and expanded charging infrastructure.
- Restaurant spending increased by 6% year on year.
- Spend on digital games increased by a third (33%) year on year; music streaming and record sales increased c. 14%, with the vast majority of spend online (c. 97%).
- However, spending on tickets to events and cinema spend both decreased by 8% and 18% respectively, year on year. The decline in cinema spend likely reflects changing consumer preferences and the increased availability of streaming options.
- Spending on airline tickets decreased by 9%, despite the poor weather experienced in January and February which prompted many people to look to sunnier climes. The largest

decrease was in Cavan (-23%), Carlow and Clare (-17%). Kilkenny was the only county to buck the trend, with a small increase in spend on airline travel (+1%).

AIB's Head of Consumer, Adrian Moynihan said "Understanding and analysing spending is vital for both our customers and the wider business community. The latest data shows how customer behaviour is evolving, with a clear shift toward online spending and digital entertainment. By closely monitoring these trends, we can better support our customers, helping them to make informed choices that suit their needs, whilst ensuring businesses are equipped to respond to these changing patterns. As a trusted partner, AIB is committed to meaningful, lasting relationships in the communities we are embedded in across Ireland, supporting our customers and their long-term financial wellbeing."

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Contact louise.y.kelly@aib.ie, 087 2161545

AIB Spend Trend February 2025



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Utility* spend up 26%
year on year

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*(excl. telecoms)

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