
S&P TEST

SWOT & PESTLE.com

MASHREQ BANK SWOT & PESTLE ANALYSIS

© Barakaat Consulting - An Ezzy IT Consulting Business

This is a licensed product and is not to be photocopied or distributed. All rights reserved. Unauthorized reproduction is strictly prohibited. Research is based on best available materials and resources. To purchase reprints of this document, please email support@swotandpestle.com.

Company Name : Mashreq Bank

Company Sector : Banking and financial services

Operating Geography : UAE, Middle East

About the Company :

Mashreq Bank is one of UAE's leading financial institutions. Established in 1967 by the Al-Ghurair Group, it is the largest private sector bank in UAE. Its headquarters is situated in Dubai, UAE. Mashreq provides conventional and Islamic personal as well as investment banking services. It also offers conventional and Islamic asset management services. The company, as of 2020, has a growing retail presence in the region including Egypt, Qatar, Kuwait and Bahrain. It focuses on providing its customers access to wide range of innovative products and services. The institution also has customer service centres in key retail locations and one of the largest ATM networks in the country. It won two awards in the year 2019: Best Private Bank Servicing UAE - WealthBriefing MENA and Best Private Bank – Investment Management Platform – WealthBriefing MENA.

Mashreq Bank's mission statement reads, "We aim to build long term relationships by delivering superior services to clients, actively contributing to the community through responsible banking, leading with innovation, treating colleagues with dignity and fairness and pursuing opportunities that grow shareholder's value." Mashreq Bank's vision statement reads, "To be the region's most progressive Bank, enabling innovative possibilities for our clients, colleagues and communities." The company's USP lies in providing banking services with high focus on innovation.

Revenue :

AED 6.0 billion - FY ending 31st December 2019 (y-o-y growth 1.7%)

AED 5.9 billion - FY ending 31st December 2018

SWOT Analysis :

The SWOT Analysis for Mashreq Bank is given below:

| Strengths | Weaknesses |
|--|---|
| <ul style="list-style-type: none"> 1.Strong regional and international brand presence 2.Second largest merchant's acquirer with 30% market share 3.Highly regulated and diversified portfolio 4.Global Finance's Best Bank for Middle East 5.Stable and supportive ownership structure with strong management team 6.Strong performance track records with several accolades | <ul style="list-style-type: none"> 1.Compliance issues regarding federal banking laws aimed at money laundering |
| Opportunities | Threats |
| <ul style="list-style-type: none"> 1.Digitalization of banking services to induce faster transactions. 2.Consecutive growth in international expansion. 3.Leveraging blockchain platform for KYC to expedite the digital bank accounts 4.Demand for Islamic finance to grow substantially | <ul style="list-style-type: none"> 1.Increasing competition threatening market share growth 2.Pressure on profitability and loan quality due to pandemic and low oil prices |

PESTLE Analysis :

The PESTLE Analysis for Mashreq Bank is given below:

| | |
|--|---|
| <p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1.Uncertainty due to global trade tensions and Brexit 2.Heightened geopolitical tension and conflicts in Middle East region | <p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1.UAE best ranked economy on ease of doing business and Global Competitive Index in the GCC region 2.Strong UAE banking sector with diversified loan portfolio 3.Economic downturn and slump in oil prices caused by pandemic 4.Declining interest rates with negative inflation rate |
| <p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1.Slow growth in consumer borrowing due to stagnant employment rates | <p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1.UAE leading in FinTech initiatives in the MENA Region 2.Implementing AI and robotics technology in banking |
| <p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1.Enactment of the UAE economic substance regulations 2.Preventing money laundering and terrorism financing | <p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1.Green Finance to lead sustainability in banking sector 2.Implementation of sustainable environment Initiatives across operations |

Please note that our free summary reports contain the SWOT and PESTLE table contents only. The complete report for **Mashreq Bank** SWOT & PESTLE Analysis is a paid report at **27 U.S.D.**

[**Buy Now**](#)

* By clicking on "Buy Now" you agree to accept our "Terms and Conditions."



S&P

SWOT & PESTLE.com

SWOT & PESTLE.com is a leading strategy research portal covering detailed Strengths, Weaknesses, Opportunities, Threats (SWOT) and Political, Economic, Social, Technological, Legal and Environmental (PESTLE) analysis of leading industry sectors and organizations across the globe. Our full and comprehensive collection on SWOT and PESTLE has been written by our team of professional analysts consisting of MBA's, CFA's and industry experts. Our analysis has helped businesses, researchers and scholars with valuable insights to make strategic decisions and take their research forward.

We at SWOT & PESTLE.com aim to aid the understanding of the multifaceted business world by presenting a list of diverse companies from across the globe. Business organizations today cannot function in ways that ignore the surroundings that they are set in. SWOT & PESTLE.com makes a keen observation into this aspect and accounts for factors affecting such businesses.

Copyright Notice

The information provided in the SWOT and PESTLE research reports on www.swotandpestle.com are from publicly available documents and sources which are deemed reliable. Further the reports contain analysis and views from the SWOT & PESTLE.com research and analyst team which consists of qualified experts. While every attempt has been made to ensure completeness, accuracy and reliability of the analysis, Barakaat Consulting and its associate websites cannot be held responsible or legal liable for omissions or errors in our reports or on any of our pages.

(C)2023 Barakaat Consulting. All rights reserved. This report may not be reproduced, copied or redistributed, in whole or in part, in any form or by any means, without the express written consent of Barakaat Consulting. Also, Barakaat Consulting is the sole copyright owner of this report, and any use of this report by any third party is strictly prohibited without a license expressly granted by Barakaat Consulting. Neither all nor any part of the contents of this report, or any opinions expressed herein, can be used in advertising, press releases, or promotional materials without prior written approval from Barakaat Consulting. Any violation of Barakaat Consultings rights in this report will be executed to the fullest extent of the law, including the pursuit of monetary damages and injunctive relief in the event of any breach of the foregoing restrictions.

Client Support:
support@swotandpestle.com