



RMU 4U

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RECTOR'S NOTE



Prof. Dr Roshima Said
Acting Rector

"Together we advance knowledge with integrity, creativity, and purpose—many voices united to shape a brighter, sustainable future."

Assalamualaikum warahmatullahi wabarakatuh,

Alhamdulillah, with gratitude to Allah SWT, I am pleased to welcome you to the fourth volume of RMU4U e-Bulletin. This publication continues to serve as a reflection of our vibrant intellectual community at UiTM Kedah, bringing together voices from diverse disciplines and perspectives. In this issue, with 42 insightful contributions, we witness not only the richness of research topics but also the strength of our shared purpose. While the papers range from sustainability in fashion and design, digital literacy, and artificial intelligence to law, economics, and cultural heritage, they are united by a common aspiration: to advance knowledge that is meaningful, ethical, and impactful for society.

Our academic journey is significant because of this harmony amid diversity. Whether addressing contemporary challenges in technology and governance or celebrating the timeless values of culture and tradition, our scholars demonstrate that knowledge is most powerful when it is connected, when different fields meet at the crossroads of innovation, integrity, and service to the community.

As Rector, I am profoundly inspired by the dedication, innovation, and scholarly excellence demonstrated by our academics and researchers. You are not only advancing knowledge within our university but are also fulfilling UiTM's noble mission, creating impactful ideas that serve the nation and uplift the ummah.

Your work reflects a deep commitment to relevance, integrity, and service. Let us continue to nurture a culture of collaboration, creativity, and excellence, ensuring that our contributions remain forward-looking, transformative, and rooted in the needs of society. Together, we are shaping a brighter, more sustainable future through education, research, and innovation.

Congratulations to all the dedicated contributors whose passion and perseverance have brought this volume to life. My heartfelt appreciation goes to the Research Management Unit for their steadfast leadership and solid commitment in making this achievement possible. May RMU4U continue to shine as a beacon of knowledge, uniting diverse voices in a shared mission of discovery and excellence. Together, may we be inspired to reach even greater heights in the pursuit of impactful research and innovation.

One purpose. One vision. Many voices, one future.

Sincerely,
Prof. Dr Roshima Said
Acting Rector,
Universiti Teknologi MARA Keda

A MESSAGE FROM THE CHIEF EDITOR



Dr Azyyati Anuar
Chief Editor,
RMU4U E-Bulletin

"RMU4U Volume 4 celebrates diverse scholarship, uniting research, innovation, and culture to inspire collaboration, sustainability, and inclusive growth."

We are pleased to present Volume 4 of RMU4U, a platform dedicated to showcasing research, innovation, and thought leadership across diverse academic disciplines. This issue reflects the dynamic intellectual ecosystem we strive to cultivate, highlighting contributions that bridge theory and practice while addressing pressing contemporary challenges. In the Business, Accounting, and Finance section, we feature 15 insightful papers that explore the evolving landscape of global markets, financial resilience, sustainable accounting practices, and digital transformation in business operations.

These works not only provide empirical findings but also propose actionable frameworks for industry adoption, underscoring the vital role of research in shaping competitive and ethical enterprises. The Designer Thoughts segment presents 6 stimulating papers that merge creativity with problem-solving. From design thinking methodologies to innovation in product aesthetics and usability, these contributions remind us that design is not merely about form but about crafting meaningful user experiences.

This section will be of particular interest to those who value the intersection of artistry, functionality, and human-centered solutions. Our IR 5.0 category brings together 6 pioneering papers examining the fusion of automation, artificial intelligence, and human capital development in the context of the Fifth Industrial Revolution. The authors challenge readers to consider how technology can be harmonized with ethical and inclusive practices, ensuring that digital progress translates into equitable societal benefits. In the Law and Policy section, 7 comprehensive papers analyze legal reforms, governance frameworks, and policy innovations that respond to shifting socio-economic realities.

The breadth of topics from regulatory compliance in emerging industries to community rights in a globalized economy reflects the critical role of law as both a safeguard and an enabler of change. The Literature and Culture segment enriches this volume with 8 thought-provoking papers that delve into narratives, identities, and cultural dialogues shaping societies today.

Whether revisiting classic literature through modern lenses or exploring contemporary cultural phenomena, these works invite readers to appreciate the role of the humanities in fostering empathy, critical thinking, and cultural continuity. Collectively, these 42 scholarly contributions affirm the breadth and depth of academic engagement within our community. They underscore our commitment to advancing knowledge that is relevant, impactful, and forward-looking. This volume is not only a testament to our contributors' dedication but also a resource for policymakers, practitioners, educators, and learners who seek informed perspectives and innovative solutions. We extend our heartfelt appreciation to all authors, reviewers, and editorial team members whose collective efforts have made this publication possible. We hope that RMU4U Vol. 4 will spark dialogue, inspire collaboration, and contribute to the enrichment of both academic scholarship and practical application.

Let us continue to explore, innovate, and contribute, together shaping a future where knowledge serves as the foundation for sustainable and inclusive growth.

Warm regards,
Dr Azyyati Anuar
Chief Editor,
RMU4U E-Bulletin



FINFLUENCER: FRIEND OR FOE?

***Najah Binti Mokhtar**

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In recent years, financial influencers often referred to as finfluencers, have become increasingly prominent, especially among Gen Z. These content creators focus on topics such as personal finance and investing, and frequently utilize platforms like TikTok, Instagram, and YouTube. Their relaxed and relatable approach has played a role in making financial matters easier to understand for younger viewers. Although their content may raise awareness about financial topics, some studies argue that following finfluencers alone does not necessarily improve financial literacy. However, when this exposure is combined with a positive financial mindset, it may encourage better financial habits over time (Geenen, 2023).

That said, many finfluencers operate without proper financial credentials or regulatory supervision. This situation increases the likelihood of unverified or misleading information being circulated. In some cases, followers may be influenced to act impulsively, take unnecessary financial risks, or engage in herd behaviour. This kind of behaviour occurs when individuals make investment decisions simply because others are doing so, without understanding the underlying risks. As a result, significant financial losses can occur. Therefore, it is essential that investors develop a solid understanding of market structures, economic indicators, and company in order to act as informed traders rather than gamblers.

To manage these risks, regulators across various countries have started monitoring and responding to influencer-related activities. In the United States, the California Department of Financial Protection and Innovation [DFPI, 2022] issued warnings about relying on financial content shared by unlicensed individuals. One highlighted case involved a celebrity who was fined by the U.S. Securities and Exchange Commission (SEC) for promoting a crypto asset on her social media without disclosing that she was paid to do so. Following the case, the crypto asset's value collapsed by over 99 percent.



Meanwhile, in Malaysia, the Securities Commission (SC) revised its Guidelines on Advertising for Capital Market Products and Related Services in March 2025. These updated rules focus on individuals who independently promote capital market products without being officially appointed or licensed. The revised guidelines, intended to improve accountability, are set to be enforced beginning 1 November 2025 (Securities Commission Malaysia, 2025). In summary, finfluencers are not inherently harmful, but their influence must be balanced with proper regulation, financial education, and critical consumer awareness. When these elements come together, finfluencers can contribute meaningfully to the development of financially literate and responsible investors.

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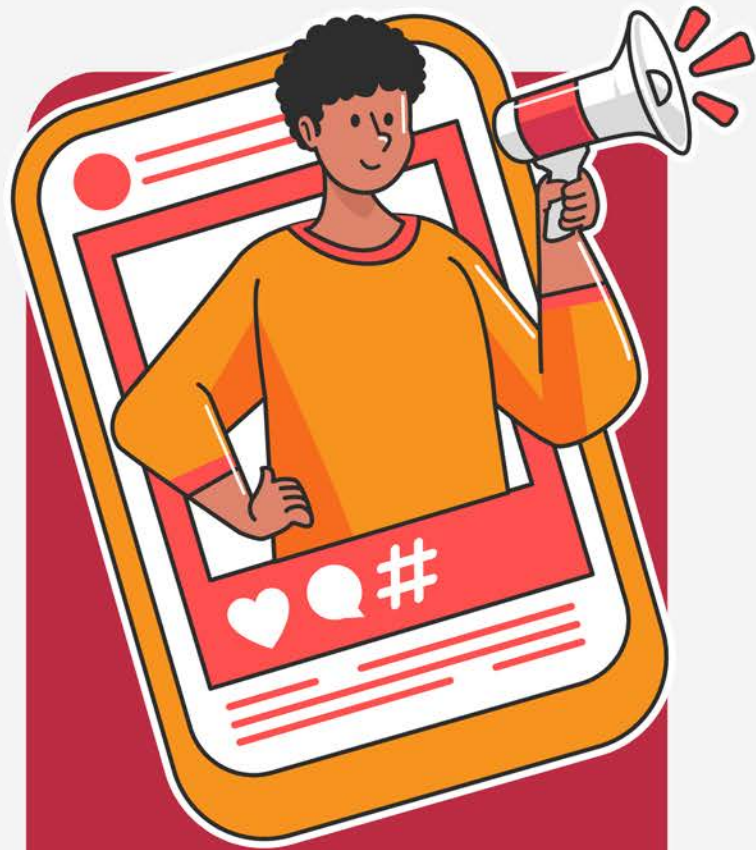
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Najah Binti Mokhtar holds a Master's degree in Finance from Universiti Utara Malaysia and has a strong interest in investment behaviour, stock market trends, and the financial performance of public listed companies in Malaysia. She actively follows developments in the digital finance space, particularly the growing role of financial influencers ("finfluencers") in shaping the financial decisions of young retail investors. Her current writing explores issues related to financial literacy, digital investment culture, and the implications of social media-driven financial advice. She is especially interested in how these trends intersect with company performance and investor outcomes in the Malaysian capital market.



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