

FBM

Insights

FACULTY OF BUSINESS AND MANAGEMENT
UNIVERSITI TEKNOLOGI MARA, CAWANGAN KEDAH

2025

VOLUME 12

UiTM *di hatiku*

eISSN 2716-599X



e-ISSN 2716-599X

FBM INSIGHTS

Faculty of Business and Management

Universiti Teknologi MARA Cawangan Kedah

e-ISSN 2716-599X

The editorial board would like to express their heartfelt appreciation for the contributions made by the authors, co-authors and all who were involved in the publication of this bulletin.

Published by : Faculty of Business and Management,
Universiti Teknologi MARA Cawangan Kedah

Published date : 9 October 2025

All rights reserved. No part of this publication may be reproduced, copied, stored in any retrieval system or transmitted in any form or by any means, electronic, mechanical, photocopying, recording or otherwise, without the prior permission from the Rector, Universiti Teknologi MARA Cawangan Kedah, Kampus Sungai Petani, 08400 Merbok, Kedah, Malaysia.

The views, opinions, and technical recommendations expressed by the contributors and authors are entirely their own and do not necessarily reflect the views of the editors, the publisher and the university.

FBM INSIGHTS EDITORIAL BOARD

Advisor

Dr. Yanti Aspha Ameira binti Mustapha, Universiti Teknologi MARA Cawangan Kedah

Chief Editor

Dr. Zuraidah binti Mohamed Isa, Universiti Teknologi MARA Cawangan Kedah

Dr. Norhidayah binti Ali, Universiti Teknologi MARA Cawangan Kedah

Managing Editor

Dr. Azyyati binti Anuar, Universiti Teknologi MARA Cawangan Kedah

Puan Nurfaznim binti Shuib, Universiti Teknologi MARA Cawangan Kedah

Puan Nurul Izzati binti Idrus, Universiti Teknologi MARA Cawangan Kedah

Editors

Dr. Dahlia binti Ibrahim, Universiti Teknologi MARA Cawangan Kedah

Dr. Roziyana binti Jafri, Universiti Teknologi MARA Cawangan Kedah

Puan Rosliza binti Md. Zani, Universiti Teknologi MARA Cawangan Kedah

Puan Najah binti Mokhtar, Universiti Teknologi MARA Cawangan Kedah

Puan Yong Azrina binti Ali Akbar, Universiti Teknologi MARA Cawangan Kedah

Puan Hanani binti Hussin, Universiti Teknologi MARA Cawangan Kedah

Puan Shakirah binti Mohd Saad, Universiti Teknologi MARA Cawangan Kedah

Puan Wan Shahrul Aziah binti Wan Mahamad, Universiti Teknologi MARA Cawangan Kedah

Puan Syukriah binti Ali, Universiti Teknologi MARA Cawangan Kedah

Dr. Rabitah binti Harun, Universiti Teknologi MARA Cawangan Kedah

Puan Fatimah Norazami binti Abdullah, Universiti Teknologi MARA Cawangan Kedah

Puan Jamilah binti Laidin, Universiti Teknologi MARA Cawangan Kedah

Dr. Norhafizah binti Abdul Halim, Universiti Teknologi MARA Cawangan Kedah

Manuscript Editor

Dr. Siti Norfazlina binti Yusof, Universiti Teknologi MARA Cawangan Kedah

Dr. Berlian Nur binti Morat, Universiti Teknologi MARA Cawangan Kedah

Secretary

Puan Intan Nazrenee binti Ahmad, Universiti Teknologi MARA Cawangan Kedah

Puan Syahrul Nadwani binti Abdul Rahman, Universiti Teknologi MARA Cawangan Kedah

Technical Board

Dr. Afida binti Ahmad, Universiti Teknologi MARA Cawangan Kedah

Graphic Designer

Dr. Shafilla binti Subri, Universiti Teknologi MARA Cawangan Kedah

TABLE OF CONTENTS

Editorial Board.....	iii
1. UNMASKING TOXIC LEADERSHIP FROM A HUMAN RESOURCE PERSPECTIVE <i>Nurul Hayani Abd Rahman, Shaira Ismail & Nani Ilyana Shafie</i>	1
2. UNEMPLOYMENT CHALLENGE AMONG UNIVERSITY STUDENTS <i>Azfahanee Zakaria & Sarah Sabir Ahmad</i>	4
3. FACTORS THAT TRIGGER IMPULSE BUYING IN SOCIAL MEDIA COMMERCE <i>Fatihah Norazami Abdullah</i>	7
4. ARTIFICIAL INTELLIGENCE'S IMPACT ON GENERATION ALPHA'S HIGHER EDUCATION EXPECTATIONS <i>Nurliyana Abas, Hanani Hussin & Azira Rahim</i>	11
5. SOCIAL MEDIA: GENERATIONAL TRENDS AND STRATEGIES <i>Norhidayah Ali, Azni Syafena Andin Salamat & Suhaida Abu Bakar</i>	17
6. STRONGER FINANCES, STRONGER LIVES: BUILDING HEALTH THROUGH ECONOMIC RESILIENCE <i>Nor Razuana Amram, Muhammad Asyraf Hashim & Nuraina Nadia Rosli</i>	19
7. RESEARCH TREND IN CUSTOMER-BASED BRAND EQUITY (CBBE) AND ITS CONTRIBUTING FACTORS <i>Musdiana Mohamad Salleh & Etty Harniza Harun</i>	22
8. UNDERSTANDING THE ENTREPRENEURIAL MINDSET AMONG STUDENTS: A REVIEW <i>Nur Diana Hassan & Siti Fairuza Hassam</i>	26
9. BANK-BASED SHORT-TERM FUNDS: SUPPORTING WORKING CAPITAL AND BUSINESS CONTINUITY <i>Anita Abu Hassan, Mohd Syazrul Hafizi Husin & Rosliza Md Zani</i>	30
10. THE POSITIVE IMPACTS OF BOYCOTTS: ESSENTIAL INSIGHTS FOR MALAYSIAN BUSINESS <i>Shakirah Mohd Saad</i>	33
11. CLICK TO EAT: UNDERSTANDING USERS' BEHAVIORAL INTENTIONS <i>Mohd Najmie Osman, Norhidayah Ali & Azyyati Anuar</i>	36
12. WHEN BANKS LOSE THEIR HUMAN TOUCH <i>Anita Abu Hassan & Mohd Syazrul Hafizi Husin</i>	38
13. AT THE EDGE OF CODE AND CONSCIENCE: LEADERSHIP IN THE AGE OF AI <i>Hafizah Besar Sa'aid & Kardina Kamaruddin</i>	40

14.	BLOCKCHAIN USAGE IN MANAGEMENT: MALAYSIAN PERSPECTIVES AND APPLICATIONS	44
	<i>Mohd Fazil Jamaludin, Mohd Shafiz Saharan & Khairul Azfar Adzahar</i>	
15.	WATCHING THE WATCHERS: PRIVACY CONCERNS AS A BRIDGE BETWEEN SURVEILLANCE AND TRUST	49
	<i>Hanani Hussin, Nurliyana Abas & Norafiza Mohd Hardi</i>	
16.	KPIs VS. PEOPLE: STRIKING A BALANCE BETWEEN TARGETS AND TALENT	55
	<i>Rosliza Md Zani, Shakirah Mohd Saad & Abd Rasyid Ramli</i>	
17.	EARLY RETIREMENT: A BLESSING OR A BURDEN?	57
	<i>Wan Shahrul Aziah Wan Mahamad & Ramli Saad</i>	
18.	THE GIG ECONOMY AND LABOR RIGHTS IN MALAYSIA: BALANCING FLEXIBILITY WITH SECURITY	61
	<i>Jamilah Laidin, Nor Azira Ismail & Shahiszan Ismail</i>	
19.	DIGITALIZATION OF FINANCIAL ADVISORY THROUGH ROBO-ADVISORS	64
	<i>Chaleeda Som Sak</i>	
20.	FINANCIAL LITERACY IN A CHANGING ECONOMY: A MALAYSIAN PERSPECTIVE (2020–2024) LITERATURE REVIEW	67
	<i>Fauziah Mohamad Yunus & Azlin Azman</i>	
21.	ASSESSING THE ROLE OF CASH TRANSFER PROGRAMS IN ADDRESSING MALAYSIA'S COST-OF-LIVING CHALLENGES	71
	<i>Nor Azira Ismail, Jamilah Laidin & Shahiszan Ismail</i>	
22.	THE IMPACT OF FOMO ON THE PERFORMANCE OF GENERATION Z	73
	<i>Nurul Izzati Idrus & Nurfaznim Shuib</i>	
23.	BRIDGING THE DIGITAL DIVIDE IN OFFICE RECORDS MANAGEMENT: A POST-PANDEMIC IMPERATIVE	76
	<i>Nurfaznim Shuib & Nurul Izzati Idrus</i>	

AT THE EDGE OF CODE AND CONSCIENCE: LEADERSHIP IN THE AGE OF AI

Hafizah Besar Sa'aid

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

fizah598@uitm.edu.my

Kardina Kamaruddin

Faculty of Business and Management, Universiti Teknologi MARA Cawangan Kedah

kardina@uitm.edu.my

INTRODUCTION

In an era increasingly shaped by algorithms and automation, the very foundation of leadership is undergoing a profound transformation. Artificial Intelligence (AI) is no longer an emerging curiosity—it is embedded in the core of strategic decision-making across the public and private sectors. The critical question today is not whether leaders will adopt AI, but how they will adapt and lead alongside it. At the nexus of human judgment and machine intelligence, leadership is being redefined to meet the complexities of a data-driven world (Yap et al., 2024).

FROM INTUITION TO INTELLIGENCE: THE LEADERSHIP EVOLUTION

Traditionally, leadership has relied heavily on intuition, cultivated through experience, emotional insight, and contextual understanding (Esen & Bulut, 2022). Leaders drew upon these qualities to navigate ambiguity and inspire collective action. However, as AI systems now analyze massive datasets and offer predictive insights at a speed and scale previously unimaginable, the limitations of intuition alone have become apparent. Contemporary decision environments demand a shift from gut-based judgments to intelligence-augmented strategies. AI technologies, for example, can now forecast consumer behavior, detect fraud, or gauge political sentiment in real time (Quaquebeke & Gerpott, 2023). While this technological capability enhances the decision-making landscape, it also introduces tension: when AI-generated insights contradict a leader's instincts, the question arises—should human experience or machine calculation prevail? (Hossain et al., 2025; Movahed & Bilderback, 2024)

AI-AUGMENTED DECISIONS: BETWEEN OPPORTUNITY AND ACCOUNTABILITY

Across industries, AI has become an essential tool for decision support. In the corporate world, companies like Amazon and Netflix harness machine learning to drive strategy and enhance customer experiences. Governments apply AI for purposes ranging from predictive policing to cybersecurity. The AI Global Surveillance (AIGS) Index 2019 states that 56 out of 176 countries used AI for surveillance for safe city platforms, although with different approaches (Feldstein, 2019). In the healthcare sector, AI-driven clinical decision support systems are transforming diagnostic practices by leveraging historical case data and statistical models (Topol, 2019). These developments underscore AI's capacity to improve accuracy, speed, and efficiency. However, they do not absolve leaders of accountability. AI can process data and recommend courses of action, but it lacks the human ability to navigate cultural nuance, ethical

complexity, and emotional resonance. As Daugherty and Wilson (2018) argue, the role of human judgment remains indispensable in directing AI toward beneficial outcomes. Effective leadership, therefore, requires the ability to interpret AI insights through a human lens, ensuring that decisions remain contextually sound and ethically defensible (Gonzalez-Garcia et al., 2024).

THE ETHICS IMPERATIVE: BIAS, FAIRNESS, AND THE HUMAN COST

One of the most pressing challenges in the integration of AI into decision-making is algorithmic bias. AI systems are only as objective as the data on which they are trained, and often that data reflects longstanding social inequalities. Research has demonstrated that facial recognition systems misidentify individuals of color at disproportionately high rates (Buolamwini & Gebru, 2018), and that automated resume screening tools can perpetuate gender bias by favoring male candidates over equally qualified women. When such technologies are used in hiring, policing, or access to healthcare, they risk reinforcing discrimination rather than eliminating it. Leaders must therefore take on a dual responsibility: to leverage AI's capabilities while actively interrogating its fairness, transparency, and accountability. They must consider not just what an algorithm does, but whose interests it serves and whose vulnerabilities it may exploit. Ethical stewardship is no longer a peripheral concern; it is central to the legitimacy and sustainability of leadership in the digital era (Gesowan, 2024).

EMOTIONAL INTELLIGENCE: THE ENDURING HUMAN DIFFERENTIATOR

Despite AI's capacity to mimic language and simulate sentiment, it fundamentally lacks the ability to feel. Artificial systems cannot genuinely experience emotions such as grief, empathy, or hope. This limitation highlights the enduring importance of emotional intelligence in leadership. During times of crisis—whether responding to a global pandemic, managing organizational upheaval, or addressing public backlash—empathy, compassion, and moral clarity become essential. These human traits foster trust and cohesion, attributes no machine can replicate. Goleman (1995) underscores this point by asserting that emotional skills—more than raw intelligence—are critical for success, character, and lifelong achievement. As such, even in technologically saturated environments, the emotional dimension of leadership remains vital, reaffirming the unique and irreplaceable role of the human leader (Ringson & Matshabaphala, 2023).

REDEFINING LEADERSHIP IN THE AI ERA

The integration of AI into organizational life is not a threat to human leadership, but a catalyst for its evolution. Leading effectively in the age of AI requires a deep understanding of how these systems function, including their capabilities, limitations, and potential biases. Leaders must be digitally literate—not necessarily as programmers or engineers—but as informed decision-makers capable of engaging critically with AI-driven insights (Kim et al., 2021). They must possess the discernment to know when to rely on algorithmic recommendations and when to challenge or override them, especially in complex situations where contextual judgment is paramount. As AI increasingly shapes decisions that impact lives and livelihoods, moral reasoning becomes an essential leadership skill. Decisions delegated to machines must still reflect human values and uphold principles of fairness, transparency, and accountability. In parallel, adaptability emerges as a core trait. The pace of technological advancement demands leaders who are agile and responsive to change, capable of embracing

innovation without losing sight of core human values (Karakose et al., 2021). This ongoing shift also signals the rise of new leadership roles such as Chief AI Ethics Officer or AI Governance Lead—positions designed to oversee responsible AI use and safeguard public trust. More broadly, leadership models must evolve beyond rigid hierarchies to embrace inclusivity, collaboration, and ethical foresight. In the AI era, the measure of leadership success will not rest solely on strategic acumen or efficiency, but on the ability to integrate advanced technologies responsibly while preserving the essence of what it means to be human (Luo & Chen, 2024).

CONCLUSION

As Artificial Intelligence (AI) continues to permeate every facet of modern life, the human leader remains more relevant than ever. While machines can calculate outcomes and optimize processes, they cannot care, empathize, or lead with conscience. At the intersection of data and destiny, it is not code, but character that determines the future. Leadership in the AI age demands courage, responsibility, and an unwavering commitment to humanity. These are not skills that can be automated—they are lived, embodied, and profoundly human (Tarisayi, 2024).

REFERENCES

- Buolamwini, J., & Gebru, T. (2018). Gender shades: Intersectional accuracy disparities in commercial gender classification. *Proceedings of the 1st Conference on Fairness, Accountability and Transparency*, 81, 77–91. <https://proceedings.mlr.press/v81/buolamwini18a.html>
- Daugherty, P. R., & Wilson, H. J. (2018). *Human + machine: Reimagining work in the age of AI*. Harvard Business Review Press.
- Esen, Ü. B., & Bulut, S. (2022). Determining the effect of emotional intelligence on selfleadership. *Journal of Business Management Review*, 3(8), 563–580. <https://doi.org/10.47153/jbmr38.3972022>
- Feldstein, S. (2019). *The Global Expansion of AI Surveillance*. Carnegie Endowment for International Peace. <http://www.jstor.org/stable/resrep20995>
- GonzalezGarcia, A., PérezGonzález, S., Benavides, C., PintoCarral, A., QuirogaSánchez, E., & MarquésSánchez, P. (2024). Impact of artificial intelligence–based technology on nurse management: A systematic review. *Journal of Nursing Management*, 2024, 3537964. <https://doi.org/10.1155/2024/3537964>
- Gesowan, T. (2024). Ethical transformative leadership and good governance in the digital economy: A model based on Jesus Christ's servant leadership. *African Multidisciplinary Journal of Research*, 1(1), 217–228. <https://doi.org/10.71064/spu.amjr.1.1.274>
- Goleman, D. (1995). *Emotional Intelligence: Why It Can Matter More Than IQ*. Bantam Books.
- Hossain, S., Fernando, M., & Akter, S. (2025). Digital leadership: Towards a dynamic managerial capability perspective of artificial intelligence-driven leader

- capabilities. *Journal of Leadership & Organizational Studies*, 32(2), 189-208. <https://doi.org/10.1177/15480518251319624>
- Karakose, T., Polat, H., & Papadakis, S. (2021). Examining teachers' perspectives on school principals' digital leadership roles and technology capabilities during the COVID19 pandemic. *Sustainability*, 13(23), 13448. <https://doi.org/10.3390/su132313448>
- Kim, J., Giroux, M., & Lee, J.C. (2021). When do you trust AI? The effect of number presentation detail on consumer trust and acceptance of AI recommendations. *Psychology and Marketing*, 38(7), 1140–1155. <https://doi.org/10.1002/mar.21498>
- Luo, F., & Chen, L. (2024). How to enhance employee engagement in the AI era: An fsQCA-based study. *WORK: A Journal of Prevention, Assessment & Rehabilitation*, 80(3), 1167-1180. <https://doi.org/10.1177/10519815241290285>
- Movahed, M., & Bilderback, S. (2024). Evaluating the readiness of healthcare administration students to utilize AI for sustainable leadership: A survey study. *Journal of Health Organization and Management*, 38(4), 567–582. <https://doi.org/10.1108/JHOM-12-2023-0385>
- Quaquebeke, N. V., & Gerpott, F. H. (2023). The now, new, and next of digital leadership: How artificial intelligence (AI) will take over and change leadership as we know it. *Journal of Leadership & Organizational Studies*, 30(3), 265–275. <https://doi.org/10.1177/15480518231181731>
- Ringson, J., & Matshabaphala, M. J. (2023). Leadership, service delivery and managing human capital in the digital age in the public sector. *African Journal of Governance and Development*, 12(1), 62–79. <https://doi.org/10.36369/ajgd.v12i1.17>
- Tarisayi, K. S. (2024). Strategic leadership for responsible artificial intelligence adoption in higher education. *CTE Workshop Proceedings*, 11, 4–14. <https://doi.org/10.55056/cte.616>
- Topol, E. (2019). *Deep Medicine: How Artificial Intelligence Can Make Healthcare Human Again*. Basic Books.
- Yap, C. K., Leow, C. S., & Leong, W. S. V. (2024). Integrating personality traits in AI-driven business leadership: The role of emotional intelligence, achievement orientation, analytical thinking, and structured leadership using the FIKR personality assessment tool. *Journal of Comprehensive Business Administration Research*. <https://doi.org/10.47852/bonviewJCBA42024142>