

The 2023-2028 Outlook for Payment Service Providers in India

<https://marketpublishers.com/r/275D6D465081EN.html>

Date: September 2022

Pages: 400

Price: US\$ 595.00 (Single User License)

ID: 275D6D465081EN

Abstracts

This study covers the latent demand outlook for payment service providers across the states, union territories, and cities of India. Latent demand (in millions of U.S. dollars), or potential industry earnings (P.I.E.) estimates are given across over 4,900 cities in India. For each city in question, the percent share the city is of its state or union territory and of India as a whole is reported. These comparative benchmarks allow the reader to quickly gauge a city vis-?-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, union territory, and city, latent demand estimates are created for payment service providers. 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 payment service providers as including all commonly understood services falling within this broad category, irrespective of product packaging, formulation, size, or form. Companies participating in this industry include ACI Worldwide, Adyen, Amazon Web Services, Inc., American Express, Inc., CCBill, Discover Financial Services (Diners Club International Ltd), First Data, Global Payments, Ingenico Group, MasterCard International, PayPal, Stripe, Total System Services, Inc. TSYS, and Visa Inc. PayU. 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).

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