

Тестовое на позицию «Контент-менеджер со знанием английского языка»

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THE HISTORY OF INVESTMENT APPS



An investment app is an app for managing invested money and investing in stocks, bonds, and many others financial assets. These apps have spread widely recently, especially among younger generations as a user-friendly way to invest money. This article is an in-depth review of whether you want a simple or complex investment app.

The first investment app, Robinhood, started in 2013 aiming to ease access to the stock market by making commission-free trading more available. It quickly became popular, and its value now is over \$11 billion with approximately 13 million users.

TENDENCIES

Lately, the mobile devices usage growth has made investment apps widely popular. Their supporters claim that a wider audience can access investing by an investment app, and critics are concerned about the potential risks that inexperienced investors meet in trading. Still, they have changed the investing process by making it more user-friendly and accessible. No doubts, investment apps will continue to play a significant role in investing money.

WHY DO YOU NEED AN INVESTMENT APP?



Today more people want to invest their money, so the demand for investment apps is increasing. Leaving alone the fact that an investment app is very useful. If you need one, you should weigh a lot of factors: app functionality and cost, and approach to its development.

THE TYPES OF INVESTMENT APPS

By now, many unique-featured investment apps of different types have been developed and used. For example, Acorns and Stash.

Here are some of the most common types of an investment app:

Stock trading apps

This investment app allows users to trade stock on the stock market. Robinhood, E*TRADE, TD Ameritrade.

Robo-advisory apps

Give automated investments advice and portfolio management services provided by algorithms. *Betterment, Wealthfront, Personal Capital.*

Micro-investing apps

Allow investing small amounts of money in different assets, such as stocks and EFT.

Cryptocurrency apps

This type of investment app allows users to sell, buy, and trade cryptocurrencies such as *Bitcoin, Ethereum, Litecoin, Coinbase, Binance, and Kraken.*

Social investment apps

Allow following other investors, thus sharing ideas and insights, and copy their trade strategies. *eToro, ZuluTrade, StockTwits.*

Retirement planning apps

Help users schedule their retirement finances by providing calculations, investments and other financial planning tools. *Vanguard, Fidelity, Charles Schwab.*

WHY IS AN INVESTMENT APP USEFUL?

An investment app brings new possibilities such as:

1. Accessibility: a user-friendly investment app offers people a better way to access and manage their investment assets.
2. Revenue potential: for example, subscriptions and transactions fees.
3. Innovation: an investment app allows you to bring new ideas into the market and differs you from the market competitors directing a new user base to you.

THE MAIN FEATURES OF INVESTMENTS APPS

An investment app shares common functions:

- account management (managing your trade settings, security settings, etc.),
- getting real-time financial market data and news, stock prices, exchange rates, commodity prices, etc.
- investment research and analysis, investment calculators and other tools.
- trading and investing itself: if an investment app is suitable for it, users can buy and sell securities such as bonds, stocks, and ETFs. Some investment apps allow users to automate their investment strategies by receiving personalized investment advice.
- portfolio management: tools for managing users' investment portfolios, including asset allocation, monitoring performance, and setting up alerts for price changes.

- security and privacy: every investment app uses encryption and two-factor authentication to protect user data.

A specific area investment app may have additional features.