Gold outshines property, crypto and stocks as the UAE's most widely held investment

DUBAI, 17 November 2026 – Gold is the most widely held investment in the UAE, with 63% of investors holding at least one form of it, ahead of savings accounts (39%), cryptocurrencies (33%), real estate (26%) and stocks and shares (23%), according to the World Gold Council's new '*Gold investment in the UAE'* report. Investor appetite shows no sign of fading in the near term, as 71% of the those surveyed said they would consider investing in gold in the next 12 months.

Women are more likely than men to hold gold, at 76% versus 58%, and Asian expatriates have the highest ownership among nationality groups at 67%. Jewellery and bars and coins are the most common ways to hold gold, with 27% of investors holding fine gold jewellery and 24% holding bars or coins. Digital gold is held by 15%, gold accumulation plans by 11% and gold ETFs by 10%.

Digital formats are held less widely but bought more often. Among recent investors, 59% of digital gold buyers and 57% of gold ETF buyers invest at least once a month, compared with 28% for bars and coins and 23% for jewellery. Investors associate bars and coins and jewellery with safety and ease of buying and selling, while digital gold and ETFs sit closer to stocks and cryptocurrencies on perceived risk.

Behind that ownership lies a mix of motivations. Recent gold investors cite price expectations as the leading reason for buying, with 42% naming it a top three reason, followed by ease of buying and selling anywhere at 36%.

Yet interest in gold is not without hurdles. Among investors who have never bought gold, the main barriers are the influence of geopolitical and economic events on the price, a preference for other investments and price volatility.

Addressing those barriers will depend partly on where investors turn for guidance. Financial advisers are the most trusted source when investors decide where to invest, followed by family members. Social media and investment platforms are widely used for information, while banks and financial institutions are the most common channel for buying gold among investors who had bought it in the past 12 months.

Lisa Vainio, Head of Policy and External Affairs, EMEA, World Gold Council, commented:

“Gold plays a significant role within the UAE investment landscape, and our research shows that investors are engaging with it in different ways. Physical gold remains the foundation of ownership, while digital products support more frequent investment and broaden access to gold.

“However, strong interest does not mean there are no barriers. Investors want to understand how different gold products work, how they can buy and sell them, and the costs and practical considerations involved. There is a real opportunity for the industry to educate investors about the strategic role of gold in their portfolios.”

Visit Goldhub.com to read the full report here.

ENDS

Notes to editors:

About the research

The research was conducted by Ipsos using self-administered online surveys between 29 September and 21 October 2025, among 2,000 UAE investors aged 18–65 in Abu Dhabi, Dubai and Sharjah.

World Gold Council

We are a membership organisation that champions the role gold plays as a strategic asset, shaping the future of a responsible and accessible gold supply chain. Our team of experts builds understanding of the use case and possibilities of gold through trusted research, analysis, commentary, and insights. We drive industry progress, shaping policy and setting the standards for a perpetual and sustainable gold market.

You can follow the World Gold Council on X at @goldcouncil and LinkedIn.

For further information please contact:

Stephanie Cadman, World Gold Council, T: +44 20 7826 4740 E: stephanie.cadman@gold.org