

The 2023-2028 Outlook for Digital Banking Platforms in China

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Abstracts

This study covers the latent demand outlook for digital banking platforms across the regions of China, including provinces, autonomous regions (Guangxi, Nei Mongol, Ningxia, Xinjiang, Xizang - Tibet), municipalities (Beijing, Chongqing, Shanghai, and Tianjin), special administrative regions (Hong Kong and Macau), and Taiwan (all hereafter referred to as 'regions'). Latent demand (in millions of U.S. dollars), or potential industry earnings (P.I.E.) estimates are given across some 1,100 cities in China. For each major city in question, the percent share the city is of the region and of China is reported. Each major city is defined as an area of 'economic population', as opposed to the demographic population within a legal geographic boundary. For many cities, the economic population is much larger than the population within the city limits; this is especially true for the cities of the Western regions. For the coastal regions, cities which are close to other major cities or which represent, by themselves, a high percent of the regional population, actual city-level population is closer to the economic population (e.g. in Beijing). Based on this 'economic' definition of population, comparative benchmarks allow the reader to quickly gauge a city's marketing and distribution value vis-?-vis others. This exercise is quite useful for persons setting up distribution centers or sales force strategies. Using econometric models which project fundamental economic dynamics within each region and city of influence, latent demand estimates are created for digital banking platforms. 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 platforms 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, BNY Mellon, CREALOGIX, ebankIT, EdgeVerve Systems, ETRONIKA, Fidor, Finastra, Fiserv, Halcom d.d., ieDigital, Intellect Design Arena, Kony, NETinfo, NF Innova, Oracle, SAB, SAP, Sopra, Tagit Pte, Ltd., TCS, Technisys, Temenos, and Worldline. 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 CHINA

2.2 TOP 100 CITIES SORTED BY RANK

2.3 LATENT DEMAND BY YEAR IN CHINA

3 ANHUI

3.1 LATENT DEMAND BY YEAR - ANHUI

3.2 CITIES SORTED BY RANK - ANHUI

3.3 CITIES SORTED ALPHABETICALLY - ANHUI

4 BEIJING

4.1 LATENT DEMAND BY YEAR - BEIJING

4.2 CITIES SORTED BY RANK - BEIJING

4.3 CITIES SORTED ALPHABETICALLY - BEIJING

5 CHONGQING

5.1 LATENT DEMAND BY YEAR - CHONGQING

5.2 CITIES SORTED BY RANK - CHONGQING

5.3 CITIES SORTED ALPHABETICALLY - CHONGQING

6 FUJIAN

6.1 LATENT DEMAND BY YEAR - FUJIAN

6.2 CITIES SORTED BY RANK - FUJIAN

6.3 CITIES SORTED ALPHABETICALLY - FUJIAN

7 GANSU

7.1 LATENT DEMAND BY YEAR - GANSU

7.2 CITIES SORTED BY RANK - GANSU

7.3 CITIES SORTED ALPHABETICALLY - GANSU

8 GUANGDONG

8.1 LATENT DEMAND BY YEAR - GUANGDONG

8.2 CITIES SORTED BY RANK - GUANGDONG

8.3 CITIES SORTED ALPHABETICALLY - GUANGDONG

9 GUANGXI

9.1 LATENT DEMAND BY YEAR - GUANGXI

9.2 CITIES SORTED BY RANK - GUANGXI

9.3 CITIES SORTED ALPHABETICALLY - GUANGXI

10 GUIZHOU

10.1 LATENT DEMAND BY YEAR - GUIZHOU

10.2 CITIES SORTED BY RANK - GUIZHOU

10.3 CITIES SORTED ALPHABETICALLY - GUIZHOU

11 HAINAN

11.1 LATENT DEMAND BY YEAR - HAINAN

11.2 CITIES SORTED BY RANK - HAINAN

11.3 CITIES SORTED ALPHABETICALLY - HAINAN

12 HEBEI

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

13 HEILONGJIANG

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

14 HENAN

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

15 HONG KONG

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

16 HUBEI

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

17 HUNAN

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

18 JIANGSU

- 18.1 LATENT DEMAND BY YEAR - JIANGSU

18.2 CITIES SORTED BY RANK - JIANGSU

18.3 CITIES SORTED ALPHABETICALLY - JIANGSU

19 JIANGXI

19.1 LATENT DEMAND BY YEAR - JIANGXI

19.2 CITIES SORTED BY RANK - JIANGXI

19.3 CITIES SORTED ALPHABETICALLY - JIANGXI

20 JILIN

20.1 LATENT DEMAND BY YEAR - JILIN

20.2 CITIES SORTED BY RANK - JILIN

20.3 CITIES SORTED ALPHABETICALLY - JILIN

21 LIAONING

21.1 LATENT DEMAND BY YEAR - LIAONING

21.2 CITIES SORTED BY RANK - LIAONING

21.3 CITIES SORTED ALPHABETICALLY - LIAONING

22 MACAU

22.1 LATENT DEMAND BY YEAR - MACAU

22.2 CITIES SORTED BY RANK - MACAU

22.3 CITIES SORTED ALPHABETICALLY - MACAU

23 NEI MONGGOL

23.1 LATENT DEMAND BY YEAR - NEI MONGGOL

23.2 CITIES SORTED BY RANK - NEI MONGGOL

23.3 CITIES SORTED ALPHABETICALLY - NEI MONGGOL

24 NINGXIA

24.1 LATENT DEMAND BY YEAR - NINGXIA

24.2 CITIES SORTED BY RANK - NINGXIA

24.3 CITIES SORTED ALPHABETICALLY - NINGXIA

25 QINGHAI

25.1 LATENT DEMAND BY YEAR - QINGHAI

25.2 CITIES SORTED BY RANK - QINGHAI

25.3 CITIES SORTED ALPHABETICALLY - QINGHAI

26 SHAANXI

26.1 LATENT DEMAND BY YEAR - SHAANXI

26.2 CITIES SORTED BY RANK - SHAANXI

26.3 CITIES SORTED ALPHABETICALLY - SHAANXI

27 SHANDONG

27.1 LATENT DEMAND BY YEAR - SHANDONG

27.2 CITIES SORTED BY RANK - SHANDONG

27.3 CITIES SORTED ALPHABETICALLY - SHANDONG

28 SHANGHAI

28.1 LATENT DEMAND BY YEAR - SHANGHAI

28.2 CITIES SORTED BY RANK - SHANGHAI

28.3 CITIES SORTED ALPHABETICALLY - SHANGHAI

29 SHANXI

29.1 LATENT DEMAND BY YEAR - SHANXI

29.2 CITIES SORTED BY RANK - SHANXI

29.3 CITIES SORTED ALPHABETICALLY - SHANXI

30 SICHUAN

30.1 LATENT DEMAND BY YEAR - SICHUAN

30.2 CITIES SORTED BY RANK - SICHUAN

30.3 CITIES SORTED ALPHABETICALLY - SICHUAN

31 TAIWAN

31.1 LATENT DEMAND BY YEAR - TAIWAN

31.2 CITIES SORTED BY RANK - TAIWAN

31.3 CITIES SORTED ALPHABETICALLY - TAIWAN

32 TIANJIN

32.1 LATENT DEMAND BY YEAR - TIANJIN

32.2 CITIES SORTED BY RANK - TIANJIN

32.3 CITIES SORTED ALPHABETICALLY - TIANJIN

33 XINJIANG UYGUR

33.1 LATENT DEMAND BY YEAR - XINJIANG UYGUR

33.2 CITIES SORTED BY RANK - XINJIANG UYGUR

33.3 CITIES SORTED ALPHABETICALLY - XINJIANG UYGUR

34 XIZANG [TIBET]

34.1 LATENT DEMAND BY YEAR - XIZANG [TIBET]

34.2 CITIES SORTED BY RANK - XIZANG [TIBET]

34.3 CITIES SORTED ALPHABETICALLY - XIZANG [TIBET]

35 YUNNAN

35.1 LATENT DEMAND BY YEAR - YUNNAN

35.2 CITIES SORTED BY RANK - YUNNAN

35.3 CITIES SORTED ALPHABETICALLY - YUNNAN

36 ZHEJIANG

36.1 LATENT DEMAND BY YEAR - ZHEJIANG

36.2 CITIES SORTED BY RANK - ZHEJIANG

36.3 CITIES SORTED ALPHABETICALLY - ZHEJIANG

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