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## TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF AMERICA (TIAA) SWOT & PESTLE ANALYSIS

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**Company Name :** Teachers Insurance and Annuity Association of America (TIAA)

**Company Sector :** Insurance

**Operating Geography :** United States, North America, Global

**About the Company :**

The Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA, formerly TIAA-CREF) is a Fortune 100 financial services company that offers financial services in the academic, research, medical, cultural, and governmental sectors. TIAA manages assets with holdings in more than 50 countries and provides services to over 5 million active and retired employees participating at more than 15,000 institutions. The organization was founded in 1918 by Andrew Carnegie and his Carnegie Foundation for the Advancement of Teaching under the leadership of Henry S. Pritchett as a fully funded system of pensions for academics. With taxable subsidiaries, it is now set up as a nonprofit corporation. The TIAA decision established how much of its income to distribute each year to TIAA Traditional account policyholders. As of March 2022, there were 146 offices in the United States, with New York serving as the headquarters. On September 7, 2022, TIAA stated that it had partnered with Google Cloud to use its artificial intelligence (AI) technology to improve analysis for more efficient interactions in its National Contact Center (NCC), optimize self-service, and increase

customer experience.

The Teachers Insurance and Annuity Association of Americas' USP lies in its being a pioneer in meeting the financial needs of those in the academic, governmental, medical, cultural, and other nonprofit sectors by offering cutting-edge technology and support services. The Teachers Insurance and Annuity Association of Americas (TIAA)'s mission statement reads, "TIAA is dedicated to helping those who teach, heal and serve to achieve financial well-being".

**Revenue :**

\$29,589 million - FY ending 31st December 2021 (y-o-y growth -9.4%)

\$32,661 million - FY ending 31st December 2020

## SWOT Analysis :

The SWOT Analysis for Teachers Insurance and Annuity Association of America (TIAA) is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Strong partnerships and dealer community</li> <li>2.Using automation technology to enhance product quality</li> <li>3.The products are innovative, flexible, and cost-efficient</li> <li>4.#1 not-for-profit retirement provider firm</li> <li>5.Global presence of 211+ offices in 24 countries</li> </ul>	<ul style="list-style-type: none"> <li>1.Weak net promoter score implying weak customer satisfaction</li> <li>2.Decrease in year-on-year revenue implies unstable financial operations</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Technology innovation like creating apps using automation leads to increase in customer base</li> <li>2.High growth opportunity in Florida in commercial real estate</li> </ul>	<ul style="list-style-type: none"> <li>1.Allegations and lawsuits harm the reputation of the company</li> <li>2.Intense competition will increase the risk of decline in market share</li> <li>3.Currency fluctuation, inflation and other economic factors affect the company's operations</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Teachers Insurance and Annuity Association of America (TIAA) is given below:

Political	Economical
1.Russia Ukraine war worries continue to weigh on investors	1.Inflation has major impact on US equities, financial markets, investors etc. affecting companies like TIAA  2.Increasing interest rates relieves the risk and the pressure on the companies in this sector
Social	Technological
1.Aging population increases the demand for retirement security providing firms  2.To decrease the gender gaps companies are partnering with firms like girls in tech (GIT)	1.Improving customers financial lives using increase in technology  2.Using cloud migration to enhance the digital transformation journey
Legal	Environmental
1.Subject to lawsuits related to fraud and misleading customers  2.This industry face allegations like illegally siphoning interest payments and keeping money for itself	1.Optimising energy use and minimizing emission in order to be sustainably efficient

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