Swot analysis for jump and c

[Finance](), [Financial Analysis]()

If the organization has incurred loss, the government will make a relaxed policy for them, so that not too much burden is put on JUMP & C and avoid adding up to the bad economic situation. They are the keepers of best resources in terms of employees. The firm employee's only the best of the best, as they have a brand name and reputation to maintain. From the back end workers to the front desk employees all have been employed because of good qualification, good experience plus the firm provides continuous training programs which the employees can avail. Many people want to Join JUMP ; C, because it's a high reputation firm.

WEAKNESSES

Too much diversification of services offered by the organization causes account reconciliation errors and issues regarding continuous updated on the current market trends for different segments. Once the trend for loans started, JP Morgan & Chase have concentrated too much on providing mortgages and credit loans which has caused losses to the firms. The firm failed to keep in mind the long-term effect of it, on the economic position of the country and thus ending up with customers who ad no longer the strength to pay for their debts.

The effect of the credit crunch that hit USA can still be seen in the economy. Recently on 12th March 2013, the official website encountered a cyber-attack and customers Couple not get access to their accounts which have raised security concerns regarding online usage of JP Morgan critical activity and cyber-attacks are a pure loss of trust on the user's side for the organization. The on and off lawsuits that keep the firm busy are also a reason for disruption in ongoing business activities. Such as the involvement in the manipulation of LABOR, losing $5. Billion in London Whale, energy manipulation, etc. (Ganglion, 2012). This causes loss ofmoney, reputation and provides a chance for competitors to take advantage of the situation.

OPPORTUNITY

The organization is too big to fail'. The government will do anything to avoid JP Morgan & Chase to fail because its collapse would cause a global financial crisis. This gives the firm an opportunity over its competitors in times when it really needs the government support. It can grow simultaneously with the growth of emerging economies in which JUMP & C operates permitting it to become a key player in the velveteen of the country plus letting it to gain benefits from this in the future.

The firm can have loans from the government or they can get relatively low interest rates to perform economic activity such as building servers (introducing I. T in the country), opening up branches (aid the construction industry) and help develop infrastructure.. From the history of JUMP & C bank we know that amongst many reasons of its growth one has been the takeover and mergers performed over the years and still the organization have finances to perform acquisitions and takeovers. It is a simpler way of expanding operations.

USA housing market and economy show signs of recovery which will help the firm to get back on the losses they incurred by mortgages and credit loans. Cross selling opportunities occur for JP Morgan Chase. It happens when consumers arrive for a specific need but leave with many different products; this allows the organization to earn extra money. Like coming to open an account and becoming a corporate client or getting business loans or asset management.

THREATS

Competition in banking industry has reached new heights. The one who offers a better package will surely win the market. The immediate competitors such as Bank of America or Cit Bank are not behind JUMP & C; they are aware of the fact that they are as huge and have the potential to overshadow JUMP & C. Tougher regulation and slower market due to the global slowdown of the economy which makes it difficult to function in ways that can help them sustain profitability. The credit market crisis reduces the margins of profit and lowers cash flow to shareholders. This means that if the returns on shares are not increasing they will be reluctant to keep the shares with them for long.