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## AMERICAN EXPRESS SWOT & PESTLE ANALYSIS

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**Company Name :** American Express

**Company Sector :** Banking and Financial Services

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

**About the Company :**

American Express is a financial service MNC founded in 1850. It is headquartered in New York City. It provides charge and credit card products, travel-related services to consumers and businesses globally, merchant acquisition and processing, servicing and settlement, point-of-sale marketing and information products and services for fraud prevention. Its vision is to become the world's most respected service brand by providing the premium value products and unsurpassed service to customers. It is #40 in America's top public companies by Forbes. American Express was awarded as the best place to work in Phoenix 2022. On April 20, 2022, American Express Company announced a partnership with Billtrust, a B2B accounts receivable automation and integrated payments leader, to enable suppliers to accept American Express virtual cards more easily.

American Express's USP is that it is one of the four major payment networks and is one of the country's largest credit card issuers by purchase volume. American Express Mission Statement states " The mission of our program is to bring to life the American Express value of good corporate citizenship by supporting diverse communities in ways that enhance the company's reputation with employees, customers, business partners and other stakeholders."

**Revenue :**

US \$42.4 billion- FY ending 31st December 2021 (year-on-year growth of 17%)

US \$36.1 billion- FY ending 31st December 2020

## SWOT Analysis :

The SWOT Analysis for American Express is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Strong brand with global footprint</li> <li>2.Spend Centric Business Model</li> <li>3.Broad portfolio of global consumer services</li> <li>4.Cobrand portfolio and partnerships - large and growing</li> <li>5.Global Merchant Services (GMS)</li> </ul>	<ul style="list-style-type: none"> <li>1.Overdependence on digital systems for operations</li> <li>2.Substantial Reliance on third-party for key services</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Technological Advancements to supplement growth</li> <li>2.Strategic mergers and acquisitions</li> <li>3.Development of alternate payment Channels for greater market share</li> </ul>	<ul style="list-style-type: none"> <li>1.Stiff competition in financial services sector</li> <li>2.Increasing regulatory requirements</li> <li>3.Competitive Merchant discount rates</li> <li>4.Dynamic and rapid growth of alternative payment mechanisms</li> <li>5.Risk of currency fluctuation</li> <li>6.Regulatory actions can cause damage to the reputation</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for American Express is given below:

Political	Economical
1.Adverse impact of Brexit on Global Business Travel  	1.Impact of Interest rate movements  2.Impact of Sluggish economic growth  3.Impact of Covid-19 on business
Social	Technological
1.Employee training and diverse workforce 2.Growing social acceptance of online and card payments 3.Favourable demographics to increase online payment	1.Digital Payment Mechanism and services 2.American Express vPayment technology for virtual card 3.Technological advancements for secure banking
Legal	Environmental
1.Impact of BHC Act 2.Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank) 3.Federal Deposit Insurance Act (FDIA) 4.Surcharge laws on card purchases	1.Sustainable Practices contributing to lower GHG

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