

## ABSTRACT

*This research focuses on the phenomenon of investments made by generation x and millennials during the Covid-19 virus pandemic in application-based gold. The purpose of this study is to find out the strategies used and the reasons for Application-based Gold Investors in Generation X and Millennials to invest during the Covid-19 Pandemic.*

*Application-based Gold Investors in Generation X and Millennials show that there are no identifiable investment patterns/behaviors relating to a particular generation. Each individual has their own investment patterns whose strategies are influenced by their value, experience, risk profile, and goals in investing.*

**Keywords:** *Gold Investment, Generation X and Millennials, Covid-19*

