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REVOLUT SWOT & PESTLE ANALYSIS

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Company Name : Revolut

Company Sector : Financial Technology Services

Operating Geography : United Kingdom, Europe, Global

About the Company : Revolut is a British financial technology company which provides banking services. It is headquartered in London, England. On July 1, 2015 Revolut was set up by Nikolay Storonsky and Vlad Yatsenko and it was originally based on level39, a financial technology incubator in London. It provides various services which involves GBP and EUR bank accounts, fee-free currency exchange, cryptocurrency exchange, debit cards, stock trading and peer-to-peer payments. The bank adds an extra 0.5% to 2% fees to protect against exchange rate fluctuations if the payments are made on weekends. The company leverages the talent of 1,596 employees. The bank also provides foreign exchange services to its consumers via multi-currency wallets which permits spending in different currencies and thus has exposure to currency exchange rate fluctuations. It continues to invest in its digital platforms and pays attention on building resilient and secure technologies in order to avert breaches of data security. Revolut announced that it had applied for a UK banking license in January 2021. The UK Tech Awards announced its 2020 winners, with fintech company Revolut taking the top spot for 'company of the year'.

Revolut's Unique Selling Point or USP centres on its minimal fees, versatile and transparent approach to banking functionality, and the company's use of cutting-edge technology. Revolut Ltd.'s mission statement reads, "Our mission now is to help our customers improve their financial health, empower them to have more control, and promote financial cohesion across the communities in which we operate".

Revenue :

£ 162.72 million– FY ending 31st December, 2019 (Growth 179.6%)

£ 58.2 million– FY ending 31st December, 2018 (Growth 353.6%)

£ 12.83 million– FY ending 31st December, 2017

SWOT Analysis :

The SWOT Analysis for Revolut is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Increasing partnerships with leading industries across domains. 2.United Kingdom's most transactional neo-bank. 3.More flexible and agile in comparison to traditional banks with customer centric model. 4.Stable increase in customer base 	<ul style="list-style-type: none"> 1.Failing to incorporate traditional banking key features 2.Application Sign in or Sign-up bugs has created a negative impact. 3.Unable to prevent fraudulent transactions 4.Increasing losses may impact business expansion
Opportunities	Threats
<ul style="list-style-type: none"> 1.Offering joint accounts can influence user to make Revolut Ltd. as their primary bank 2.Expansion to different regions of the world can increase customers and market share 	<ul style="list-style-type: none"> 1.High exposure to vulnerable activities 2.Operating in a highly regulated industry 3.Impact of pandemic on business

PESTLE Analysis :

The PESTLE Analysis for Revolut is given below:

Political	Economical
1.Getting ready with post-Brexit measures so that customers are unaffected	1.Fintech sector in the UK is relatively more important to the UK economy
Social	Technological
1.Shifting preference from traditional banking towards neo-banking 2. Privacy and safety concerns amongst users	1.Continuous innovation is needed to attract investors and customers 2.Failing to block suspicious transactions raises eyebrows on technology adopted
Legal	Environmental
1.Facing regulatory scrutiny on all fronts, Revolut balances framework. 2.License for banking operations in UK	1.Supporting businesses in their environment friendly initiatives

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