

The 2023-2028 Outlook for Digital Banking in Japan

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Abstracts

This study covers the latent demand outlook for digital banking across the prefectures and cities of Japan. Latent demand (in millions of U.S. dollars), or potential industry earnings (P.I.E.) estimates are given across over 1,000 cities in Japan. For each city in question, the percent share the city is of its prefecture and of Japan as a whole is reported. These comparative benchmarks allow the reader to quickly gauge a city vis-à-vis others. This statistical approach can prove very useful to distribution and/or sales force strategies. Using econometric models which project fundamental economic dynamics within each prefecture and city, latent demand estimates are created for digital banking. This report does not discuss the specific players in the market serving the latent demand, nor specific details at the product level. The study also does not consider short-term cyclicalities that might affect realized sales. The study, therefore, is strategic in nature, taking an aggregate and long-run view, irrespective of the players or products involved.

In this report we define the sales of digital banking as including all commonly understood products and/or services falling within this broad category, irrespective of product packaging, formulation, size, or form. Companies participating in this industry include Appway, Backbase, EdgeVerve Systems, Fidor Solutions, Fiserv, NETinfo, NF Innova, Oracle Corporation, SAP, Tata Consultancy Services, Technisys, and Temenos Group. In addition to the sources indicated, additional information available to the public via news and/or press releases published by players in the industry was considered in defining and calibrating this category. All figures are in a common currency (U.S. dollars, millions) and are not adjusted for inflation (i.e., they are current values). Exchange rates used to convert to U.S. dollars are averages for the year in question. Future exchange rates are assumed to be constant in the future at the current level (the average of the year of this publication's release in 2022).

Contents

1 INTRODUCTION

1.1 OVERVIEW

1.2 WHAT IS LATENT DEMAND AND THE P.I.E.?

1.3 THE METHODOLOGY

1.3.1 STEP 1. PRODUCT DEFINITION AND DATA COLLECTION

1.3.2 STEP 2. FILTERING AND SMOOTHING

1.3.3 STEP 3. FILLING IN MISSING VALUES

1.3.4 STEP 4. VARYING PARAMETER, NON-LINEAR ESTIMATION

1.3.5 STEP 5. FIXED-PARAMETER LINEAR ESTIMATION

1.3.6 STEP 6. AGGREGATION AND BENCHMARKING

1.4 FREQUENTLY ASKED QUESTIONS (FAQ)

1.4.1 CATEGORY DEFINITION

1.4.2 UNITS

1.4.3 METHODOLOGY

2 SUMMARY OF FINDINGS

2.1 LATENT DEMAND IN JAPAN

2.2 TOP 100 CITIES SORTED BY RANK

2.3 LATENT DEMAND BY YEAR IN JAPAN

3 AICHI

3.1 LATENT DEMAND BY YEAR - AICHI

3.2 CITIES SORTED BY RANK - AICHI

3.3 CITIES SORTED ALPHABETICALLY - AICHI

4 AKITA

4.1 LATENT DEMAND BY YEAR - AKITA

4.2 CITIES SORTED BY RANK - AKITA

4.3 CITIES SORTED ALPHABETICALLY - AKITA

5 AOMORI

5.1 LATENT DEMAND BY YEAR - AOMORI

5.2 CITIES SORTED BY RANK - AOMORI

5.3 CITIES SORTED ALPHABETICALLY - AOMORI

6 CHIBA

6.1 LATENT DEMAND BY YEAR - CHIBA

6.2 CITIES SORTED BY RANK - CHIBA

6.3 CITIES SORTED ALPHABETICALLY - CHIBA

7 EHIME

7.1 LATENT DEMAND BY YEAR - EHIME

7.2 CITIES SORTED BY RANK - EHIME

7.3 CITIES SORTED ALPHABETICALLY - EHIME

8 FUKUI

8.1 LATENT DEMAND BY YEAR - FUKUI

8.2 CITIES SORTED BY RANK - FUKUI

8.3 CITIES SORTED ALPHABETICALLY - FUKUI

9 FUKUOKA

9.1 LATENT DEMAND BY YEAR - FUKUOKA

9.2 CITIES SORTED BY RANK - FUKUOKA

9.3 CITIES SORTED ALPHABETICALLY - FUKUOKA

10 FUKUSHIMA

10.1 LATENT DEMAND BY YEAR - FUKUSHIMA

10.2 CITIES SORTED BY RANK - FUKUSHIMA

10.3 CITIES SORTED ALPHABETICALLY - FUKUSHIMA

11 GIFU

11.1 LATENT DEMAND BY YEAR - GIFU

11.2 CITIES SORTED BY RANK - GIFU

11.3 CITIES SORTED ALPHABETICALLY - GIFU

12 GUMMA

- 12.1 LATENT DEMAND BY YEAR - GUMMA
- 12.2 CITIES SORTED BY RANK - GUMMA
- 12.3 CITIES SORTED ALPHABETICALLY - GUMMA

13 HIROSHIMA

- 13.1 LATENT DEMAND BY YEAR - HIROSHIMA
- 13.2 CITIES SORTED BY RANK - HIROSHIMA
- 13.3 CITIES SORTED ALPHABETICALLY - HIROSHIMA

14 HOKKAIDO

- 14.1 LATENT DEMAND BY YEAR - HOKKAIDO
- 14.2 CITIES SORTED BY RANK - HOKKAIDO
- 14.3 CITIES SORTED ALPHABETICALLY - HOKKAIDO

15 HYOGO

- 15.1 LATENT DEMAND BY YEAR - HYOGO
- 15.2 CITIES SORTED BY RANK - HYOGO
- 15.3 CITIES SORTED ALPHABETICALLY - HYOGO

16 IBARAKI

- 16.1 LATENT DEMAND BY YEAR - IBARAKI
- 16.2 CITIES SORTED BY RANK - IBARAKI
- 16.3 CITIES SORTED ALPHABETICALLY - IBARAKI

17 ISHIKAWA

- 17.1 LATENT DEMAND BY YEAR - ISHIKAWA
- 17.2 CITIES SORTED BY RANK - ISHIKAWA
- 17.3 CITIES SORTED ALPHABETICALLY - ISHIKAWA

18 IWATE

- 18.1 LATENT DEMAND BY YEAR - IWATE

18.2 CITIES SORTED BY RANK - IWATE

18.3 CITIES SORTED ALPHABETICALLY - IWATE

19 KAGAWA

19.1 LATENT DEMAND BY YEAR - KAGAWA

19.2 CITIES SORTED BY RANK - KAGAWA

19.3 CITIES SORTED ALPHABETICALLY - KAGAWA

20 KAGOSHIMA

20.1 LATENT DEMAND BY YEAR - KAGOSHIMA

20.2 CITIES SORTED BY RANK - KAGOSHIMA

20.3 CITIES SORTED ALPHABETICALLY - KAGOSHIMA

21 KANAGAWA

21.1 LATENT DEMAND BY YEAR - KANAGAWA

21.2 CITIES SORTED BY RANK - KANAGAWA

21.3 CITIES SORTED ALPHABETICALLY - KANAGAWA

22 KOCHI

22.1 LATENT DEMAND BY YEAR - KOCHI

22.2 CITIES SORTED BY RANK - KOCHI

22.3 CITIES SORTED ALPHABETICALLY - KOCHI

23 KUMAMOTO

23.1 LATENT DEMAND BY YEAR - KUMAMOTO

23.2 CITIES SORTED BY RANK - KUMAMOTO

23.3 CITIES SORTED ALPHABETICALLY - KUMAMOTO

24 KYOTO

24.1 LATENT DEMAND BY YEAR - KYOTO

24.2 CITIES SORTED BY RANK - KYOTO

24.3 CITIES SORTED ALPHABETICALLY - KYOTO

25 MIE

- 25.1 LATENT DEMAND BY YEAR - MIE
- 25.2 CITIES SORTED BY RANK - MIE
- 25.3 CITIES SORTED ALPHABETICALLY - MIE

26 MIYAGI

- 26.1 LATENT DEMAND BY YEAR - MIYAGI
- 26.2 CITIES SORTED BY RANK - MIYAGI
- 26.3 CITIES SORTED ALPHABETICALLY - MIYAGI

27 MIYAZAKI

- 27.1 LATENT DEMAND BY YEAR - MIYAZAKI
- 27.2 CITIES SORTED BY RANK - MIYAZAKI
- 27.3 CITIES SORTED ALPHABETICALLY - MIYAZAKI

28 NAGANO

- 28.1 LATENT DEMAND BY YEAR - NAGANO
- 28.2 CITIES SORTED BY RANK - NAGANO
- 28.3 CITIES SORTED ALPHABETICALLY - NAGANO

29 NAGASAKI

- 29.1 LATENT DEMAND BY YEAR - NAGASAKI
- 29.2 CITIES SORTED BY RANK - NAGASAKI
- 29.3 CITIES SORTED ALPHABETICALLY - NAGASAKI

30 NARA

- 30.1 LATENT DEMAND BY YEAR - NARA
- 30.2 CITIES SORTED BY RANK - NARA
- 30.3 CITIES SORTED ALPHABETICALLY - NARA

31 NIIGATA

- 31.1 LATENT DEMAND BY YEAR - NIIGATA

31.2 CITIES SORTED BY RANK - NIIGATA

31.3 CITIES SORTED ALPHABETICALLY - NIIGATA

32 OITA

32.1 LATENT DEMAND BY YEAR - OITA

32.2 CITIES SORTED BY RANK - OITA

32.3 CITIES SORTED ALPHABETICALLY - OITA

33 OKAYAMA

33.1 LATENT DEMAND BY YEAR - OKAYAMA

33.2 CITIES SORTED BY RANK - OKAYAMA

33.3 CITIES SORTED ALPHABETICALLY - OKAYAMA

34 OKINAWA

34.1 LATENT DEMAND BY YEAR - OKINAWA

34.2 CITIES SORTED BY RANK - OKINAWA

34.3 CITIES SORTED ALPHABETICALLY - OKINAWA

35 OSAKA

35.1 LATENT DEMAND BY YEAR - OSAKA

35.2 CITIES SORTED BY RANK - OSAKA

35.3 CITIES SORTED ALPHABETICALLY - OSAKA

36 SAGA

36.1 LATENT DEMAND BY YEAR - SAGA

36.2 CITIES SORTED BY RANK - SAGA

36.3 CITIES SORTED ALPHABETICALLY - SAGA

37 SAITAMA

37.1 LATENT DEMAND BY YEAR - SAITAMA

37.2 CITIES SORTED BY RANK - SAITAMA

37.3 CITIES SORTED ALPHABETICALLY - SAITAMA

38 SHIGA

- 38.1 LATENT DEMAND BY YEAR - SHIGA
- 38.2 CITIES SORTED BY RANK - SHIGA
- 38.3 CITIES SORTED ALPHABETICALLY - SHIGA

39 SHIMANE

- 39.1 LATENT DEMAND BY YEAR - SHIMANE
- 39.2 CITIES SORTED BY RANK - SHIMANE
- 39.3 CITIES SORTED ALPHABETICALLY - SHIMANE

40 SHIZUOKA

- 40.1 LATENT DEMAND BY YEAR - SHIZUOKA
- 40.2 CITIES SORTED BY RANK - SHIZUOKA
- 40.3 CITIES SORTED ALPHABETICALLY - SHIZUOKA

41 TOCHIGI

- 41.1 LATENT DEMAND BY YEAR - TOCHIGI
- 41.2 CITIES SORTED BY RANK - TOCHIGI
- 41.3 CITIES SORTED ALPHABETICALLY - TOCHIGI

42 TOKUSHIMA

- 42.1 LATENT DEMAND BY YEAR - TOKUSHIMA
- 42.2 CITIES SORTED BY RANK - TOKUSHIMA
- 42.3 CITIES SORTED ALPHABETICALLY - TOKUSHIMA

43 TOKYO

- 43.1 LATENT DEMAND BY YEAR - TOKYO
- 43.2 CITIES SORTED BY RANK - TOKYO
- 43.3 CITIES SORTED ALPHABETICALLY - TOKYO

44 TOTTORI

- 44.1 LATENT DEMAND BY YEAR - TOTTORI

44.2 CITIES SORTED BY RANK - TOTTORI

44.3 CITIES SORTED ALPHABETICALLY - TOTTORI

45 TOYAMA

45.1 LATENT DEMAND BY YEAR - TOYAMA

45.2 CITIES SORTED BY RANK - TOYAMA

45.3 CITIES SORTED ALPHABETICALLY - TOYAMA

46 WAKAYAMA

46.1 LATENT DEMAND BY YEAR - WAKAYAMA

46.2 CITIES SORTED BY RANK - WAKAYAMA

46.3 CITIES SORTED ALPHABETICALLY - WAKAYAMA

47 YAMAGATA

47.1 LATENT DEMAND BY YEAR - YAMAGATA

47.2 CITIES SORTED BY RANK - YAMAGATA

47.3 CITIES SORTED ALPHABETICALLY - YAMAGATA

48 YAMAGUCHI

48.1 LATENT DEMAND BY YEAR - YAMAGUCHI

48.2 CITIES SORTED BY RANK - YAMAGUCHI

48.3 CITIES SORTED ALPHABETICALLY - YAMAGUCHI

49 YAMANASHI

49.1 LATENT DEMAND BY YEAR - YAMANASHI

49.2 CITIES SORTED BY RANK - YAMANASHI

49.3 CITIES SORTED ALPHABETICALLY - YAMANASHI

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