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CAPITEC BANK SWOT & PESTLE ANALYSIS

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Company Name : Capitec Bank

Company Sector : Banking & Finance

Operating Geography : South Africa, Africa

About the Company : Capitec Bank is a South African retail bank that specialises in banking services and offers individuals savings, transactions, and unsecured lending products. The firm is headquartered in Stellenbosch, South Africa and it was established on 1 March 2001. The Company's retail banking division distributes Global One, a retail bank product that allows customers to transact, save, and borrow. Card machines, workplace banking, pay transfers, and financial skills are among the company's commercial offerings. It also offers financial management services. Capitec Bank Limited, the company's main subsidiary, is owned by the company (Capitec Bank). The company's Global One card is linked to each customer's transaction/savings account and provides them with a variety of options for accessing and transacting their money around the world. Card machines, online shopping, and phone/mail orders all accept the Global One card. Capitec announced a needs-based lending solution on November 24, 2021, that allows users to borrow up to R250,000 for education, medical expenditures, home improvements, or vehicles from some of the country's best firms at interest rates as low as prime.

Capitec Bank's USP lies in its being South Africa's leading digital bank, with over 8.6 million digital banking customers, as well as the world's third strongest banking brand. The mission statement of Capitec Bank reads, "An affordable, simplified banking solution would mean very little without excellent service. Our immediate focus is to build a relationship with you to better understand your needs and goals and to empower you to take control of your cash".

Revenue :

Rand 24.98 billion - FY ending 28 February 2021 (y-o-y growth 1.6%)

Rand 24.59 billion - FY ending 29 February 2020

SWOT Analysis :

The SWOT Analysis for Capitec Bank is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1. Robust digital banking system during pandemic 2. Diversification in portfolio by creation of Access Facility 3. Strong base with 800+ branches and 16.8 million retail clients 4. Strong Return on Assets (ROA) & Capital Adequacy Ratio (CAR) 	<ul style="list-style-type: none"> 1. Increasing debt review towards 0.5%, attributed to clients in government
Opportunities	Threats
<ul style="list-style-type: none"> 1. Expansion into more cities in South Africa 2. Developing global approach due to strong performance 3. Tapping the informal stokvel market worth \$3 billion annually 4. Acquiring Mercantile Bank to enter corporate banking market 	<ul style="list-style-type: none"> 1. Faces competition from the BigFour banking companies in South Africa 2. Long-term uncertainty of the pandemic & July 2021 unrest 3. Inflation and higher repo rate in early 2022

PESTLE Analysis :

The PESTLE Analysis for Capitec Bank is given below:

Political	Economical
1.July 2021 civil unrest causes infrastructure losses in Kwa-Zulu Natal 2.Uncertainty over upcoming local elections in November	1.High unemployment & slow economic growth 2.High savings may prompt infrastructure investment by new government
Social	Technological
1.Poor education system may affect quality of services in future 2.Mounting socio-economic inequity threatens low-income client base	1.Digital Global One Experience has helped tide over pandemic crunch 2.Combining retail experience with net banking
Legal	Environmental
1.SARB increasing the repo rate affects interest rates & credit extension 2.SARB introducing regulations over crypto-assets may affect transactions	1.Increasing focus on ESG scores put Capitec at high risk 2.Building energy-efficient headquarters in line with green initiatives

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We at SWOT & PESTLE.com aim to aid the understanding of the multifaceted business world by presenting a list of diverse companies from across the globe. Business organizations today cannot function in ways that ignore the surroundings that they are set in. SWOT & PESTLE.com makes a keen observation into this aspect and accounts for factors affecting such businesses.

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