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# S&P TEST

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## XERO SWOT & PESTLE ANALYSIS

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**Company Name :** Xero

**Company Sector :** SaaS, Accounting Software

**Operating Geography :** New Zealand, Australia, Global

**About the Company :**

Xero is a public technology firm based in New Zealand that trades on the Australian Securities Exchange. In 2006, the business was established in Wellington by Rod Drury and Hamish Edwards. The company is a small and medium-sized business accounting software platform that is hosted in the cloud. It allows users to keep track of cash flow, management, invoicing, payments, reporting, and pay runs. Users can choose from three monthly membership packages for Xero: beginning, standard, or premium. The software is available for iOS and Android devices. The software as a service (SaaS) model is used by Xero, and its solutions are sold on a subscription basis based on the kind and number of company entities controlled by the subscriber. Over 180 countries use its products. The company has a community of over 1,000 third-party apps and over 300 banking and financial partner integrations. On August 16, 2021, ACCA and Xero expanded their partnership to prepare Singapore's next generation of accounting professionals for the future.

Xero's Unique Selling Point or USP is that it is one of the fastest-growing software a service firms in the world, leading the cloud accounting markets in New Zealand, Australia, and the United Kingdom with a world-class team of over 3,500 employees. The mission statement of Xero reads, "To positively impact the world by helping small businesses thrive".

**Revenue :**

NZ \$848 million - FY ending 31st March, 2021

NZ \$718 million - FY ending 31st March, 2020

## SWOT Analysis :

The SWOT Analysis for Xero is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Best cloud security and unlimited users allowed</li> <li>2.Global company with 2.7 million subscribers</li> <li>3.Well diversified by providing multiple financial services in 800+ applications</li> <li>4.High integration with financial institutions</li> </ul>	<ul style="list-style-type: none"> <li>1.Its mobile application not very comprehensive</li> <li>2.Live support not available for subscribers</li> <li>3.Lost the big US market to competitor</li> <li>4.Expensive compared to competitors</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.SaaS and Accounting Software business to grow</li> <li>2.Digital technologies and cloud services projected to grow substantially</li> <li>3.Potential to increase its market share in Europe, Asia and US</li> </ul>	<ul style="list-style-type: none"> <li>1.Its cloud-based ecosystem can be impacted by data privacy laws.</li> <li>2.Covid 19 pandemic has impacted and shutdown many partners businesses</li> <li>3.High dependence on cloud service provider</li> <li>4.Susceptibility to cyber attacks</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Xero is given below:

Political	Economical
1.Australia and China relation worst in decades 2.Increasing nationalism and protectionism	1.Growth in number of SMEs and Start-ups 2.Global economic expected to recover and grow rapidly
Social	Technological
1.Adoption of digital and financial technology accelerated after Covid pandemic	1.Accounting software's to take over many traditional accounting jobs 2.Digitization driving small businesses to adopt cloud technologies
Legal	Environmental
1.Regulations relating to data localisation and data security 2.Regulations relating to accounting standards as per country	1.Rise of environmental accounting and its impact 2.Initiatives to reduce environmental impact of business

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