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PNC FINANCIAL SERVICES GROUP SWOT & PESTLE ANALYSIS

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Company Name : PNC Financial Services Group

Company Sector : Banking and Financial Services

Operating Geography : United States, North America

About the Company :

PNC Financial Services Group is a miscellaneous financial services company that provides regional banking, wholesale banking and asset management services in the United States. The company is headquartered in Pittsburgh, Pennsylvania with over 50513 employees operating in 2,459 branches. PNC is the product of a merger between two renowned banks in 1983: Pittsburgh National Corporation and Provident National Corporation. Both these banks operated in diverse markets so their merger paved the way for PNC to become the largest bank in Pennsylvania. They offer distinctive services such as their Asset Management Group which provides asset management solutions and insights to customers and corporations. PNC is also socially responsible towards social causes and communities. For instance, the company invested \$80 million in communities in 2019 and donated \$ 1 million to help end racism in 2020 and support economic empowerment of Average Income Communities. PNC has even secured numerous awards, namely the 2019 Employer of the Year award by Disability: IN and Best Places to Work for LGBTQ Equality by Human Rights Campaign (2019).

PNC's unique selling proposition lies in being the 13th largest bank in the United States and a 'leading diversified financial services firm' operating in 5 states. Its mission statement reads, "We offer products, services and experiences that fulfill our customers' financial needs and goals in a clear and transparent way, while delivering on the commitments we make to them. We value our differences and work together to create a diverse and inclusive workspace where everyone can contribute to the success of our company."

Revenue :

\$17.83 billion – 2019 (Growth 4.09%)

\$17.13 billion – 2018

SWOT Analysis :

The SWOT Analysis for PNC Financial Services Group is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Top credit quality driven by strong loan growth 2.Offers tailor made products and services as per customer needs 3.Strong capital to cover returns of shareholders 4.Leading in customer experience with personalized, real-time engagement 	<ul style="list-style-type: none"> 1.Operations limited to domestic market compared to competitors 2.Dispute with independent mobile payment service platforms impacting customers
Opportunities	Threats
<ul style="list-style-type: none"> 1.Bold transformation will lead to expansion in market share and net profit 2.Asset management will be the game changer in terms of revenue for PNC 3.Adopting blockchain technology in commercial banking 	<ul style="list-style-type: none"> 1.Intense competition from regulated financial services players 2.New entrants of neo-banks are attracting customers, thus reducing the market share

PESTLE Analysis :

The PESTLE Analysis for PNC Financial Services Group is given below:

<p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1.US China trade war has been impacting banking sector 2.Lobbying activities in house and senate elections 3.Actively combatting racism and discrimination through economic empowerment 	<p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1.Financial and economic disruption to impact capital market
<p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1.Shifting of traditional banking users towards digital and neo-banking 2.Introduction of open banking system in US will give consumers more freedom 	<p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1.Digital transformation driving growth and helping retain competitive advantage 2.Launch of fintech start-ups and subsidiaries to adopt new technology
<p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1.Facing potential class action lawsuit filed in California over the PPP in CARES Act 2.Stringent regulatory capital and stress testing requirements 	<p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1.Green bonds issued to fund companies that promote low carbon 2.Transformation in lending framework to promote sustainable environment

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