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USAA SWOT & PESTLE ANALYSIS

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Company Name : USAA

Company Sector : Banking and Financial Services

Operating Geography : USA, North America, Global

About the Company :

United Services Automobile Association, known as USAA, is a diversified financial firm dealing in banking, investing, and insurance particularly for those people and their families who are currently a part of the United States Military and for those who have served in the past. It is a mutual company. The company headquarters are located in San Antonio, Texas. It is the country's fourth largest home insurance company and fifth largest auto insurance company. It has offices located in 21 places across the country. On the global platform, it has offices located in London, UK and Frankfurt, Germany.

The company operates through its subsidiaries, the USAA Life Insurance Company, the USAA Investment Management Company and the USAA Federal Savings Bank. USAA was founded in 1922 by a group of 25 military officials for getting mutual self-insurance as they were unable to buy insurance because of the nature of their job. Insurance companies rated them as a very high-risk group. The company operates primarily through direct marketing; contacting customers via the internet or through phone calls. The company currently has around 13 million members and employs approximately 35000 employees as per early 2022 records.

The company is known for their everlasting commitment to their customers and is always recognized for their outstanding services, financial strength and employee care. This is reflected through the mission statement of the company which reads, "To facilitate the financial security of its members, associates and their families by providing a full range of highly competitive financial products and services."

Revenue :

\$ 25,388 million – for the financial year 2020-21 (y-o-y growth 5.1%)

\$ 23,972 million – for the financial year 2019-20

SWOT Analysis :

The SWOT Analysis for USAA is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Firmly established in a niche market 2.Technology innovations boosting performance 3.Accessible digital customer service during pandemic 4.Strong brand name and credit ratings 	<ul style="list-style-type: none"> 1.Limited scope of global growth 2.Slow growth rate as market gets saturated 3.Lack of effective social media marketing
Opportunities	Threats
<ul style="list-style-type: none"> 1.Expansion through key partnerships and alliances 2.Grow membership audience via additional offerings 	<ul style="list-style-type: none"> 1.Breach of cyber security by phishing attacks 2.COVID-19 pandemic causes long-term uncertainty for US economy 3.Inflationary pressures in US economy 4.Rising interest rates may impact stock valuation

PESTLE Analysis :

The PESTLE Analysis for USAA is given below:

Political	Economical
1. Policy changes in the US and globally affect operations	1. Inflationary pressures and higher interest rates in US economy 2. COVID-19 casts uncertainty on global economy
Social	Technological
1. Utilizing social media marketing as an effective tool for outreach 2. Product offerings catering to ageing population in US	1. Focus on digital services since onset of pandemic 2. Technological innovation for relevance in market 3. Threat of cyber attacks may impact operations
Legal	Environmental
1. Lawsuits over patents & other litigations 2. State & Central laws on insurance and other services act as constraints	1. Focus on environment protection as corporate policy 2. Transition into a sustainable business post Paris Agreement (2015)

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