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SQUARE SWOT & PESTLE ANALYSIS

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Company Name : Square

Company Sector : Payments, Banking and Financial Services

Operating Geography : United States, North America, Global

About the Company : Square was started in February 2009 to enable businesses (sellers) to accept card payments. Square is a cohesive commerce ecosystem that helps sellers start, run, and grow their businesses. It combines sophisticated software with affordable hardware to provide sellers powerful payment and point-of-sale solutions. It achieves high seller acceptance rates and fast onboarding, while maintaining low risk and fraud losses as a result of our approach to risk management that emphasizes data science and machine learning. We focus on technology and design to create products and services that are cohesive, fast, self-serve, and elegant. These attributes differentiate Square in a fragmented industry that forces sellers to stitch together hardware, software, and payments services from multiple vendors.

The foundation of its ecosystem is a full service, managed payments offering. Sellers can onboard to Square in minutes and, once onboarded, accept payments in person via swipe, dip, or tap of a card or online via a stored card on file or payment entry form. Sellers pay a transparent transaction fee which includes next-day settlements (or instant settlement for an additional fee via Instant Deposit), payment dispute management, data security, and PCI compliance. As of Jan 2019, Square had over 3,300 full-time employees.

Revenue :

US \$ 3,298.2 million - FY ending 30th Dec 2018

US \$ 2,214.3 million - FY ending 30th Dec 2017

SWOT Analysis :

The SWOT Analysis for Square is given below:

Strengths	Weaknesses
1.Broad portfolio of payments related products and services 2.Rapid growth with global customer base 3.Strong fraud detection capabilities for merchants 4.Providing powerful reporting and analytics features through dashboard 5.Strong brand and Net Promoter Score (NPS)	1.Reporting losses for several consecutive quarters 2.Heavy dependency on revenue from managed payments services 3.Dependent on payment card networks and acquiring processors
Opportunities	Threats
1.Opportunities in financing business	1.Competitive and evolving markets 2.Government promoted digital payment platforms 3.Performance strongly correlated to the economy 4.Prolonged Brexit process increasing uncertainty

PESTLE Analysis :

The PESTLE Analysis for Square is given below:

Political	Economical
1.United Kingdom's exit from the European Union	1.Deterioration of general macroeconomic conditions 2.Increase in use of digital payments driven by mobile and reduction of physical currency
Social	Technological
1.Favorable demographics - drivers of online payments	1.Blockchain technology promises to transform the payments ecosystem
Legal	Environmental
1.Anti-Money Laundering (AML), Anti-Terrorist financing, and sanctions 2.Varying payment laws and regulations across jurisdictions 3.Easing regulations in emerging markets - key enabler for electronic payments	1.Helping clients on minimizing the environmental impact through digital receipts

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