

**INNOVATION IN TECHNOLOGY FOR THE INVESTMENT MARKET: A STUDY OF
TECHNOLOGY ANGELS WITH A FOCUS ON THE INDIAN TECHNOLOGY
MARKET**

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Abstract

The two concepts that have been significantly influencing the global investment sector are technology and investment. Without technology and investment, the business route today will be worthless. The creations of new technologies that make the world a global market as well as investments in technology businesses are two ways that technology benefits the commercial market. This study aims to examine the technologies that have been assisting the Indian market's long-term growth as well as the industries that have received technology investments. For this study, secondary sources of data are investigated. According to data gathered by a global database business, India attracted IT investments totaling \$9.36 billion last year, an increase of 95% from the year before. Smartphones, block chain software, and artificial intelligence have all provided business opportunities and practical services that have helped turn national markets into global marketplaces.

Keywords: Global Investment Sector, Technology, Investment, Global Market, Smartphones, Blockchain Software, Artificial Intelligence, Innovation in Technology, Investment Market, Technology Angels, India Technology Market

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Introduction

Technology has contributed to the evolution of the business world. The conventional method of conducting business has been supplanted by the application of technology. There is likewise no exception in the investment sector. Technology is used in the investing sector for data collection, processing, sharing, and storage. Modern technologies have helped the investment business to operate at a higher speed because the industry is quite dynamic. The investing sector will become ineffective without the usage of technology. The technology has thus established itself as a pillar of the investing business. With the use of technology, data can be delivered to new and current clients and investors quickly. It has made it simple to perform complex calculations and as a result, consolidates information more quickly.

For algorithmic decision making, artificial intelligence (AI) and automation have a significant impact on the financial industry. Massive expansion in the financial business is made possible by technological advancement. Based on trading volume, the Indian exchange market has become one of the biggest markets in the world. Online trade accounted for 30% of India's total trading volume in 2018, a 12 percent rise from the prior fiscal year. The National Stock Exchange expects to generate \$12,23,329 billion in revenue by September 2020. The employment of online trading procedures has made internet trading, with the aid of technology, a widely recognized market in the nation with many new clients.

The Indian investment data coincided with the UK's record-breaking investment figures for 2019, which came in at \$13.2 billion, trailing only the US (\$116 billion) and China (\$33.5 billion). According to data gathered by a global database business, India garnered \$9.36 billion in tech investments last year, a 95 percent rise from the year before. The possibility for investment presented by smart cities and fintech has been driven by the favorable growth. The statistics showed that the UK's 2019 record investment total of \$13.2 billion, which was third in the world after the US (\$116 billion) and China (\$33.5 billion), and the Indian tech investment figures, corresponded with the US's 2019 record investment total of \$13.2 billion. In terms of investments into their respective technological sectors, 2019 was a record year for both India and the UK.

Relevance of the Research

The need of employing technology appropriately in every linked profession has been heightened by the current technological era. The use of technology has helped the investing business enhance productivity across the globe. When it comes to investing in technology as well as using it in the stock market, technology has been a major factor. Understanding how the stock market uses technology to make it more adaptable and simple to navigate is crucial.

Objective of the study

Objective of the study is to investigate the function of technology in India's brisk investment market.

Methodology

To investigate how technology is enhancing the Indian investment sector, secondary sources of data are investigated. Data are examined from a range of research publications, journals, websites, and news stories and articles.

Data Analysis

There are numerous chances for investors in technology stocks. At 34.28%, the sector's returns were the highest of all the market sectors that were ranked. The pace of technological change makes it easy for once-dominant companies to fall behind or even go out of business. Furthermore, promising new businesses could make a big sensation before swiftly losing their appeal. The world of technology is one that is full of fascinating developments, such as those in artificial intelligence (AI), smartphones, blockchain, self-driving technologies, the Internet of Things (IoT), streaming media services, and more. There are many opportunities there, but there are also some risks.

What was originally thought of as the traditional tech stocks, such as computer businesses like Apple (NASDAQ: AAPL), Microsoft (NASDAQ: MSFT), IBM (NYSE: IBM), and others, has become a much larger word that now encompasses a wide range of industries. Even referring to any of these three corporations as computer companies is no longer appropriate. The following

analysis looks at a few technological innovations that contribute to the stock market's rapid growth:

Artificial intelligence (AI): The term "artificial intelligence" (AI) refers to the ability of computers to carry out functions that might previously have required a human brain. AI also includes machine learning, a sort of AI in which computers learn without being particularly taught to do so, and deep learning, in which data scientists create computer models that roughly replicate our capacity to learn using cues from the structure and operation of the human brain. The most well-known artificial intelligence (AI) is probably Amazon's Alexa, but IBM's Watson has also garnered considerable media attention. The role of AI in trading is growing, even if humans still make up a large portion of the equation. Over 45% of cash equity trading income, according to a recent analysis by the U.K. research group Coalition, come from electronic trades. And while hedge funds are less receptive to automation, many of them utilize AI-powered analysis to find investment opportunities and create portfolios.

Smartphones: Apple and Samsung have been in the forefront in the smartphone market. In the market where there are many investment prospects in terms of investing in technology and using technology in the investment market, certain secondary players of software, applications, and phones are also dominating. By allowing for management from anywhere, mobile trading has made the financial sector more adaptable. That means that one can operate an account, do business, or access it while on vacation. The smartphone not only makes it easier to check stock prices and account balances, but it also makes it possible to access a platform for trading stocks right from one's phone, with trades executing instantly no matter where the user is in the world.

Blockchain: Bitcoin and other virtual currencies, which are more than just a different way to make payments, are powered by this technology. To most cryptocurrencies, it is a digital, decentralized, and distributed ledger that is in charge of keeping track of all transactions without the aid of a middleman. All transactions that don't involve banks acting as a third party are recorded in this very open and stable system log. Blockchain technology has been the subject of investigation by the Securities and Exchange Board of India (SEBI) for the Indian stock market. In order to do research on the blockchain platform and other emerging technologies in the fields of fundraising, asset management, and post-trade settlement, SEBI established an advisory body named the Committee on Financial and Regulatory Technologies (CFRT). Blockchain presents

numerous options for tracking securities lending, repo and margin finance, and systemic risk monitoring. SEBI has been making early efforts to comprehend how technology may be used as a medium of a transparent method to solve issues in the investment sector.

Computers and Software: The businesses that produce laptops, desktop computers, and tablets also produce the software that powers them. Furthermore included are the chip and processor manufacturers, such as Advanced Micro Devices (NASDAQ: AMD) and Intel (NASDAQ: INTC).

The internet: Consider businesses like Google (Alphabet), Bing and MSN (Microsoft), Twitter, and Yahoo (Verizon), as well as those that just provides digital services, like Yelp. Although some of these players sell subscriptions and monetize in other ways, advertising money provides at least a portion of their financial support.

Streaming Media: Netflix is both a technology and an entertainment firm that has built its own infrastructure. The streaming platform itself is built and maintained by Netflix in addition to producing content for it. Since it manufactures gadgets, a firm like Roku (NASDAQ: ROKU), which develops streaming media players, may be categorized under the next category even though it is more of a traditional technology sector stock. As people want to cut the cable cord, a movement that has been gaining momentum, streaming media has been expanding.

Device Companies: Organizations like Roku, GoPro, and Fitbit create technologically advanced devices. They frequently also create the software that enables them to perform more effectively and makes them run.

The Cloud: The cloud is a system of computer storage that enables devices to access data and services from any location. Businesses and consumers can access services that are not installed on their devices thanks to the cloud. Major cloud players include IBM, Microsoft, Amazon, and Google.

Cyber Security: Ensuring that information is only visible to the intended audience is the goal of cybersecurity. Another major player in the market for technology-driven investments is this one.

Chip/Component Manufacturers: Some technology firms just produce the components that go into finished products. This is best shown by Intel, a corporation that creates the chips and

processors necessary for computers to function. Companies that manufacture memory, displays, and other components for technological devices are also included in this sector.

Starbucks: It is a company that one might classify as being in the restaurant or retail industry, and it pioneered mobile payment technology. In its app, the coffee chain added mobile ordering and payment. Customers are now able to place orders before going into a store and pay for their purchases using a gift card balance or a credit card that is attached to the app. Also, Starbucks offers its regular customers the option to pay using its app, a feature that was once unusual but is now commonplace among restaurant chains. The innovation that makes it simpler for consumers of Starbucks and, increasingly, other food chains to pay and receive rewards for loyalty. In addition to giving the business an additional marketing channel, this ties the customer to the brand.

These aren't technology corporations in the traditional sense; rather, they are well-known for carrying out different tasks that include the creation of technology, but they are significant players in the market. Nearly every aspect of life has been affected by technology, and many businesses that do not initially appear to be technology companies are actually at least largely technology stocks.

A fund that invests in several equities but is offered as a single stock, tracks a certain index, and trades on a significant stock exchange is known as an exchange-traded fund. It provides a means of owning a market segment without being dependent on certain stocks. Similar to a mutual fund, an ETF has an expense ratio, which indicates that a portion of the assets in the fund are used to pay for management and other expenses. Management fees, advertising fees, and administrative expenses are all included in the spending ratio. It is described as the portion of assets held by the fund that is utilized to pay operating costs annually. Lower is preferable in the broad sense, but when considering an ETF, one should evaluate total results in addition to the expense ratio.

A global database business, Dealroom. co., reports that India attracted \$9.36 billion in IT investments in 2019, a 95% increase from the previous year. The opportunity for investment generated by smart cities and fintech has driven the positive growth.

The statistics showed that the UK's 2019 record investment total of \$13.2 billion, which was third in the world after the US (\$116 billion) and China (\$33.5 billion), and the Indian tech investment figures, corresponded with the US's 2019 record investment total of \$13.2 billion. In terms of investments into their respective technological sectors, 2019 was a record year for both India and the UK.

"The strong IT investment figures for India and the UK illustrate that we are both top destinations for global investors," said Hemin Bharucha, Chief India Representative for London & Partners, the official marketing firm for the Mayor of London.

Conclusion

The consumer, financial, and economic marketplaces of the recent era are dominated by technology businesses. The largest tech equities have significantly outperformed the general market during the past ten years. Technology has changed the way that people interact with one another, consume information, shop, socialize, and work. Technology-based products and services are developed, manufactured, and researched by companies in this industry. In addition to designing and making computers, mobile gadgets, and home appliances, they also produce software. They additionally offer goods and services associated with information technology. Since the technology industry has expanded over the past two decades, our cultural fabric is being disrupted and reshaped at a rate that has never been seen before. With the present technology breakthroughs, industries including finance, real estate, transportation, and healthcare are changing in terms of both investment and utilization.

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