

## COMPARATIVE ANALYSIS OF GOLD AND OTHER INVESTMENT OPPORTUNITIES"

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### ABSTRACT

In today's world, money plays an important role in everyone's lives—everyone saves money for future requirements. People who are saving put their money into a variety of assets in order to satisfy their future demands. Individual savings are put into assets based on risk and profit expectations, security money, and liquidity. One of the best alternative investment options is gold investing. According to numerous research, the majority of gold in Indian households is in the form of jewellery. Jewellery, coins, bullions, ETFs, mutual funds, and e-gold are just some of the ways to invest in gold. In the current market climate, which is highly volatile and frequently changing, the various techniques of investing in gold cause uncertainty among investors. . The study's objectives are to better understand the various investment options available to investors, the factors and know-how involved in gold investing, the benefits and drawbacks of various forms of investment, and to assist investors in becoming more aware of the various gold investment options. The study gathered both primary and secondary data. A website, a research article, and a magazine questionnaire serve as the primary data, while supplementary data is gathered from other sources. According to research, many investors prefer to invest in ETFs, Futures, and options to make their investments more profitable and comfortable. Investors are encouraged to own gold through gold mutual funds.

**Keywords:** Gold, INVESTMENT, INVESTORS, OPTIONS

### INTRODUCTION

"Gold is a basis of wealth and savings in India, and it is a crucial aspect of Indian society. A further growth in gold jewellery and investment demand is expected as consumers adjust their pricing expectations upwards, and this trend is expected to continue. Long-term, as local investors acquire gold for the purpose of accumulating wealth, the market will continue to exist."Jeni Branson (2014, Jeni Branson, Jeni Branson, Jennifer Branson, Jennifer Branson, Gold has emotional worth as well as cultural and financial significance, all of which contribute to its continued demand across generations. Now, However, it is obvious that a growing number of Indians are realising that gold deserves a role in their lives beyond the gold mines. Not only in their kitchen cabinets or bank lockers, but also in their investment portfolio. Until recently, gold reserves served as the foundation for all financial transactions. financial systems around the world Gold

### RESEARCH OBJECTIVES

The research is based upon the following objectives

To study about the diversified options available to investor while investing in gold.

## LITERATURE ANALYSIS

**According to Andy Soos (2011)**, nearly half of all new gold produced is used in jewellery, 40% in investments, and 10% in industrial. The major factors driving an investment

**M. Ashok (2015)**, are: principle safety, liquidity, income stability, and appreciation are all important factors to consider. Investors cannot avoid risk, but they may reduce it by investing in secure investments. a profit of some sort Bank deposits are the most popular investment option in Coimbatore, followed by gold and silver investments.

**Timothy Worstall (2016)** Unfortunately, gold isn't the most lucrative investment, it doesn't pay off on a regular basis, and it's a negative asset. a stumbling block for the economy as a whole, despite the fact that it is actual Indian culture, for the most part, has a very extensive history. Because life in the villages hasn't altered all that much, customary behaviour is based on extremely old historical precedents. Physical gold is a very liquid market that appeals to a large number of people. A small bit of gold can be pawned or sold if necessary. Gold, whether in the form of gold jewellery or in the form of gold coins, is an excellent way to save money.

**Alan Greenspan (2017)**, the former Chairman of the Federal Reserve, recently expressed his grave anxiety about the economy's prospects. gold's long-term value and quoted in the developed world "Inflationary pressures will eventually raise the price of goods.

gold's price Gold is a good insurance investment right now." Celia Dallas is the Chief Investment Strategist for a worldwide asset management organization.

## METHODOLOGY OF STUDY

Primary data were collected from 58 respondents from 6 districts of Haryana Primary data was gathered through questionnaire that was well-designed. Secondary data were used from literature review.

## DATA ANALYSIS AND INTERPRETATION

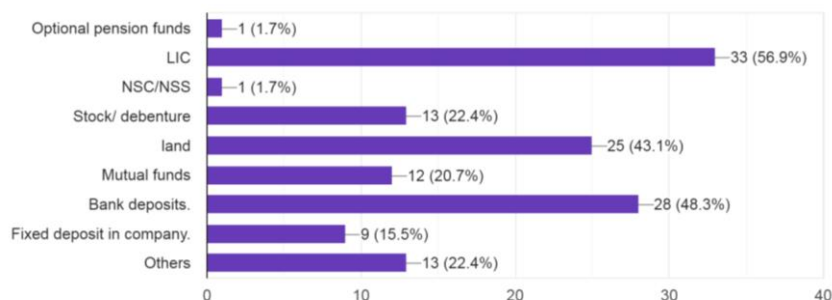
To study influencing the choice of investment in gold in comparison to other investment options. Investing money in gold is worth because it is a hedge against in action. Over a period of time, the return on gold investment is in line with the rate of in action. It is also worth investing in gold for a one more very valid reason. That is gold is negatively correlated to equity investments, the equity markets started performing poorly whereas the gold has performed well.

**Table 1**

| VARIABLES     | NO. OF RESPONDENTS | PERCENTAGE |
|---------------|--------------------|------------|
| <b>GENDER</b> |                    |            |
| MALE          | 40                 | 60%        |
| FEMALE        | 18                 | 39%        |
| <b>AGE</b>    |                    |            |
| 18-20         | 5                  | 13.8%      |
| 20-30         | 36                 | 48.3%      |
| 30-40         | 12                 | 27.6%      |

|                           |    |       |
|---------------------------|----|-------|
| 40-50                     | 3  | 8.6%  |
| 50-60                     | 2  | 0%    |
| LOCATION                  |    |       |
| AMBALA                    | 27 | 44.8% |
| Hisar                     | 0  | 0%    |
| Karnal                    | 10 | 19%   |
| Sonipat                   | 12 | 12.1% |
| Fridabad                  | 1  | 1%    |
| Gurugram                  | 8  | 10%   |
| EDUCATIONAL QUALIFICATION |    |       |
| 12 <sup>th</sup>          | 22 | 34.5% |
| Graduate                  | 22 | 34.5% |
| Post graduate             | 12 | 25.9% |
| Doctorate                 | 2  | 5.1%  |

### Investment Options Prefefferd By People Comparison To Gold Investment



### FINDINGS OF THE STUDY:-

- It has been found that 56.9% respondents used LIC and only 1% respondents preferred optional pension funds and NSC/NSS and few of them 15% use fixed deposits in company.

### LIMITATIONS OF THE STUDY

- Only 58 respondents were selected for sampling.
- Due to time constraints, the researchers were unable to completely compare how other factors of respondents influence in gold investment.

### CONCLUSION

The research enhances the understanding of investor's attitude and awareness regarding gold investment decisions and other investment options. Investors go through the information search and market analysis before backing the investment decision. Research exhibit that gold is already known and marked by the people for its return and all the respondents mostly have investment in gold or plan to obtain more gold.

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