

Comparative Analysis: eToro vs Revolut vs Robinhood

Executive Summary

This report evaluates three leading trading platforms—eToro, Revolut, and Robinhood—to identify the most suitable option for diversified investment across four key asset classes:

- Bitcoin (BTC)
- Commodities
- S&P 500 Index
- Bonds

Our findings are based on platform capabilities, cost structures, feature sets, and regulatory footprints, concluding with a recommendation supported by quantitative insights.

Investment Scope

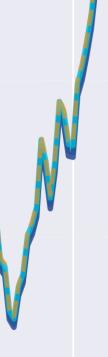
Asset Class	Bitcoin	Commodities	S&P 500	Bonds
	High-growth digital asset with increasing institutional adoption	Inflation hedge and portfolio diversifier (e.g., Gold)	Core equity market exposure to U.S. economy	Capital preservation and yield generation via fixed-income exposure

Platform Comparison Overview

Criteria / Asset Class	eToro	Revolut	Robinhood
Bitcoin Access	Yes — Direct crypto + full wallet	Yes — Limited wallet	Yes — Custodial only (partial wallet)
Fees on BTC Trades	-1% spread	1.5–2.5% spread	Commission-free, higher spread
Wallet Transfers	Supported	Not fully supported	Limited beta
Commodities	Yes — via CFDs	Yes — Gold only	Not supported
S&P 500 Index	Yes — via ETFs	Yes — via ETFs or wrapped stocks	Yes — ETFs, fractional shares
Bond Exposure	Bond ETFs only	Not available	Bond ETFs available
Fractional Shares	Yes	Yes	Yes
Copy/Social Trading	Supported	Not available	Not available
Platform UI	Engaging, community-driven	Minimalistic, mobile-oriented	Streamlined, data-rich
Investor Education	Strong (virtual portfolios, guides)	Limited	Strong (interactive learning)
Geographic Access	Global (ex. U.S.)	UK/EU	U.S. only
Regulatory Oversight	FCA, CySEC, ASIC	FCA (E-Money License)	SEC, FINRA

Strengths and Limitations

eToro	Revolut	Robinhood
Strengths <ul style="list-style-type: none"> Multi-asset support including crypto, commodities, and indices Comprehensive wallet features and social trading tools Extensive geographic coverage (excluding the U.S.) 	Strengths <ul style="list-style-type: none"> Seamless mobile-first user experience Integrated banking features (FX, budgeting) Supports beginner-level exposure to key assets 	Strengths <ul style="list-style-type: none"> Commission-free trading structure Strong educational tools and intuitive interface Fractional investing and wide ETF coverage
Limitations <ul style="list-style-type: none"> Higher trading spreads, especially for leveraged products Limited access for U.S.-based investors 	Limitations <ul style="list-style-type: none"> High crypto spreads Limited range of investment products Not a full-fledged brokerage platform 	Limitations <ul style="list-style-type: none"> Limited international availability (U.S. only) No commodity instruments Incomplete crypto wallet infrastructure



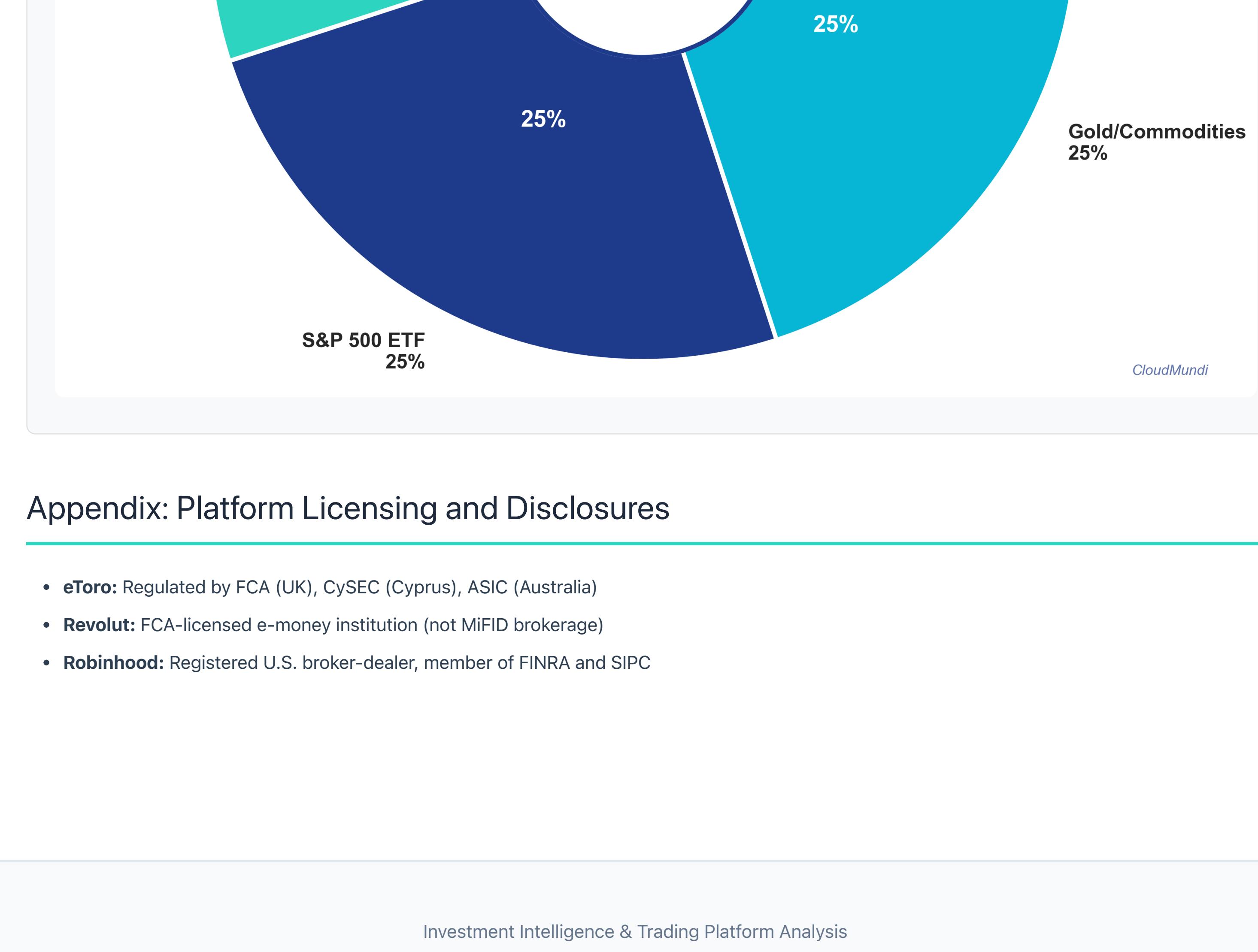
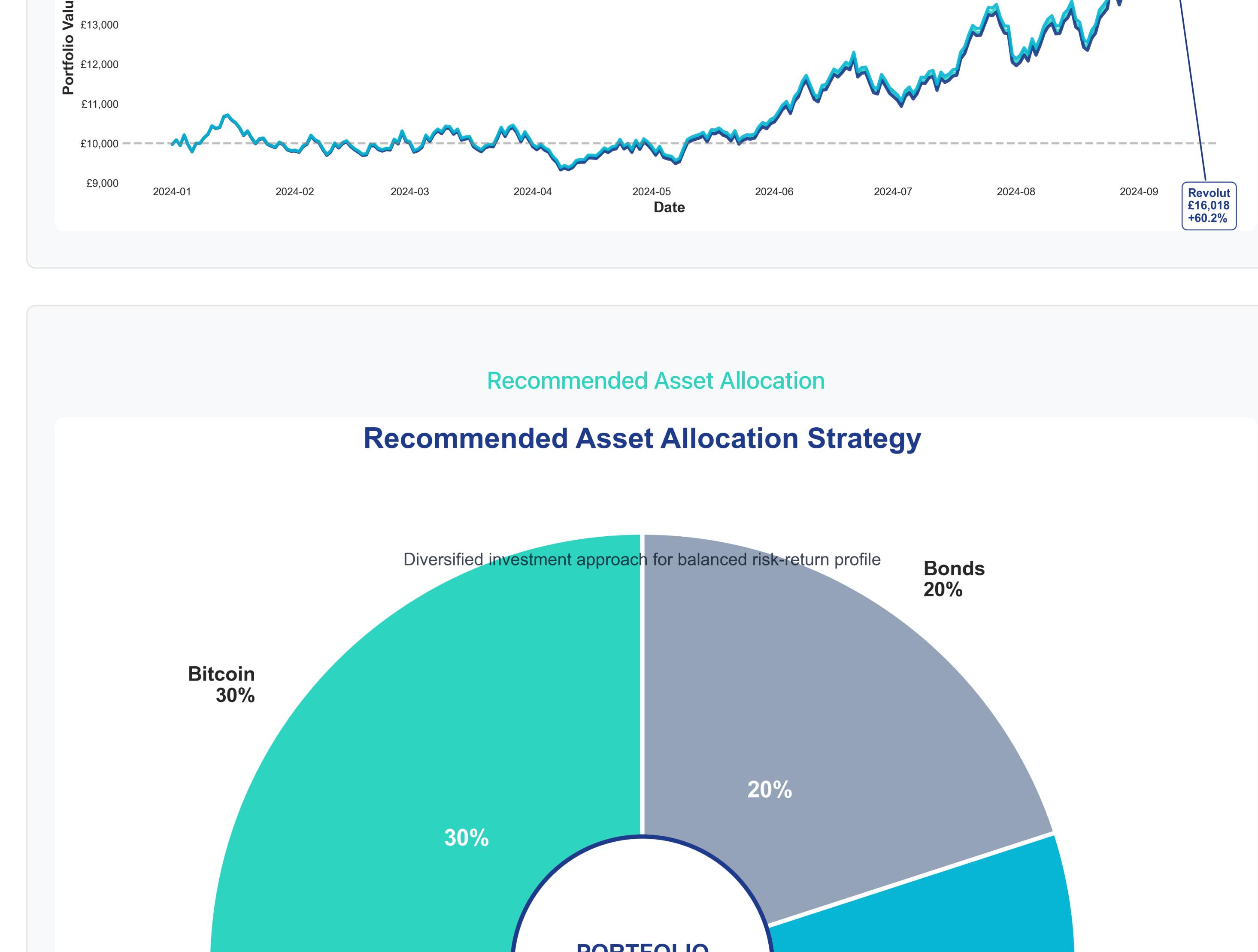
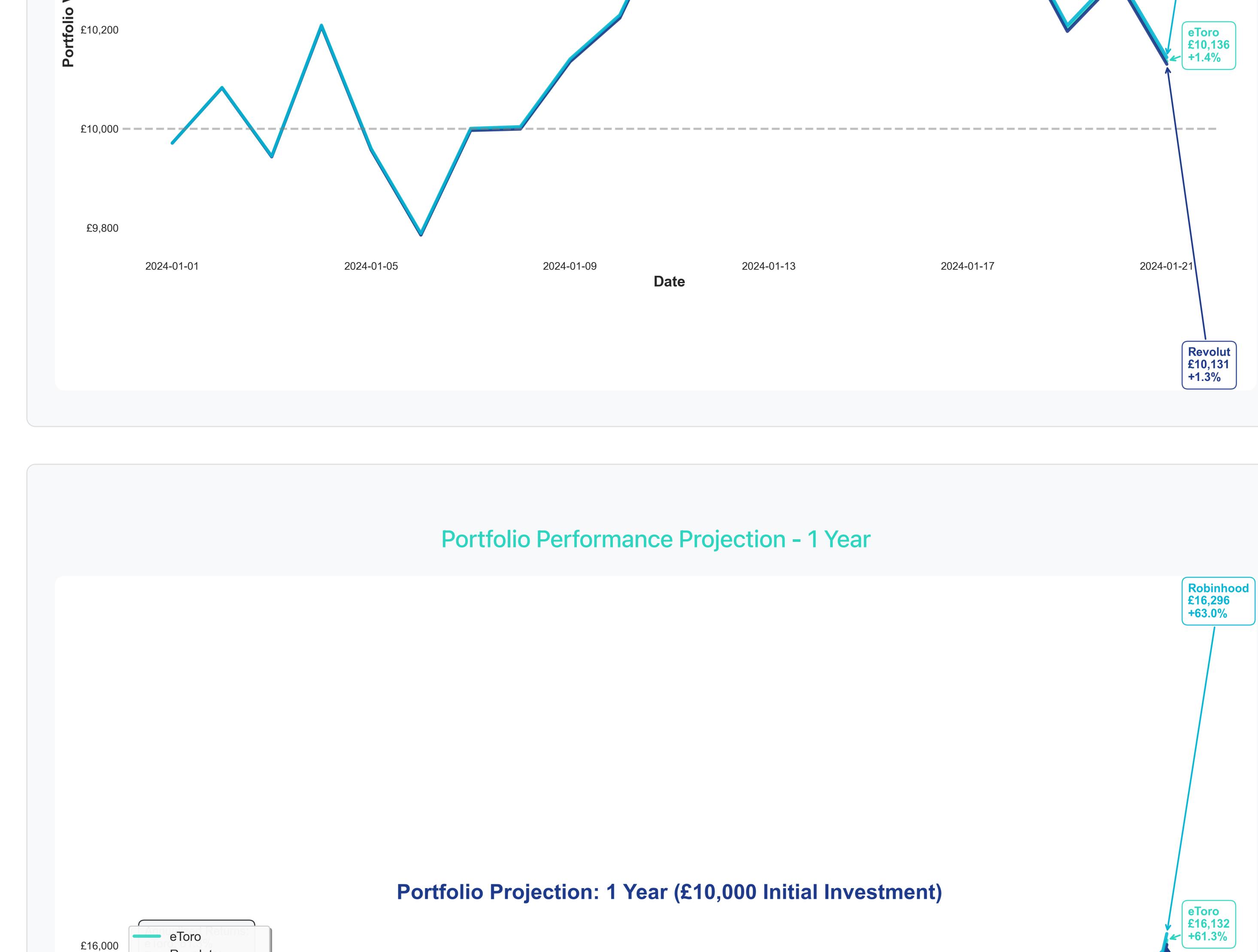
Professional Recommendation

Recommended Platform: eToro

Rationale: eToro offers the broadest functionality across all four investment categories, with robust support for Bitcoin custody, access to commodities, diversified ETF offerings, and a global regulatory framework. While its trading costs are moderately higher, the added value of copy trading and advanced portfolio tools make it ideal for well-rounded investors.

For U.S.-based users, Robinhood remains a strong alternative due to accessibility and commission-free execution.

Data Visualizations



Appendix: Platform Licensing and Disclosures

- eToro: Regulated by FCA (UK), CySEC (Cyprus), ASIC (Australia)
- Revolut: FCA-licensed e-money institution (not MiFID brokerage)
- Robinhood: Registered U.S. broker-dealer, member of FINRA and SIPC