BRANDING YOUR BANK

LOGO MAKER
VS
CUSTOM LOGO
Using a Logo Maker or Custom Design? The Banking Sector Dilemma

The diversity of options in the design industry make logo design a complex process. There are the logo generators that work almost automatically, logo makers that allow the client the control and then of course the option of crowdsourcing logo design and finally the age old custom logo design option. The plethora of possibilities create a dilemma for the clients who are anything but design oriented.

Clients from banking industry usually know what they want in a logo but then there’s the logo designer who has his or her own idea about what would best suit the brands’ image.

When we think banking we think prestige, high-quality services, a great level of proficiency and top-class trustworthiness. Taking care of money is no joke and clients are very protective in the way they want their brand to be perceived by the target audience. Coming up with an idea for the logo to satisfy the need of the banking industry is crucial to a successful logo.
When deciding to get a logo drafted for a bank whether it is a redesign or a new logo design some things to consider are:

- Is the bank local?
- Does the bank cater to international clients?
- What is the corporate culture?
- Who is the target audience?
- What are the essential elements of the business?

A logo designer can only come up with a properly crafted and a well perceived logo when both the client and the designer are on the same page. A logo maker on the other hand can give the bank officials more control as they can utilize pre-drafted elements within a logo software and create a complex design. This design need not be the actual logo, rather it can be used as the baseline for any designer or design company so that they know exactly what the bank officials require. From there a uniquely distinctive logo design can be drafted.
A logo maker can help the banking industry cut the design process in half!

Many clients would say that a logo maker is unable to create a unique logo. They say when creating logos for a multinational audience logo makers become inconsequential in their delivery. A logo maker will churn out a logo for $30 or less while banks, multinationals and other industries can spend thousands on research into cultural impact, trademarking, copyright infringements etc. when deciding to have a logo designed. The process is understandable, however, what if the process could be simplified?

A logo maker is a potentially powerful tool. Consider two people sitting in a room who come up with a great new financial product. They have a parent logo for the organization but now they need a product logo. They will potentially spend months going through the process of a logo design spending thousands of dollars. However, if they simply went to a website that offered a logo maker they would do some research, decide on some colors, and create some potential logo designs for a minimal amount in literally minutes.
They then take these samples to the logo designer and suggest they want a combination of the logo maker samples. The designer has something specific to work with and the design process is cut in half.
Banking on colors for logo success

Amy Morin (a psychotherapist and bestselling author of 13 Things Mentally Strong People Don't Do) writes in her article in *Forbes*, “Color greatly influences human emotion and behavior.” The banking sector signifies dependability and trust; this means that the colors associated or incorporated in the banks’ logos should communicate emotions of stability and confidence. Commonsense will suggest that the use of glowing or florescent colors in a logo would be unreasonable.

However, the correct use of colors not only attracts a specific audience but also creates nuances of reflection that allow the logo to be perceived to imitate certain qualities. For example, the color blue is conducive to displaying stability in performance—a definite requirement for the success of any bank.
Colors prevalent in the banking sector

The banking industry is conventional and traditional, even with some new entrants it is easy to decide on logo colors because the combinations that exist are what should be used.

6 COMMON COLOR COMBOS (FOR BANKS)

Though color psychology has a significant impact on the behavior of people and can in a very unscientific manner garner certain responses. In the financial market (particularly talking about the banking industry), colors are specific and consumers already have associations in their mind that would be hard to break.
20 Top-Notch Banks & Their Logo Palettes
Color Scheming for Money Business!
Considering the use of these specific colors newest entrants to the banking sector will realize that since these specific colors are prevalent in the industry it becomes easier to choose a color combination that will be similar yet definitively unique.

**Color Significance to make choices simple**

**Red-Black**

While red may add vitality and a show of power to a banks logo, it can also create an association of culture that allows brands to be recognized more easily. For example, the Bank of China uses red and black as its main logo colors. Red is a color that holds importance in the Asian culture as it represents power, money and happiness. This combination allows the banks to create a strong visual depiction of Asian culture and it becomes easier to promote the banks root values. In the same way, HSBC based out of Hong Kong uses the same combination.

![Bank of China](image1)  ![HSBC](image2)

**Red- White and Blue**

![Bank of America](image3)

The combination of red, white and blue is so distinctively Western in its nature that anyone seeing it would immediately think America. Thus, seeing the Bank of America display these colors in their logo comes as no surprise.
Any bank local to the US desiring to be seen as ‘American,’ yet catering to the international market can use these colors and create a cultural impact that would allow its brand association to be made more significant when marketing.

**Using shades of blue and green**

Many banks, approx. 8 out of 20, have used this color in their logos. RBS, Barclays and Deutsche Banks are a few of the examples which use blue color in their logos. Blue is the color of assurance, synchronization and composure. Blue reflects high on ambition, which might be one of the reasons why most organizations with the USP (unique selling point) of growth and delivering on promises use it in their logos.

![RBS and Barclays logos](image)

Green on the other hand represents creativity and a suggestion of being environmentally friendly. Green is the color of nature and this showcases that the organization is socially responsible. Some banks that cater to specific industries tend to use the color green to promote a specific target audience for their marketing.

![BNP Paribas and Agricultural Bank of China logos](image)
Which Components Are Integral to a Banking Logo?

When designing a bank’s logo, it is integral to add a few elements which are mandatory for a bank’s logo. The banking industry is lucrative as well as very competitive, so the logo has to have some prominent and must-have features like:

**6 Essential Features for Bank Logos!**

- **Well Designed Brand Identity**
- **Credulous Personality**
- **Patriotic Colors with Signs**
- **Effective Communication**
- **Personal / Business Growth**
- **Power & Authority**

The above mentioned features should reflect in a bank’s logo. There are tags with which credible banks are always linked with. These tags include top-notch services, friendly staff, reliability and state of the art building and interiors. The higher a bank jumps in these tags, the better the brand perception gets. Designers need to closely focus about the personality of the bank, its brand image and current and projected repute in the minds of its customers.
Choosing Symbols and Logotypes

Since colors are largely preconceived in the banking industry it is symbols and logo styles that become the core issue when designing a logo. A logo maker can help clients focus their ideas more as they usually keep some specific color combinations. Though logo makers can be relatively unsophisticated the ability to imagine a combination of symbols or even specific elements from different symbols can allow the process to become more complex.

If banks decide to use symbols they should have a strong meaning behind its use.

Sagi Haviv suggests that using symbols is unnecessary when logomarks work better for the banking industry, Chermayeff & Geismar & Haviv.

If a bank wants to use a symbol for their logo they must ensure there is a strong reason behind it and they can create a visual element that has a strong and familiar identity for the target audience. Consider the various banks that currently have some symbolic elements to their logo:

The Citibank has an arc over its lowercase ‘t’. This suggests it offers security and takes care of its clients.
For SunTrust the use of rays of the sun in the new logo reflects the diversity and warmth within the community of the clients.

The Bank of America of course uses the flag of the USA to represent patriotism and in the end creating strength, power and trust in the bank itself.

However, for some banks that may have a very large name let’s say, “The Chase Manhattan Bank’ creating a symbol can make the identity more succinct. The Chase Manhattan Bank uses the abstract symbol that reflects a consistent process that clients can depend on.
Symbols may become a form of identity but for most banks entering the market or even trying to launch a new product creating a new identity can be difficult. It is easier to get inspiration from the more successful bank logo designs. A logo maker can help clients and designers create various elements, play with different fonts and create a logo that is closest to the bank vision which can then be transformed to a new custom design by a logo designer.

**Wordmark logos remain the most popular choice for most banks**

From a designer’s end it is vital to focus on a few pointers before creating or designing a logo for any bank. The bank might have shared the visual brief and idea which they generated through a logo maker, but a designer has to think about the following points:

**Points To Ponder Upon (Before Creating A Bank’s Logos):**
Once these points and a few others like these are clarified in the mind of a logo designer, it becomes convenient to design a logo that highlights the core features of a bank.
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