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MASTERCARD SWOT & PESTLE ANALYSIS

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Company Name : Mastercard

Company Sector : Banking and Financial Services, Payment Solutions

Operating Geography : North America, United States, Global

About the Company : Mastercard is a technology company, operating within the global payments industry is headquartered at Harrison, New York, United States. It was founded in 1966 as Interbank Card Association and is an American multinational financial services corporation. The company is headquartered in Purchase (New York), United States. The company specializes in credit cards, payment services and solutions. It connects consumers, financial institutions, merchants, governments, digital partners, businesses and other organizations together, creating a method of electronic forms of payment instead of cash and checks. Mastercard offers a wide range of payment solutions and services through its brand portfolio which includes Mastercard®, Maestro® and Cirrus®. The Company acts as a solution provider for all domestic and cross-border payment needs. This American multinational financial services corporation was founded by collation of several California banks, to act as a competitor to the BankAmericard issued by Bank of America and renamed as Mastercard in 1979. It employs approximately 18,600 persons as of early 2020.

Mastercard's USP or unique selling proposition lies in being one of the world's largest card payment organization specializing in payment and value-added solutions. Mastercard's vision statement reads "A World Beyond Cash" and its mission statement reads "Every day, everywhere, we use our technology and expertise to make payments safe, simple and smart."

Revenue :

US\$ 16.9 billion – FY ending 31st December 2019 (y-o-y growth 13%)

US\$ 15.0 billion – FY ending 31st December 2018

SWOT Analysis :

The SWOT Analysis for Mastercard is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1.Consistently strong financials with a healthy balance sheet 2.Second highest market share in payment cards segment 3.Implementation of latest payment technology 4.Value added services adds diversity, besides giving it a competitive edge 5.High profit margin business which is quintessentially global in nature 	<ol style="list-style-type: none"> 1.Involvement in multiple claims and legal proceedings 2.Security issues due to data breach
Opportunities	Threats
<ol style="list-style-type: none"> 1.Surge in Digital Payments as E-commerce Reaches New Heights Around the World 2.Employing AI to curb fraud and reduce false declines 3.Betting big on B2B payments, which is an estimated \$25 trillion market annually in the U.S 4.Strategic acquisitions propelling growth and adding transformational payments technology 5.Eyeing China's massive Payments Market after a green signal from Central Bank 	<ol style="list-style-type: none"> 1.Losses due to card frauds 2.Competition from entry of new players 3.Continued intense pricing pressure 4.Rapid and substantial technological advancements negatively impact overall business 5.Foreign exchange and market risk

PESTLE Analysis :

The PESTLE Analysis for Mastercard is given below:

Political	Economical
<ul style="list-style-type: none"> 1. Government intervention and political instability in many markets may impact business 2. OFAC sanctions restrict operations in many countries 3. Real time, Account-based Payment Systems upheld as critical national infrastructure invites stringent government oversight 	<ul style="list-style-type: none"> 1. Volatility in the currency markets 2. Increased regulatory, legislative and litigation activity with respect to interchange rates 3. Cross Border Payment solutions getting a fillip due to the induced lockdown and travel bans as a result of novel CoronaVirus Outbreak
Social	Technological
<ul style="list-style-type: none"> 1. Global shift towards usage of digital payments 2. Empowering people through inclusive growth 3. Revolutionize mobile payments through deepening ties with technology titans 	<ul style="list-style-type: none"> 1. Digital payments and analytics to be critical growth drivers 2. Acquisitions to enhance technology competency
Legal	Environmental
<ul style="list-style-type: none"> 1. Dynamic and rapidly evolving legal and regulatory environment 2. Data localization norms, transfer and storage 3. Anti-Money Laundering, Counter Terrorist Financing, Economic Sanctions and Anti-Corruption 	<ul style="list-style-type: none"> 1. Managing environmental footprint by focusing on - energy conservation, recycling and pollution control 2. MasterCard Carbon Emissions Reporting program 3. Mastercard, Doconomy To Enable Carbon Footprint Tracking Of Purchases

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