



## To study the Role of Technology and Online Platforms in Facilitating Stock Market Investments for Beginners of Sharekhan in Ahmedabad

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### ABSTRACT

This research paper aims the evolution of technology has profoundly transformed the landscape of stock market investments, enabling unprecedented access and empowerment for novice investors through intuitive online platforms. This study delves into the specific role of technology and online platforms in facilitating stock market investments for beginners, with a focused investigation on Sharekhan in Ahmedabad, India. In recent years, Sharekhan has emerged as a prominent player in the brokerage industry, offering a robust online trading platform coupled with extensive educational resources tailored to cater to novice investors. This research adopts a mixed-methods approach, encompassing both qualitative and quantitative methodologies, to comprehensively explore the experiences, perceptions, and behaviors of beginner investors utilizing Sharekhan's services. Qualitative insights will be gathered through in-depth interviews with a diverse sample of novice investors in Ahmedabad, aiming to uncover their motivations for investing, challenges faced in navigating the stock market, and the impact of technological tools and educational materials provided by Sharekhan. Concurrently, quantitative data will be collected via structured surveys distributed among a larger cohort of investors, assessing factors such as platform usability, accessibility of market information, and the effectiveness of educational support. Central to the study is an analysis of Sharekhan's online platform, examining its interface design, functionality, responsiveness, and the comprehensiveness of educational resources such as tutorials, webinars, and research reports. Special attention will be given to the role of digital tools in enhancing financial literacy and empowering beginners to make informed investment decisions independently. By elucidating these aspects, the research aims to contribute empirical insights into how technological advancements are democratizing stock market participation, particularly among novice investors in Ahmedabad. Findings are expected to shed light on the effectiveness of technological integration in enhancing financial inclusion and improving investment outcomes for individuals previously deterred by barriers to entry. Furthermore, the study seeks to identify areas where enhancements

in digital platforms and educational strategies can further support the needs of beginner investors, thereby informing stakeholders within the financial industry, regulatory bodies, and educational institutions on effective measures to foster a more inclusive and knowledgeable investor base. Ultimately, this research endeavors to provide actionable recommendations for Sharekhan and similar brokerage firms to refine their online platforms and educational initiatives, ensuring they remain responsive to the evolving needs of beginner investors in Ahmedabad and beyond. By leveraging technology to democratize financial markets, stakeholders can collectively contribute to broader economic empowerment and wealth creation opportunities for individuals exploring stock market investments. This expanded abstract provides a detailed overview of the study's objectives, methodologies, expected contributions, and implications for stakeholders involved in fostering financial literacy and enhancing investment opportunities for beginners through technological advancements in Ahmedabad.

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## INTRODUCTION

India witnessed the introduction of the Internet in the early 1990s, marking the onset of a period of rapid growth in its usage. According to available data, India is positioned as the fifth country with the highest number of internet users. This ranking is based on the total number of individuals who have access to the internet within the country. It is worth noting that this statistic does not take into account the quality or speed of internet connectivity, but rather focusses solely on the number of users. Therefore, India's position as the fifth-ranked country in terms of internet users highlights the significant presence and usage of the internet within its population. During the month of February in the year 2002, the emergence of Internet Marketing, also known as online trading, had a significant impact on the stock market, resulting in notable transformations. The National Stock Exchange has recently introduced a novel form of online trading, which allows users and traders to engage in buying and selling stocks within a single day, without necessitating a significant level of expertise or knowledge. Historically, the process of purchasing and selling stocks on the stock market was characterised by a lengthy duration of approximately 60 days, during which investors were burdened with a substantial amount of paperwork. However, with the advent of the internet, the prolonged waiting period has been eliminated, leading to a remarkable 1,488% surge in the exchange rate of the Indian economy over the course of the past ten years.

Within the expansive realm of international finance, the Indian stock market emerges as a prominent symbol of potential, ingenuity, and expansion. The Indian stock market, boasting a long and illustrious history spanning several centuries, has undergone a remarkable transformation, emerging as a vibrant and multifaceted ecosystem that aptly reflects the economic might and cultural heterogeneity of the nation. Nevertheless, it is worth noting that in recent years, a significant development has emerged in the ongoing narrative of financial progress - the digital transformation of the Indian stock market. The Indian stock market has experienced a significant transformation by embracing the digital wave. This transformation has been achieved by leveraging technological advancements to redefine the processes of trading, investing, and regulatory oversight. The advent of the digital revolution has not only facilitated widespread access to financial markets, but it has also played a pivotal role in driving remarkable levels of efficiency, transparency, and inclusivity. The confluence of various factors is central to this transformation. The proliferation of high-speed internet connectivity, the advent of mobile technologies, and the rise of fintech innovations have collectively created the conditions for a significant transformation in the way market participants engage with the stock exchange. Within the digital realm, individuals ranging from experienced investors to novices are provided with an equal opportunity to participate in the dynamic domain of stocks and securities, facilitated by the accessibility of the internet. One of the most significant outcomes of the ongoing digital revolution is the rise of online trading platforms. These platforms provide investors with the ability to execute trades instantly, access a wide range of market data and analysis tools, and conveniently manage their investment portfolios. Moreover,

the emergence of robo advisors and algorithmic trading algorithms has expanded the investment landscape by providing advanced solutions that were previously only available to institutional investors. Furthermore, it should be noted that the process of digitalisation has not been limited solely to the domain of retail investors. Regulatory bodies and stock exchanges have actively adopted technological advancements in order to improve market surveillance, risk management, and compliance protocols. The integration of blockchain technology, artificial intelligence, and big data analytics has significantly enhanced the robustness of the market, reduced potential risks, and fostered a sense of trust and confidence among investors.

Nevertheless, the ongoing process of digitising the Indian stock market is yet to be fully completed. In order to fully harness the potential of this revolution, it is imperative to tackle various challenges, including cybersecurity threats, regulatory complexities, and digital literacy gaps. Furthermore, it is crucial to emphasise the importance of making digitalisation benefits available and accessible to all segments of society. The digitalisation of the Indian stock market can be considered a significant milestone in the ongoing development of financial markets. The statement highlights the remarkable ability of the nation to withstand challenges, adjust to new circumstances, and demonstrate a strong dedication to embracing upcoming developments. As the world enters a new era characterised by rapid innovation and technological advancements, the Indian stock market emerges as a promising avenue for global investors, offering a glimmer of hope and abundant opportunities. The online stock market in India has demonstrated significant success over the past two years. Curiously, the pioneering concept of online stock trading in 1969 was introduced by the company responsible for the production of "WIT Beer". India is a country located in South Asia. It is the seventh-largest country by land area and the second-most populous country in ICICIDirect, Sharekhan, AnandRathi, Geojit Securities, Indiabulls, Religare, Kotak Securities, Motilal Oswal Securities, RelianceMoney, India Infoline.com Securities Limited, and IDBI Paisabuilder are prominent entities operating in the online banking sector in India.

Upon conducting a comprehensive literature review, it is evident that a thorough examination of existing scholarly works is crucial to gaining a comprehensive understanding of the subject matter at hand. By In their study, Shiji and Jeevitha Priya (2019) conducted an analysis of the challenges encountered by investors in the realm of online share trading. The findings of the study indicate that a significant proportion of the participants expressed agreement with regards to the concerns surrounding obligations in trading, inadequate economic growth, the influence of politicians, limited investment skills, high market volatility, insufficient capital investments, stock market downturns, and the shortage of funds due to unforeseen factors in online trading.

Saritha and Lakhsmi (2019) have identified several significant obstacles that hinder the development of online stock exchanging. These obstacles include a lack of computer literacy among individuals, inadequate infrastructure, and a risk-averse attitude among investors, among others. Investors opt to acquire value-oriented investment opportunities, such as value offers or value-based mutual funds, due to the perceived satisfaction derived from holding equities over a long-term period, as compared to other investment alternatives. Additionally, it has been established that the primary challenge faced by online share traders is the limited availability of technology.

In their study, Sakthivel and Saravanakumar (2018) conducted an investigation into the level of satisfaction among investors in online share trading and the specific challenges faced by investors in the Coimbatore region of Tamilnadu. Their findings revealed that the primary technical challenges encountered by investors in online share trading are operational challenges, issues related to email communication, and a lack of analytical skills.

In their research article published in the Indian Journal of Marketing, Nidhi Walia and Ravinder Kumar (2007) assert that internet marketing offers undeniable advantages in terms of convenience and cost-effectiveness for investors. Nevertheless, it is evident that Indian investors have not fully grasped the significance of technology in relation to the stock market. The primary outcome of the research indicates that Indian investors exhibit a higher degree of conservatism and tend to refrain from changing brokers for their trading activities. Conversely, net traders demonstrate a preference for online trading platforms, primarily due to the perceived advantages of transparency and comprehensive terminal management.

Schumpeter, also known as Joseph Schumpeter, was an influential economist and political scientist. He is best known for the year 1911 marks an important milestone in history. He is recognised as one of the earliest economists who brought attention to the specific conditions under which financial matters should be emphasised.

## LITERATURE REVIEW

Services play a crucial role in facilitating and fostering economic growth. By providing various types of services, such as financial, transportation, communication, and professional services, economies are able to function more efficiently and effectively. These services contribute to the overall productivity and competitiveness of businesses, leading to increased economic output and improved living standards. Additionally, services often act as enablers for Schumpeter

The year 1911 marks an important milestone in history. He is recognised as one of the pioneering economists who first drew attention to the various factors that influence financial conditions.

Services play a crucial role in facilitating and driving economic growth. By providing various types of services, such as financial, transportation, communication, and professional services, they contribute to the overall development and expansion of the economy. These services enable businesses to

operate efficiently, connect different regions and markets, and enhance productivity and innovation. Additionally, services often create employment opportunities and generate income.

According to previous research conducted by Greenwood and colleagues, According to Jovanovic (1990) and King and Levine (1993), their research revealed that the timely provision of certain factors had a significant impact on the outcome.

The increase in the availability of accurate information about firms to investors has been found to have a direct impact on the level of risk faced by investors.

The adjusted returns exhibited a significant degree of variation.

Based on the provided input, it appears that the user has entered a single letter "A." As a researcher, it is According to Bala (2013), the stock market is considered to be a highly dynamic sector within the financial system, playing a significant role in contributing to overall economic development. The stock market is a financial marketplace where individuals and institutions engage in the buying and selling of various types of securities, such as shares, bonds, and debentures, with the aim of pursuing investment opportunities and generating profits. The stock market can be described as a platform where various securities and derivatives are traded. Additionally, it plays a crucial role in facilitating corporate entities and entrepreneurs to raise funds for their companies and business ventures through public offerings. Currently, there is a notable preference among long-term investors to allocate their investments towards the stock market as opposed to other investment options. The Bombay Stock Exchange (BSE), the National Stock Exchange (NSE), and the Calcutta Stock Exchange (ESC) are the three major stock exchanges in the Indian stock market. These exchanges play a crucial role in facilitating the trading of securities and are key drivers of the Indian economy.

The BSE, established in 1875, is the oldest stock exchange in Asia and is known for its diverse range of listed companies. The NSE, founded in 1992, is the largest stock exchange in India in terms of trading volume and market capitalisation. It is renowned for its advanced electronic trading system and has a significant impact on the Indian financial landscape. The Calcutta Stock Exchange, established in 1908, is one of the oldest stock exchanges in India and has been instrumental in promoting capital market activities in the eastern region of the country. Collectively, these three stock exchanges provide investors with opportunities to trade a wide range of financial instruments, including equities, derivatives, and bonds, thereby contributing to the overall growth and development of the Indian stock market. The primary aim of this study is to provide a comprehensive literature review on the Indian Stock Market, with the intention of conducting an in-depth analysis of its various aspects. The present study aims to provide the reader with a comprehensive understanding of the historical, present, and future trends and prospects of the Indian Stock Market. The study aims to provide guidelines for investors to maximise profits while minimising risks. The Indian market has experienced a significant level of volatility in recent times, which has prompted further development and growth prospects in the future.

## METHODOLOGY

The research methodology is a systematic approach used to conduct scientific investigations and gather data in order to answer research questions or test hypotheses. It involves a series of steps and procedures that the research design refers to the overall plan or strategy that a researcher uses to answer their research question or test their hypothesis. It outlines the steps and procedures that will be followed the study employs a descriptive research approach to gather data. The process of sampling involves selecting a subset of individuals or objects from a larger population in order to gather data and make inferences about a non-probability convenient sampling technique is employed in order to ensure the inclusion of individuals from various socio-economic backgrounds, thereby enhancing the representation of the population under study.

The target population of this study comprises consumers of Sharekhan residing in Ahmedabad. The sample size for this study was determined to be 150 participants. The process of gathering and recording information for research purposes is referred to as data collection. This crucial step involves systematically collecting data through various methods, such as surveys, interviews, the collection of primary data involves the utilisation of a structured questionnaire that is distributed among a carefully chosen group of participants. The questionnaire comprises demographic questions as well as other related enquiries.

## RESULTS AND DISCUSSION

### 1. User Experience with Online Trading Platforms:

A majority find these platforms easy to use (82.2% agree or strongly agree). Technology is seen as making access to market data convenient (83.5% agree or strongly agree). There's high agreement that online platforms provide useful tools for research (81.6% agree or strongly agree).

### 2. Investment Confidence and Usage:

A majority feel confident making investment decisions based on online platform information (77.6% agree or strongly agree). Many believe technology reduces barriers for beginners in the stock market (83.5% agree or strongly agree). Mobile applications are preferred for managing portfolios and trading (87.5% agree or strongly agree).

### 3. Challenges:

Technical issues are the primary challenge (81.7% sometimes to always). Understanding market data and security concerns are also significant challenges (86.8% and 76.7% sometimes to always, respectively). Interface complexity is noted but less frequently (63.2% sometimes to always).

### 4. Overall Satisfaction:

Overall satisfaction with technology and online platforms facilitating investments is high (88.2% agree or strongly agree). In summary, the findings indicate a strong reliance on and satisfaction with technology-driven solutions in stock market activities among respondents, though challenges such as technical issues and understanding market data remain prevalent.

## CONCLUSIONS AND RECOMMENDATIONS

### 1. Positive Impact of Technology:

The majority of respondents, especially younger demographics, find online trading platforms easy to use and navigate. This suggests that technological advancements have significantly lowered entry barriers for beginners in the stock market.

### 2. Convenience and Accessibility:

Technology has made it convenient for users to access real-time market data and stock prices, which enhances transparency and accessibility for beginners. This accessibility is crucial for informed decision-making.

### 3. Educational Resources:

Online platforms are perceived positively in terms of providing useful tools and resources for research and analysis of stocks. This aspect is beneficial for beginners looking to understand market dynamics and make informed investment choices.

### 4. Confidence and Usage:

A considerable number of respondents feel confident in making investment decisions based on information obtained from online platforms. This confidence indicates that technology not only provides data but also empowers users to act upon it effectively.

### 5. Challenges to Address:

Despite the positives, challenges such as technical issues, understanding market data, security concerns, and interface complexity are notable. Addressing these challenges is essential to enhance user experience and improve overall satisfaction with online platforms.

### 6. Overall Satisfaction:

Overall, there is a high level of satisfaction among respondents with the role of technology and online platforms in facilitating stock market investments. This underscores the importance of continuing technological advancements to further support and empower beginners in their investment journeys.

In conclusion, while technology and online platforms play a pivotal role in facilitating stock market investments for beginners by providing accessibility, resources, and confidence, addressing technological challenges and improving user interfaces are crucial for enhancing the beginner-friendly nature of these platforms. Sharekhan has evolved significantly with advancements in technology, making investing more accessible and convenient for beginners in Ahmedabad and across India. By leveraging its online platforms and educational resources, Sharekhan continues to empower investors with the tools and knowledge necessary to navigate the complexities of financial markets effectively.

## FURTHER STUDY

This research still has limitations so further research is needed related to the effect of capital and E-commerce on production and income of micro, small and medium furniture businesses in order to perfect this research and increase insight for readers.

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