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**BEYOND LECTURES:
INSIGHTS FROM BUSINESS
DISCIPLINES
(REFLECTIONS,
TRANSFORMATIONS, AND
THE HUMAN SIDE OF TEACHING)**

**FACULTY OF BUSINESS AND MANAGEMENT
UiTM CAWANGAN JOHOR**

Beyond Lectures:
Insights from Business Discipline-
(Reflections, Transformations, and the Human
Side of Teaching)

Chief Editor
Dr. Azila Jaini



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EMOTIONAL BARRIERS IN TEACHING QUANTITATIVE FINANCE: ADDRESSING NUMEROPHOBIA IN STUDENTS

Husnizam Hosin, Yuslizawati Mohd Yusoff, Mohd Hakimi Harman

The unspoken stress in university is an issue that is still relevant in the world of quantitative finance. This subject, which is naturally based on the use of highly sophisticated mathematical and statistical procedures, often causes a high level of emotional discomfort among students, which are expressed in anxiety or even repulsion towards numerical material. Such affective responses, often known as Numerophobia or mathematical anxiety, may have a significant impact on student engagement, academic achievement, and, eventually, career in the field of finance. The current article explores the complex face of these emotional barriers, their origins, the way they are manifested, and how they are relevant to the pedagogical settings of quantitative finance teaching. It assumes that a comprehensive understanding of these responses, which goes beyond the purely cognitive aspects, is a necessary condition in the development of the instructional measures that can help to instil resilience and confidence in students who must face the quantitative material. Specifically, the paper examines the possible ways mathematical resilience, psychological safety, and emotional knowledge can be utilized to reduce the negative effect of math anxiety. The latter is theorized in the form of tension and anxiety that interferes with mathematical processing. Math anxiety may hinder learning through the consumption of working memory resources, distraction of attention, and undermining of self-efficacy.

Moreover, the problem of math anxiety prevalence among the large part of the population is a worldwide issue that restricts not just personal academic and professional success but also the overall social progress because of the limited interaction with the quantitative fields. The identification and resolution of this anxiety, consequently, turns out to be a crucial pedagogic requirement among the teachers of quantitative finance, as no successful learning can occur in the absence of the reduction of these emotional obstacles.

The theoretical framework used is systematically combined with cognitive-affective constructs such as math anxiety, math self-efficacy, math identity, and perceived mathematical utility to complement cultivation of quantitative competencies amongst finance students. This framework recognizes that the emotional state of anxiety, enjoyment and boredom are deeply connected to student motivation and performance, thus requiring a holistic approach that will consider the multifaceted emotional experiences of students studying quantitative finance (Alhur, 2025). In fact, people with this kind of apprehension usually have a difficult time manipulating numbers and solving mathematical problems in both school and real life. It is this fear that significantly impairs the ability of students to get involved in subjects of quantitative finance and on most occasions results in avoidance patterns and low academic achievement. Therefore, it is essential to understand and eliminate these emotional reactions to train teachers who will produce quality, assertive professionals in quantitative finance.

In this regard, research on effective methods of nurturing mathematical well-being and developing a positive attitude towards quantitative reasoning should be conducted. An investigation like this would require the study of interventions specifically aimed at affecting the cognitive and affective processes that cause math anxiety, such as emotion-regulation methods aimed at reframing negative affective experiences. It includes the creation of pedagogical strategies that enable the transformation of debilitating anxiety into a positive challenge that will promote the change of mindset toward viewing quantitative tasks as a source of growth, instead of distressing. Such orientation is consistent with control-value theory that argues that the perceived control of students over academic activities and the perceived value of learning have a significant impact on emotional reactions and motivation

(Li et al., 2025). Specifically, the theory emphasizes the fact that anxiety (and other emotions) are the results of beliefs about the ability to affect what happens and the perceived significance of those effects, thus suggesting that perceived control and value appraisal be addressed concurrently.

Developing the feeling of agency and highlighting the applicability of quantitative finance concepts to practical use will, therefore, be useful in addressing the issue of academic anxiety. This combined method has the potential to eradicate emotional obstacles in the short term and the long term, as well as foster a more resilient and strong learning atmosphere that supports the learning and implementation of complex financial concepts. Avoiding mathematics anxiety, teachers can adopt the strategies to make learning more important than performance, enable autonomy, and, as a result, decrease fear of failure, avoidant goal orientations, and increase self-efficacy and control appraisals (Li et al., 2025). These pedagogical modifications can include encouraging proactive studying, which empirical studies have indicated to have a negative relationship with mathematics anxiety, therefore, acting as an emotion-regulation process.

Moreover, the use of interventions based on the principles of growth-mindset can promote persistence and hard work in the context of learning difficulty, reinterpreting failure as a part of the educational experience. In addition, custom-made learning strategies to adjust the level of difficulty of quantitative tasks to the current competence of a student can maximize challenge, which will strengthen control and break the vicious circle of low control and high anxiety (Mendes et al., 2025).

Understanding the fear of numbers – The emotional dimension

The second approach is how the course grading is organized to give more emphasis to homework compared to test scores to decrease the level of test anxiety by giving students a better level of control over their academic performance (Mendes et al., 2025). This strategy follows control-value theory which assumes that the cause of anxiety occurs when a student values a topic highly but feels that he/she has no control over their performance thus creating the fear of failure (Bajrami et al., 2025). As a result, giving students a chance to master under different examinations will improve self-efficacy and offset anxiety linked to high-stakes assessments (Bajrami et al., 2025).

Also, the creation of a positive and interactive learning process through gamification, examples to which learners can relate, and innovative technologies can significantly enhance student engagement and decrease the level of academic anxiety (Li et al., 2025). The strategies that can help to achieve this goal include promoting good interactions, providing constructive feedback, and facilitating active engagement in mathematical tasks, which, in turn, will help to develop a deeper interest towards the subject because it will allow situating it in the context of real-life. The focus on practical relevance can help students feel that quantitative finance is not as abstract and distant, thus reducing the emotion-related barriers associated with the material involving numerical values (Li et al., 2025). Cognitive-behavioral interventions provide a viable option in addressing these emotional obstacles by allowing students to recognize and confront detrimental lines of thought regarding quantitative tasks, which then helps in making a more objective judgment of mathematical problems.

These interventions can enable students to develop coping strategies that would help them change the anxiety-inducing situations into skills development and self-improvement opportunities (Ojo et al., 2023). This purpose of controlled exposure is to desensitize students to perceived threats and thus reducing anxiety and raising problem-solving skills, which is similar to the purpose of controlled exposure in clinical psychology to reduce fear and avoidance behaviours (Ojo et al., 2023). Applied to quantitative finance education, this process of desensitisation can create a deeper and more permanent reduction of math anxiety, which

will help students become better involved in the matter of study and build strong analytical skills. Cognitive-behavioral interventions have proved to have a transformational effect on students, who have developed a new perception of mathematics, providing interventions that relieve depression and anxiety (Ojo et al., 2023).

The interventions are based on Cognitive Behavioural Therapy (CBT) and are aimed at managing the maladaptive patterns of thinking and encouraging adaptive behaviours, which results in a more positive mindset and improvement of mathematical self-efficacy (Li et al., 2025; Ojo et al., 2023). This process can include confronting negative beliefs about abilities and replacing them with more realistic and constructive thoughts that can significantly affect the process of learning by enhancing motivation and interest (Ojo et al., 2023). Besides, the implementation of CBT in schools, despite the existing resource constraints, could have a powerful positive effect on the emotional control and academic performance of students, as it will help them to rethink their attitude to mathematical problems and acquire efficient coping skills (Li et al., 2025; Ojo et al., 2023).

Reflection: My Early Teaching Experiences

Another noteworthy element of the cognitive restructuring of Cognitive-Behavioral Interventions (CBIs) is the deliberate redefinition of the perception of students about their mathematical skills that should allow them to experience the shift in how their mindset is fixed to growth-oriented (Ojo et al., 2023). The result of this reframing is that students will learn to appreciate any challenge as a developmental opportunity and not an impossible challenge, which will help them become more resilient and persistent when it comes to academic challenges (Ojo et al., 2023). Cognitive restructuring aims at changing negative beliefs about one's mathematical ability and chance to succeed, developing a more positive and development-focused attitude (Ojo et al., 2023).

CBIs can be efficient in reducing the disabling effects of math anxiety by targeting these highly ingrained cognitive patterns, which allows students to have a more productive experience with quantitative finance topics (Ojo et al., 2023). Such a change of attitude is usually followed by the increase of self-efficacy, as students start believing in their ability to learn complex concepts and overcome academic challenges (Ojo et al., 2023). In addition, the combination of mindfulness exercises and other psychological interventions with cognitive-behavioral strategies can also be a complete solution to reducing anxiety and academic stress in mathematics and creating an environment that allows academic success and well-being (Mendes et al., 2025; Morales-Rodriguez and Rodriguez, 2024). These interventions often provide students with instrumental resources to oppose irrational and maladaptive thinking allowing them to adopt more adaptive and positive cognitive models regarding quantitative subjects.

This restructuring process will help students recognize and address their cognitive distortions, including the belief that they are not a math person by nature, and thus help them have more accurate and positive self-evaluation of their mathematical abilities. It can trigger significant changes in math grades and standardized test scores that can be explained by the decrease in math anxiety and the rise in self-efficacy (Ojo et al., 2023). The transformative process thus changes the attitude of students towards mathematics as it systematically combats cognitive distortions, irrational beliefs, and negative self-conversation and therefore improves academic performance (Ojo et al., 2023).

Cognitive-behavioral therapy, mindfulness and growth-mindset interventions are helpful in helping students to attribute their gains and losses to their efforts and strategies, resulting in a realistic but positive self-concept by re-branding failures as learning opportunities. The most crucial part of this re-evaluation is to teach the students to recognize certain circumstances or triggers that elicit negative thoughts and in such a way, students will be able to take the

responsibility to deal with these emotions proactively. The growth of effective study habits, goal setting, and self-monitoring are also the focus of these interventions, which will all enable students to manage their time effectively and monitor their progress in solving complex mathematical problems (Ojo et al., 2023). The resultant integration of the same strategies, in addition to eliminating the current anxieties, is proactive in establishing resilience to future academic stressors and creating a sustainable learning environment (Ojo et al., 2023; Alhur, 2025). In addition, systematic use of techniques of cognitive reappraisal where students are taught to think in a more objective or even positive way about academic stressors, has been demonstrated to decrease anxiety and improve performance in math-related tasks.

Emotional Intelligence in Quantitative teaching

In this part, the discussion focuses on the way emotional intelligence development can prepare students with more efficient coping strategies in the high-pressure academic environment, which will enhance their performance in the field of quantitative finance. Emotional intelligence leads to a deeper self-perception and inspirational drive, thereby enhancing the desire to work in STEM subjects and inspire more effort, dedication, and intrinsic fascination that positively affect academic performance.

Growth in emotional intelligence may make a significant reduction in math anxiety and improve the attitude towards mathematics and statistics, as demonstrated by the studies that use artificial intelligence-based analyses (Morales-Rodriguez and Rodriguez, 2024). Also, emotional intelligence-focused interventions including emotional awareness, empathy, and stress management workshops have proven to be effective in promoting academic success (Alhur, 2025). These results highlight the importance of considering emotional-intelligence training within the quantitative-finance programs, allowing the students to control their emotions, manage the academic stress, and improve the total achievement (Morales-Rodriguez and Rodriguez, 2024).

Emotional barriers in the field of STEM can also be mitigated by a comprehensive approach that includes the use of individualized academic counselling and the acquisition of self-awareness and self-regulation capabilities (Ojo et al., 2023). This is particularly relevant in STEM-intensive environments that are highly demanding and require students to have emotional intelligence, which would enable them to effectively contribute to group projects, foster networks, and handle stress without deteriorating their mental health due to challenging courses (Li et al., 2025). Academic stress has a significant negative impact on the well-being and academic success of students, which can be reduced by the resilience and emotional regulation developed with the help of emotional intelligence (Morales-Rodriguez and Rodriguez, 2024).

School settings often present significant stress factors, including large workloads and strict deadlines, that are likely to deteriorate performance in case students do not have good coping strategies. Emotional intelligence will enable students to embrace solution-focused approaches and be able to redefine stressful situations and stay goal-oriented (Bajrami et al., 2025). The students who have a greater level of emotional intelligence have a better opportunity to cope with the cognitive and affective challenges of complex quantitative courses, leading to higher academic performance and higher likelihood of perseverance in their studies (Li et al., 2025). This is explained by the increased trait emotional intelligence that enables the successful emotional regulation, giving the students the opportunity to cope with academic stress, negative emotions, including frustration and anxiety, and thus maintain focus and perseverance (Bajrami et al., 2025).

The active management of emotional conditions is crucial to allowing students to participate in critical thinking and solve complex problems that are required in quantitative finance, thus improving the understanding and practice of difficult concepts (Li et al., 2025). The forecasting

nature of the emotional intelligence and academic engagement relationship suggests that the development of emotional intelligence would help students to control negative emotions that would otherwise hinder their learning process (Morales-Rodriguez and Rodriguez, 2024). In addition, sub-elements of emotional intelligence, including self-awareness and self-regulation, have been demonstrated to have a direct positive effect on goal setting and stress management, and intrinsic motivation encourages the persistence of challenging academic activities (Ojo et al., 2023).

Research has always shown that students with a better emotional intelligence score have better academic performance, interpersonal capabilities, resilience, and motivation, thus supplementing cognitive intelligence in the educational setting (Alhur, 2025). To be more precise, emotional intelligence is a powerful predictor of college success in a modern challenging educational environment and has an impact on learners of any academic level. These emotional skills will be essential to navigate through difficult academic issues, promote a positive learning experience and lead to a higher academic performance (Alhur, 2025). Being able to understand and control personal feelings and at the same time identify and react to the feelings of others allows the students to stay positive and cope with stress effectively as well as adjust to the changing situations and challenges.

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