100

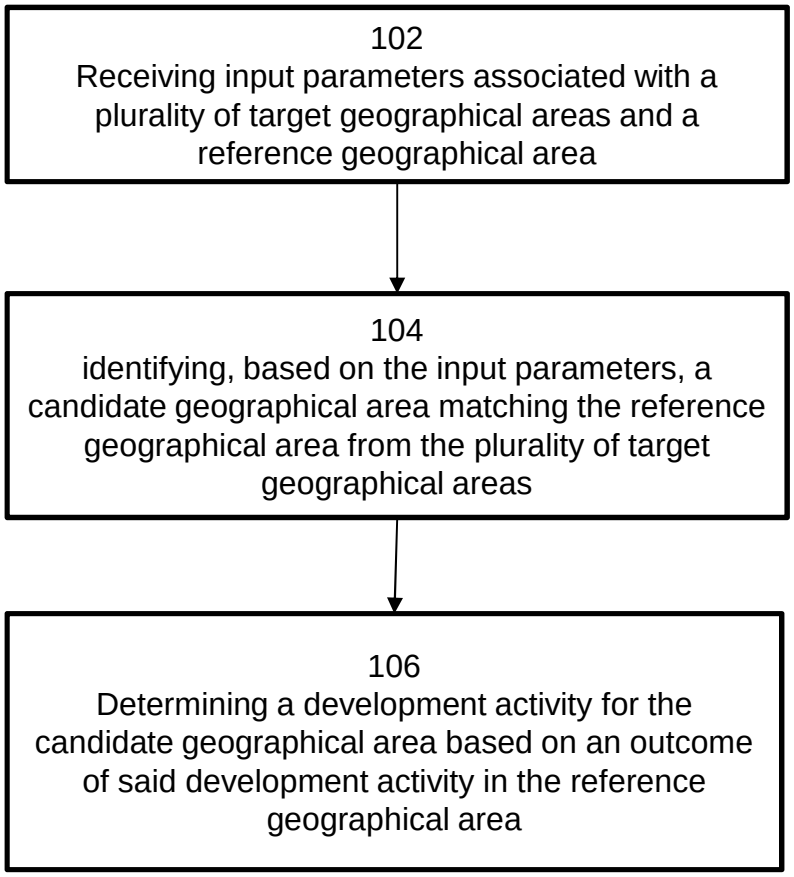

102
Receiving input parameters associated with a plurality of target geographical areas and a reference geographical area
104
identifying, based on the input parameters, a candidate geographical area matching the reference geographical area from the plurality of target geographical areas
106
Determining a development activity for the candidate geographical area based on an outcome of said development activity in the reference geographical area

Figure 1

S.No.	Variable made for model	Description
	Coming from database	
1	Population density of the city	#cards residing in the city
2	Average spend at MCC level	Spend per month at MCC level
3	Average transactions at MCC level	Transactions per month at MCC level
4	Spend recently at MCC level (proxied by spend ratios ex. 3mon/6mon)	Ratio of total spend in 3months/6month
5	Average ticket size at MCC level	Monthly spend / transactions at MCC level
6	Frequency of transactions at MCC level	Monthly transactions per card member at MCC level
7	Day of the week spend	Spend proportion based on the day of the week
8	Time of the day spend	spend proportion based on time of the day
9	Affluence of residents	Spending capacity of the residents of the city
10	YoY growth in affluence	Growth in spending capacity of residents of the city
11	Online channel growth	Growth in online spend of residents of the city as a proxy for internet penetration within the city
12	Spend radius – how far does someone travel and for which industry	Distance travelled by the residents of the city to shop at an industry
	Coming from outside sources	
1	Population growth	Census population growth in the city
2	Per capita Income	Per capita income as per census
3	Unemployment rate	Unemployment rate as per census
4	Distance from capital	Distance in Km of the city from the State capital
5	Connectivity Index	Flag = 1 if the city has airport / railway station
6	Demographic variables	Gender ratio of the town / age group distribution of residents of the town

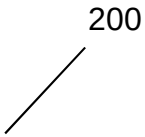


Figure 2

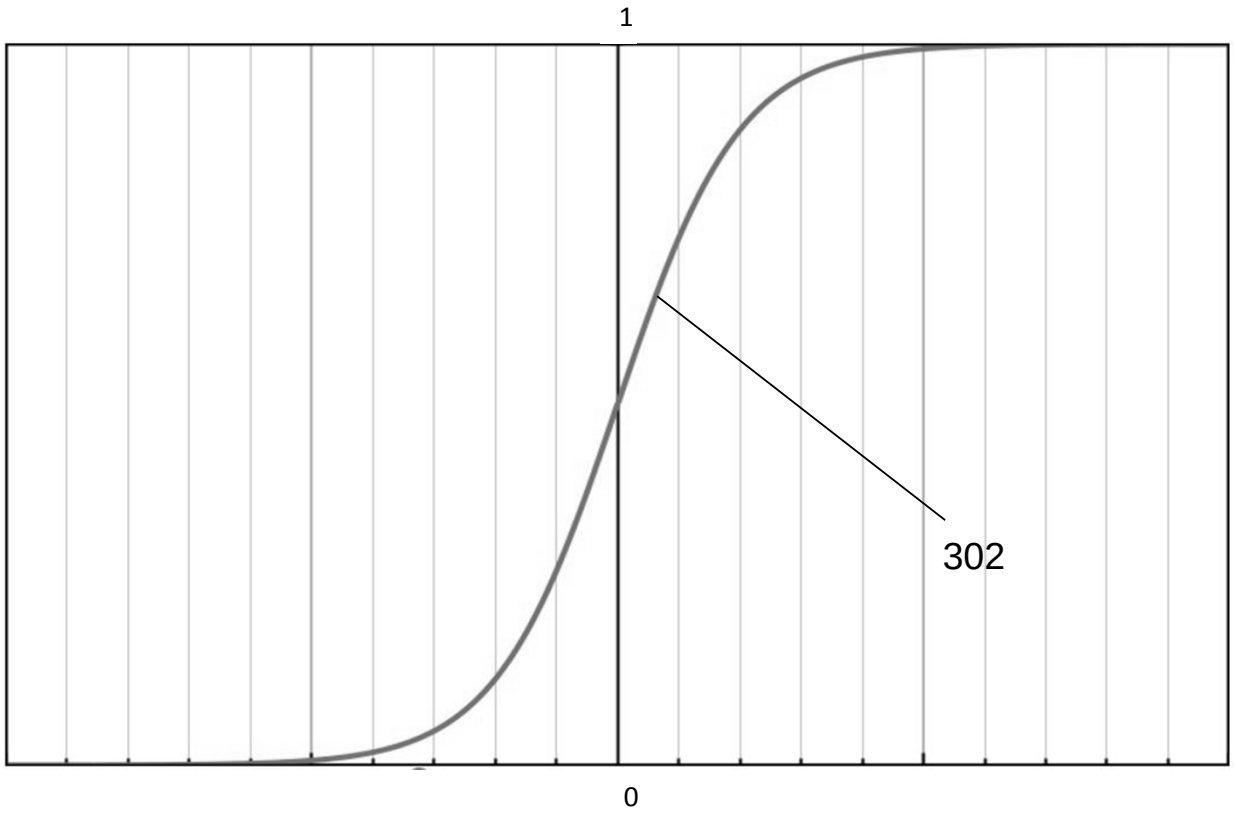


Figure 3

Variables	Coefficients
Population density of the city	0.20
Average spend at MCC level	0.34
Average ticket size at MCC level	0.56
Frequency of transactions at MCC level	0.23
Day of the week spend	0.43
Affluence of residents	0.12
YoY growth in affluence	-0.34
Population growth	-0.98
Per capita Income	0.32
Distance from capital	-0.31

400

Figure 4

500

Site	Score
S1	0.98
S2	0.45
S3	0.95
S4	0.94
S5	0.56
S6	0.92
S7	0.32
S8	0.79
S9	0.04
S10	0.50

Figure 5A

502

504

Site	Score	
S1	0.98	Shortlisted Cities
S3	0.95	
S4	0.94	
S6	0.92	
S8	0.79	
S5	0.56	
S10	0.50	
S2	0.45	
S7	0.32	
S9	0.04	

Figure 5B

600

Target Site	Score		Reference Site	Score
S1	0.977699		NT1	0.951793
S3	0.945192		NT2	0.982541
S4	0.936313		NT3	0.926357

Figure 6

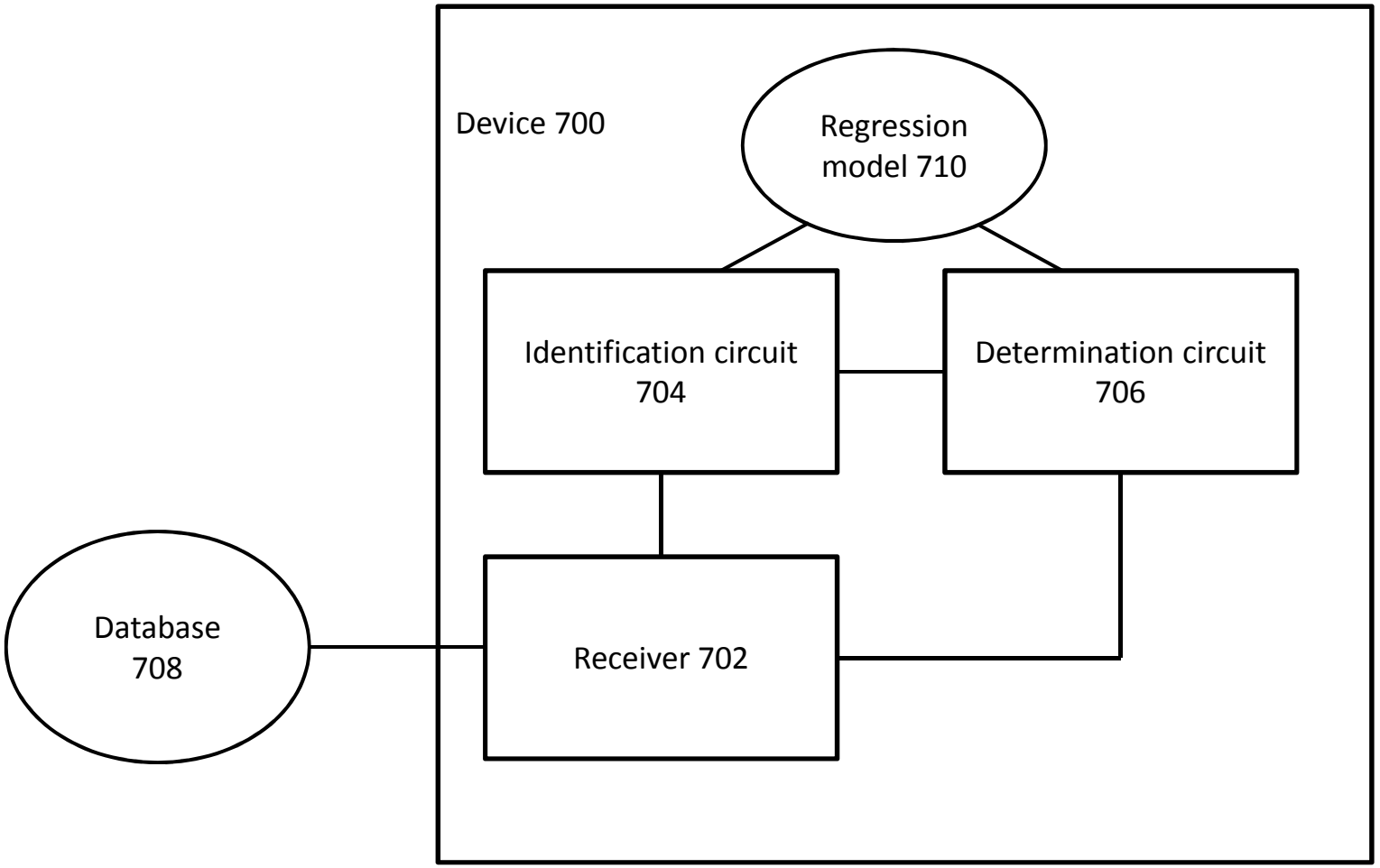

Device 700
Regression model 710
Identification circuit 704
Determination circuit 706
Database 708
Receiver 702

Figure 7

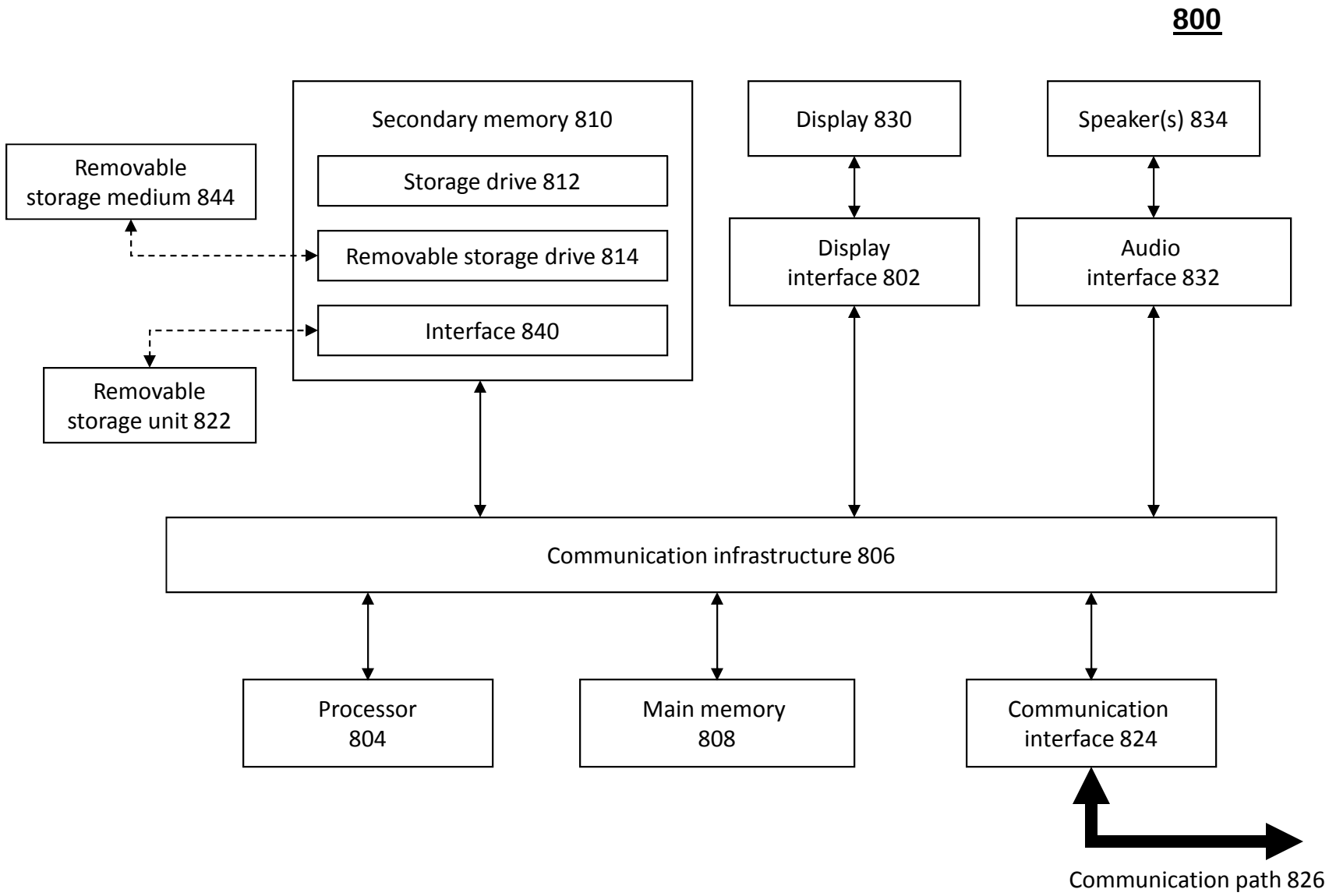

800
Secondary memory 810
Storage drive 812
Removable storage drive 814
Interface 840
Removable storage medium 844
Removable storage unit 822
Display 830
Display interface 802
Speaker(s) 834
Audio interface 832
Communication infrastructure 806
Processor 804
Main memory 808
Communication interface 824
Communication path 826

Figure 8