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AFTERPAY LIMITED SWOT & PESTLE ANALYSIS

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Company Name : Afterpay Limited

Company Sector : Banking and Financial Services

Operating Geography : Australia, New Zealand, Global

About the Company :

Afterpay Limited is a financial technology firm based in Australia that has operations in the United Kingdom, Canada, the United States, and New Zealand. The company was formed in 2014 by Nick Molnar and Anthony Eisen and is headquartered in Melbourne, Victoria. Through its Afterpay and Pay Now services and companies, the company's principal activities include providing technology-driven payment solutions for clients and merchants. Customers can purchase goods and services from the company both online and in-store. Afterpay Asia Pacific, Afterpay North America, Clearpay, and Pay Now are the company's segments. Afterpay Limited has changed the way consumers pay by allowing businesses to provide customers with the option of receiving products right away and paying in four easy instalments over a short period. Customers who pay on time receive the service for free, allowing them to spend money responsibly without accruing interest, fees, or revolving and extended debt. In November 2021, Kmart and Afterpay entered into an alliance to give savvy buyers even greater access to on-trend merchandise. Block Inc (Square Inc) completed acquisition of Afterpay in early 2022.

Afterpay Limited's USP is that it is supplied by over 50,000 of the world's foremost retailers and is used by over 9 million active clients worldwide. The mission statement of the company reads, "We trust in the next generation and share a vision of a more accessible and sustainable world in which people are rewarded for doing the right thing. Afterpay's mission is to power an economy in which everyone wins".

Revenue :

AUD 924.70 million - FY ending 30th June 2021 (y-o-y growth 78.03%)

AUD 519.15 million - FY ending 30th June 2020

SWOT Analysis :

The SWOT Analysis for Afterpay Limited is given below:

| Strengths | Weaknesses |
|--|---|
| <ul style="list-style-type: none"> 1.It has a large user base with over 16 million customers and 98,000 merchants 2.Strong balance sheet with high pro forma liquidity and growth capacity. 3.The company provides financial independence to customers and helps them with budgeting 4.Loved and trusted global consumer brand | <ul style="list-style-type: none"> 1.The company has very limited years of experience. 2.Most of the customers of the company do not have established credit histories. |
| Opportunities | Threats |
| <ul style="list-style-type: none"> 1.Covid-19 accelerated the shift to online shopping. 2.Expansion in Europe, Canada and Asia will strengthen major enterprise merchant partnerships. 3.Launch of Pulse program in Australia, New Zealand and UK. | <ul style="list-style-type: none"> 1.Expansion of Apple into the buy now pay later space. 2.Removal of late fees by PayPal Holdings Inc from its buy now pay later product. 3.Fluctuations in the foreign exchange currency rate. 4.Access to funding to support the growth in installment payment receivables. |

PESTLE Analysis :

The PESTLE Analysis for Afterpay Limited is given below:

| Political | Economical |
|--|--|
| 1.Uncertainties regarding Brexit will have an impact on operations. | 1.Unemployment caused by covid-19 has created financial pressure among millennials and Gen Z. |
| Social | Technological |
| 1.Millennials have a total aversion to credit as it can lead to compounding debt which positively impacts demand for the company. 2.Younger generations are increasingly embracing technological solutions to budgeting, saving and spending. 3.Spending by younger generations has recovered. | 1. Leveraging technology to help customers manage their finances. 2. Real time, automated decisions for providing instalment payment terms to any potential end-customer. |
| Legal | Environmental |
| 1.Subject to compliance with evolving industry regulations 2.Launch of the Buy Now Pay Later industry code of practice in Australia | 1.Focus towards increasing awareness of ethical and sustainable fashion. 2.To increase sustainability focus on achieving carbon neutrality. |

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