

# **Asia-Pacific Debt Collection Software Market Forecast to 2028 – COVID-19 Impact and Regional Analysis – by Component (Software and Service), Deployment Mode (On-Premise and Cloud), Organization Size (SMEs and Large Enterprises), and Industry Vertical (IT & Telecom, BFSI, Retail, Manufacturing, and Others)**

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## **Abstracts**

The Asia-Pacific debt collection software market is expected to grow from US\$ 797.31 million in 2022 to US\$ 1,531.02 million by 2028. It is estimated to grow at a CAGR of 11.5% from 2022 to 2028.

Emerging Trend of Digital Multi-channel Communications & Customer Centric Approach in Asia-Pacific Debt Collection Software Market

Businesses communicate with their customers through multiple digital channels such as SMS, email, IVR, and WhatsApp. Financial institutions must understand this and develop a communication strategy for each channel. Customers should experience the same high level of service regardless of the communication channel. This multi-channel approach greatly extends to collection spaces where customers prefer to be contacted by SMS or email rather than by phone or letter. The debt collection process should include a multi-channel approach to reach customers according to their channel preferences. Furthermore, Customers are accustomed to personalizing services and offers when accessing products and services. A one-size-fits-all approach is no longer optimal and can alienate potential customers. Additionally, it is important to offer customers self-service options. Customer self-service options and empathy are paramount when designing a customer-centric process for collection. Defaulting borrowers can use their channel of choice to settle their debt problems. Thus, the

emerging trend of digital multi-channel communications & a customer-centric approach will drive the debt collection software demand in the market during the forecast period.

## Asia-Pacific Debt Collection Software Market Overview

China, India, South Korea, Japan, New Zealand, and Australia are the key economies in APAC. Factors such as rising omnichannel collection models, increasing need to minimize bad debt and improve cash flow, and growing adoption of automation in the accounts receivable process are driving the debt collection software market in the region. In April 2021, the Australian Competition and Consumer Commission (ACCC) and the Australian Securities and Investments Commission (ASIC) implemented commonwealth consumer protection laws, including laws relevant to debt collection. The ACCC and ASIC have jointly produced this guideline which aims to assist creditors, collectors, and debtors in understanding their rights and obligations and ensure that debt collection activity is undertaken in a consistent manner while complying with consumer protection laws. Moreover, debt collection software providers are investing significantly to set up their infrastructure and focusing on banks, FinTech, Micro Finance Companies (MFCs), and digital lending firms—providing digital-first and analytics-based approaches for debt collections. Businesses in Asia Pacific are more open to various debt collection methods than other regions, as massive export trading is conducted, and dealers are concerned about the complexity of payment procedures and debt collections. Therefore, companies are willing to buy debt collection software to recover their amount.

## Asia-Pacific Debt Collection Software market Revenue and Forecast to 2028 (US\$ Million)

### Asia-Pacific Debt Collection Software market Segmentation

The Asia-Pacific debt collection software market is segmented on the basis of component, deployment type, organization size, industry vertical, and country. Based on component, the debt collection software market is segmented into software and service. The software segment registered a larger market share in 2022.

Based on deployment type, the Asia-Pacific debt collection software market is bifurcated into on-premise and cloud. The cloud segment registered a larger market share in 2022.

Based on organization size the Asia-Pacific debt collection software market is segmented into small and medium enterprises (SMEs) and large enterprises. The large enterprises segment registered a larger market share in 2022.

Based on verticals, the Asia-Pacific debt collection software market is segmented into IT & Telecom, BFSI, manufacturing, retail, and others. The BFSI segment registered the largest market share in 2022.

Based on country, the Asia-Pacific debt collection software market is segmented into Australia, China, India, Japan, South Korea, and the Rest of Asia-Pacific. China dominated the market share in 2022.

CGI INC.; Chetu, Inc.; Experian Information Solutions, Inc.; Exus; FICO; FIS; Loxon Solutions; and Pegasystems Inc. are the leading companies operating in the Asia-Pacific debt collection software market.

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