

# **Adaptasi Teknologi Simulasi Virtual Untuk Literasi Keuangan Islam Sebagai Respon Pada Cognitive Overload**

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## **ABSTRACT**

The technological revolution is changing students' learning preferences. This encourages the education sector to respond to advances in technological developments by providing technology-based teaching methods to improve the learning process. Virtual reality (VR) is a technology-based learning media that has interactive characteristics, high immersiveness and creates a sense of presence, so it can improve learning outcomes except for students with certain learning styles who experience cognitive overload when exploring virtual environments. However, empirical research examining the effectiveness of VR use considering cognitive load is still limited.

Therefore, it is necessary to test the extent to which cognitive overload can influence the effectiveness of VR-based learning in Islamic financial literacy. The aim of this research is to develop and test the effectiveness of an Islamic financial literacy simulation based on virtual reality simulation technology by considering the user's cognitive overload. Development of VR simulation technology using the waterfall method. Effectiveness testing uses PLS-SEM modeling analysis. The results of this research show that the use of virtual reality in learning Islamic financial literacy has a positive effect on attitude and perceived learning effectiveness. Learning readiness is one of the success factors for learning using VR. Apart from that, learning readiness's influence on perceived learning effectiveness is moderated by cognitive overload.

*Kata Kunci: Virtual Reality, Islamic Financial Literacy, Cognitive Overload*