



Research Article

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Gold Investment Decisions to Anticipate Various Economic Problems in the Future (Study of Generation Z Mothers in Makassar City)

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Abstract

This type of qualitative research uses a phenomenological approach. The results of the research show that women, especially housewives, see the potential of gold as a very important investment, with the concept of understanding that gold investment cannot be separated from the risks and principles of benefits obtained, consistency in investment, gold that reliable, and following market developments. With awareness of the importance of gold investment and ongoing financial education, housewives can build a strong foundation for family financial stability, maintain peace of mind in the face of an uncertain future, and provide a solid foundation for future generations.

Keywords: Investment, Economy, Strategy, Gold, ImpactA. Latar belakang

1. Introduction

As we move into the 21st century, we realize that global and national economic dynamics present significant challenges for society, especially in terms of financial planning and investment. Rapid changes in the economy, including stock market fluctuations, volatile inflation, and political uncertainty, give rise to the need for smart, measured investment strategies.

In the midst of uncertain global economic dynamics, many individuals, including generation Z, are starting to look for investment alternatives that can provide protection for the value of their assets from unexpected market fluctuations. As a generation that grew up in the digital era and extensive information, generation Z in the city of Makassar has shown significant interest in finding ways to manage their own finances, especially in anticipating various economic problems in the future.

Investment is one step that is considered important to prepare oneself for economic uncertainty that may occur in the future. However, for most of generation Z, understanding the type of investment that suits their needs and can provide optimal results is still a challenge. Therefore, there is a need for a deeper understanding of the investment options available, as well as the risks and benefits associated with each option.

In this context, gold has long been considered one of the most stable and safe investment

instruments. Gold has a long history as a store of value and has been recognized as an asset that can protect the value of one's wealth from unexpected market fluctuations. In the midst of economic uncertainty, interest in gold investment is increasing again, not only among professional investors but also among the general public.

One form of investment that has long been known for its stability is gold investment. Gold has been a symbol of value and wealth for centuries, and remains a sought-after asset in a variety of economic situations. The uniqueness of gold as an investment instrument lies in its resilience to currency value fluctuations and stock market instability. Therefore, in the context of future economic challenges that may be faced by generation Z in Makassar, consideration of investing in gold becomes more relevant and important.

Makassar, as one of the largest and most populous cities in Indonesia, is not immune from the impact of global and national economic complexity. Generation Z mothers in Makassar City, in their role as managers of family finances, are directly involved in efforts to ensure the economic stability of their households. As part of a generation that grew up in the digital era and is accustomed to wide access to information, Generation Z mothers have the potential to become agents of change in family investment decision making.

However, gold investment decisions among generation Z mothers in Makassar City have not been studied in depth. A lack of understanding of the factors that influence their gold investment decisions, as well as the strategies they use to manage risks and maximize profits, complicates their financial decision-making process.

Therefore, this research aims to bridge this knowledge gap by investigating the factors that influence the gold investment decisions of generation Z mothers in Makassar City. By better understanding their motivations, preferences and investment strategies, it is hoped that it can provide valuable insights for individuals, families and society at large in managing their finances more effectively in the future.

Saved Thus, this research not only has academic relevance, but also significant practical implications in supporting the economic sustainability of families and communities in Makassar City. With a better understanding of the dynamics of gold investment, it is hoped that generation Z mothers can be prepared to face future economic challenges with more confidence and intelligence.

2. Problem Formulation

1. What is the behavior of housewives in investing in gold to anticipate future problems
2. What are the advantages and disadvantages of investing in gold?
3. Why is gold investment popular with women?

3. Literature Review

3.1 Investment

The word investment is an adopted word from English, namely investment. The word invest as the basic word for investment means to plant. Furthermore, the word investment is defined as the outlay of money used for income or profit. In the dictionary of Capital Market and Financial terms, the word investment is defined as investing money or capital in a company or project for the purpose of making a profit.

According to Kamiruddin Ahmad, what is meant by investment is placing money or funds with the hope of obtaining additional or certain profits from that money or funds. Investment is a sacrifice made now to hope for future profits. Generally, investment is divided into two, namely investment in tangible assets (real assets) and investment in financial assets (financial assets).

In the economic context, there are several investment objectives, including the following:

1. To get a more decent life in the future. The need to have a decent life is the desire of every

human being, so efforts to achieve this in the future will always be made.

2. Reducing inflationary pressure. Inflation factors can never be avoided in economic life, what can be done is to minimize the risk due to inflation, this is because the inflation variable can correct all existing income. Investment in a particular business can be categorized as an effective mitigation measure.
3. As an effort to save taxes. In several countries around the world, many countries have implemented policies that encourage the growth of investment in society by providing tax facilities to people who invest in certain businesses.

Investment is important for economic growth due to the contribution it provides. The contribution of investment to economic growth can be seen from the demand and supply sides. From the demand side, increasing investment will stimulate economic growth by creating effective demand. Meanwhile, from the supply side, increasing investment will stimulate economic growth by creating more capital reserves which then develop in the form of increased production capacity

Investment can also be used as a means of equalization, both between regions, between sectors and between individuals. Investment as a means of equalization of course cannot be left to run alone or allowed to run according to market mechanisms, but there must be government intervention. The rapid investment of both local and foreign capital in a country is an indicator that the country has a good economic system, because it is supported by sufficient resources, both natural resources and human resources. Moreover, security guarantees and social and political stability are maintained.

This condition will attract investors' interest in investing. The rise of investment in a country will of course bring positive benefits to the country concerned. For example, opening up job opportunities, transferring knowledge, increasing regional/central income. It is also able to accelerate the progress of the area through improving infrastructure and other public infrastructure. Therefore, the greater the number of investors and the greater the nominal investment invested, this will definitely influence the acceleration of the country's economic growth in a positive direction. The following are the types of investment;

- a. Investment based on assets. Investment based on assets is a classification of investment from the aspect of capital or wealth. Investments based on assets are divided into two types, namely:
 1. Real assets, namely tangible investments such as buildings, vehicles and so on.
 2. Financial assets are documents (letters) of the holder's indirect claims regarding the real activities of the party issuing the securities
- b. Investment based on influence Investment according to influence is investment that is based on factors that influence or do not influence investment activities.
- c. Investment based on the source of financing (Law No. 1 of 1967 concerning foreign investment; Law No. 11 of 1968 concerning Domestic Investment)
- d. Investment based on the source of financing is an investment based on the origin of the investment obtained.
- e. Investment based on its form. Investment based on its form is an investment that is based on the way the investment is invested. This method of investment is divided into two types, namely: portfolio investment and direct investment. This portfolio investment is carried out through the capital market with securities instruments, such as shares and bonds. Direct investment is a form of investment by building, purchasing capital, or acquiring a company

The investment process consists of five stages, namely:

1. Determination of investment objectives. The goals of one investor are different from one another, depending on the decisions made.
2. Determining investment policy. This stage is the stage of determining policies to meet the investment objectives that have been set.
3. Selection of portfolio strategy. There are two strategies chosen, namely an active portfolio strategy and a passive portfolio strategy. Active portfolio strategy involves actively using available information and forecasting techniques to seek better portfolio combinations. A

passive portfolio strategy includes investment activities in a portfolio that are in line with the performance of market indices.

4. Asset selection. This stage is the process of evaluating each security that you want to include in the portfolio.
5. Portfolio performance measurement and evaluation. This stage includes portfolio performance and comparing the measurement results with the performance of other portfolios through a benchmarking process (Tendelilin: 2000). An efficient portfolio is a portfolio that provides the largest expected return with a certain risk or a portfolio that contains the smallest risk with a certain level of expected return. An efficient portfolio is determined by choosing a certain level of expected return and then minimizing the risk or determining a certain level of risk and then maximizing the expected return (Hartono: 2000).

4. Gold

Gold in English is called "gold". This word is an absorption from the ancient German language, namely "ghe" which means shining or yellow. 25 Gold is a chemical element which has the symbol Au (Aurum). Gold is a dense, shiny metal. This metal is bright yellow so it attracts the attention of everyone who sees it. Apart from that, the yellow color of gold is also eternal because it cannot be oxidized by air or water. Not infrequently, gold is also often called a precious metal and is used as a symbol of wealth and power. The names of gold based on its shape are as follows:

1. Gold Jewellery: Usually gold jewelry is bought with the aim of enhancing its appearance.
2. Gold Bars: Usually gold bars are purchased for investment purposes
3. Gold Coins: Gold coins have several forms which are usually traded for collection, savings or as a medium of exchange.
4. Granular Gold: This gold is in the form of granules which are usually used with the aim of melting it into other forms of gold. Usually this gold is bought by gold shops and to buy this type of gold, the minimum weight is 5 kilograms.

Types of gold:

1. Red: the result of a combination of pure gold and copper
2. Yellow color: the result of a combination of pure gold and pure silver
3. White color: the result of a combination of pure gold, tin essence, nickel and white silver.
4. Green color: the result of a combination of pure gold, pure silver, cadmium and copper.
5. Blue color: the result of a combination of pure gold and iron.
6. Orange color: the result of a combination of pure gold, pure silver and copper.
7. Brown color: the result of a combination of pure gold, palladium and pure silver.
8. Gray color: the result of a combination of pure gold: copper and iron.
9. Purple color: the result of a combination of pure gold and aluminum.

Gold is one of the gold investment options that is considered the most profitable compared to gold jewelry or gold coins. This is because gold bullion is easier to resell, and manufacturing costs are not deducted like gold jewelry. There are large gold bars that come from the casting process (cast bars) and there are also small ones that come from molding (minted bars). Gold bars measuring 1 kg or more are not subject to a printing fee, while those measuring under 1 kg are subject to a printing fee.

Gold bullion is very suitable for long-term investment, because this investment product is considered resistant to inflation and economic crises. Gold is widely known as the safest investment choice, especially when economic conditions are experiencing a crisis, uncertainty and are difficult to predict. Gold is a type of asset that can determine its own value, is tangible, easy to carry, and can be cashed anytime and anywhere.

5. Economics

Economics is a human activity related to the production, distribution, exchange and consumption of goods and services. Economy in general or specifically is household rules or household management. Economics is also said to be a science that explains how to produce, distribute, share and use goods and services in society so that society's material needs can be met as well as possible. Economic activity in society is managing property affairs, both regarding ownership, development and distribution.

Economics according to Jimmy Hasoloan in a book entitled Introduction to Economics (PIE) (Hasoloan, 2010). According to Jimmy, economics is a branch of social science that studies the various behaviors of economic actors regarding the decisions they make. Jimmy said that this knowledge is needed to be able to make choices about various limited resources to meet unlimited human needs.

Adam Smith as the main figure of economics, Adam Smith stated that economics is a science that studies human efforts in achieving prosperity or human efforts in managing the material resources they have to achieve their goals in the market or trade. (Ismail, 2012, p. 5) . Then economics has two branches, namely macroeconomics and microeconomics.

Humans live in a group that forms a system. In simple terms, a system can be interpreted as an interaction, connection, or connection of smaller elements to form a unit that is larger and more complex in nature. Thus, the economic system is the interaction of small units (consumers and producers) into larger economic units in a certain area.

The community economy is an economic system based on the economic strength of society. Where the community economy itself is part of the economic activities or businesses carried out by the majority of people who independently manage whatever economic resources can be exploited, which are hereinafter referred to as small and medium enterprises (SMEs), especially including the agricultural, plantation, livestock, handicraft, food and so on. The aim of the economy is to prosper and fulfill people's living needs, as well as achieving convenience and satisfaction. By fulfilling the needs of society, prosperity and productive survival will be created

In general, economic growth shows the economic activity of a country or region in generating additional public income in a certain period. According to Sadono, economic growth is defined as the development of activities in the economy which causes goods and services produced in society to increase. 19 According to Todaro and Smith, economic growth is a process of increasing productive capacity in an economy continuously or continuously over time so as to produce a level of income. and national output is getting bigger and bigger.

Economic growth is the increase in overall community income that occurs in the region, namely the increase in all added value. Regional income describes the remuneration for production factors operating in the area (land, capital, labor and technology) which means it roughly describes the prosperity of the area.

The most widely used benchmark for measuring the economy of a region is Gross Regional Domestic Product (GRDP), which is the product of goods and services for people and companies. It is called Gross because it includes the depreciation component. It is called Domestic because the boundary is a region or country, so it includes the results of the company's goods and services and what is calculated is the production of goods and services. 22 Therefore, economic growth in a region can be obtained through the growth rate of GRDP value at Constant Prices (ADHK). The economic growth of a region can be determined by comparing the Real GDP in a particular year (PDRBt) with the previous year (PDRBt-1)

Arsyad views economic growth as an increase in output without looking at whether the growth is greater or smaller than population growth and whether there is a change in the economic structure or not. Economic growth itself is characterized by a high rate of increase in per capita product, so that to encourage regional economic growth it is necessary to determine regional development priorities. Through GRDP data, it can be seen how much economic growth has been achieved and the role of each economic sector in supporting the economy of a region

A general definition states that economic growth is a quantitative measure that describes the economic development of a country in a certain period when compared to the previous period. In other words, it can be said that economic growth shows the extent to which economic activity will generate additional public income as a result of an increase in real Gross Domestic Product (GDP) per capita in a certain period. Economic growth is also very important and needed because without growth there will be no increase in welfare, employment opportunities, productivity and income distribution. It is concluded that the production process always requires human resources as a driving factor for an economy in a region and its impact on increasing people's income.

6. Discussion

6.1 *The behavior of housewives in investing in gold to anticipate future problems*

The role of housewives in managing finances and anticipating future problems is increasingly recognized as an integral part of family financial dynamics. In the current era of global economic uncertainty, more and more housewives are choosing to involve themselves in various forms of investment as a strategy to secure their family's future. One form of investment that is increasingly popular is gold investment. Gold investment has long been recognized as an effective way to protect wealth and overcome economic uncertainty. According to Mrs. N, she said the following: investing in gold is very important, we don't know what problems will arise in the future, when we need it related to household needs or other needs where money is not available, savings in the form of gold can be sold quickly.

The role of housewives in investing in gold is becoming increasingly potential. They are not only responsible for family financial management, but also have a strategic role in making long-term plans to face financial challenges that arise in the future. Thus, understanding the behavior of housewives in investing in gold is a relevant and interesting topic for further research.

Gold investment has a special attraction for women, especially housewives, because it is stable and its value tends to increase over time. Gold has long been known as an asset that is resistant to market fluctuations and economic changes. As a result, many housewives see investing in gold as an effective way to protect their family's wealth from inflation and other economic risks. However, it is important to remember that every investment decision should be based on a good understanding of risk

and potential profits. Although investing in gold can provide long-term benefits, it also carries certain risks that need to be considered carefully. Therefore, housewives' behavior in investing in gold does not only include the decision to buy gold, but also involves an in-depth understanding of the gold market, appropriate investment strategies, and appropriate risk management plans.

According to Gustina (2013) gold investment is the safest investment compared to other types of investment. In fact, it also opens up the opportunity that gold investment can provide profits that exceed high risk investments if the situation and conditions allow, such as very high inflation spikes and rising world gold prices. In general, many people choose to invest in gold to gain profits in the long term. Gold can also be used as collections and jewelry. Investing in gold can also be said to be practical because it can be done by all groups starting from housewives, barely paid workers or professionals because gold can be purchased starting from 1 (one) gram.

Housewives' views on gold investment vary. Generally housewives see gold as an investment or protection, with some also considering it as a source of pride. Many studies show that gold is considered a stable investment and a place of refuge when economic conditions are unstable. In terms of holding gold, the majority of housewives tend to hold gold for the long term, indicating that gold is considered a means of investment. However, they are in no rush to resell it unless they need money urgently, indicating that gold is also considered a means of protection. Overall, motivations for owning gold vary between investment, protection and pride, with the majority of housewives seeing gold as a valuable and stable asset.

the majority of housewives have a fairly good understanding of the advantages and risks of owning gold. They see gold as a promising investment because it has the potential for price increases in the future and can provide profits. Apart from that, the ease of selling gold in gold shops is also a positive consideration for them.

1. In general, housewives tend to view gold as an important investment, followed by considerations for protection and pride. Gold is considered an attractive investment and has good returns compared to other investments. It can be concluded that the majority of housewives have sufficient understanding of the purpose of purchasing gold, as well as carefully considering the advantages and risks associated with owning gold.
2. As a housewife, financial responsibility is often one of the main focuses. Managing family finances wisely is a must to ensure family welfare. In facing economic challenges and future uncertainty, investment is an important key in achieving financial stability. One form of investment that many housewives choose is gold investment.
3. For a housewife to understand why gold is considered a safe and profitable investment. Gold has long been recognized as an asset that is stable in value over the long term. History has shown that gold tends to increase in value over time, even when the economy is unstable. This makes it an attractive investment option to protect family wealth from market fluctuations.
4. Gold related investments are not only about gaining financial returns, but also about financial security and protection. In the face of economic uncertainty or crisis situations, owning physical assets such as gold can provide peace of mind. As a responsible housewife, this is a very valuable thing to have, especially when planning for the future of children and retirement.
5. A wise housewife will consider investing in gold as an important part of a long-term strategy to anticipate problems that may come. This could include setting aside an emergency fund, planning for children's education, or preparing for retirement. Gold investment can be a solid foundation for building sustainable family wealth.
6. For housewives, allocating funds for gold investment requires wise planning. Here are some strategies that can be implemented:
7. Setting Investment Goals: It is important for housewives to set clear investment goals. Whether it is to prepare for children's education, retirement, or emergency reserves, these goals will guide the investment strategy.
8. Be Consistent in Investment: While it may be difficult to allocate a large amount for gold investment at once, housewives can start with a small amount and consistently increase the investment over time.
9. Use a Trusted Investment Platform: Choosing a trusted gold investment platform or provider is very important. This helps avoid the risk of fraud or unprofitable investments.
10. Follow Market Developments: Housewives need to stay up-to-date with gold market developments. Information regarding prices, trends and factors that influence the market can help in making investment decisions.

Gold investment can be a powerful tool for a housewife to anticipate financial problems that may come. With a good understanding of the importance of gold investment, wise financial management, and awareness of financial protection, a housewife can build a strong foundation for her family's future. Through ongoing financial education, gold investment can also be a source of wisdom and stability for future generations.

B. Advantages and disadvantages of investing in gold

Gold investment has long been one of the favorite choices for investors around the world. Its appeal lies not only in its intrinsic value as a rare and valuable precious metal, but also in its role as a hedge and portfolio diversification instrument. Along with global economic uncertainty, currency fluctuations and geopolitical tensions, interest in gold investment is increasing.

Gold investment has become a subject of ever-growing discussion, especially in the face of

financial market fluctuations and geopolitical uncertainty. Although many investors are attracted to the potential profits that can be gained from investing in gold, it is important to understand that each form of investment has advantages and disadvantages that need to be considered carefully.

The advantages and disadvantages of investing in gold are an important discussion in planning financial strategies. In various views, gold has been seen as a symbol of stable wealth, as well as a reliable source of long-term profits. However, as with any investment, there are pros and cons that need to be considered carefully before deciding to inject funds in the form of gold.

Advantages of Gold Investment:

1. Gold prices tend to rise: if we look at long-term investments, the price of gold tends to be positive and continues to increase above average inflation. So, automatically the value of the money we invest in gold does not decrease in value.
2. The value of gold is the most resistant to recession: We take as a comparative example during the 2020 pandemic, the value of the Composite Stock Price Index (IHSG) fell sharply to reach 26.43% (quoted from the cnnindonesia.com page), which is different from the value of gold in the same year it actually tends to increase.
3. Gold is easy to cash in: Compared to other types of property investments that take a relatively long time to sell, gold can be said to be very easy to cash in if we are in a situation where we need immediate funding.
4. Can do it with small capital: There are 2 types of gold investments currently, including Physical Gold. If we start investing in physical gold, we can start only with various denominations, starting from 0.5 grams or around IDR 500,000. However, keep in mind that the smaller the denomination, the more expensive the basic price is. This is because the factory has the same production costs for packaging costs. and Digital Gold Another form of physical gold is digital gold. Digital gold services even provide gold investments starting from just IDR 50,000.
5. No Maintenance Fees: Apart from the PPH 22 tax which is charged when purchasing gold, the rest of the gold investment does not have maintenance fees or other costs.

Disadvantages of Gold Investment:

High Spread Value: This is the most prominent disadvantage of gold investment when compared to other types of investment. For example, if our gold investment is in physical form, the spread value per gram is an average of around 11%, in contrast to stock investments which have an average spread value of less than 1% depending on the platform we use.

Risk of Loss: If we invest in physical gold, either bars or jewelry, and store it ourselves, then there is a significant risk of loss. Especially if the gold you own is gold jewelry. But don't worry, digital gold can answer these concerns. Digital gold investments are safe, free from the risk of theft and of course also comfortable, especially those that are registered and supervised by the Financial Services Authority (OJK).

Slow price increase: The next disadvantage of investing in gold is that the price increase tends to be slow. The price of gold increases precisely when the economic situation is unstable. When economic conditions are stable, gold prices also tend to be stable. However, despite the slow increase in price, gold actually offers investment certainty. The trend is that the price of gold increases from year to year, even above the national average inflation, meaning the value of our investments also increases.

Relatively Small Profits: Unlike other types of investment, gold investment does not provide large profits. Gold tends to maintain value rather than increase it. But behind this, gold is a safe haven. Safe havens are investment instrument assets that are able to maintain their value even though world economic conditions are unstable.

Small Impact on the Real Economy: Having gold investments does not make a positive contribution to real economic growth. This is because the profits they have tend to be used for personal interests. However, gold is really worth considering as one of our tools for investing, especially if we want a form of investment over a long period of time. The benefits of having a gold

investment will only be felt in the next 5 to 10 years.

By considering these advantages and disadvantages, housewives can make a more informed decision about whether investing in gold suits their risk profile and financial goals. With a deep understanding of market dynamics and an appropriate investment strategy, gold investment can be a valuable component in achieving long-term financial goals.

6.2 Gold investment is much sought after by women

Gold investment has become a choice that many people are interested in in order to secure wealth and achieve financial benefits. However, interestingly, this trend is not only dominated by men, but is also significantly popular with women. This phenomenon raises an interesting question: Why is gold investment so popular with women?

According to a Katadata Insight Center (KIC) survey, gold is the type of investment most often owned by women in Indonesia with a proportion reaching 69.8%. Apart from gold, Indonesian women invest in land with a percentage of 34.5%. Followed by business/business at 31.1%, property 24.8%, and mutual funds 24.2%.

If seen in general, women have more investments with lower risk such as gold, land and property. Meanwhile, types of investment that are quite high risk, such as shares and cryptocurrencies, are only 20% and 10.9%. Apart from the low risk, the reason women prefer investing in gold is to save for the future of their family and children, an investment that is not aggressive, and the value of gold is quite stable from year to year.

Basic knowledge about the types of gold investment instruments is considered important for starting an investment activity. In accordance with the opinion (Mahastanti, 2011) which states that an investor before making an investment will consider the investment risk, economic conditions, reviews about the investment to be chosen and the performance of the investment. Where, armed with general knowledge about gold investment, people will be able to easily predict or calculate the profits and losses that might occur. Apart from that, with good general knowledge about gold investment, people can also predict or read gold price fluctuations so that they can predict the right opportunity to sell or increase the 'amount' of their investment in order to get maximum, profitable, accurate and planned investment results.

Gold investment is nothing new in the world of finance. For centuries, gold has been considered one of the most stable and safe forms of investment. However, shifts in investment behavior have seen increased participation of women in this arena. This aroused interest in understanding the reasons behind this preference.

First of all, we can see that investing in gold offers security and stability which is quite attractive for many women. Second, gold is often considered a hedge against inflation and economic uncertainty, which are common concerns for individuals looking to protect their wealth from market fluctuations. In this case, women, like men, look for ways to maintain their financial stability.

Additionally, gold investments also offer much appreciated flexibility. Compared to other investments such as shares or property, gold can be purchased in physical form which is relatively easy to store and access. This provides a greater sense of control over their assets, which may be an important factor for women who want to manage their own finances without dependence on others.

Apart from these practical reasons, there are also psychological factors to consider. Gold investment is often considered a symbol of wealth and success. For many women, having gold investments can give them a sense of self-confidence and make them feel more financially independent. This can be a way for them to take control of their own financial future. With more economic opportunities opening up to women, it is not surprising that they are increasingly active in managing their finances and making investment decisions.

7. Conclusion

The role of housewives in managing finances and anticipating the future is increasingly recognized, especially in the context of investing in gold as a strategy to protect family wealth from market fluctuations and economic uncertainty. Gold investment is seen as a stable and profitable option in the long term, allowing housewives to plan wisely for their family's future. The majority of housewives view gold as the main investment, based on a good understanding of the benefits and risks involved, and adopting a careful investment strategy, including setting clear goals, consistency in investment, choosing a trusted investment platform, and following market developments. With awareness of the importance of gold investment and ongoing financial education, housewives can build a strong foundation for family financial stability, maintain peace of mind in the face of an uncertain future, and provide a solid foundation for future generations.

Gold investment has become a favorite choice for investors around the world because of its stable intrinsic value and its role as an instrument for portfolio diversification and value protection in the face of global economic and geopolitical uncertainty. While they offer the potential for long-term profits and are easy to cash in on, it is important to carefully consider their advantages and disadvantages. The advantages include stable price increases, resistance to recession, ease of liquidation, and low initial capital, while the disadvantages include high spread values, risk of loss, slow price increases, relatively small profits, and little impact on real economic growth. By understanding both the advantages and disadvantages, housewives can make more informed investment decisions according to their risk profile and long-term financial goals.

Investing in gold has become a popular choice not only among men, but also significantly among women, which raises the question of why this is. The main reason is that gold offers security and stability, is considered a hedge against inflation and economic uncertainty, and provides flexibility in ownership and storage. In addition, investing in gold also gives women a sense of control over their own finances and is often seen as a symbol of financial success, which can increase their self-confidence and financial independence. As more economic opportunities open to women, their participation in managing finances and making investment decisions is increasing.

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