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ANZ BANK SWOT & PESTLE ANALYSIS

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Company Name : ANZ Bank

Company Sector : Banking and Financial Services

Operating Geography : Melbourne, Australia, Global

About the Company :

The Australia and New Zealand Banking Group Limited (ANZ Bank) was first opened as Bank of Australia, which opened its first office in Sydney in the year 1835. It then established an office in Melbourne in 1838 which is where its current headquarters is located. It is Australia's second-largest bank in terms of assets, and the fourth-largest bank in terms of market capitalization. ANZ operates in 33 markets globally with representation in Australia, New Zealand, Asia, Pacific, Europe, America and the Middle East. ANZ employs 51,000 people worldwide and serves approximately nine million customers through its subsidiaries. The bank has over 570 branches in Australia, serving around six million customers. For the seventh year in a row, ANZ's Institutional business was recognised by the market as customers' leading banking partner and most reliable source of funding in June 2022.

ANZ's USP lies in it being the largest bank in Australia, the largest banking group in New Zealand and Pacific, and among the top 20 banks in the world. The mission statement of ANZ reads, "To shape a world where people and communities thrive. Our people are proud to help people achieve incredible things – be it buying their home, building a business, or saving for things big or small."

Revenue :

\$9.3 billion – FY ending 30th September 2021

\$9.2 billion – FY ending 30th September 2020

SWOT Analysis :

The SWOT Analysis for ANZ Bank is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Strong focus on talent management 2.Environmental and community welfare strategies 3.Delivering consistent growth and shareholder value 4.Rich Value based system 	<ul style="list-style-type: none"> 1.Involved in controversies and scams 2.Lagging in technology implementation
Opportunities	Threats
<ul style="list-style-type: none"> 1.Performance enhancement through employee engagement 2.Establishing itself as an environmentally conscious bank 3.Expansion in new markets 	<ul style="list-style-type: none"> 1.Culture mismatch may pose difficulties in post-merger integration 2.Competitor threats in existing & evolving markets. 3.Threat due to low-risk appetite 4.Potential loss of customers due to poor service and controversies

PESTLE Analysis :

The PESTLE Analysis for ANZ Bank is given below:

<p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1.Regulatory bodies and issues 2.RBA and Trans-Council policy implications 	<p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1.Economic variables and implications 2.Changes in economy and impact on banking
<p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1.Development of Content Strategy 2.The bank is customer focused 3.Societal welfare activities of the bank 	<p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1.First mover in introducing innovations 2.Existing Technology and issues faced 3.Strategic technology investments and talent acquisition
<p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1.Regulatory Authorities and their proposals 2.Imposition of tougher capital buffers 3.Bail-in and its implication 	<p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1.Environmental protection initiatives of the bank 2.Location Strategy adopted by the bank 3.Addressing the climate change issue

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Client Support:
support@swotandpestle.com