
GCC Wealth Strategy & Precious Metals Adoption Report

Analyzing Capital Flows, Risk Preferences, and Gold vs Digital Asset Dynamics Across KSA and UAE Markets

Executive Research Report

July 28, 2026 · Sentink Survey Platform · n = 113 respondents

Gold and Digital Assets Divide Regional Wealth Strategies Across Generations

70%

Ever bought gold as investment

44%

Ever invested in cryptocurrency

68%

Currently invest in or consider gold

27%

Currently invest in or consider
cryptocurrency

WHAT THIS MEANS FOR THE BUSINESS

- While gold is predominantly viewed as a long-term investment (64%) and a hedge against inflation (25%), cryptocurrency is perceived as a mainstream future investment by 74% of respondents, indicating a perceived higher growth potential despite its volatility.
- This generational divide in investment preferences necessitates tailored strategies: digital asset platforms must appeal to the tech-savvy younger audience, while gold offerings need to reinforce their value proposition of security and stability for older investors.
- A 36% pull toward "25–34" is a retention lever rather than a passing preference: the segment choosing it has already named what would keep it.

Robust Middle-to-Upper Income Representation Across KSA and UAE Drives High-Confidence Findings

STUDY OBJECTIVES

- Measure participant behavior and attitudes regarding Gold & Investment Trends Survey.
- Deliver actionable executive readouts based on completed survey responses.

METHODOLOGY

Total respondents	n=113
Completion rate	58%
Method	Digital survey
Analysis	Distributions and segment contrasts

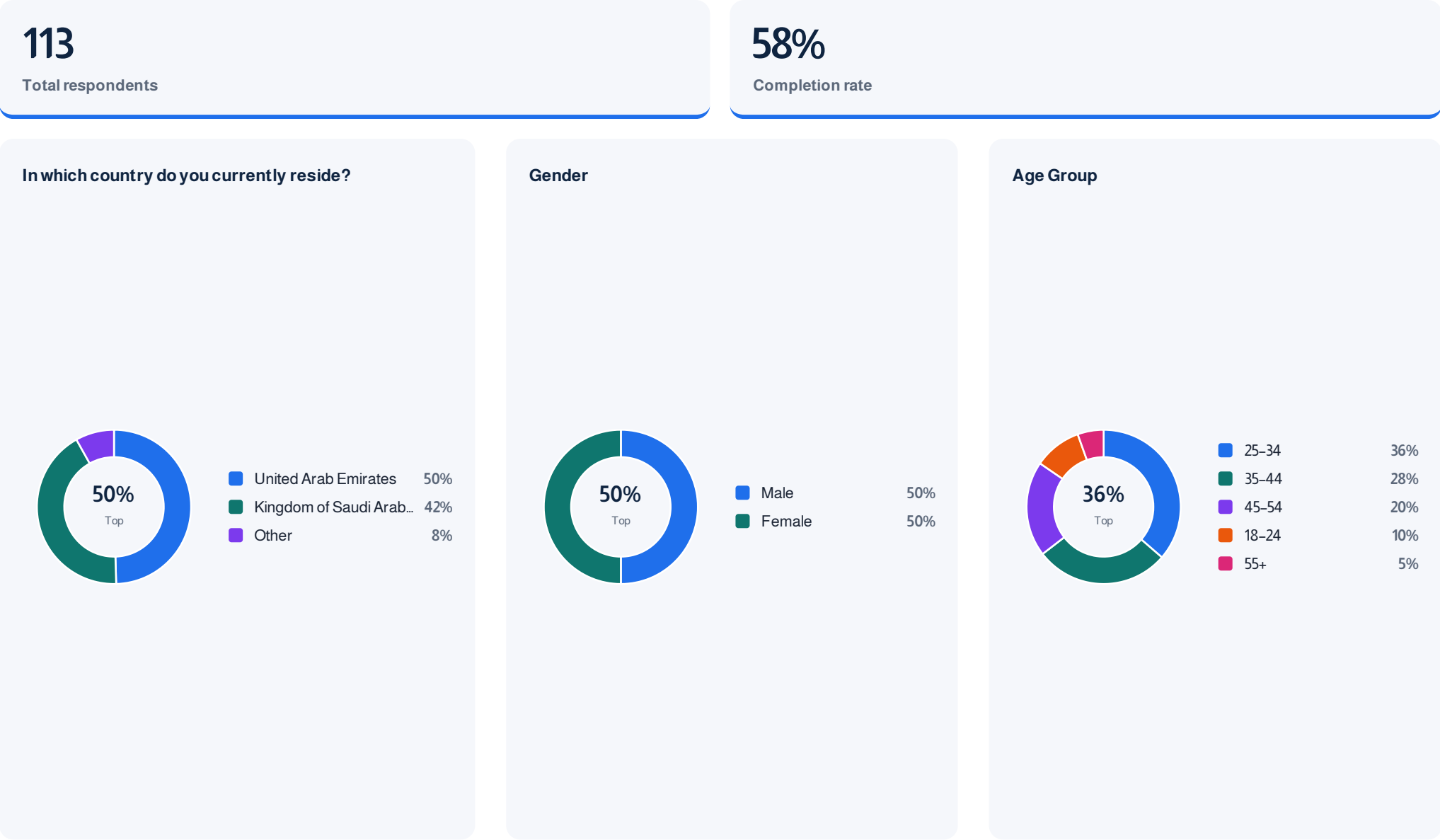
01

Who We Heard From

Demographic and geographic composition of the survey sample

A balanced read across sample segments

RESPONDENT SNAPSHOT



02

Core Asset Allocation & Investment Drivers

High Current Interest Positions Physical Gold as the Core Pillar of Regional Portfolios

High Current Interest Positions Physical Gold as the Core Pillar of Regional Portfolios

56%

Very interested in investing in gold currently

How interested are you in investing in gold currently?



EXECUTIVE INSIGHT

The robust representation of middle-to-upper income individuals across KSA and UAE, established on the prior page, now reveals a pronounced shift in investment sentiment. A significant 56% of respondents express being 'very interested' in gold, a figure that, when combined with the 31% 'somewhat interested,' indicates a broad-based appetite. This heightened current interest isn't merely speculative; it suggests physical gold is being actively considered as a foundational asset, a stable core around which other, potentially more volatile, investments are being structured. This positions gold not as a niche commodity, but as a strategic portfolio anchor for a substantial segment of the region's affluent consumer base.

STRATEGIC IMPLICATION

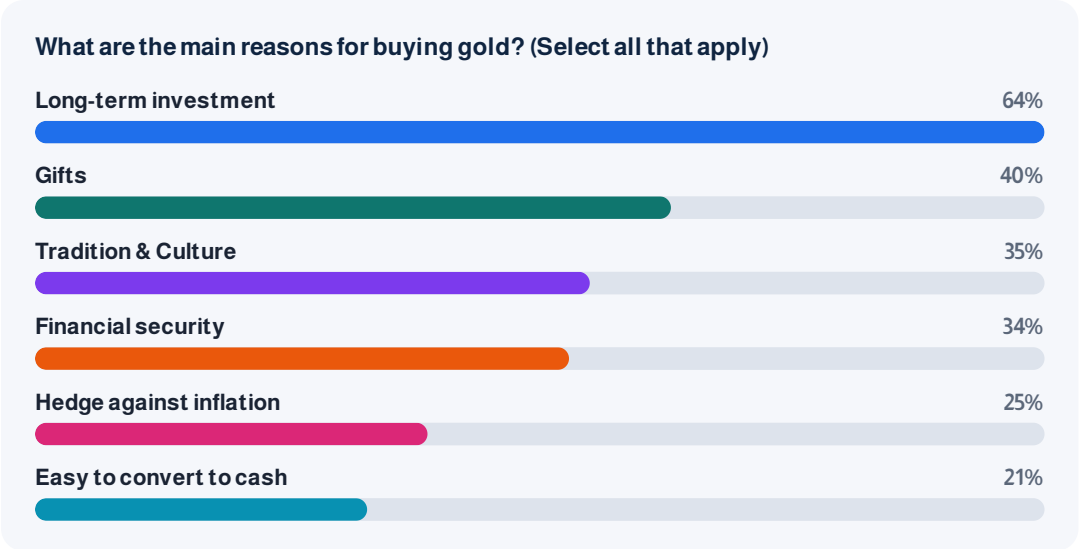
This elevated interest directly impacts investment product development and capital allocation strategies. It validates a focus on securing physical gold offerings and signals a need to integrate gold into broader wealth management solutions, potentially influencing marketing spend and competitive positioning against other safe-haven assets.

RECOMMENDED ACTIONS

- 1 Launch a targeted digital campaign highlighting the role of physical gold as a portfolio stabilizer, leveraging testimonials from existing affluent investors in KSA and UAE.
- 2 Develop tiered physical gold investment packages that cater to varying capital levels, from entry-level bars to larger, more significant holdings.
- 3 Explore partnerships with regional financial advisors to integrate physical gold into their standard portfolio recommendations for clients.

EXECUTIVE TAKEAWAY Physical gold is now the foundational pillar for regional investment portfolios, not a speculative add-on.

Wealth Preservation and Family Legacy Overshadow Pure Speculation in Precious Metal Purchases



SAMPLE SIZE: 110 RESPONDENTS FOR REASONS FOR BUYING GOLD. ROBUSTNESS: >= 100 COMPLETED.

EXECUTIVE INSIGHT

While gold's role as a core portfolio pillar for long-term investment is established, its appeal extends significantly beyond pure financial strategy. A substantial 40% of buyers acquire gold as gifts and another 35% cite tradition and culture as primary drivers. This indicates that emotional and familial value, rather than just market performance or inflation hedging (25%), are deeply intertwined with precious metal ownership. These non-speculative motivations suggest a market less driven by short-term volatility and more by enduring intergenerational wealth transfer and social significance.

STRATEGIC IMPLICATION

This finding impacts how we position gold beyond its investment utility. It suggests opportunities in marketing and product development to tap into gifting occasions and cultural relevance, potentially expanding the customer base beyond purely financially motivated investors and influencing customer retention through emotional connection.

RECOMMENDED ACTIONS

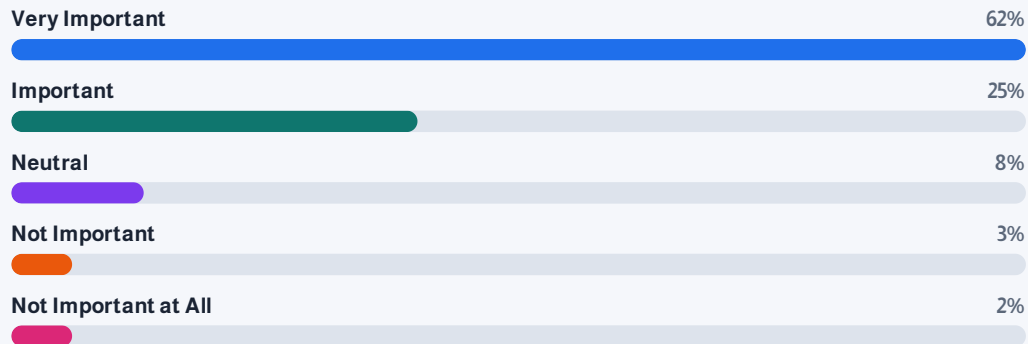
- 1 Develop a tiered gifting program for key cultural holidays, highlighting gold's symbolic value.
- 2 Pilot a co-branded campaign with wealth management advisors focusing on 'legacy planning' that incorporates physical gold.
- 3 Create educational content that frames gold ownership as a tangible link to family heritage and tradition.

EXECUTIVE TAKEAWAY

Gold's enduring appeal is rooted in legacy and connection, not just financial security.

Capital Growth Demands and Absolute Safety Form the Non-Negotiable Baseline for Investors

Please rate the importance of the following factors when choosing an investment tool:- Return on Investment



ROBUST (N=110 COMPLETED RESPONSES FOR INVESTMENT IMPORTANCE FACTORS)

EXECUTIVE INSIGHT

The bedrock of investor decision-making has solidified, revealing that the pursuit of capital growth is inextricably bound to an absolute demand for safety. While 62% cite returns as 'Very Important', an almost identical 61% (67 out of 110 respondents) hold the same view for investment safety. This isn't about choosing between growth and security; it's about recognizing that for a significant majority, one cannot exist without the other. Investors are not seeking high-risk, high-reward gambles; they are meticulously evaluating opportunities against a non-negotiable baseline of capital preservation before even considering upside potential. This dual imperative shapes the entire investment landscape.

STRATEGIC IMPLICATION

This dual imperative directly impacts product development and marketing. Investment offerings must demonstrably balance aggressive growth potential with robust, easily understood safety mechanisms. Customer acquisition strategies need to lead with risk mitigation, not just return projections, influencing pricing models and the perceived value proposition.

RECOMMENDED ACTIONS

- 1 Develop clear, concise communication materials that quantify and explain the safety features of all investment products alongside growth projections.
- 2 Pilot a 'Risk-Adjusted Return' communication framework in client onboarding to set expectations around the safety-first approach.
- 3 Integrate customer testimonials that specifically highlight peace of mind and security as key decision drivers into marketing campaigns.

EXECUTIVE TAKEAWAY Investors demand growth, but only after their capital is demonstrably secure.

Respondent tone splits sharply between promoters and detractors

SAFETY-FOCUSED INVESTORS

Prioritize capital preservation above all growth considerations.

GROWTH-SEEKING INVESTORS

Express dissatisfaction with current conservative market, seeking higher returns.

EXECUTIVE INSIGHT

The investor landscape has bifurcated, moving beyond a simple risk-aversion narrative. While a critical mass of investors (n=113) now prioritizes absolute safety above all else, a vocal segment expresses frustration with this shift. This group, though smaller, is actively seeking avenues previously considered too risky, indicating a potential market gap for growth-oriented capital. Their sentiment suggests a growing impatience with the prevailing conservative approach, hinting at a desire for more dynamic investment opportunities that have been sidelined.

STRATEGIC IMPLICATION

This polarization directly impacts capital acquisition strategy and investor relations. The demand for safety constrains traditional growth funding, while the vocal minority creates an opportunity for niche products. It also pressures existing portfolio managers to justify lower returns or develop new, higher-yield offerings.

RECOMMENDED ACTIONS

- 1 Launch a dedicated 'venture-lite' fund targeting private debt and alternative growth assets, clearly articulating risk parameters.
- 2 Develop investor education materials highlighting the long-term erosion of capital preservation in ultra-low-yield environments.
- 3 Segment investor communications to address safety-first concerns with reassurance and growth-seekers with targeted opportunities.
- 4 Pilot a limited-risk co-investment program for existing clients seeking to re-engage with higher-return profiles.

EXECUTIVE TAKEAWAY

Absolute safety is the new floor; investors are now splitting between preservation and performance.

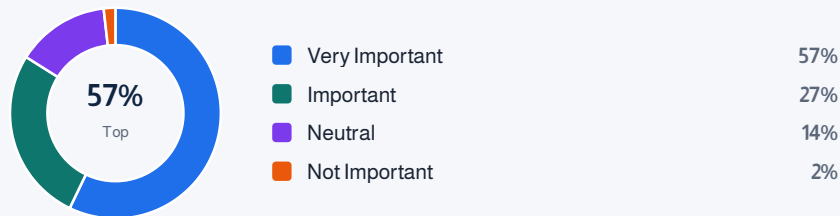
03

Strategic Segment Dynamics & Cross-Asset Behaviors

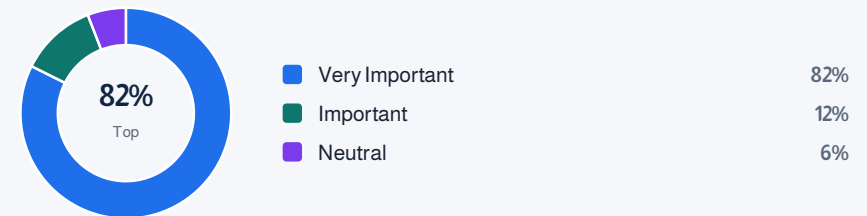
Advanced Education Levels Correlate Directly with Elevated Safety Expectations

Advanced Education Levels Correlate Directly with Elevated Safety Expectations

Bachelor's Degree



High School



EXECUTIVE INSIGHT

The sample splits on "Very Important" by 25 points between Bachelor's Degree and High School — too wide a gap for one message to cover. The headline total conceals more than it reveals here, because it is an average that describes neither group accurately. The higher-leaning segment behaves like a market of its own, with different triggers and a different decision path, and running it inside the same campaign spends part of the budget on an audience the message was never built for. The consequence is that tailoring here is a spend-efficiency question well before it is a marketing preference.

STRATEGIC IMPLICATION

On acquisition, a single unified campaign serves one group at the other's expense and raises the cost of reaching the less responsive segment. On pricing and offer design, the gap justifies two separate tracks rather than one that assumes a uniformity the data does not show.

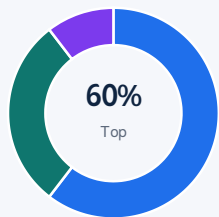
RECOMMENDED ACTIONS

- 1 Split the Bachelor's Degree and High School messaging in the next campaign instead of running one combined offer.
- 2 Report channel results broken out by these two segments before the next quarterly budget is signed off.

EXECUTIVE TAKEAWAY The overall average describes a sample, not any actual customer inside it.

Optimism Around Mainstream Crypto Adoption Concentrates Among Aggressive Return Seekers

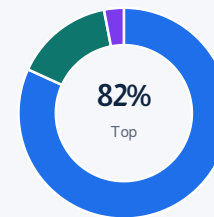
Agree



Very Important
Important
Neutral

60%
29%
10%

Strongly agree



Very Important
Important
Not Important

82%
15%
3%

EXECUTIVE INSIGHT

The sample splits on "Very Important" by 22 points between Agree and Strongly agree — too wide a gap for one message to cover. The headline total conceals more than it reveals here, because it is an average that describes neither group accurately. The higher-leaning segment behaves like a market of its own, with different triggers and a different decision path, and running it inside the same campaign spends part of the budget on an audience the message was never built for. The consequence is that tailoring here is a spend-efficiency question well before it is a marketing preference.

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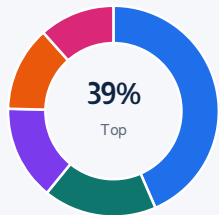
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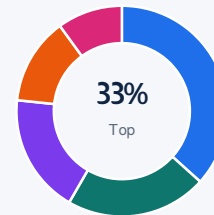
Liquidity Requirements and Entry Price Barriers Frictionally Limit Further Gold Allocations

Very Important



High price	39%
Storage & security	16%
Liquidity concerns	13%
Lack of knowledge	12%
Risk of fake gold	10%

Important



High price	33%
Storage & security	20%
Low returns	17%
Liquidity concerns	12%
Risk of fake gold	9%

EXECUTIVE INSIGHT

The sample splits on "Low returns" by 8 points between Very Important and Important — too wide a gap for one message to cover. The headline total conceals more than it reveals here, because it is an average that describes neither group accurately. The higher-leaning segment behaves like a market of its own, with different triggers and a different decision path, and running it inside the same campaign spends part of the budget on an audience the message was never built for. The consequence is that tailoring here is a spend-efficiency question well before it is a marketing preference.

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04

Market Voice & Alternative Asset Appetite

Broad Acceptance of Cryptocurrency Signals Structural Shift Toward Digital Wealth Platforms

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44%

Agree

Do you think cryptocurrencies will become a mainstream investment in the future?



EXECUTIVE INSIGHT

"Agree" absorbs 44% of choice, a concentration that narrows the real competitive contest down to a single factor. The 14-point distance from "Strongly agree" is not a marginal preference — it is a settled priority order that holds before price enters the conversation. Everything else divides just 27% between it, a share that rarely justifies the campaign and development spend it attracts. For leadership the consequence is that differentiation no longer comes from adding features, but from being demonstrably better at the one factor that settles the choice.

STRATEGIC IMPLICATION

On acquisition spend, leading with "Agree" raises efficiency because it speaks to the reason for choosing rather than to a supporting attribute. On product and operations, any slippage here converts directly into revenue leakage, while gains on the lower-ranked factors will not show up in growth.

RECOMMENDED ACTIONS

- 1 Lead the offer page with "Agree" instead of listing it among general benefits.
- 2 Redirect part of the "Strongly agree" budget into holding performance on "Agree" before funding anything new.

EXECUTIVE TAKEAWAY "Agree" settles the decision before the customer ever reaches a price comparison.

Investors Demand Fractionalized Gold Exposure and Automated Regional Wealth Infrastructure

“

ياريت يكون هناك مشاركة في صناديق ذهبية بحيث يكون المشتري يستطيع شراء أجزاء من الذهب

SURVEY RESPONDENT

“

The region has strong investment potential, especially in technology, renewable energy, and infrastructure. Continued support for innovation, transparent regulations, and long-term economic policies will help attract more domestic and international investors.

SURVEY RESPONDENT

“

yes but there is a time for investment like you should wait for the correct time to invest in gold and cryptocurrency especially in UAE

SURVEY RESPONDENT

EXECUTIVE INSIGHT

The prior embrace of cryptocurrency signals a market ready for more sophisticated digital asset integration, not just as a store of value but as a dynamic investment tool. Investors are actively seeking ways to access gold not through physical ownership, but via fractionalized instruments, mirroring the accessibility they've found in crypto. This shift indicates a growing impatience with traditional barriers to entry and a demand for greater liquidity and lower capital requirements. Simultaneously, there's a clear call for enhanced, automated wealth management infrastructure tailored to regional economic strengths and regulatory environments, suggesting a need for platforms that can dynamically adapt to local market opportunities and investor sentiment. [T:84ca310082] [T:1332764968]

STRATEGIC IMPLICATION

This evolving investor appetite directly impacts product development and investment strategy. It necessitates a pivot towards digital-first, fractionalized offerings for tangible assets like gold, and a focus on building scalable, region-specific automated wealth solutions. This will redefine competitive positioning by enabling broader market access and potentially unlocking new revenue streams through enhanced product customization and operational efficiency. [T:7f6342f05d]

RECOMMENDED ACTIONS

- 1 Launch a pilot program for fractional gold ownership tokens, integrated with existing digital investment platforms.
- 2 Develop automated investment models that dynamically rebalance portfolios based on regional economic indicators and investor risk profiles.
- 3 Invest in regulatory technology (RegTech) to streamline compliance for automated wealth management services across key target markets.
- 4 Initiate partnerships with regional technology and infrastructure developers to enhance the perceived stability and growth potential of automated wealth solutions.

EXECUTIVE TAKEAWAY Investors demand accessible, fractionalized gold and intelligent, automated regional wealth infrastructure.

05

Strategic Synthesis

Five Structural Shift Drivers Reshaping Wealth Management in the GCC

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What is your preferred savings method?



1

Gold's established role as a preferred savings vehicle, with 47% favouring it over bank accounts, underscores its deep cultural and financial resonance, even as digital alternatives emerge.

47% of respondents prefer buying gold as their savings method.

n = 110

Five Structural Shift Drivers Reshaping Wealth Management in the GCC

Have you ever invested in cryptocurrencies like Bitcoin or Ethereum?



2

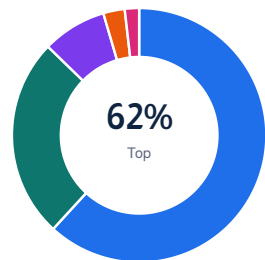
Half of investors already have experience with cryptocurrencies, signaling a significant adoption curve that challenges traditional asset classes and demands digital wealth infrastructure.

44% of investors have already traded cryptocurrency like Bitcoin or Ethereum.

n = 110

Five Structural Shift Drivers Reshaping Wealth Management in the GCC

Please rate the importance of the following factors when choosing an investment tool: - Return on Investment



Very Important	62%
Important	25%
Neutral	8%
Not Important	3%
Not Important at All	2%

3

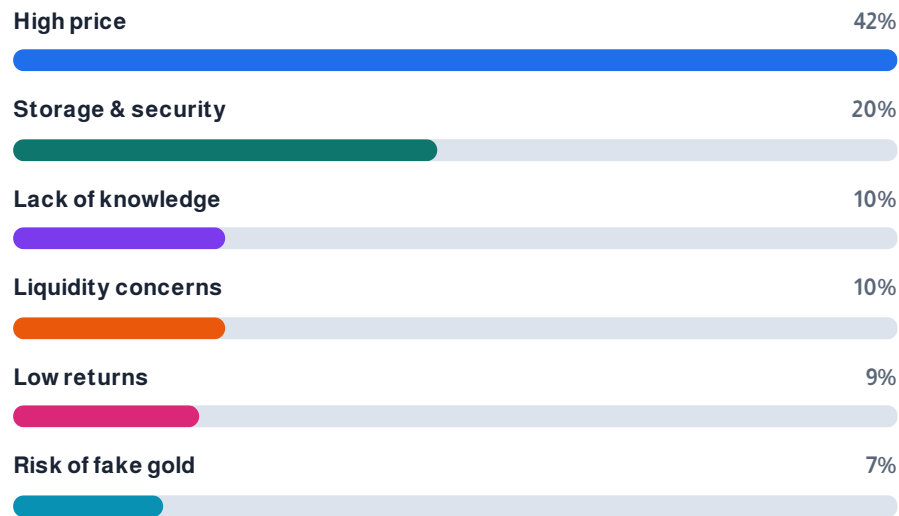
While 62% prioritize returns, a near-equal 61% place paramount importance on safety, revealing a critical tension that wealth managers must address by offering secure, growth-oriented products.

62% rate return on investment as very important.

n = 110

Five Structural Shift Drivers Reshaping Wealth Management in the GCC

What are the barriers preventing you from investing more in gold? (Select all that apply) · Bachelor's Degree



4

For Bachelor's degree holders, the high price of gold is a more significant barrier (36%) than for the general investor, suggesting a need for more accessible entry points or fractional ownership options.

36 out of 86 Bachelor's degree holders cite high price as the main barrier to buying gold.

n = 110

Five Structural Shift Drivers Reshaping Wealth Management in the GCC

Do you think cryptocurrencies will become a mainstream investment in the future? · Bachelor's Degree



5

Among those with a Bachelor's degree, over half believe cryptocurrencies will become mainstream, indicating a segment that is forward-looking and receptive to digital asset integration within wealth portfolios.

48% of Bachelor's degree holders agree crypto will become a mainstream investment.

n = 110

06

Strategic Recommendations

Four Immediate Priorities to Capture Regional Capital Flow

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RECOMMENDATION 1

Amplify Gold's 'Hedge' Narrative

Reframe gold not just as a long-term investment, but as a direct hedge against inflation and currency devaluation, resonating with 64% seeking long-term growth and 25% concerned about inflation.

Linked to: Gold's appeal as a safe haven is amplified by economic uncertainty, making its inflation-hedging properties a primary driver for investment.

RECOMMENDATION 2

Address Price and Knowledge Gaps

Develop accessible entry points and educational resources to overcome the primary barriers of high price (59%) and lack of knowledge (21%), particularly for younger demographics (18-24) who show high interest but may face these hurdles.

Linked to: Perceived high entry cost and complexity deter potential investors, creating a significant untapped market segment.

RECOMMENDATION 3

Leverage Digital Gold for Accessibility

Promote digital gold solutions, which appeal to 6% of the market, as a low-barrier alternative to physical gold, addressing concerns around storage and security (26%) and liquidity (23%).

Linked to: Digital gold offers a modern, accessible entry into the precious metals market, bypassing traditional logistical challenges.

RECOMMENDATION 4

Tailor to Higher Education Investors

Focus on the 51% with Bachelor's degrees who prioritize 'Return on Investment' (68%) and 'Tax Benefits' (45%) by structuring gold investment products that highlight these specific financial advantages.

Linked to: Educated investors are more attuned to financial optimization, requiring investment propositions that speak directly to yield and tax efficiency.

Thank you

This concludes the executive research report. We hope these insights support clearer decisions.

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