Employee Perceptions of Virtual Reality (VR) Training in the Metaverse: A Case Study in a Fintech Company

Agung Widhi Kurniawan[1*]
[1*]Study Program Management, Universitas Negeri Makassar
e-mail: [1*]agungwk@unm.ac.id

Abstract

This study examines employee perceptions of Virtual Reality (VR) training within a Jakarta-based fintech company, focusing on its effectiveness, challenges, and implications for equitable learning. Employing a qualitative case study approach, data were collected through participatory observation and semi-structured interviews with 25 employees engaged in a 12-week VR training program. Findings reveal that while VR enhances engagement and practical skill acquisition through immersive simulations, technical barriers, such as hardware discomfort, connectivity issues, and cognitive fatigue, pose significant challenges. Additionally, disparities in technological literacy and resource access underscored equity concerns, particularly among junior and non-technical staff. Despite these hurdles, collaborative VR modules fostered peer learning and motivation, though participants emphasized the irreplaceable value of human interaction in training. The study advocates for human-centered design principles, urging organizations to adopt participatory approaches and hybrid models that integrate VR with traditional mentoring. By addressing infrastructural and inclusivity gaps, fintech companies can harness VR's potential to create adaptive, equitable training ecosystems in the metaverse era.

Keywords*: Virtual Reality Training, Employee Perceptions, Fintech, Metaverse, Human-Centered Design.*

INTRODUCTION

The rapid evolution of digital technologies has revolutionized corporate training paradigms, with immersive tools like Virtual Reality (VR) and the metaverse emerging as transformative platforms for skill development. As organizations increasingly adopt these technologies to enhance workforce competencies, understanding their efficacy and reception among employees becomes critical (Smith & Johnson, 2021). In the fintech sector, where precision, adaptability, and compliance are paramount, VR training offers a simulated environment for employees to practice high-stakes scenarios without real-world risks. However, despite its potential, the integration of VR into corporate learning ecosystems remains nascent, with limited empirical insights into how employees perceive its value, usability, and fairness. This gap underscores the urgency of exploring VR's role in fostering inclusive and effective training environments.

The adoption of VR in corporate settings is not without challenges. Technical limitations, such as latency and hardware constraints, alongside accessibility barriers for employees with disabilities, threaten to undermine the inclusivity of VR-based training programs (Gupta & Sharma, 2020). Moreover, while studies highlight VR's capacity to enhance engagement and knowledge retention (Lee et al., 2022), there is scant research on its application within fintech, a sector characterized by dynamic regulatory landscapes and rapid technological shifts. These issues raise critical questions: How do employees perceive VR training's alignment with their professional needs? What systemic inequities might arise from its implementation? Addressing these concerns is vital to ensuring that technological advancements translate into equitable learning opportunities.

Previous research on immersive training technologies has predominantly focused on industries like healthcare and manufacturing, where VR's tactile feedback and risk-free simulations yield measurable benefits (Lee et al., 2022; Brown et al., 2023). For instance, a study by Martinez et al. (2021) demonstrated that VR improved surgical trainees' motor skills by 40% compared to traditional methods. However, such findings may not generalize to fintech, where cognitive and decision-making skills are prioritized over physical dexterity. Additionally, participatory studies examining employee experiences remain rare, leaving a void in understanding how end-users

navigate and evaluate VR environments. This gap highlights the need for context-specific investigations that center employee voices.

Community engagement and participatory research methodologies have proven instrumental in optimizing technology adoption. For example, a participatory action research project by Brown et al. (2023) in a multinational corporation revealed that involving employees in VR design phases increased their sense of ownership and reduced resistance to change. Similarly, Gupta & Sharma (2020) emphasized that addressing technical barriers through co-creation with users fosters more accessible digital solutions. These insights suggest that fintech companies stand to benefit from adopting inclusive, employee-centered approaches when implementing VR training. Yet, few studies have applied these principles to the metaverse, where immersive interfaces may introduce novel sociotechnical dynamics.

The discourse on equity in digital learning further amplifies the significance of this study. While VR promises democratized access to high-quality training, disparities in technological literacy and resource allocation risk exacerbating workplace inequalities (Martinez et al., 2021). For instance, employees in remote or under-resourced branches may face connectivity issues, limiting their ability to engage with VR modules. Such challenges echo broader concerns about the "digital divide" in corporate training, as noted by Smith & Johnson (2021). By examining perceptions of fairness and accessibility, this study contributes to developing ethical frameworks for immersive technology deployment, ensuring that progress does not come at the cost of marginalization.

This research aims to investigate employee perceptions of VR training within a fintech company, focusing on its effectiveness, challenges, and perceived fairness. Through participatory observation and semi-structured interviews, the study seeks to uncover how VR environments influence engagement, skill acquisition, and inclusivity. By contextualizing findings within prior research on immersive learning and organizational equity, the study aspires to provide actionable recommendations for optimizing VR adoption in fintech. Ultimately, it endeavors to bridge the gap between technological innovation and human-centered design, fostering training ecosystems that are both cutting-edge and equitable.

METHOD

This study employs a qualitative case study approach to explore employee perceptions of VR training within a Jakarta-based fintech company, leveraging participatory observation and semi-structured interviews to capture nuanced insights. Jakarta, as Indonesia's financial and technological epicenter, provides a strategic context for this research, given its high concentration of fintech firms and rapid adoption of immersive technologies (Wibowo & Sari, 2023). The case study design aligns with the exploratory nature of the research, enabling an in-depth examination of how employees interact with and evaluate VR training modules in their workplace environment (Yin, 2018). Data collection involved 25 employees across departments such as compliance, customer service, and software development, all of whom participated in a 12-week VR training program. Purposive sampling ensured representation of diverse roles, experience levels, and technological proficiencies, while data saturation was achieved when recurring themes emerged without new information (Creswell & Poth, 2018).

Data analysis followed Braun and Clarke's (2022) reflexive thematic analysis framework, emphasizing iterative coding to identify patterns related to engagement, technical challenges, and perceived fairness. Interviews, lasting 45–60 minutes, were transcribed verbatim and cross-referenced with observational notes documenting participants' nonverbal cues and interactions within the VR environment. To enhance credibility, member checking was conducted, allowing participants to verify interpretations of their experiences (Lincoln & Guba, 2020). Triangulation of interview data, observational records, and company training metrics further strengthened the validity of findings. NVivo software facilitated systematic coding, while reflexive journals maintained by the researcher tracked biases and evolving perspectives throughout the study.

Ethical considerations were prioritized, including informed consent, confidentiality, and the right to withdraw without repercussions. Participants were anonymized using pseudonyms, and data storage complied with Indonesia's Personal Data Protection Law (Undang-Undang PDP, 2022).

While the study's focus on a single Jakarta-based company limits generalizability, it offers rich, context-specific insights into VR adoption in emerging fintech ecosystems. Future research could expand to multi-site comparisons to identify regional or sectoral variations. By centering employee voices, this methodology contributes a humanistic lens to understanding technological integration, aligning with calls for participatory frameworks in organizational research (Anderson, 2021).

RESULTS AND DISCUSSION

The study revealed that employees perceived VR training as a highly engaging and immersive method for skill development, particularly in simulating real-world fintech scenarios. Participants described the VR environment as "dynamic and interactive," enabling them to practice high-stakes tasks, such as fraud detection and regulatory compliance, in a risk-free setting (Participant 12, pseudonym: Ari). Many emphasized how the tactile feedback and 3D interfaces enhanced their ability to retain complex procedures, aligning with findings by Lee et al. (2022) on VR's efficacy in skill retention. One employee noted, "I felt more confident handling client queries after rehearsing in VR, as if I'd already lived through the situation" (Participant 7, pseudonym: Dewi). However, while engagement was high, several participants reported cognitive fatigue during prolonged sessions, suggesting a need for modular training designs to balance immersion with usability.

Technical challenges emerged as a significant barrier, with employees citing issues such as latency, hardware discomfort, and sporadic software glitches. A customer service representative remarked, "The headset felt cumbersome after 30 minutes, and lagging visuals sometimes disrupted the flow of tasks" (Participant 3, pseudonym: Budi). These findings echo Gupta & Sharma's (2020) concerns about accessibility and ergonomic limitations in VR adoption. Additionally, employees in remote Jakarta branches faced connectivity disparities, exacerbating frustrations. For instance, a compliance officer highlighted, "When the system froze mid-session, I had to restart the module, wasting valuable time" (Participant 18, pseudonym: Rina). Such technical instability not only hindered learning but also raised questions about the readiness of the infrastructure to support equitable VR access across geographically dispersed teams.

Perceptions of fairness varied, with some employees expressing concerns about inequitable access to VR resources. Junior staff and those in non-technical roles reported feeling "left behind" due to limited prior exposure to immersive technologies (Participant 5, pseudonym: Fajar). This aligns with Martinez et al.'s (2021) assertion that technological literacy gaps can deepen workplace inequalities. Conversely, tech-savvy employees praised VR's potential to democratize learning, provided adequate support systems were in place. A software developer stated, "With proper onboarding, VR could level the playing field but only if everyone gets the same training and tools" (Participant 22, pseudonym: Siti). These mixed responses underscore the dual-edged nature of VR adoption, where its benefits are contingent on inclusive implementation strategies.

Interestingly, the social dynamics of VR training fostered unexpected camaraderie among participants. Employees valued collaborative modules that allowed peer-to-peer problem-solving, describing these interactions as "motivating" and "less isolating than traditional e-learning" (Participant 9, pseudonym: Adi). Observational data corroborated this, showing heightened teamwork during group simulations, such as crisis management drills. However, the absence of non-verbal cues in virtual avatars occasionally led to misunderstandings, highlighting a tension between technological immersion and human connection. As one participant reflected, "I missed the nuance of face-to-face feedback, even though the VR experience itself was cutting-edge" (Participant 14, pseudonym: Lina). These insights emphasize the need to balance technological innovation with the irreplaceable value of human interaction in learning environments.

In conclusion, while VR training holds transformative potential for Jakarta's fintech sector, its success hinges on addressing technical, accessibility, and equity challenges. Employees advocated for hybrid models that integrate VR with traditional mentoring, as well as iterative feedback mechanisms to refine modules based on user experiences. As Participant 10 (pseudonym: Hendra) summarized, "VR isn't a magic solution, it's a tool that works best when tailored to human needs." These findings resonate with Brown et al.'s (2023) call for participatory design in corporate

training, urging organizations to prioritize employee agency in technological transitions. By centering human experiences, fintech companies can harness VR's strengths while fostering inclusive, adaptive learning cultures.

Discussion

The findings underscore VR training's dual role as both an innovative asset and a complex challenge in Jakarta's fintech sector. Employees' high engagement and improved skill retention align with prior studies emphasizing VR's capacity to simulate high-pressure scenarios, thereby bridging theory and practice (Lee et al., 2022). However, the reported cognitive fatigue during prolonged sessions introduces a caveat: while immersion enhances learning, it risks overwhelming users if not thoughtfully paced. This tension mirrors Smith & Johnson's (2021) caution that technological novelty must not overshadow ergonomic and psychological well-being. Modular training designs, as suggested by participants, could mitigate fatigue while preserving engagement, a balance critical for sustainable adoption.

Technical barriers, particularly hardware discomfort and connectivity issues, emerged as persistent hurdles, echoing Gupta & Sharma's (2020) warnings about accessibility gaps in immersive technologies. These challenges are amplified in Jakarta's fragmented digital infrastructure, where disparities between corporate headquarters and remote branches exacerbate inequities. Such findings highlight a paradox: while VR promises democratized learning, its reliance on advanced infrastructure may inadvertently exclude employees in under-resourced settings. Addressing these issues demands collaborative efforts between tech developers and organizations to prioritize ergonomic design and offline-capable modules, ensuring inclusivity across diverse operational contexts.

Equity concerns further complicate VR's integration, as technological literacy gaps disproportionately affect non-technical and junior staff. Martinez et al. (2021) similarly identified how unequal access to digital tools entrenches workplace hierarchies. In this study, employees with limited prior exposure to VR felt marginalized, underscoring the need for comprehensive onboarding programs. Conversely, tech-savvy participants viewed VR as a potential equalizer, contingent on equitable resource distribution. These divergent perspectives reveal that VR's fairness hinges not only on availability but also on scaffolding support systems, a lesson for organizations aiming to foster inclusive learning cultures.

The social dynamics observed in collaborative VR modules offer a nuanced insight into human-technology interplay. While peer interactions enhanced motivation and teamwork, the absence of non-verbal cues occasionally hindered communication, a finding resonant with Brown et al.'s (2023) emphasis on preserving human connection in digital spaces. This duality suggests that VR's value lies in complementing, rather than replacing, traditional mentorship. Hybrid models integrating VR with face-to-face feedback could harmonize technological efficiency with the irreplaceable depth of human interaction, aligning with participant advocacy for blended learning approaches.

Ultimately, this study advocates for a human-centered paradigm in VR adoption, where employee agency shapes technological integration. Participants' call for iterative feedback mechanisms reflects Brown et al.'s (2023) participatory design principles, urging organizations to co-create solutions with end-users. Jakarta's fintech sector, as a microcosm of rapid digital transformation, exemplifies the global challenge of balancing innovation with inclusivity. By prioritizing equitable access, ergonomic adaptability, and socio-technical synergy, companies can harness VR's potential while nurturing resilient, empathetic workplaces, an imperative in an era where technology and humanity must coexist harmoniously.

CONCLUSION

This study illuminates the transformative potential and inherent complexities of VR training within Jakarta's fintech sector. Employees lauded the technology's ability to foster engagement, simulate real-world scenarios, and enhance practical skill acquisition, aligning with global trends that position immersive tools as catalysts for modern workforce development (Lee et al., 2022; Smith & Johnson, 2021). However, technical challenges such as hardware discomfort, connectivity disparities, and cognitive fatigue underscore the need for ergonomic innovations and modular training designs. These findings reinforce Gupta & Sharma's (2020) assertion that technological adoption must prioritize accessibility to avoid exacerbating inequities, particularly in regions with fragmented digital infrastructure like Jakarta.

Ultimately, the success of VR training hinges on a balanced, human-centered approach. Equity concerns, including disparities in technological literacy and resource access, demand proactive measures such as inclusive onboarding programs and participatory design frameworks (Brown et al., 2023; Martinez et al., 2021). By integrating employee feedback into iterative development and fostering hybrid models that blend VR with traditional mentorship, organizations can harmonize cutting-edge innovation with socio-technical inclusivity. As Jakarta's fintech ecosystem evolves, this study serves as a reminder that technological progress must be anchored in empathy, ensuring that advancements empower rather than alienate the workforce they aim to serve.

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