

Competitor Analysis

Acorns

URL: acorns.com

Product Summary: Acorns is a smartphone app that “rounds up” your spending to the nearest dollar and invests that difference

Brand Analysis: Like nearly all financial software/apps, green is the primary color of the Acorns brand. Light green leaves play off the product name. Overall though, it is very clean and conservative.

Site Analysis: The Acorns site is pretty much what you’d expect it to be. A slick, well designed site that has all the information you’d expect it to have – but not much else. Beyond that it’s relatively sparse and bare-bones. There are a few subtle playful elements, but in general it plays it safe.

Cash App

URL: cash.app

Product Summary: Cash App is a mobile app that allows users to quickly send money to one another.

Brand Analysis: Of all these green brands, Cash App’s is the greeniest. Unapologetically as green as it can be. As clean as most of its logos and interfaces are, the sheer amount of bright green still softens the brand and makes it seem playful.

Site Analysis: Speaking of playful... cash app’s website stands alone among these competitors. Playful and in-your-face as can be, the landing page bombards you with an extensive and intricate programmatically animated sequence that is really well done and impossible to forget. The rest of the site and information is behind a small hamburger menu, but that’s all that is needed. This site is certainly the odd one out but it is executed very well.

Robinhood

URL: robinhood.com

Product Summary: Robinhood is a website and mobile app that lets users invest in stocks, ETFs and crypto currency.

Brand Analysis: Of all the brands compared here, Robinhood's feels most like that of a traditional financial services company. The robinhood feather almost reminds me of a fancy ink pen that an accountant or stock broker might have on his desk. Again, green is dominate color of the brand, though it's a more forest green which makes sense for 'robinhood'.

Site Analysis: Another slick site, many calls to action that flow pretty seamlessly. Since a lot of functionality is hosted on the web app as well as the mobile, there are a lot of CTA's to sign up. There are also a lot of sub domains, learn, blog, referral etc. which did make the navigation slightly confusing at times.

Chime

URL: chime.com

Product Summary: Chime is a mobile/online banking platform that offers users the same services as bank accounts with traditional banks.

Brand Analysis: Again the green. Green with white and black. It's amazing how similar all these brand colors are, even though they all are offering different sorts of products/services, just being money-related at all is enough to determine the color scheme of the brand. The only unique element of the chime brand, that I can see, is the incorporation of doodle-like line drawing illustrations.

Site Analysis: Another amazing similarity I just noticed is that all on the sites so far, with the exception of cash app, the landing page starts with a prominent fancy graphical mockup of a smartphone using their mobile app AND a branded credit/debit card next to it. This is of course, necessary for

Chime, since its primary business is providing bank accounts, but some of these sites feel like the same site with a slightly different product and slightly different branding.

YNAB

URL: youneedabudget.com

Product Summary: You Need a Budget, or YNAB, is a personal budgeting software offered on the web, mobile devices, and even smart speakers.

Brand Analysis: Wow, not green! YNAB opts for navy blue with a rainbow of pastel-ish secondary colors. It also makes prominent use of cartoon drawing illustrations. As much as I hate to say it, I think the “green formula” works better.

Site Analysis: This site is a lot busier than the others, right from the top with its double-decker navigation bar. Although the primary goals of this site are essentially the same as the others, it feels very different - a lot more informationally overwhelming and sort of disjointed where the others feel seamless.