

The 2023-2028 Outlook for Digital Banking in the United States

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Abstracts

This study covers the latent demand outlook for digital banking across the states and cities of the United States. Latent demand (in millions of U.S. dollars), or potential industry earnings (P.I.E.) estimates are given across some 12,600 cities in the United States. For each city in question, the percent share the city is of its state and of the United States 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 state 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 THE UNITED STATES

2.2 LATENT DEMAND BY YEAR IN THE UNITED STATES

2.3 TOP 100 CITIES IN THE UNITED STATES

3 FAR WEST

3.1 EXECUTIVE SUMMARY

3.2 LATENT DEMAND BY YEAR - ALASKA

3.3 CITIES SORTED BY RANK - ALASKA

3.4 LATENT DEMAND BY YEAR - CALIFORNIA

3.5 CITIES SORTED BY RANK - CALIFORNIA

3.6 LATENT DEMAND BY YEAR - HAWAII

3.7 CITIES SORTED BY RANK - HAWAII

3.8 LATENT DEMAND BY YEAR - NEVADA

3.9 CITIES SORTED BY RANK - NEVADA

3.10 LATENT DEMAND BY YEAR - OREGON

3.11 CITIES SORTED BY RANK - OREGON

3.12 LATENT DEMAND BY YEAR - WASHINGTON

3.13 CITIES SORTED BY RANK - WASHINGTON

4 GREAT LAKES

- 4.1 EXECUTIVE SUMMARY
- 4.2 LATENT DEMAND BY YEAR - ILLINOIS
- 4.3 CITIES SORTED BY RANK - ILLINOIS
- 4.4 LATENT DEMAND BY YEAR - INDIANA
- 4.5 CITIES SORTED BY RANK - INDIANA
- 4.6 LATENT DEMAND BY YEAR - MICHIGAN
- 4.7 CITIES SORTED BY RANK - MICHIGAN
- 4.8 LATENT DEMAND BY YEAR - OHIO
- 4.9 CITIES SORTED BY RANK - OHIO
- 4.10 LATENT DEMAND BY YEAR - WISCONSIN
- 4.11 CITIES SORTED BY RANK - WISCONSIN

5 MID-ATLANTIC

- 5.1 EXECUTIVE SUMMARY
- 5.2 LATENT DEMAND BY YEAR - DELAWARE
- 5.3 CITIES SORTED BY RANK - DELAWARE
- 5.4 LATENT DEMAND BY YEAR - DISTRICT OF COLUMBIA
- 5.5 CITIES SORTED BY RANK - DISTRICT OF COLUMBIA
- 5.6 LATENT DEMAND BY YEAR - MARYLAND
- 5.7 CITIES SORTED BY RANK - MARYLAND
- 5.8 LATENT DEMAND BY YEAR - NEW JERSEY
- 5.9 CITIES SORTED BY RANK - NEW JERSEY
- 5.10 LATENT DEMAND BY YEAR - NEW YORK
- 5.11 CITIES SORTED BY RANK - NEW YORK
- 5.12 LATENT DEMAND BY YEAR - PENNSYLVANIA
- 5.13 CITIES SORTED BY RANK - PENNSYLVANIA

6 NEW ENGLAND

- 6.1 EXECUTIVE SUMMARY
- 6.2 LATENT DEMAND BY YEAR - CONNECTICUT
- 6.3 CITIES SORTED BY RANK - CONNECTICUT
- 6.4 LATENT DEMAND BY YEAR - MAINE
- 6.5 CITIES SORTED BY RANK - MAINE
- 6.6 LATENT DEMAND BY YEAR - MASSACHUSETTS

- 6.7 CITIES SORTED BY RANK - MASSACHUSETTS
- 6.8 LATENT DEMAND BY YEAR - NEW HAMPSHIRE
- 6.9 CITIES SORTED BY RANK - NEW HAMPSHIRE
- 6.10 LATENT DEMAND BY YEAR - RHODE ISLAND
- 6.11 CITIES SORTED BY RANK - RHODE ISLAND
- 6.12 LATENT DEMAND BY YEAR - VERMONT
- 6.13 CITIES SORTED BY RANK - VERMONT

7 PLAINS

- 7.1 EXECUTIVE SUMMARY
- 7.2 LATENT DEMAND BY YEAR - IOWA
- 7.3 CITIES SORTED BY RANK - IOWA
- 7.4 LATENT DEMAND BY YEAR - KANSAS
- 7.5 CITIES SORTED BY RANK - KANSAS
- 7.6 LATENT DEMAND BY YEAR - MINNESOTA
- 7.7 CITIES SORTED BY RANK - MINNESOTA
- 7.8 LATENT DEMAND BY YEAR - MISSOURI
- 7.9 CITIES SORTED BY RANK - MISSOURI
- 7.10 LATENT DEMAND BY YEAR - NEBRASKA
- 7.11 CITIES SORTED BY RANK - NEBRASKA
- 7.12 LATENT DEMAND BY YEAR - NORTH DAKOTA
- 7.13 CITIES SORTED BY RANK - NORTH DAKOTA
- 7.14 LATENT DEMAND BY YEAR - SOUTH DAKOTA
- 7.15 CITIES SORTED BY RANK - SOUTH DAKOTA

8 ROCKIES

- 8.1 EXECUTIVE SUMMARY
- 8.2 LATENT DEMAND BY YEAR - COLORADO
- 8.3 CITIES SORTED BY RANK - COLORADO
- 8.4 LATENT DEMAND BY YEAR - IDAHO
- 8.5 CITIES SORTED BY RANK - IDAHO
- 8.6 LATENT DEMAND BY YEAR - MONTANA
- 8.7 CITIES SORTED BY RANK - MONTANA
- 8.8 LATENT DEMAND BY YEAR - UTAH
- 8.9 CITIES SORTED BY RANK - UTAH
- 8.10 LATENT DEMAND BY YEAR - WYOMING
- 8.11 CITIES SORTED BY RANK - WYOMING

9 SOUTHEAST

9.1 EXECUTIVE SUMMARY

9.2 LATENT DEMAND BY YEAR - ALABAMA

9.3 CITIES SORTED BY RANK - ALABAMA

9.4 LATENT DEMAND BY YEAR - ARKANSAS

9.5 CITIES SORTED BY RANK - ARKANSAS

9.6 LATENT DEMAND BY YEAR - FLORIDA

9.7 CITIES SORTED BY RANK - FLORIDA

9.8 LATENT DEMAND BY YEAR - GEORGIA

9.9 CITIES SORTED BY RANK - GEORGIA

9.10 LATENT DEMAND BY YEAR - KENTUCKY

9.11 CITIES SORTED BY RANK - KENTUCKY

9.12 LATENT DEMAND BY YEAR - LOUISIANA

9.13 CITIES SORTED BY RANK - LOUISIANA

9.14 LATENT DEMAND BY YEAR - MISSISSIPPI

9.15 CITIES SORTED BY RANK - MISSISSIPPI

9.16 LATENT DEMAND BY YEAR - NORTH CAROLINA

9.17 CITIES SORTED BY RANK - NORTH CAROLINA

9.18 LATENT DEMAND BY YEAR - SOUTH CAROLINA

9.19 CITIES SORTED BY RANK - SOUTH CAROLINA

9.20 LATENT DEMAND BY YEAR - TENNESSEE

9.21 CITIES SORTED BY RANK - TENNESSEE

9.22 LATENT DEMAND BY YEAR - VIRGINIA

9.23 CITIES SORTED BY RANK - VIRGINIA

9.24 LATENT DEMAND BY YEAR - WEST VIRGINIA

9.25 CITIES SORTED BY RANK - WEST VIRGINIA

10 SOUTHWEST

10.1 EXECUTIVE SUMMARY

10.2 LATENT DEMAND BY YEAR - ARIZONA

10.3 CITIES SORTED BY RANK - ARIZONA

10.4 LATENT DEMAND BY YEAR - NEW MEXICO

10.5 CITIES SORTED BY RANK - NEW MEXICO

10.6 LATENT DEMAND BY YEAR - OKLAHOMA

10.7 CITIES SORTED BY RANK - OKLAHOMA

10.8 LATENT DEMAND BY YEAR - TEXAS

10.9 CITIES SORTED BY RANK - TEXAS

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