



Entrepreneurship and business modelling 2nd assignment



Strategic reflection

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PESTEL analysis

POLITICAL	ECONOMIC	SOCIAL	TECHNOLOGICAL	ENVIRONMENTAL	LEGAL
P	E	S	T	E	L
Government incentives	Growth of e-commerce	Preference for cashless transactions	AI & Big Data solutions	Paperless transactions	New fintech regulations
Cashless economies	Growing Digital Payment Adoption	Demand for omnichannel retail	Cloud computing scalability	Energy-efficient cloud solutions	Stronger IP protections
Trade agreements	SMEs as a Key Market	Financial Inclusion Efforts	Fraud Prevention	Sustainability	Standardized digital payment regulations
Strict data protection politics	Recession risks	Resistance to tech adoption	Cybersecurity threats	E-waste regulations	GDPR compliance risks
Regulatory instability	Competitive price wars	Concerns over data privacy	Rapid tech obsolescence	Carbon footprint concerns	Consumer protection laws
Cibersecurity legal risks	Foreign exchange rate fluctuations	Digital literacy gaps	Interoperability issues	Sustainability compliance costs	Software licensing disputes

Market size

Latin America

- POS market is rapidly expanding.
- Strong adoption of digital payments: Brazil, Mexico, ...
- Small business still use manual or outdated systems.

Europe

- Highly developed payment infrastructure.
- Many SMEs need modern, integrated solutions.
- Many cash-based businesses transitioning to digital, most in South Europe.

Global

- TAM: Projections of \$130 billion by 2030.
- SAM: Latin America + Europe estimated potential around \$40+ billion.
- SOM: Estimated around \$4-6 billion.

Focus on SMEs and retailers seeking modern, integrated solutions

Industry competitive intensity



Competitive advantage

Key differentiations

- All-in-One POS Solution
- Cloud-Based & Mobile-Friendly
- Security & Compliance
- Affordable & Scalable Pricing

Competitive advantage

- High Customer Retention
- Localization Advantage
- Omnichannel Capabilities

Strategy focus

- Target Underserved SMEs
- Rapid Market Penetration
- Long-Term Vision

Disruption strategy

Freemium Model for SMEs:

- Free basic POS system
- Charging only for advanced features (analytics,...)

Integration between:

- Physical stores
- E-commerce platforms
- Social commerce (Instagram, WhatsApp)

Advanced features:

- Real-time analytics:
 - Demand forecasting
 - Customer segmentation