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AL RAJHI BANK (???? ?????) SWOT & PESTLE ANALYSIS

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Company Name : Al Rajhi Bank (???? ????????)

Company Sector : Banking and Financial Services

Operating Geography : Saudi Arabia, Middle East.

About the Company : Al Rajhi Bank (???? ????????) is one of the largest Islamic bank which was founded in 1957. With its base in Riyadh, Saudi Arabia, the bank has more than 500 branches. Internationally, the bank has expanded to Malaysia, Jordan and Kuwait. It has approximately \$88 billion assets and more than 9600 employees as of 2017. It is the first foreign bank which has been awarded a full banking license by Bank Negara Malaysia.

Revenue :US \$80 Billion

SWOT Analysis :

The SWOT Analysis for Al Rajhi Bank (???? ????????) is given below:

| Strengths | Weaknesses |
|---|---|
| 1.Compliance with Islamic laws 2.Full Banking License in Malaysia 3.Ladies banking facility 4.Has been awarded as strongest Islamic retail bank 5.High Income to Operating cost ratio | 1.Less geographical reach as compared to other international banks 2.Restriction due to Islamic compliance |
| Opportunities | Threats |
| 1.IPO for Al Rajhi REIT in Jan 2018 2.Entering in new markets 3.Increase financing in Non-Oil GDP | 1.Dependency on Oil prices 2.New entrants |

PESTLE Analysis :

The PESTLE Analysis for Al Rajhi Bank (???? ????????) is given below:

| Political | Economical |
|---|--|
| 1.Uncertain business climate | 1.Global Prices of Oil |
| Social | Technological |
| 1.Ladies Banking facility 2.Social Initiatives | 1.Restructuring of IVR systems 2.Automation in the banking system 3.Blockchain for transaction |
| Legal | Environmental |
| 1.Draft Bankruptcy Law 2016 2.Insolvency law | 1.Addressing environmental issues by promoting digitisation |

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