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## ROYAL BANK OF CANADA SWOT & PESTLE ANALYSIS

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**Company Name :** Royal Bank of Canada

**Company Sector :** Banking and Financial Services

**Operating Geography :** Canada, North America, Global

**About the Company :** The Royal Bank of Canada is a Canadian multinational financial services company. It was founded in 1864. It has its corporate headquarters in Toronto, Ontario. It is the largest bank in Canada by market capitalization. The bank provides various services like retail banking, corporate banking, investment banking, mortgage loans, private banking, wealth management, credit cards, finance and insurance. It operates in 36 countries and provides services to more than 17 million clients. In Canada, the bank's personal and commercial banking operations are branded as RBC Royal Bank in English and RBC Banque Royale in French. As of early 2020, it employed more than 85,000 people.

The diversified business model with focus on innovation and providing exceptional services remains its USP or unique selling proposition. The bank's purpose to help clients thrive and communities prosper guides the various services that it provides. Its vision is "to be among the world's most trusted and successful financial institutions". The values of the bank are "Client First", "Collaboration", "Accountability", "Diversity & Inclusion" and "Integrity".

**Revenue :**

\$46,002 million CAD – 2019 – FY ended October 31, 2019

\$42,576 million CAD – 2018 - FY ended October 31, 2018

## SWOT Analysis :

The SWOT Analysis for Royal Bank of Canada is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Highly ranked global company and market leader in BFS segment Canada</li> <li>2.Broad range of services provided to customers</li> <li>3.RBC Rewards recognized as the Canada's leading loyalty program</li> <li>4.Significantly investments in digitalization and innovation</li> <li>5.First Canadian bank to introduce digital government identity verification solutions</li> <li>6. Consistent financial performance over years with a track-record of delivering value to shareholders</li> </ul>	<ul style="list-style-type: none"> <li>1.Reliance on outsourced service providers for key functions</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Using digital technology to attract new clients</li> <li>2.Growth opportunity in US markets</li> <li>3.Leveraging transactional data and AI powered insights to fuel business growth</li> </ul>	<ul style="list-style-type: none"> <li>1.Highly competitive financial services market.</li> <li>2.Impact of COVID-19 outbreak on financial sector</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Royal Bank of Canada is given below:

Political	Economical
1.Geopolitical uncertainties impacting global growth prospects	1.Impact of deteriorating global economic condition 2.Impact of fluctuating interest rates 3.Impact of non-trading foreign exchange rate fluctuations
Social	Technological
1.Confident elderly Canadian women about finances for retirement	1.Deliver digital solutions to clients through advanced technological updates. 2.Promoting innovation ecosystem & partnerships
Legal	Environmental
1.Canadian legislation and policies \u2013 promoting a healthy housing market 2.Subject to extensive regulation by governmental agencies 3.Committed towards protecting consumer data	1.Initiatives towards a sustainable future 2.Supporting new ideas and partnerships to solve environmental challenges 3.Sustainable finance representing a growth opportunity for business and clients

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