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## CAPITAL ONE FINANCIAL CORPORATION SWOT & PESTLE ANALYSIS

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**Company Name :** Capital One Financial Corporation

**Company Sector :** Financial Services

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

**About the Company :** Capital One Financial Corporation is a bank holding company specializing in credit cards, home loans, auto loans, banking and savings products. Its headquarters are located in McLean, Virginia. The company helped pioneer the mass marketing of credit cards in the 1990s, and it is one of the largest customers of the United States Postal Service due to its direct mail credit card solicitations. As per 2016 records the company employs 47,300 across its various offices.

**Revenue :** US\$ 25.501 billion – FY ending Dec 2016

## SWOT Analysis :

The SWOT Analysis for Capital One Financial Corporation is given below:

Strengths	Weaknesses
1.Brand recognition 2.Strong Financial Performance 3.Strong Technology focus 4.Large Market share	1.High Credit default risk and Subprime borrowing
Opportunities	Threats
1.Cryptocurrency	1.Basel III 2.Dodd-Frank 3.Credit Losses 4.Macro Risks 5.Technology Risk

## PESTLE Analysis :

The PESTLE Analysis for Capital One Financial Corporation is given below:

Political	Economical
1.Capital One contributes for various political causes through their proper channels	1.Geographic concentration of loans and local economic environment 2.Energy sector related loans
Social	Technological
1.Impact of negative social perceptions 2.Impact on business relationships	1.Implementation of a great smartphone and online banking features for the upcoming digital era 2.Capital One Wallet for Android, Credit Wise credit tracking tool, Second Look \u2013 Suspicious account activity tracker
Legal	Environmental
1.Misleading customers 2.Violation of the Telephone Consumer Protection Act of 1991	1.Operations 2.Partnering and Joint Ventures

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