INVESTING FINANCE ANALYSIS

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Abstract— **Python, an open source language has been widely used in the field of data analysis in recent years, especially in the financial field. It can solve almost all financial and economic measurement problems. In the global financial market trading is one of the most important tasks. The stock market forecast is an act of trying to determine the future value of another financial instrument traded on a currency exchange.The thought is to observe how well the changes in stock prices of a company, the rises and falls are related with the information, actions taking place on a day to day basis. Technology has come to be an essential, irreplaceable asset in finance: it brings about innovation and accelerates the development helping to gain a competitive advantage, the rate and frequency of financial transactions, with large volumes of data has become the main enabler in technology for finance. Initial public offerings (IPOs) have been a prominent focus of academic and popular press attention, especially in recent years. The stock market is sensitive to the political and macroeconomic environment. Cryptocurrency prices are extremely volatile, the prices fluctuate often over short periods of times, one can observe exceptional gains in a new crypto with so much circulation of money, getting people to invest instantly in bulk. However, these two types of information are very complex and do not depend on each other. The financial market is an abstract concept in which financial assets such as stocks, bonds, and precious metal transactions occur between buyers and sellers. In the current state of the financial market, especially in the stock market and the cryptocurrency world, the prediction of the practice or price of stocks has made a very interesting issue to be investigated.**

Keywords: **Finance, factors affecting prices, stocks , python, data analysis, IPO, cryptocurrency**

I. INTRODUCTION

An initial public offering (IPO) is when a private company becomes public by selling its shares on a stock exchange.
Private companies work with investment banks to bring their shares to the public, which requires tremendous amounts of due diligence, marketing, and regulatory requirements. Before an IPO, a company is privately owned; usually by its founders and maybe the family members who lent them money to get up and running.[1]

A stock represents a share in the ownership of a company and is issued in return for money. Stocks are bought and sold: buyers and sellers trade existing, previously issued shares. The price at which stocks are sold can move independent of the company's success: the prices instead reflect supply and demand. The sudden increase in the demand for the stock can be due to various reasons including positive news about the company or an announcement from the company. After a period of time when the demand for the stock vanishes its prices slowly creep down as the investor loses interest in it. Strong demand for the company will lead to a higher stock price.In addition to the demand for a company's shares, there are several other factors that determine a valuation, including industry comparables, growth prospects, and the narrative of a company.

These stock prices going up and down is an iterative process and repeated. So to understand the risk associated with it there must be a proper analysis of what we should invest in. Stress tests were originally referred to a medical procedure to test the cardiovascular fitness, adapting in finance it is a measure, a method of assessing risks to firms or portfolios. If a company wants to grow, take on new projects or expand, it issues stocks to raise capital.

I would try to explore just the tip of the iceberg for the stock market analysis as technical analysis of the stock is a vast field.

Cryptocurrency prices are extremely volatile, the prices fluctuate often over short periods of times, one can observe exceptional gains in a new crypto with so much circulation of money, getting people to invest instantly in bulk. Many cryptocurrencies are used as a

medium of exchange for daily payments, and they inherently have similar characteristics

to other financial markets, particularly precious metals, Blockchain technology has attracted considerable attention from central banks and international retail banks. Many financial

institutions capitalize on blockchain to establish financial technology (FinTech) startups to leverage blockchain in delivering nancial services and underpin crypto currencies. [2][3]

I wonder so often which cryptocurrency to invest in, so many to choose from with the underlying statistics of constant dips and rises in the market, no absolute factor determining the results. Social media influencing crashes plus exceptional and exponential increases.

Almost everyone has invested something in crypto with the hopes of getting on the new technology after seeing the soaring bitcoin profits, but despite that the willingness of most institutions to completely expose themselves to crypto's volatility and risks is highly doubtful.

With such huge assets involved, all are curious. Developments in crypto mention-worthy

Non-fungible tokens (NFTs), Decentralised Finance (DeFi), payments most being built on the ethereum network. It can't be said with absolute certainty what crypto has how much life when will it fail, sore, moon but we can analyse what its behaviour would be for the coming years by the analysis of its previous years performance in correspondence with the news at that time, as in what effected, who governed and shaped the path it travelled and will continue on.

II. LITERATURE REVIEW

The concept of digital currency is not new, and its history goes back three decades. David Chaum was the first person to come up with the idea of digital currency in 1983 (Chaum, 1983). In his paper he discussed another payment method for paying for goods and services. However, this concept was not implemented until Bitcoin was introduced as a cryptocurrency split in 2009 (Nakamoto, 2008). A cryptocurrency is a type of digital currency based on cryptologic algorithms that can serve as an exchange or value store (Aggarwal et al., 2019). In cryptocurrency technology, coin ownership is recorded on a digital ledger, Distributed Ledger Technology, making the history of any digital asset unchanged and transparent through the use of decentralization and cryptographic hashing. To prevent book entries from unauthorized editing, encrypt solid cryptographic algorithms. One can broadly divide cryptocurrency currency into two categories: 1) centralized cryptocurrency regulation; and 2) indirect direct control of cryptocurrencies (Nabilou, 2019).

Blockchain is a set of records, called blocks, that are connected together using a cryptographic hash to form a chain. Each block contains a cryptographic hash of the previous block, timestamp, and activity data. Since the blocks are connected, it is not possible to change the data in the block without changing all of the following blocks (Nakamoto, 2008). Blockchain technology uses nodes to manage and maintain distributed domains.

Researchers like Nabilou (2019) have highlighted two challenges related to mid-term cryptocurrencies. The government's belief that they have the necessary knowledge, skills, and resources to launch and maintain an extended cryptocurrency network. Another problem is regulatory arbitrage. Regulatory arbitrage is the process of moving operations from a highly regulated financial market into an uncontrolled or flexible financial market in order to maximize profits. Since the government controls both common currencies and intermediate cryptocurrencies, there is no significant difference in economic benefits between the two

currencies. Because of the limitations and challenges above, split cryptocurrencies are more popular than the central secret currency (Nakamoto, 2008).

Technological factors play a major role in customer acceptance and implementation of payment systems (Rong et al., 2021). Another PPM study by Zixin et al. (2021) identified technical features such as binding elements, which interfere with or support pull-out features. In particular, they consider features, user interaction, speed, field, and security of the new payment system with mobile QR code as technical features. Putri et al. (2020) have shown that those technological features positively or negatively affect the drag features that influence the purpose of switching to mobile payment systems. Social factors also influence the change in a person's intention in a particular technical service (Latané, 1981). Community groups, community opinion, and topic practices are just a few examples of social features (Cheng et al., 2019). These factors encourage or discourage individuals from switching to new technologies (Fishbein & Ajzen, 1975; Venkatesh et al., 2000). For this reason, a previous PPM study by Bansal et al. (2005) have shown that social factors, such as moring factors, can prevent or facilitate the push and pull of features.

Cryptocurrency Recovery Rate

The level of acceptance of cryptocurrency has increased and may not be recognized by the following indicators: market capitalization, limited number of users, and transactions capacity. The market value of cryptocurrency reached its peak at the end of 2017 with more than $ 800B.

However, high price fluctuations have a significant impact on market capitalization.

With the number of cryptocurrency users, the exact number of users cannot be determined but can be estimated. We can test it by

to check the estimated number of wallets created, the number of unique addresses, and the number of users of exchange places. It is predicted that the number of Bitcoin users will reach 200M by 2024 [10]. The number of wallets created does not reflect the number of users as one user can have more than one wallet [1]. Limited number of Blockchain wallet users worldwide shows a growing number of funds created with a total value of 24 million Blockchain wallet users by the end of March 2018. Fig. Below. 1 indicates the value growth of Blockchain fund users between the first quarter of 2015 and the first quarter of 2018 [11]. It it is estimated that the total number of different addresses used in the Bitcoin blockchain was available peak in December 2017 with a total of one million unique addresses in one day according to "blockchain.com" compared to 5 million different users by March of the same year [10]. I cryptocurrency exchange sites where users can buy and sell coins and use them as a wallet provides a an excellent measure of cryptocurrency number for users.

Despite the gains of cryptocurrency over the past decade, its approach has been there was chaos. Many argue that the effectiveness of anarchic cryptocurrency has been trauma compared to the uproar that erupted when it appeared in public in 2009 [31].

Factors that affect the growth of the cryptocurrency industry and will continue to contribute to its development as well as integration into a comprehensive financial system to date: international government efforts to regulate, as well as public opinion indirectly in its understanding of wide acquisition.

III. RESULT AND DISCUSSIONS

There are stressful factors associated with limitations or problems with common currency and current financial system and the ten pull features associated with it the benefits of cryptocurrency that influence its adoption. In addition, this study identified five binding factors that may directly or indirectly have an impact on cryptocurrency detection by obstruction or assistance.

According to these findings, people move from ordinary money to cryptocurrencies due to stress factors. These factors include loss of trust in government and financial institutions (Sas & Khairuddin, 2017), general insecurity money (Baur et al., 2015) and government policies on common money (Baur et al., 2015). These results indicate that governments and financial institutions do not appropriate skills to manage the current financial system, and as a result,ordinary money becomes insecure. In addition, government regulatory policies

Money transfers make the issue worse.

The study found that people use cryptocurrency because of a few drawbacks. This means that the various beneficial features associated with cryptocurrency technology are attractive individuals in cryptocurrency. According to this review, practical and easy to use expected time, perceived usefulness,

perceived benefits and expected operating time, one way to bank, another way to invest, another way to pay, high speed of performance, low cost of performance, trust, anonymity and control.

The common draw features are "simple use and time of effort "and" perceived performance, perceived benefits and performance waiting ". This means that customers are willing to use cryptocurrencies when it is convenient use (Albayati et al., 2020), easy to read , direct and indirect benefits (Abramova & Böhme, 2016), can make financial transactions successful and successful . In addition, transaction costs are low

show that people get into cryptocurrency because they can save money ; some investments mean that people are aiming to earn more profits from cryptocurrency. There is another standard investment . And, people value their ability to manage their money in the cryptocurrency platform. For example, a participant in the study of Khairuddin et al. (2016) stated, "Bitcoin gives us 100% freedom to control our money. Even though payment plans are good, people will not use them if they are distrustful. According to these findings, people are confident cryptocurrency because it is reliable (Khairuddin et al., 2016), transparent (Khairuddin 2016; Sas & Khairuddin, 2017) and more reliable than usual funds. The trading in today's world is highly affected by social media whether we take crypto trading, stock trading or investing in general.

IV. REFERENCES

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