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PAYPAL SWOT & PESTLE ANALYSIS

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Company Name : PayPal

Company Sector : Financial Services, Payments

Operating Geography : United States, Global

About the Company : PayPal Holdings, Inc. with PayPal, PayPal Credit, Braintree, Venmo, Xoom, and Paydiant as its products is global technology platform for digital payment and online transactions. It was founded by Elon Musk, Peter Theil, Max Levchin, Ken Howery, Luke Nosek and Yu Pan in 1998 at its headquarters in San Jose, CA, USA. In 2002, it became a wholly owned subsidiary of eBay which got spilt off in 2014. The current CEO of PayPal is Daniel H. Schulman who assumed office in July 2015. PayPal is trusted by over 200 million customers worldwide for their online payment operations and employees around 18000 people across the globe. It one of the largest financial service providers and the world's biggest online payment system.

Revenue :

US \$15.45 billion (FY ended Dec 31st 2018) (year-on-year growth of 18%)

US \$13.09 billion (FY ended Dec 31st 2017) (year-on-year growth of 20.77%)

US \$10.84 billion (FY ended Dec 31st 2016)

SWOT Analysis :

The SWOT Analysis for PayPal is given below:

Strengths	Weaknesses
1.Ease of access 2.Strong International Presence 3.Innovation to stay secure and ahead of the competitors 4.Largest customer base in the segment, helping it market itself 5.Successful track record of Mergers and Acquisitions 6.Broad range of partners and alliances	1.Multiple complains of undue freezing of accounts and lack of efficient and satisfactory communication
Opportunities	Threats
1.Emerging Markets of developing nations. 2.Huge internet user base with higher spending power waiting to be tapped into.	1.Regional laws and issues 2.International and Regional Competitors

PESTLE Analysis :

The PESTLE Analysis for PayPal is given below:

Political	Economical
1.Government's digital initiatives and nationalism 2.Global political instability	1.Increase in disposable income 2.Regional economic conditions
Social	Technological
1.Impact of Social Media 2.Social welfare impact 3.Rapid growth and adoption of e-commerce	1.Rise of mobile usage 2.Protection of data and cybersecurity
Legal	Environmental
1.Government agencies and their regulations	1.Environmental laws 2.Environmental initiatives and material assessment

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