

ABSTRACT

Yogi Fajar Afrizaldi, (2026). "The Effect of Financial Literacy and Perceived Risk on Investment Interest Using Exchange Platforms (Survey on Students of the Department of Economic Education, Siliwangi University Batch 2022 and 2023)". Department of Economics Education, Faculty of Teacher Training and Education, Siliwangi University, Tasikmalaya. Under the guidance of Gugum Gumilar S.Pd., M.Pd. and Ati Sadiah S.Pd., M.Pd.

This study aims to determine the influence of financial literacy and perceived risk on investment interest using an exchange platform in Siliwangi University Economics Education students of the 2022 and 2023 batches. This study uses a quantitative approach with a survey method. The sample was determined using proportionate stratified random sampling with a total of 163 respondents. Data were collected through questionnaires and analyzed using multiple linear regression with the Weighted Least Squares (WLS) method to address the heteroscedasticity problem. The results showed that financial literacy had a positive and significant effect on investment interest ($t = 9.484$; sig. 0.000), while perceived risk had a negative and significant effect ($t = -2.600$; sig. 0.010). Simultaneously, both variables had a significant effect ($F = 247.075$) with a coefficient of determination (R^2) of 0.755, which suggests that 75.5% of the variation in investment interest can be explained by the model. Financial literacy is the dominant factor, while perceived risk is an inhibiting factor.

Keywords: Financial literacy, perceived risk, investment interest, exchange.