

# The 2023 Report on Credit Risk Management: World Market Segmentation by City

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# **Abstracts**

This report was created for global strategic planners who cannot be content with traditional methods of segmenting world markets. With the advent of a 'borderless world', cities become a more important criteria in prioritizing markets, as opposed to regions, continents, or countries. This report covers the top 2,000 cities in over 200 countries. It does so by reporting the estimated market size (in terms of latent demand) for each major city of the world. It then ranks these cities and reports them in terms of their size as a percent of the country where they are located, their geographic region (e.g. Africa, Asia, Europe, Middle East, North America, Latin America), and the total world market.

In this report we define the sales of credit risk management 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 ACTICO, Decision Management Solutions, Equifax, Experian, FICO (Fair Isaac), IBM Corporation, OpenRules, Oracle Corporation, Pegasystems, SAS Institute, Sparkling Logic, and Tibco Software. 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 & METHODOLOGY**

- 1.1 OVERVIEW AND DEFINITIONS
  1.2 MARKET POTENTIAL ESTIMATION METHODOLOGY
  1.2.1 OVERVIEW
  1.2.2 WHAT IS LATENT DEMAND AND THE P.I.E.?
  1.2.3 THE METHODOLOGY
  1.2.3.1 STEP 1. PRODUCT DEFINITION AND DATA COLLECTION
  1.2.3.2 STEP 2. FILTERING AND SMOOTHING
  1.2.3.3 STEP 3. FILLING IN MISSING VALUES
  1.2.3.4 STEP 4. VARYING PARAMETER, NON-LINEAR ESTIMATION
  1.2.3.5 STEP 5. FIXED-PARAMETER LINEAR ESTIMATION
  1.2.3.6 STEP 6. AGGREGATION AND BENCHMARKING
  1.3 FREQUENTLY ASKED QUESTIONS (FAQ)
  1.3.1 CATEGORY DEFINITION
  - 1.3.3 METHODOLOGY

# **2 USING THE DATA**

#### **3 CITY SEGMENTS RANKED BY MARKET SIZE**

- 3.1 TOP 15 MARKETS
- 3.2 MARKETS 16 TO
- 3.3 REMAINING CITIES BY MARKET RANK

# **4 CITY SEGMENTS IN ALPHABETICAL ORDER**

4.1 A: FROM AALBORG TO AZUL
4.2 B: FROM BABAHOYO TO BYUMBA TOWN
4.3 C: FROM CAAGUAZU TO CZ?STOCHOWA
4.4 D: FROM DA LAT TO DZUUNMOD
4.5 E: FROM EBEBIYIN TO EUNOS GRC
4.6 F: FROM FACATATIV? TO FUZHOU
4.7 G: FROM GABES TO GYUMRI
4.8 H: FROM HA LONG (HONG GAI) TO HYESAN
4.9 I: FROM IALTA (YALTA) TO IZMIT



4.10 J: FROM JABALPUR TO JYVASKYLA 4.11 K: FROM KABANKALAN TO KYZYLORDA 4.12 L: FROM LA BANDA TO LYSYCHANS'K 4.13 M: FROM MA`ARRAT AN NU`MAN TO MZUZU 4.14 N: FROM NABEREZHNYE TCHELNY TO NZEREKORE 4.15 O: FROM OAKVILLE TO OZAMIS CITY 4.16 P: FROM PABNA TO PYONGYANG 4.17 Q: FROM QAEMSHAHR TO QUITO 4.18 R: FROM RA'ANNANA TO RZESZ?W 4.19 S: FROM SAANICH TO SZOMBATHELY 4.20 T: FROM TABACO TO TYUMEN 4.21 U: FROM UBERABA TO UZHHOROD 4.22 V: FROM VACOAS-PHOENIX TO VUNG TAU 4.23 W: FROM WA TO WUXI 4.24 X: FROM XAI-XAI TO XUZHOU 4.25 Y: FROM YAKUTSK TO YUHUA 4.26 Z: FROM ZAANSTAD TO ZWOLLE

#### **5 CITY SEGMENTS RANKED BY COUNTRY**

**5.1 AFGHANISTAN** 5.2 ALBANIA 5.3 ALGERIA **5.4 AMERICAN SAMOA** 5.5 ANDORRA 5.6 ANGOLA 5.7 ANTIGUA AND BARBUDA 5.8 ARGENTINA 5.9 ARMENIA 5.10 ARUBA 5.11 AUSTRALIA 5.12 AUSTRIA 5.13 AZERBAIJAN 5.14 BAHRAIN 5.15 BANGLADESH 5.16 BARBADOS 5.17 BELARUS 5.18 BELGIUM **5.19 BELIZE** 



**5.20 BENIN** 

5.21 BERMUDA 5.22 BHUTAN

5.23 BOLIVIA 5.24 BOSNIA AND HERZEGOVINA 5.25 BOTSWANA **5.26 BRAZIL** 5.27 BRUNEI 5.28 BULGARIA 5.29 BURKINA FASO 5.30 BURUNDI 5.31 CAMBODIA 5.32 CAMEROON 5.33 CANADA 5.34 CAPE VERDE 5.35 CHAD **5.36 CHILE** 5.37 CHINA 5.38 CHRISTMAS ISLAND 5.39 COLOMBIA 5.40 COMOROS 5.41 COSTA RICA 5.42 COTE D'IVOIRE 5.43 CROATIA 5.44 CUBA 5.45 CYPRUS 5.46 DENMARK 5.47 DJIBOUTI 5.48 DOMINICA 5.49 ECUADOR 5.50 EGYPT 5.51 EL SALVADOR 5.52 EQUATORIAL GUINEA 5.53 ERITREA 5.54 ESTONIA 5.55 ESWATINI 5.56 ETHIOPIA 5.57 FIJI 5.58 FINLAND



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5.59 FRANCE 5.60 FRENCH POLYNESIA 5.61 GABON 5.62 GEORGIA 5.63 GERMANY **5.64 GHANA** 5.65 GREECE 5.66 GREENLAND 5.67 GRENADA 5.68 GUAM 5.69 GUATEMALA **5.70 GUINEA** 5.71 GUINEA-BISSAU 5.72 GUYANA 5.73 HAITI 5.74 HONDURAS 5.75 HONG KONG 5.76 HUNGARY 5.77 ICELAND 5.78 INDIA 5.79 INDONESIA 5.80 IRAN 5.81 IRAQ 5.82 IRELAND **5.83 ISRAEL** 5.84 ITALY 5.85 JAMAICA **5.86 JAPAN** 5.87 JORDAN 5.88 KAZAKHSTAN **5.89 KENYA** 5.90 KIRIBATI 5.91 KOSOVO **5.92 KUWAIT** 5.93 KYRGYZSTAN 5.94 LAOS 5.95 LATVIA 5.96 LEBANON 5.97 LESOTHO



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5.137 PANAMA 5.138 PAPUA NEW GUINEA 5.139 PARAGUAY 5.140 PERU **5.141 POLAND** 5.142 PORTUGAL 5.143 PUERTO RICO 5.144 QATAR 5.145 ROMANIA 5.146 RUSSIA 5.147 RWANDA 5.148 SAMOA 5.149 SAN MARINO 5.150 SAO TOME E PRINCIPE 5.151 SAUDI ARABIA 5.152 SENEGAL 5.153 SERBIA 5.154 SEYCHELLES 5.155 SIERRA LEONE 5.156 SINGAPORE 5.157 SLOVAKIA 5.158 SLOVENIA **5.159 SOMALIA** 5.160 SOUTH AFRICA 5.161 SOUTH KOREA 5.162 SOUTH SUDAN 5.163 SPAIN 5.164 SRI LANKA 5.165 ST. KITTS AND NEVIS 5.166 ST. LUCIA 5.167 ST. VINCENT AND THE GRENADINES 5.168 SUDAN 5.169 SURINAME **5.170 SWEDEN** 5.171 SWITZERLAND 5.172 SYRIA 5.173 TAIWAN 5.174 TAJIKISTAN 5.175 TANZANIA



5.176 THAILAND 5.177 THE BAHAMAS 5.178 THE BRITISH VIRGIN ISLANDS 5.179 THE CAYMAN ISLANDS 5.180 THE CENTRAL AFRICAN REPUBLIC 5.181 THE COOK ISLANDS 5.182 THE CZECH REPUBLIC 5.183 THE DEMOCRATIC REPUBLIC OF THE CONGO 5.184 THE DOMINICAN REPUBLIC 5.185 THE FALKLAND ISLANDS 5.186 THE GAMBIA 5.187 THE MALDIVES 5.188 THE MARSHALL ISLANDS **5.189 THE NETHERLANDS** 5.190 THE NORTHERN MARIANA ISLANDS 5.191 THE PHILIPPINES 5.192 THE REPUBLIC OF THE CONGO 5.193 THE SOLOMON ISLANDS 5.194 THE U.S. VIRGIN ISLANDS **5.195 THE UNITED ARAB EMIRATES** 5.196 THE UNITED KINGDOM 5.197 THE UNITED STATES 5.198 TIMOR-LESTE 5.199 TOGO 5.200 TONGA 5.201 TRINIDAD AND TOBAGO **5.202 TUNISIA 5.203 TURKEY** 5.204 TURKMENISTAN 5.205 TUVALU 5.206 UGANDA **5.207 UKRAINE 5.208 URUGUAY** 5.209 UZBEKISTAN **5.210 VANUATU** 5.211 VENEZUELA 5.212 VIETNAM 5.213 WALLIS AND FUTUNA **5.214 WESTERN SAHARA** 



5.215 YEMEN 5.216 ZAMBIA 5.217 ZIMBABWE

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