Universiti Teknologi MARA

Web-based Application of Gold Investment Plan System (GIPS)

Faridah Aryanti Binti Abdul Rahman

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ABSTRACT

Investment is one of business activity to generate income. In Malaysia, there are many types of investment opportunities available for aggressive, moderate and conservative investors. As a result, it can be very tough to decide which investment that is suit for the investors to make money. This research project provides a comprehensive study on gold investment and proposed to develop a software titled Web-based Application of Gold Investment Plan System (GIPS). Beneficial of this project will eliminate the manual process that has been done before, for example using forms and files to keep the investors record. At the same time, it will ease the investors and employees to do an online monitoring of gold investment plan. The study of this project follows qualitative research method, relating to the company's requirements as a stakeholder of this research. During development of the system, gold calculation techniques have been used and analysis of the risk had been done. Besides that, system development techniques using Agile methodology was chosen to show clear activities and functions that occur in each phase throughout the project.

Keywords: Gold investment, investment, saving, investor, risk

TABLE OF CONTENTS

CONTENTS   **PAGE**

Chapter 1

INTRODUCTION

This chapter provides the background of the proposed study on gold investment plan system which leads to the rational of this research called problem statement. Besides that, there will be more explanation about the project objectives, project scopes and also significance of the project.

1.1   Background of Study

As a human, everyone in most of their life will be earning and spending money. Sometimes, people may have more money and at other times, people cannot afford to buy expenses that they want. When current income exceeds current expenditures, people will save some money to pay for unexpected events or in case of emergencies. Another way to increase the value of saving for a future larger amount of money is through an investment. According to Frank K. and Keith C. (2011) investment is a commitment of money for a period of time in order to obtain future payments that will compensate the investor. During the investment, the elements investor will faced are the period of time, the expected rate of inflation, and the uncertainty of the future payments. Investment has its own risk including bad outcomes that will return loss for investor and good outcomes that make investor gain profit.

Risk refer to the probability that investor will receive in a return on investment that is different from the return that investor expected (Damodaran, 2012). Chinese symbol reproduce risk as below:

危機

The combination of this symbol means "danger" and "opportunity". Therefore, any investment has their own danger that is referring as "risk" and the opportunity refer as "expected return".