

Invest in Gold Now at PC.Gunungsitoli : Safe Investment, Comfortable Future

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Abstract. Gold investment is increasingly popular among the public especially in CP. Gunungsitoli, as one of the gold trading centers. This study aims to explore the gold investment process, benefits challenges faced by investors, and evaluate the effectiveness of gold investment services in the area. Through literature studies, qualitative and quantitative data collection, and observations, this study found that investors in CP. Gunungsitoli considers gold as a safe and stable asset, especially in the face of economic uncertainty. Although there are risks, such as price fluctuations and potential fraud, people are increasingly aware of the importance of diversifying their portfolio by including gold. The results of the study show that ease of access and quality of information greatly influence gold investment decisions. Local gold shops and digital platforms offer various conveniences, but challenges remain in the form of cyber risks and additional costs. This study is relevant in the local context, providing insight into the dynamics of the gold market and the importance of education for investors. With the right recommendations, it is hoped that people can undergo gold investment with more confidence making it a safe and comfortable choice for the future.

1. INTRODUCTION

Gold has become a popular investment choice, especially in developing countries like Indonesia. Since ancient times, gold has been known as a symbol of wealth and power. In the modern context, many people are turning to gold investments as a means of protecting their wealth amidst economic uncertainty. CP. Gunungsitoli, as a gold trading center, plays a crucial role in facilitating this investment.

Research (Budiarti et al., 2024), shows that the rise in gold prices in recent years has attracted investor interest, driven by various factors such as inflation, geopolitical instability, and exchange rate fluctuations. Investors tend to view gold as a safe haven when the stock market and other investments exhibit volatility. Therefore, understanding gold investment is becoming increasingly important.

CP. Gunungsitoli has significant potential for gold investment development. Investing in gold is now readily available to the public thanks to the abundance of gold shops and

experienced traders. However, despite widespread interest, potential investors still face challenges and risks. Understanding these aspects is crucial to ensure optimal investment returns (Wahyudi & Mardiyati, 2024).

One of the main advantages of investing in gold is its inability to be affected by monetary policy and inflation. Gold tends to retain its value over the long term, providing a sense of security for investors. In CP Gunungsitoli, people have begun to recognize the importance of diversifying their investment portfolios by including gold as an asset.

Although investing in gold offers many advantages, there are still challenges to overcome. For example, the risk of fraud in gold trading and price fluctuations can influence investment decisions. Therefore, proper education and information regarding gold investment are essential to prevent people from jumping in without proper preparation.

Furthermore, understanding the local gold market in CP Gunungsitoli is also key for investors. Understanding market trends and dynamics allows investors to make more informed and informed investment decisions. This will help them avoid losses and maximize potential profits from their investments (Zaenal Asikin, 2024).

In this context, research on gold investment in CP Gunungsitoli is highly relevant. This research is expected to provide a clear picture of the current state of gold investment, as well as the challenges and opportunities that exist. This will prepare the public to invest in gold and maximize its profits. The purpose of this research is to provide useful recommendations for the public and potential investors in CP Gunungsitoli. With accurate information and in-depth analysis, it is hoped that the public can invest in gold with greater confidence and security, making it a comfortable choice for the future.

2. LITERATURE REVIEW

Gold Investment Theory

Gold investment has been the subject of significant research in economics and finance. Gold is often considered a safe haven asset, meaning it tends to retain its value even during volatile market conditions. According to investment theory, gold can serve as an effective portfolio diversifier, reducing total investment risk. In this context, gold differs from other assets such as stocks and bonds, which often fluctuate more sharply (Adry Rusdiansyah Meidi et al., 2024)

The theory of intrinsic value is also relevant to gold investment. Gold has inherent value, not only as a commodity but also as a symbol of wealth and status. This keeps it in

demand across all segments of society, despite fluctuating market prices. Therefore, investors often view gold as a hedge against inflation and economic uncertainty (Siregar, 2022)

In investment literature, there is also discussion about investor behavior towards gold. Many studies show that investors tend to turn to gold when facing uncertainty, both political and economic. This suggests that investment decisions are often influenced by psychological factors, where gold is seen as a more stable and secure asset (Budiman & Jasika, 2019)

Furthermore, research into the relationship between gold prices and other economic variables such as interest rates and exchange rates has also become a major focus. Several studies have shown that when interest rates are low, demand for gold increases because the opportunity cost of holding gold is lower compared to other investment instruments.

Thus, gold investment theory not only explains the financial returns from gold but also how investor behavior and psychology influence their investment decisions. This provides a deeper understanding of the gold market dynamics in CP Gunungsitoli.

Previous Studies Related to Gold Investment

Various previous studies have been conducted to understand the characteristics and dynamics of gold investment. One important study was conducted by (Budiarti et al., 2024), which examined the relationship between gold prices and the stock market. The results showed a negative correlation between gold and the stock market, supporting its role as a safe haven asset. This research serves as a primary reference for many investors seeking ways to protect their portfolios.

Research (Wahyuningsih ED et al., 2024), examined the behavior of gold prices during periods of economic crisis. The results showed that gold prices tend to increase during crises, making them an attractive option for investors. These findings provide valuable insights for the community in CP Gunungsitoli, where gold investment is a strategy considered in dealing with economic uncertainty.

Furthermore, research by (Wahyuni Nur Asri, 2014) highlights the factors influencing gold demand in India. While their focus differs from the context of CP Gunungsitoli, their findings on the importance of culture and tradition in influencing gold investment decisions remain relevant. This demonstrates that in various parts of the world, gold investment has a social dimension that cannot be ignored.

Another relevant study was conducted by (Aziz, 2021), which explored the impact of oil prices on gold prices. They found that oil price fluctuations significantly impact gold demand, indicating a dependency between the two commodities. This is an important

consideration for investors seeking to understand the external factors that may influence their investments.

Thus, these previous studies provide a strong foundation for further research on gold investment, particularly in the Gunungsitoli Cooperative. This research is expected to complement the existing literature and provide new perspectives on gold investment in the local context.

The Concept of Investment Security and Comfort

The concept of security in investment refers to the level of risk an investor faces when selecting an asset. In the context of gold investment, many consider it a safe option due to its stable value. Gold is unaffected by inflation and economic crises, making it an attractive option for investors looking to protect their wealth. Several studies have shown that gold often serves as a hedge, especially during volatile market conditions (Fathihani et al., 2023).

Investment convenience, on the other hand, relates to the ease and accessibility of transactions. In CP Gunungsitoli, access to gold is relatively easy, with numerous gold shops offering a wide selection. This provides convenience for people looking to invest without having to navigate complicated procedures. The availability of information regarding gold investment also plays a crucial role in creating a sense of security for potential investors.

Furthermore, gold investment security also includes protection against fraud and the risk of loss. Investors should ensure they purchase gold from a trusted source with clear certification. This will help mitigate potential risks associated with gold investments, providing investors with a sense of security.

Research (Daffa Rezaldo et al., 2025), shows that security and comfort factors significantly contribute to investment decisions. Investors who feel safe and comfortable tend to be more confident in making investment decisions, which in turn can increase their participation in the gold market. This is important to discuss in the context of the Gunungsitoli Gold Mining Center (CP), where appropriate education and information can increase public interest in investing.

Overall, the concepts of security and convenience in gold investment are two crucial aspects to consider in this research. By understanding how these two concepts interact, it is hoped that the community in Gunungsitoli can make better and more informed investment decisions.

3. IMPLEMENTATION METHOD

Preparation Stage

a. Literature Study

During the preparation stage, an in-depth literature review was conducted on gold investment. The literature reviewed included books, journal articles, and research reports discussing aspects of gold investment, including profits, risks, and market behavior. This study aimed to provide a strong theoretical foundation for the research and assist in formulating research questions relevant to the conditions at CP Gunungsitoli.

b. Instrument Preparation

After reviewing the relevant literature, the next step is to design the research instrument. This instrument includes a questionnaire for quantitative data collection and an interview guide for qualitative data. The questionnaire is designed to explore information regarding the motivations, experiences, and challenges faced by gold investors. A well-designed instrument will ensure that the data collected is relevant and provides a comprehensive picture of gold investment in the location (Johan & Azarian, 2025).

c. Internship Coordination

As part of the preparation, coordination was conducted with relevant parties, including gold shops and market players in the Gunungsitoli Gold Mine. Coordination is crucial for obtaining permits and research support. Through this coordination, researchers can also build good relationships that will facilitate data collection in the field and obtain firsthand information on gold market dynamics in the region.

Stage Implementation

a. Observation

On stage implementation, observation conducted at CP. Gunungsitoli For learn activity market gold. Observation This covers observation to interaction between seller And buyers, as well as condition shop gold. The data obtained from observation will give outlook about behavior public in invest gold, and help researchers understand context more local in.

b. Interview

Interview done with 30 respondents who are gold investors in CP. Gunungsitoli. Method semi-structured interviews used For dig experience And view Respondent about investment gold. Questions asked covers motivation investing, challenges faced, and hope

they to investment gold . Interview process This expected can provide rich qualitative data and deep .

c. Data Collection and Studies Document

Data collection was carried out through distributed questionnaires to Respondent And the interview that has been done . Besides that , study document Also done For get information relevant secondary sources , such as report market gold and price data . Table following describe types of data collected in study This :

Table 1. Data Types

Data Types	Collection Method	Source
Quantitative Data	Questionnaire	Gold investor respondents
Qualitative Data	Interview	Gold investor respondents
Secondary Data	Document study	Market reports, price data
Observation Data	Field observation	Gold market activity

Source: processed by researchers (2025)

Stage Evaluation

a. Data analysis

After the data is collected , stage next is data analysis . Quantitative data from questionnaire will analyzed use statistics descriptive For give description general about investor profile and behavior investment they . Meanwhile that is , qualitative data from interview will analyzed with approach thematic , which allows researchers For identify theme And emerging patterns from experience Respondent (Wijayanti & Adityawarman, 2022)

b. Process Evaluation and Results

Evaluation done For evaluate effectiveness of the data collection process and results obtained . Researchers will evaluate whether methods used succeed in get relevant data And quality . Besides that , evaluation This Also covers reflection to challenges faced during study And method overcome it , to increase quality future research come .

c. Compilation Recommendation

Based on data analysis and evaluation conducted by researchers will compile useful recommendations for public And Potential investors in CP Gunungsitoli . Recommendations This will covers strategy effective investment , as well as tips for minimize risk in investment gold . With Thus , the results study expected can give contribution practical for public local And increase understanding they about investment gold .

4. RESULTS AND DISCUSSION

Gold Investment Process on PC, Gunungsitoli

The gold investment process at CP Gunungsitoli involves several steps that investors generally follow. The first step is to seek information on gold prices and trusted places to buy. Investors typically monitor daily gold prices through local gold shops, websites, or investment apps. After gathering sufficient information, they visit a gold shop to make a purchase. The purchasing process involves weighing the gold, determining the price based on the gold content, and making payment. Once the transaction is complete, investors receive proof of purchase or a certificate of ownership. Some investors also choose to open a gold savings account at Pegadaian or an Islamic bank to facilitate investment. Since 2015, Pegadaian Gunungsitoli has offered easy gold investment through a safe, affordable, and reliable gold savings account service (Sabillatun Nisa' et al., 2024).

In addition to direct purchases, digital gold investment is also gaining popularity in CP Gunungsitoli. Digital gold investment platforms allow people to buy gold online with smaller capital. The process involves account registration, identity verification, and depositing funds. Investors can then purchase gold in grams or even fractions of a gram. The advantages of digital gold investment include ease of access and flexibility in transactions. However, investors should also consider platform security and potential fees. The digital gold investment product, E-mas BSI Mobile, was also evaluated based on Islamic economic principles (Fata Habibullah et al., 2024).

Table 2. Gold Investment Process on PC, Gunungsitoli

Aspect	Physical Gold Investment	Digital Gold Investment
Place of Purchase	Local gold shop	Online investment platform, mobile application
Initial capital	Relatively large (depending on the price of gold per gram)	Smaller, starting from fractions of a gram
Ease of Access	Limited to store opening hours	24/7 access
Additional cost	Storage fees (if stored in a safe deposit box)	Platform fees, transaction fees
Security	Risk of loss, need a safe storage place	Platform security, cyber risks

Source: processed by researchers (2025)

Benefits and Challenges of Gold Investment

Investing in gold offers various benefits to investors in CP Gunungsitoli. One of the main benefits is acting as a hedge against inflation. Gold tends to maintain its value or even

increase during inflation, thus protecting investors' purchasing power. Furthermore, gold is considered a safe haven asset amidst economic and political uncertainty. When stock markets and other assets experience a downturn, gold often serves as a more stable investment option. Gold is highly liquid and easily converted into cash (Rolando et al., 2024).

However, gold investment also presents challenges that require vigilance. Short-term gold price fluctuations are one such challenge. Gold prices can be influenced by various factors, such as interest rates, currency exchange rates, and market sentiment. Investors need to regularly monitor gold price developments and develop appropriate strategies to address price fluctuations. The high spread between the selling and buying prices also poses a challenge to gold investment. Furthermore, the risk of fraud is also a concern in gold investment. Investors should ensure they purchase gold from trusted and reputable stores or platforms.

Evaluation of Service Effectiveness

Evaluation of the effectiveness of gold investment services at CP Gunungsitoli covers various aspects, such as ease of access, information quality, and customer service. Ease of access is a crucial factor in attracting investors. Gold shops that are easily accessible and have flexible opening hours tend to be more popular. Digital gold investment platforms need to have an easy-to-use interface and fast transaction processing. Pegadaian Syariah Digital services facilitate customers' gold investment transactions through features such as gold installments and Finger ID (Febiyani et al., 2024).

Quality information significantly influences investment decisions. Investors need accurate and reliable information regarding gold prices, market trends, and investment risks. Gold shops and investment platforms need to provide comprehensive and easy-to-understand information. Good customer service is also a determining factor in investor satisfaction. Gold shop employees and investment platform customer service must provide prompt responses and effective solutions to investor questions and complaints.



Figure 1. PKM Student Placement



Figure 2. Implementation of PKM at the Pegadaian CP in Gunungsitoli City

5. CONCLUSION

Gold investment at CP Gunungsitoli shows significant potential as a safe and stable investment option amidst economic uncertainty. This research found that people are increasingly recognizing the importance of portfolio diversification by including gold as an asset. Despite challenges such as price fluctuations and the risk of fraud, easy access and adequate quality information are key factors in investment decisions. Local gold shops and digital platforms offer various conveniences that are increasingly attracting investors to participate in the gold market. Accurate education and information regarding gold investment are emphasized. The public needs to gain a thorough understanding of gold market dynamics and how to manage the risks involved. With appropriate recommendations, it is hoped that the community at CP Gunungsitoli can invest in gold with greater confidence and security, making it a comfortable choice for the future.

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