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STUDENT DECLARATION

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

We hereby acknowledge that in fact all of the work in the preparation of this academic work is the result of our own efforts and works except as expressly stated.

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The hope is that the results of this assignment can provide good and can add knowledge to friends and the public about "Gold Investment and Fintech ". May all this knowledge be beneficial to us and to all readers.

TABLE OF CONTENT

CONTENTS

STUDENT DECLARATION.....	2
ACKNOWLEDGEMENT	3
INTRODUCTION.....	5
DISCUSSION.....	6
ISSUES IN GOLD INVESTMENT.....	8
DISCUSSION.....	12
CONCEPT IN FINTECH.....	12
ISSUES IN FINTECH	14
CONCLUSION.....	19
REFERENCES.....	20

INTRODUCTION

Investing in gold has been one of the most consistent choices in the ever-changing world of finance. As an asset that has been trusted for centuries, gold has continued appeal as a stable hedge amid market uncertainty. Its long history as a medium of exchange and store of value has shaped the image of gold as a universally recognized wealth. Its existence has survived various economic periods, crossed various financial crises, and remained one of the preferred investment instruments to face market volatility. The high intrinsic value of gold, offset by its limited availability, has provided a strong basis for its stable value. This makes it a top choice for investors looking for protection against inflation, currency devaluation, or economic turbulence. As an important part of a portfolio diversification strategy, gold offers resistance to market fluctuations that are not related to the performance of the stock or bond market.

Not only is it recognized as a physical asset, but technological progress has also brought gold into the digital realm. The online gold investment platform has facilitated individual access to gold investment, eliminating some traditional barriers, such as physical storage or purchasing in large quantities. Through fintech, it is now possible to buy, sell, or store gold in small amounts easily, transparently, and efficiently. When integrated with financial technology, gold investment has found a new layer in its appeal for modern investors. The combination of strong intrinsic value and fintech innovation has provided easier access and greater flexibility for individuals to engage in gold investment, according to their individual needs and preferences. This makes gold investment more affordable, more transparent, and gives investors greater control over their portfolio. With its rich history and role that remains relevant in facing various economic conditions, gold investment remains a prominent part of the long-term investment strategy for many individuals and financial entities. As an asset that not only has significant physical value but also incorporates modern uses through fintech platforms, gold continues to be an attractive option for those looking for stability, growth, and diversification in their investments.

Turning to Fintech, short for financial technology, has revolutionized the financial industry by leveraging technological innovation to change the way we interact with financial services. From digital payments to peer-to-peer loans, fintech has created innovative platforms that enable individuals and businesses to access financial services more quickly, easily, and efficiently. By using technologies such as artificial intelligence, big data analysis, and blockchain, fintech has presented solutions that speed up the transaction process, increase