

# The 2023-2028 Outlook for Personal Finance Software in India

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## **Abstracts**

This study covers the latent demand outlook for personal finance software 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 personal finance software. 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 personal finance software 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 Buxfer, Inc., CountAbout Corporation, doxo, Inc., IGG Software, Inc., Microsoft, Money Dashboard, Personal Capital Corporation, PocketSmith, Ltd., Qapital, Inc., Quicken, The Infinite Kind, and You Need a Budget, LLC. 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 INDIA
- 2.2 TOP 100 CITIES SORTED BY RANK
- 2.3 LATENT DEMAND BY YEAR IN INDIA

## **3 ANDAMAN & NICOBAR ISLANDS**

- 3.1 LATENT DEMAND BY YEAR ANDAMAN & NICOBAR ISLANDS
- 3.2 CITIES SORTED BY RANK ANDAMAN & NICOBAR ISLANDS
- 3.3 CITIES SORTED BY DISTRICT ANDAMAN & NICOBAR ISLANDS

#### **4 ANDHRA PRADESH**

- 4.1 LATENT DEMAND BY YEAR ANDHRA PRADESH
- 4.2 CITIES SORTED BY RANK ANDHRA PRADESH
- 4.3 CITIES SORTED BY DISTRICT ANDHRA PRADESH

#### **5 ARUNACHAL PRADESH**

5.1 LATENT DEMAND BY YEAR - ARUNACHAL PRADESH



# 5.2 CITIES SORTED BY RANK - ARUNACHAL PRADESH 5.3 CITIES SORTED BY DISTRICT - ARUNACHAL PRADESH

#### 6 ASSAM

- 6.1 LATENT DEMAND BY YEAR ASSAM
- 6.2 CITIES SORTED BY RANK ASSAM
- 6.3 CITIES SORTED BY DISTRICT ASSAM

#### 7 BIHAR

- 7.1 LATENT DEMAND BY YEAR BIHAR
- 7.2 CITIES SORTED BY RANK BIHAR
- 7.3 CITIES SORTED BY DISTRICT BIHAR

#### **8 CHANDIGARH**

- 8.1 LATENT DEMAND BY YEAR CHANDIGARH
- 8.2 CITIES SORTED BY RANK CHANDIGARH
- 8.3 CITIES SORTED BY DISTRICT CHANDIGARH

#### 9 CHHATTISGARH

- 9.1 LATENT DEMAND BY YEAR CHHATTISGARH
- 9.2 CITIES SORTED BY RANK CHHATTISGARH
- 9.3 CITIES SORTED BY DISTRICT CHHATTISGARH

#### **10 DADRA & NAGAR HAVELI**

- 10.1 LATENT DEMAND BY YEAR DADRA & NAGAR HAVELI
- 10.2 CITIES SORTED BY RANK DADRA & NAGAR HAVELI
- 10.3 CITIES SORTED BY DISTRICT DADRA & NAGAR HAVELI

#### 11 DAMAN & DIU

- 11.1 LATENT DEMAND BY YEAR DAMAN & DIU
- 11.2 CITIES SORTED BY RANK DAMAN & DIU
- 11.3 CITIES SORTED BY DISTRICT DAMAN & DIU



#### 12 DELHI

- 12.1 LATENT DEMAND BY YEAR DELHI
- 12.2 CITIES SORTED BY RANK DELHI
- 12.3 CITIES SORTED BY DISTRICT DELHI

#### **13 GOA**

- 13.1 LATENT DEMAND BY YEAR GOA
- 13.2 CITIES SORTED BY RANK GOA
- 13.3 CITIES SORTED BY DISTRICT GOA

#### **14 GUJARAT**

- 14.1 LATENT DEMAND BY YEAR GUJARAT
- 14.2 CITIES SORTED BY RANK GUJARAT
- 14.3 CITIES SORTED BY DISTRICT GUJARAT

#### **15 HARYANA**

- 15.1 LATENT DEMAND BY YEAR HARYANA
- 15.2 CITIES SORTED BY RANK HARYANA
- 15.3 CITIES SORTED BY DISTRICT HARYANA

#### 16 HIMACHAL PRADESH

- 16.1 LATENT DEMAND BY YEAR HIMACHAL PRADESH
- 16.2 CITIES SORTED BY RANK HIMACHAL PRADESH
- 16.3 CITIES SORTED BY DISTRICT HIMACHAL PRADESH

#### 17 JAMMU & KASHMIR

- 17.1 LATENT DEMAND BY YEAR JAMMU & KASHMIR
- 17.2 CITIES SORTED BY RANK JAMMU & KASHMIR
- 17.3 CITIES SORTED BY DISTRICT JAMMU & KASHMIR

#### **18 JHARKHAND**

18.1 LATENT DEMAND BY YEAR - JHARKHAND



# 18.2 CITIES SORTED BY RANK - JHARKHAND 18.3 CITIES SORTED BY DISTRICT - JHARKHAND

#### **19 KARNATAKA**

- 19.1 LATENT DEMAND BY YEAR KARNATAKA
- 19.2 CITIES SORTED BY RANK KARNATAKA
- 19.3 CITIES SORTED BY DISTRICT KARNATAKA

#### **20 KERALA**

- 20.1 LATENT DEMAND BY YEAR KERALA
- 20.2 CITIES SORTED BY RANK KERALA
- 20.3 CITIES SORTED BY DISTRICT KERALA

#### 21 LAKSHADWEEP

- 21.1 LATENT DEMAND BY YEAR LAKSHADWEEP
- 21.2 CITIES SORTED BY RANK LAKSHADWEEP
- 21.3 CITIES SORTED BY DISTRICT LAKSHADWEEP

#### 22 MADHYA PRADESH

- 22.1 LATENT DEMAND BY YEAR MADHYA PRADESH
- 22.2 CITIES SORTED BY RANK MADHYA PRADESH
- 22.3 CITIES SORTED BY DISTRICT MADHYA PRADESH

#### 23 MAHARASHTRA

- 23.1 LATENT DEMAND BY YEAR MAHARASHTRA
- 23.2 CITIES SORTED BY RANK MAHARASHTRA
- 23.3 CITIES SORTED BY DISTRICT MAHARASHTRA

#### **24 MANIPUR**

- 24.1 LATENT DEMAND BY YEAR MANIPUR
- 24.2 CITIES SORTED BY RANK MANIPUR
- 24.3 CITIES SORTED BY DISTRICT MANIPUR



#### 25 MEGHALAYA

- 25.1 LATENT DEMAND BY YEAR MEGHALAYA
- 25.2 CITIES SORTED BY RANK MEGHALAYA
- 25.3 CITIES SORTED BY DISTRICT MEGHALAYA

#### **26 MIZORAM**

- 26.1 LATENT DEMAND BY YEAR MIZORAM
- 26.2 CITIES SORTED BY RANK MIZORAM
- 26.3 CITIES SORTED BY DISTRICT MIZORAM

#### **27 NAGALAND**

- 27.1 LATENT DEMAND BY YEAR NAGALAND
- 27.2 CITIES SORTED BY RANK NAGALAND
- 27.3 CITIES SORTED BY DISTRICT NAGALAND

#### 28 ORISSA

- 28.1 LATENT DEMAND BY YEAR ORISSA
- 28.2 CITIES SORTED BY RANK ORISSA
- 28.3 CITIES SORTED BY DISTRICT ORISSA

#### 29 PONDICHERRY

- 29.1 LATENT DEMAND BY YEAR PONDICHERRY
- 29.2 CITIES SORTED BY RANK PONDICHERRY
- 29.3 CITIES SORTED BY DISTRICT PONDICHERRY

#### **30 PUNJAB**

- 30.1 LATENT DEMAND BY YEAR PUNJAB
- 30.2 CITIES SORTED BY RANK PUNJAB
- 30.3 CITIES SORTED BY DISTRICT PUNJAB

#### 31 RAJASTHAN

31.1 LATENT DEMAND BY YEAR - RAJASTHAN



# 31.2 CITIES SORTED BY RANK - RAJASTHAN 31.3 CITIES SORTED BY DISTRICT - RAJASTHAN

#### 32 SIKKIM

- 32.1 LATENT DEMAND BY YEAR SIKKIM
- 32.2 CITIES SORTED BY RANK SIKKIM
- 32.3 CITIES SORTED BY DISTRICT SIKKIM

#### 33 TAMIL NADU

- 33.1 LATENT DEMAND BY YEAR TAMIL NADU
- 33.2 CITIES SORTED BY RANK TAMIL NADU
- 33.3 CITIES SORTED BY DISTRICT TAMIL NADU

#### **34 TRIPURA**

- 34.1 LATENT DEMAND BY YEAR TRIPURA
- 34.2 CITIES SORTED BY RANK TRIPURA
- 34.3 CITIES SORTED BY DISTRICT TRIPURA

#### **35 UTTAR PRADESH**

- 35.1 LATENT DEMAND BY YEAR UTTAR PRADESH
- 35.2 CITIES SORTED BY RANK UTTAR PRADESH
- 35.3 CITIES SORTED BY DISTRICT UTTAR PRADESH

#### **36 UTTARAKHAND**

- 36.1 LATENT DEMAND BY YEAR UTTARAKHAND
- 36.2 CITIES SORTED BY RANK UTTARAKHAND
- 36.3 CITIES SORTED BY DISTRICT UTTARAKHAND

#### **37 WEST BENGAL**

- 37.1 LATENT DEMAND BY YEAR WEST BENGAL
- 37.2 CITIES SORTED BY RANK WEST BENGAL
- 37.3 CITIES SORTED BY DISTRICT WEST BENGAL



# 38 DISCLAIMERS, WARRANTIES, AND USER AGREEMENT PROVISIONS

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38.2 ICON GROUP INTERNATIONAL, INC. USER AGREEMENT PROVISIONS



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