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## ADYEN SWOT & PESTLE ANALYSIS

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**Company Name :** Adyen

**Company Sector :** Online Payment Gateway and Aggregator

**Operating Geography :** Europe and rest of the world

**About the Company :**

Adyen is a Dutch payment company that operates as a platform for integrating gateway, risk management, processing, and settlement services. It additionally connects merchants to Visa, Mastercard and other miscellaneous payments methods as well as sales channels, especially its merchants' online, mobile, and point-of-sale channels. Adyen is headquartered in Amsterdam, Netherlands and it employs over 3,000 people as of 2023. The company was founded in 2006 by a group of entrepreneurs, namely Pieter van der Does and Arnot Schiff. Their prime objective was to build a platform capable of meeting the rapidly increasing needs of today's burgeoning global businesses. Adyen serves more than 4,500 businesses, including 7 of the 10 largest U.S Internet Companies including Facebook, Airbnb, Spotify, Groupon, Evernote, Mango, SoundCloud etc. The company is actively invested in building an ethical business by reducing waste disposals through their investment in the Viet star Waste Treatment project and donating 100% of shoppers' donations to respective charities. Adyen Payments App B2C emerged as the winner at the Commerce Cloud Partner of the Year Awards 2017 for the largest percentage of Commerce Cloud client growth.

Adyen's unique selling proposition or USP lies in being the leading payments technology company that offers a global platform for businesses to accept payments anywhere in the world. Its mission statement reads, "To make payments choices easy for merchants because it encompasses the whole payments value chain and manages the entire payment flow from checkout through to final settlement."

**Revenue :**

1,330.2 million - FY ending 31st December 2022 (y-o-y decline of 33%)

684.2 million - FY ending 31st December 2021

## SWOT Analysis :

The SWOT Analysis for Adyen is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Easing payment processes for global brands and their customers</li> <li>2.Diversity in customer portfolio lending it a financial cushion</li> <li>3.Global geographic presence powered by a dynamic workforce</li> <li>4.Achieving higher highs in transaction volumes for clients since inception representing phenomenal growth story</li> <li>5.Highly profitable enterprise befitting modern requirements</li> <li>6.Integration with multiple international and local payment methods</li> </ul>	<ul style="list-style-type: none"> <li>1.High dependence on European &amp; North American markets</li> <li>2.Low presence in emerging markets</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Growth of platform-based models giving opportunities to cater smaller enterprises</li> <li>2.Growth of e-commerce boosting growth of payment gateways</li> </ul>	<ul style="list-style-type: none"> <li>1.Larger merchants launching their own gateways</li> <li>2.Banks availing services of payment gateway</li> <li>3.High competition among peers</li> <li>4.Trust deficit due to transaction frauds</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Adyen is given below:

Political	Economical
1.European Union promulgating stricter norms for online payment 2.Brexit uncertainty looming large 3.Sanctions on specific countries hobbling the path to expansion	1.Chargebacks could be disruptive for the online payment ecosystem with loss of merchants 2.Global trade requires strategic management of earnings in different currencies.
Social	Technological
1.Spend setters demanding shopping without queues for payment 2.Rising smartphone penetration increasing sales	1.Internet penetration boosting online payment
Legal	Environmental
1.Compliance with Dutch code of corporate governance to maintain a diversified management in terms of diversity 2.Compliances related to illegitimate transactions	1.Initiatives to achieve carbon neutrality 2.Addressing climate change through environmental projects

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