

An Overview of Pandemic Covid-19 and the Repercussion to the Tourism Industries

Quratul Aini Binti Roshisham, Siti Yuliandi Binti Ahmad

International Islamic University Malaysia (IIUM)

Email: quratul1011@gmail.com, siti yuliandi@iium.edu.my

To Link this Article: <http://dx.doi.org/10.6007/IJARBSS/v11-i10/11449>

DOI:10.6007/IJARBSS/v11-i10/11449

Published Date: 19 October 2021

Abstract

Novel Coronavirus or COVID-19 is a global pandemic affecting most businesses and sectors worldwide since the first quarter of 2020. Many tour operators and workers are unemployed and leave unpaid as far as tourism is concerned. Moreover, the airline industry is a significant business that suffers severe global losses in the tourist industry. This study synthesises the current research on the tourist impact of the COVID-19 pandemic via the systemic evaluation of ten influential journals and research publications. The findings show that the tourist business of the nation was indirectly damaged, as a result of the pandemic growth, by most of the non-operated or partially shuttered sectors and industries, such as accommodation, transportation, and airlines. The report shows the worldwide tourism industry with severe repercussions since the COVID-19 pandemic halted airlines and touristic activities worldwide. This paper discusses how other countries adaptation strategies may be worth adapting by Malaysia to overcome challenges and barriers. For example, each country can overcome the problem in its approach, and one method is to help the poor financially. The Government may assist local businesses by encouraging domestic shopping to boost the economy and recommend that people support the local products and services since this would indirectly increase the country's economic growth. It also helps small businesses to address the changing demands of tourist companies and new needs not simply by cutting their taxes or through targeted investment in sustainable tourism and a sustainable economy, which is led by a new strategy. Moreover, tour operators are also aware of the need to restructure and anticipate government financial aid to solve the issue and concentrate more on shortening, persevering, and focusing on short-term rather than long-term planning, such as innovation in the pandemic Covid-19.

Keywords: Adaptation Strategies, Overview, COVID-19, Tourism Industry, Tour Operators

Introduction

The novel coronavirus is known as SARS-CoV-2, namely Covid-19. On 31 December 2019, WHO first discovered this novel virus after a report from the Wuhan Cluster of Viral

Pneumonia patients based on WHO (2021). The flow of people in the pandemic is changed, with all the people following the new guideline from WHO. The procedures include wearing facial masks in public spaces and constantly washing hands. This pandemic has transformed the world, and this pandemic has dramatically impacted many people, organisations, sectors, and businesses. The tourist sector is one of the sectors affected most during the pandemic. Tourism is one of the essential sectors worldwide as it contributes most of the GDP in each country, according to the World Travel and Tourism Council (2020). Most individuals like to travel with friends and family peacefully, and they did so until the Covid-19 pandemic started back in China in December 2019. Following the propagation of Covid-19 worldwide, most tourism operators temporarily closed their businesses and facilities to curb the pandemic. Some of the Government's attempts to partially or lock down all the country's residents (Han et al, 2020). Below is the graph of the worldwide international tourist arrival during the pandemic Covid-19.

Figure 1 shows that the international tourist arrivals worldwide are decreasing terrifically. The most affected region is in Asia & The Pacific with -82 % with the average of the declining number is -72 %. The plummet of the tourism industry during the pandemic Covid-19 indirectly affected the economy of the country. When many sectors have to shut down temporarily or directly, it has impacted the economy and created more unemployment, unpaid leaves, and others. The COVID-19 pandemic has seriously deficient banks, according to Shohini Roy (2020). The globe continues to transmit coronavirus and let borrowers and companies through unemployment, fewer sales and lower profits. Banks help to limit coronaviral development. Many banks encourage employees to work from home. Businesses are establishing digital banks to make internet banking more accessible for customers to restrict the spread of coronaviruses. In addition, COVID-19 outbreaks lowered economic recovery potential due to a broad economic slowdown last year. Below is the world real GDP growth rate graph by Dídac García Mancebo and Yukari Hirota (2020). Based on the figure, the world real GDP growth rate declined terrifically between 2019 until 2020.

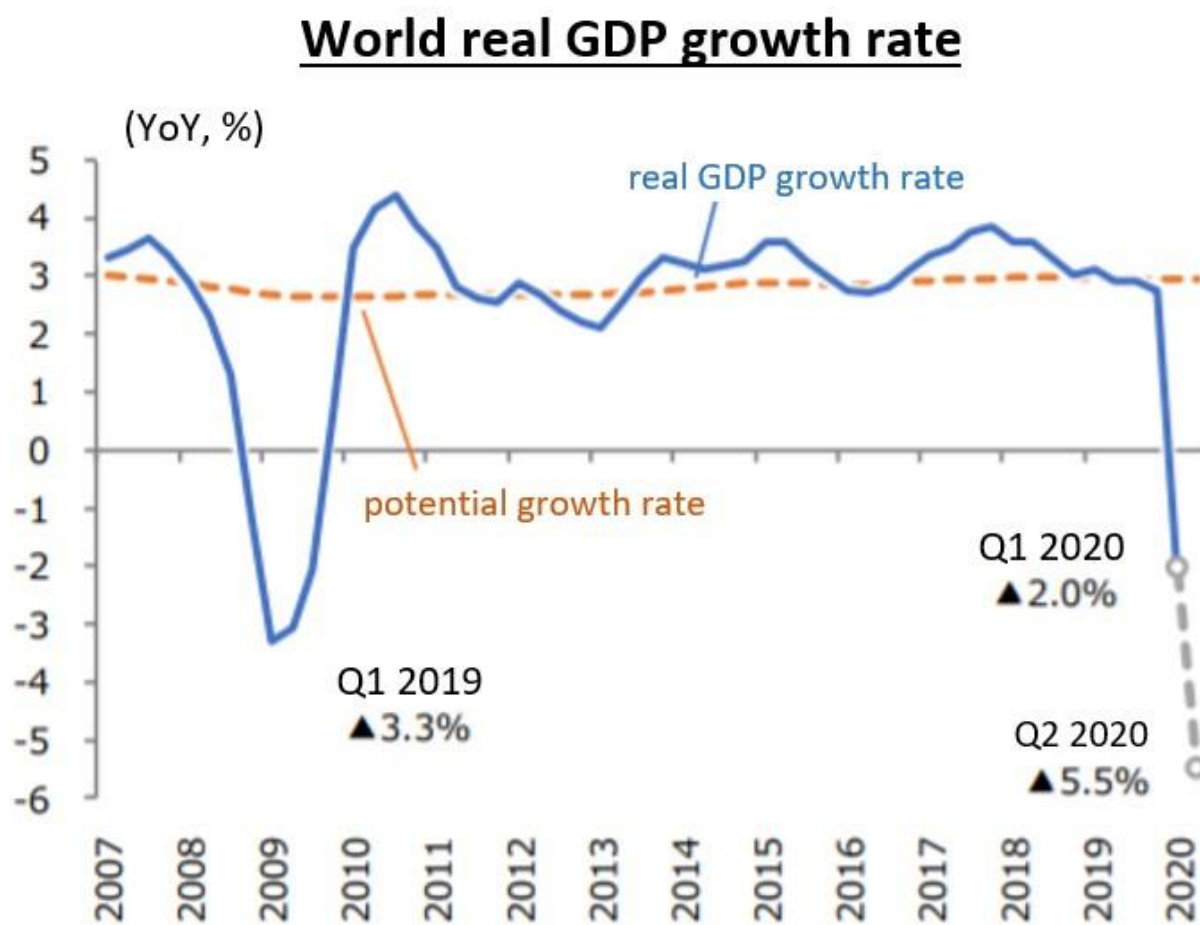


Figure 2: World GDP growth rates

Source: Mancebo and Hirota (2020).

Literature Review

This research deliberately sought the impact of Covid-19 on the tourism and economy sector. In this part, there will be a discussion of the literature review regarding the pandemic COVID-19, tourism and economy.

Pandemic Covid-19

Coronavirus was initially found in Wuhan, China and caused a widespread pandemic. There were first occurrences in China, but the virus spread across Europe and then into the Americas. This virus ravaged Italy, and 233,836 cases of COVID-19 were positive, with 33,601 deaths (Roy, 2020).

The global pandemic of COVID-19 challenged globalisation and international commercial activities, indirectly disturbing the key socioeconomic institutions. A continuous and new start

is required for a quick recovery. It returns to economic, employment and trade activities in the financial sectors most impacted (Ruwan Ranasinghe et al., 2020).

Tourism in Covid-19

Tourism is a significant industry in the global economy. The tourism sector in 2019 accounted for 29% of the world's service exports and over 300 million jobs. It is an essential source of income and employment for industrialised and developing countries. The worldwide drop in tourist numbers may have disastrous economic repercussions, as many developing nations are mainly dependent on tourism. According to the United Nations Conference on Trade and Development (2021), tourism accounts for over half of the GDP of several nations, including numerous small developing island countries (SIDS).

Furthermore, one of the main problems faced by government limitations due to the pandemic is tourism, according to Nagaj and Žuromskaite (2020). The pandemic resulted in local and worldwide tourism movement and travel restrictions.

Methodology

These authors reviewed secondary data on twenty comprehensive research on the pandemic COVID-19 from 2020 until 2021. Secondary data was synthesised in this overview to deeply understand the current situation of the sectors in the pandemic of Covid-19. The results are illustrated in Table 1 with a summary and discussion to answer the objective of this paper.

Results on Covid19 and Tourism Industry

Table 1

Result on COVID-19 and tourism industry

AUTHORS AND COUNTRY	COMPONENTS OF RESEARCH FOCUS	METHODOLOGY	RESULTS	CONCLUSION	REMARKS
<ul style="list-style-type: none"> Wasiul Karim, Ahasanul Haque, Zohurul Anis & Mohamad Arijef Ulfy (2020) Malaysia 	<ul style="list-style-type: none"> Future impact Restricted movement control order for Covid-19. 	<ul style="list-style-type: none"> Case Study 	<ul style="list-style-type: none"> Minimised the number of employees. Unpaid leave Impact of major pandemic diseases spreading throughout the world on the tourist and hospitality sector in Malaysia. 	<ul style="list-style-type: none"> Help the authority to establish future precautions and best policies. 	There are many financial support given by the Government to the affected person in various sectors.
<ul style="list-style-type: none"> James, Payne, Gil & 	<ul style="list-style-type: none"> Change of persistence in Croatian 	<ul style="list-style-type: none"> Recursive estimati 	<ul style="list-style-type: none"> Decline of arrival and overnight 	<ul style="list-style-type: none"> Alignment stimuli 	Croatia also provided the financial

<ul style="list-style-type: none"> Mervar (2021) Croatia 	<p>indicators of tourism</p> <ul style="list-style-type: none"> Foreign arrivals Overnight stays 	<p>on of a fractional integration model.</p>	<p>stays in the foreign countries</p> <ul style="list-style-type: none"> Maximise in the sustainability of both indicators of tourism. 	<ul style="list-style-type: none"> Tourism industry recovery packages Importance within the country's SDG of sustainable tourism. 	<p>support to the needy people with their recovery package program.</p>
<ul style="list-style-type: none"> Jaipuria, Parida & Ray (2020) India 	<ul style="list-style-type: none"> Foreign tourists' arrival in India Foreign exchange earnings (FEE) using artificial neural networks (ANN) 	<ul style="list-style-type: none"> Model for the Artificial Neural Network (ANN) to forecast the impact of an outbreak of COVID-19 from the arrival of international visitors in India 	<ul style="list-style-type: none"> The reduction in the number of foreign visitors results in the reduction of the FEE. 	<ul style="list-style-type: none"> The mutual interaction between the COVID-19 pandemic and the tourist sector is widely understood. Enhanced contribution by forecasting the number of foreign visitors and exchange rates (monthly data) input into the ANN model is made by projecting foreign tourism arrivals and the FEE. A decision to assist 	<p>The models of the Artificial Neural Network (ANN) have been used to forecast the influence on the arrival of foreign visitors from India from the COVID-19 pandemic that will enable the different players in the tourism sector to help the people of India boost their economic activity.</p>

				the sector in recovering from the current circumstance was recommended for various stakeholders in the tourist industry.	
<ul style="list-style-type: none"> • Saha & Bhowmik (2020) • South Asia 	<ul style="list-style-type: none"> • Analysis between the nations of the socioeconomic consequences of Coronavirus (COVID-19). 	<ul style="list-style-type: none"> • Case Study (Secondary data analysis) 	<ul style="list-style-type: none"> • Tourism has reportedly suffered since Chinese tourists were not present. • Different international travel restrictions. 	<ul style="list-style-type: none"> • The severe social effect of the COVID-19 issue has been addressed by restricting mobility in several countries of South-Asia. 	<ul style="list-style-type: none"> • Significant regulatory measures encompass: • restriction of non-essential activities • Closure of educational institutions • Increase awareness of stay at home program. • Imposition of lock-outs for certain cities

					<ul style="list-style-type: none"> • Unlocking of particular operations for the normal circulation of required goods on the market • Work from home
<ul style="list-style-type: none"> • Ranasinghe, Damunupola, Wijesundara, Karunarthna, Nawarathna, Gamage, Ranaweeera, & Idroos (2020) • Sri Lanka 	<ul style="list-style-type: none"> • Outbreak analysis on the global and local context • Outbreak impacts and recommendations for quick recovery (short and long term). 	<ul style="list-style-type: none"> • Systematic Article Review 	<ul style="list-style-type: none"> • Major retail industry issues, food, consumer goods and delivery of health care 	<ul style="list-style-type: none"> • After the COVID pandemic, the attractiveness for gatherings and festivals is much diminished as customers are motivated by value considerations such as security, friendship and pricing. 	<p>The majority of tourism was carried out in Sri Lanka and other industries in Sri Lanka were also affected.</p>
<ul style="list-style-type: none"> • Marco Camilli (2020) • Italy 	<ul style="list-style-type: none"> • This paper investigates the impact in the tourist industry of the COVID-19 pandemic 	<ul style="list-style-type: none"> • Secondary data analysis 	<ul style="list-style-type: none"> • Massive losses in tourism and transport industry • In the year 2020-21 the supply chain might lose between 24 	<ul style="list-style-type: none"> • The repositioning for the next two years of many Italian tour operators at least, 	<ul style="list-style-type: none"> • Substantial price increases • Reduce available seats in aircraft,

	<p>outbreak in Italy</p> <ul style="list-style-type: none"> The present circumstances, government measures and the reaction by the business sector in the summer of 2020 are analysed. 		<p>billion to 66 billion in turnover.</p> <ul style="list-style-type: none"> Many tourism businesses are unlikely to survive. 	<p>with a focus on safety and sanitary requirements, on an Italian destination.</p> <ul style="list-style-type: none"> Helping small enterprises to meet the challenges of changing requirements of visitors and new needs of tourism firms, not just with tax cuts but also with targeted investments in sustainable tourism and a sustainable economy. 	<p>hotels and railways</p> <ul style="list-style-type: none"> Decreasing beach spaces Closing of a large number of tourism-related small companies. Currently, the Italian Government is working on incentive programs at various levels in society, with certain payments and taxes postponed until 2020. To invite people to spend their summer holidays in Italy in order to
--	---	--	--	---	---

					overcome the loss.
<ul style="list-style-type: none"> • Deb & Md. Nafi (2020) • Bangladesh 	<ul style="list-style-type: none"> • Analyse the effect of the COVID-19 pandemic on the tourism industry in Bangladesh. 	<ul style="list-style-type: none"> • Secondary data analysis. 	<ul style="list-style-type: none"> • Strict prohibition of accessing tourist sites was introduced by local governments in Bangladesh. • Mass domestic and international flights have been canceled and airlines sector damages of USD 30 million have been generated. • Some efforts have been put in place by Biman Bangladesh airlines to decrease their losses, including a 10% cut of basic staff wages, a termination to the overtime pay and a reduction of all other benefits. • All on-arrival visas have been 	<ul style="list-style-type: none"> • Many visitors abroad have canceled hotel bookings • Significant financial losses for the hotel and tourist sector • Global travel restrictions directly influence the airlines and cause tremendous financial pressures. 	<p>Due to the hotel reservation cancellation, aircraft cancellations by tourist incoming or outgoing and other issues relating to tourism, many tourism staff have been affected.</p>

			stopped for visitors from every country.		
<ul style="list-style-type: none"> Aminath Shafiya Adam, Aminath Riyaz, Shazla Mohamed, Raniya Sobir, Fathimath Nasihah Abdul Muhaimin, Aminath Sudha, & Fathimath Shadiya, (2020) Maldives 	<ul style="list-style-type: none"> The resort employees' experience and worries at the outbreak of COVID 19. 	<ul style="list-style-type: none"> Interview 	<ul style="list-style-type: none"> The results show heightened employee concern over COVID 19 Possible health and safety impacts Economic impacts on the resort workers as a result of the resort's restricted paid packages for the unexpected closure of its resorts due to the pandemic. 	<ul style="list-style-type: none"> Some resorts have taken precautionary action to protect their staff' health and safety Other resorts have been less bothered. 	<p>Covid19 has carried out tourism in the Maldives, since it is Maldives' most reliable industry. Most employees are really concerned about a large number of safety concerns.</p>
<ul style="list-style-type: none"> Ranjit Sah, Shailendra Sigdel, Akihiko Ozaki, Yasuhiro Kotera, Divya Bhandari, Priyanka Regmi, Ali A. Rabaan, Rachana Mehta, Mahesh Adhikari, Namrata Roy, 	<ul style="list-style-type: none"> Reduced wages and salaries for employees abroad Unforeseen earnings from possible migrants Collapses of tourism Informal sector employment losses and increasing costs of key commodity products 	<ul style="list-style-type: none"> Secondary data analysis 	<ul style="list-style-type: none"> The fall of national and international tourism in January 2020 follows a decrease of 2% in arrivals from 2019. More than 10 000 visitors, many of whom were evicted, who had also visited Nepal before to 	<ul style="list-style-type: none"> Massive cancellations of hotel and tourist bookings Widespread unemployment Loss of income Threatened livelihoods. 	<p>The cancellation of the rooms and other tourism activity affected excessive droppings of visitor arrivals to Nepal. This leads to unemployment, income loss and many others.</p>

<p>Kuldeep Dhama & Tetsuya Tanimoto, (2020)</p> <ul style="list-style-type: none"> Nepal 			<p>lockdown were stranded.</p>		
<ul style="list-style-type: none"> Binh Do, Ninh Nguyen, Charles Darwin, Clare D'Souza, Huu Duc Bui & Thi Nguyen Hong Nguyen (2021) Vietnam 	<ul style="list-style-type: none"> COVID-19's major influences are falling income, higher cost and redundancies for employees. 	<ul style="list-style-type: none"> Interview Survey 	<ul style="list-style-type: none"> The COVID-19 pandemic mainly has lowered revenues, higher expenses and the redundancy of employees. 	<ul style="list-style-type: none"> Tour operators in Vietnam are alert of the need for adjustment and anticipate government financial help to resolve the problem. 	<p>Tour operators are aware of the need to restructure, and they anticipate government financial assistance to overcome the crisis and focus more on short- and medium-term (i.e. restriction, perseverance and exiting) plans than on long-term (i.e. innovative) planning in response to COVID-19.</p>

Summary

The past ten articles on COVID-19 and the tourist sector are summarised in Table 1. The primary emphasis of the researchers in this overview is the influence of COVID-19 on the worldwide tourism sector. In a word, most of the nations said that they were greatly affected, notably in tourism, such as hospitality, airlines and other industries. Furthermore, several nations established financial assistance programmes, which would help the countries that had lost their jobs, leaving unpaid or wage cuts. In Malaysia, this may be observed when the Malaysian Government launched the program of financial support and other initiatives. The majority of the firm has limited the number of staff and unpaid leave to remain in the sector. The Croatia authorities and the Government have created a political effort that could include aligning the incentive and recovery packages for the tourism industry to decrease the number of foreign arrivals and stays over the night and to increase the level of persistence in both

tourism indicators. At the same time, India said that reducing the number of international tourists leads to lower foreign exchange income (FEE).

An added contribution is the forecast of international tourist arrivals and the FEE, as an input to the ANN model, using the number of foreign tourists and the monthly exchange rates. Such as in South Asia, the severe social effects of the Covid-19 crisis were overcome by the limitation imposed on people's movements in several nations in South Asia. After the Covid-19 pandemic, Sri Lanka attracted events and festivals rapidly since customers are motivated by the value aspects, such as safety, friendship and pricing. Meanwhile, many Italian tour operators have repositioned themselves at least for the next two years on the Italian destination, emphasising safety and sanitary requirements. Moreover, with the reduction in taxation and targeted investment in sustainable tourism and sustainable economies, the Government and the Authority have helped small businesses, driven by innovative approaches and focusing on the new demands of tourism companies and unique needs. In Bangladesh, numerous outside tourists have cancelled hotel reservations and caused substantial financial losses to hotel and tourism sectors.

Bangladesh's worldwide travel restrictions also directly affect airlines and cause tremendous economic strain. In addition, Maldives is a country that relies on the tourist sector for the most part in its income. It highlights the heightened concern and influence on the health and safety of employees about exposure to Covid-19, moreover, because of the administration's limited wage packages to cope with the unexpected close of resorts. Due to the pandemic, the economic impact on resort employees. In addition, several huge hotel and tourist reservation cancellations are being made, with widespread unemployment, a loss of revenue and endangered livelihoods in Nepal. Lastly, Vietnam's tour operators are aware of the need for restructuring in Vietnam directly in the tourist sector and expect the Government to get financial help to overcome the problem.

Discussion

Pandemic Covid-19 certainly have a tremendous influence on tourism and the economy of the most critical industries for most countries. Undoubtedly, tourism is a significant industry in the global economy. The tourism sector in 2019 accounted for 29% of the world's service exports and over 300 million jobs. It is an essential source of income and employment for industrialised and developing countries. The worldwide drop in tourist numbers may have disastrous economic repercussions, as many developing nations are primarily dependent on tourism. According to the United Nations Trade and Development Conference, tourism accounts for over half of the GDP of several nations, including numerous small developing island countries (SIDS) (2021).

As shown in Table 1, most countries have said that their people face job losses, pay reduction, and unpaid leaves. Most countries have the same problems, and their economies as an individual and national income in their whole have indirectly been affected. The partial or complete lockdown in much of the country made it difficult for individuals. The most influential persons lost the job because of the pandemic, particularly the one in the tourism industry. The study and implementation of various regulations will help the sector as the industry transitions during the recovery stages. First, the policy will be crucial from international border opening cooperation to defining common criteria and assisting employees in significantly broadening test availability. The industry should also explore regulations that encourage travel, facilitate securing and improve skills while rethinking the

site of work, among others, as it adjusts to the following normal situation. As the industry improves its sustainability, governments may increase environmental protection and interact closely with local communities and the business sector, creating and executing a new workforce perspective. Ultimately, improved coordination between Government and Government and alignment between the public and private sectors will be crucial to accomplish recovery

Table 2

Tourism Recovery Recommendation Plan Based On The Reviewed Articled

Tourism Recovery Recommendation Plan Based On The Reviewed Articled	
Major impacted effect	Proposed recovery plan
<ul style="list-style-type: none"> • Unemployment • Getting Jobless • Cut Wages • Unpaid Leaves • Hotel Room Cancellation • Flight Seat Cancellation • Stranded Tourist • Air Traffic Deficiency 	<ul style="list-style-type: none"> • Tourism industry recovery packages • focus on safety and sanitary requirements • Renew and rebrand the product • Financial support program • Restore confidence for travelers • Support for adapting and surviving tourist companies • Engage domestic tourism and facilitate foreign tourism's secure return • Provide clear and unclear information to travelers and companies (to the extent possible) • Evolving capacity reaction measures in the field and support gaps • Enhance cooperation between and within nations • Creating more sustainable and resilient tourism

(Quratul and Yuliandi, 2021)

Most of the tourism activities have resumed and contributed to reducing the impact on employment and companies in some places. But only when foreign tourism returns would make recovery possible. To securely eliminate travel restrictions, global cooperation and evidence-based solutions are necessary. According to OECD (2020), they have made some countermeasures to help boost the tourism industry, especially restoring confidence for travelers by ensuring the SOPs are conducting tightly. The place's staff must be in their pink of health. Besides that, it also mentioned having support for adapting and surviving tourist companies as many countries have implemented. In addition, the OECD (2020) also stated that to engage domestic tourism and facilitate foreign tourism's safe return for the new key policy recommend from them.

Moreover, to provide clear and reduce as much as possible the unclear information to travellers and companies. This approach will help all parties to understand and take precautions in this time. Next, another key policies from OECD (2020) is evolving capacity reaction measures in the field and support gaps and enhance cooperation between and within nations. Lastly, from OECD (2020), the new key policy is to create more sustainable and

resilient tourism to build recovery for the tourism sector. Although adaptable policy approaches are required to allow the tourist sector to live with the virus in the short to medium term, it is necessary to look beyond it and adopt measures to learn from the crisis that has highlighted weaknesses in governments' readiness and reaction capability industries. There is a need for coordinated action by all governments and the private sector at all levels. The crisis represents a chance for the future to replenish tourism. Tourism is at a crossroads, and tomorrow's tourism will be shaped by the measures implemented today. Governments must consider the longer-term consequences of this crisis and capitalise on digitalisation, support a low carbon transition and promote the structural transformation necessary for building a more potent, more stable and more sustainable tourism industry OECD (2020).

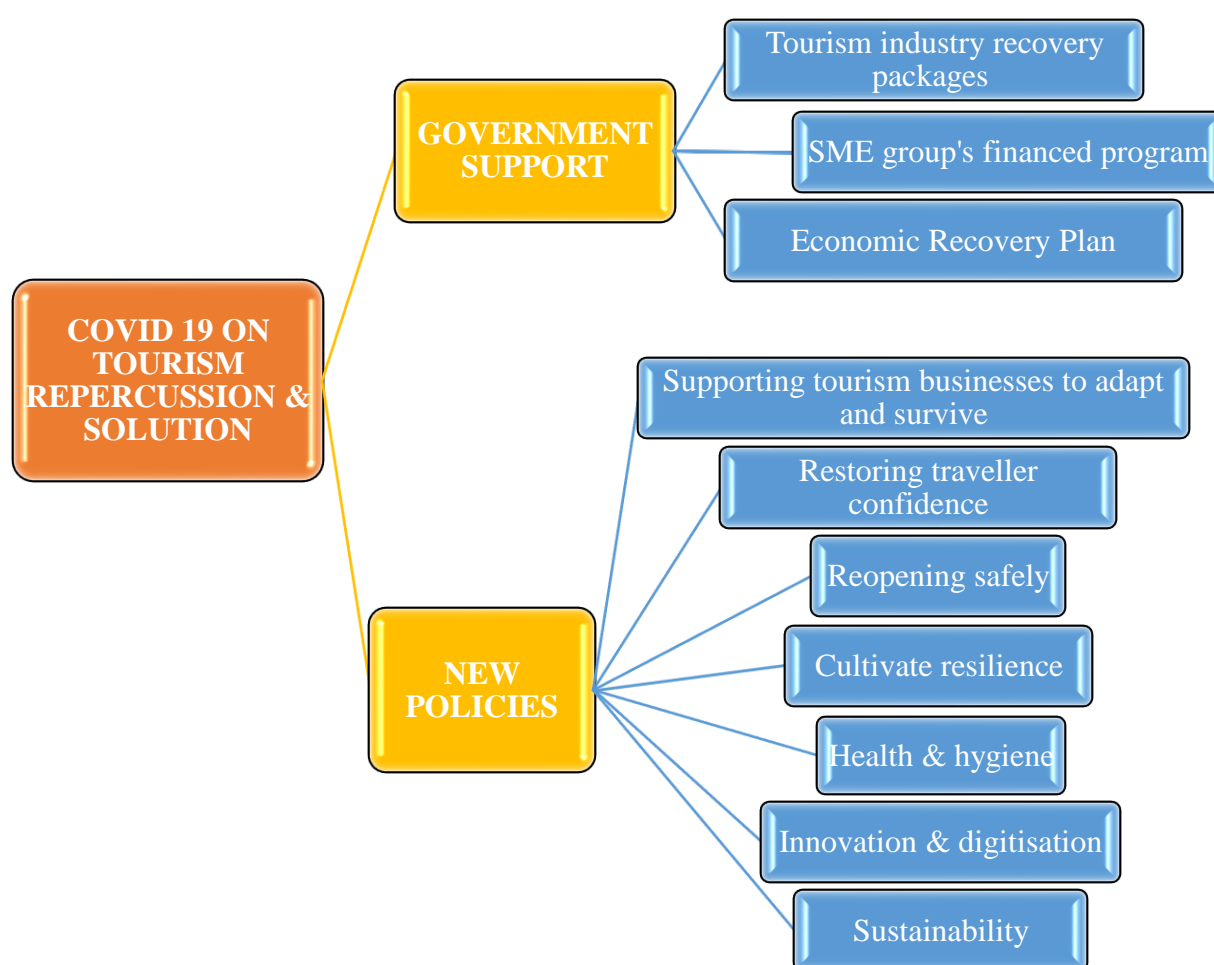


Figure 3: Illustration of Covid 19 On Tourism Repercussion & Solution

(Quratul and Yuliandi, 2021)

Significant losses and disruptions due to COVID-19 continue to occur across the world. The travel & tourism business is not least shocked by these failures. Since 90% of the world's population acclimated to travel limits and others stayed home in dread of the virus itself, it almost stopped. The weight of zero income on big and small communities, dependent on tourism, and millions of people were flooded or disposed of in a couple of short months. Over

121 million jobs worldwide in tourism may lose to COVID-19, which was based on the WTTC baseline scenario. It is estimated at US\$ 3,4 trillion of global GDP; this figure, a downside scenario by the time we do not have the international coordination and leadership, could be as high as 197 million before the end of this year. However, the travel & tourism private sector leaders in the face of hardship have stayed firm. Over the past few months, the industry has tried to improve passenger safety, supply its employees, and assist local communities. Indeed, industry leaders are taking advantage of the crisis to help the sector develop inclusively and sustainably. While government support has been expanded, there is still a greater need to coordinate and implement policies that promote the revival of the industry. A worldwide, coordinated strategy will be required, the present seamless travel experience will be enhanced, new technologies integrated will be combined and global health and hygiene regulations will finally re-establish travellers' confidence.

Throughout this current frontier, health and safety are crucial. The short and medium-term behaviour of the customer is guided by personal experiences, professional advice and distance considerations. Businesses will have to work even closer with their extended value chains to guarantee that similar protocols, such as WTTC's Safe Travels standard, are ready and implemented. Trust, widespread communications and reliable information flow will, in this context, be a major driver for retrieval in the industry among travellers and employees, companies and suppliers, visitors and local communities. In the drive for innovation and integration of new technology, COVID-19 is proving an unanticipated catalyst for the travel & Tourism sector. Digital acceptance and consumption are growing with residual orders, and customers increasingly demand contactless technology, including biometrics, as an essential need for a secure and smooth travelling experience. Cybersecurity is increasingly vital only when remote work becomes a rule in the near and medium term and identities are digitised. Although digitisation provides enormous scope, measures are required to ensure that staff and community groups aren't abandoned apart. The globe has been revitalised to address social, environmental and institutional sustainability from broad unemployment and anti-racism campaigns to restoring natural habitats and their influence on ecosystems. Species have increased public awareness and support for the conservation of wildlife as well as for the sustainability of the ocean. Based on their environmental record and support of diversity and integration, businesses have been subject to increased monitoring.

In comparison to others, travel & tourism has a unique capacity to protect and involve vulnerable populations while decreasing poverty and inequality due to its strong engagement by women, minorities and the young. This is the moment to speed up the significant improvements for the future generations that will have a long-lasting effect. Companies and destinations need substantial help from governments to convert existing barriers into recovery possibilities in today's socioeconomic situation. Government actions to mitigate COVID 19's impact on the travel and tourism sector, including reducing travel restrictions, supporting liquidity and fiscal measures, protecting workers and introducing private sector health protocols, promoting tourism and investing, and fostering innovation, have already been taken been undertaken by governments.

In Malaysia, various income-based financial support programs are classified under the B40, M40 and T20 categories for all Malaysians. The SME group's financed program allocated with RM 3000, the national incentive program on youth up to RM 15000 and the automatic 6-month moratorium held in 2020 and continuing in 2021 are also additional financial assistance program. Contrary, a loan program COVID-19 has been established in Croatia to

safeguard jobs, and tax cuts are also granted to the Government. Throughout many levels of society in the country, both the Authority and the Italian government work on the incentive programs. Vietnamese tour operators are conscious of the need to restructure and anticipate financial help from the Government to overcome the crisis and guarantee low-interest loans, delayed tax payments, insurance premiums. Vietnamese tour operators hope to get financial support.

Finally, like in Indonesia, the Economic Recovery Plan is prepared and Australia's government support. Therefore, most nations struggle to increase their tourism and economy, and the state works to aid the country. Most of the Government's financial support helps the majority of those in difficulty living in this epidemic age. There are several financial assistance and encouragement programs in Malaysia, such as Bantuan Sara Hidup, Bantuan Prihatin Rakyat, and Bakul Prihatin Negara, to equally aid Malaysian individuals and families. In addition, Malaysia announced reducing in the Overnight Policy Rate (OPR). The decision to reduce the OPR is to stimulate investors in the market to enhance the movement of liquid money and rekindle the country's economic growth. This incentive will surely attract many people or business people to loan to the bank because of the low-interest rate. However, the tour operator is still having some issues since he has taken the loan to improve the business, but because of the pandemic, they have to cease operating and have a debt to be paid for without a flow of money.

Conclusion and Recommendation

Today, the severe public health crisis has become a catastrophic global disaster for the tourist and business sectors. The rehabilitation must proceed hand-in-hand with the recovery of other sectors, the battle against the epidemic and the economic recovery. The proposed measures should thus be applied progressively in response to developments. For stakeholders in the hotel business, for example, tourists and staff's safety has become a key issue. As a result, this paper highlights tourism and the world's economies, which have been catastrophically affected by the pandemic COVID-19, since the activities of aircraft all over the globe have ceased. Furthermore, the hotel industry is struggling to comply with MCO. The majority loses jobs, unemployment, unpaid leaves and the world economy in the worst possible conditions due to this Covid 19 epidemic. The paper highlighted the appearance and impact of the virus on tourism and commercial enterprises. As the recommendation, the whole country impacted by the Covid-19 epidemic may assist people by providing all government people with financial support. In addition, low-tax OPRs announced by the Government to individuals could attract many people to get loans at economic rates, the funds it can spend and indirectly assist in strengthening the country's economies. Finally, to stimulate the economy, the Government can promote local products like shopping in the nation and urge people to support it as indirectly supporting the country's economies.

References

- Alehegn, M. M. (2021). The Economic Impact of COVID-19 in Ethiopia, 2(22), 83–90.
- Barrafrem, K. (2020). Financial well-being , COVID-19 , and the financial better-, (May).
<https://doi.org/10.31234/osf.io/tkuaf>
- Camilli, M. (2020). The Impact of COVID-19 on Italian Tourism :, (May), 15–19.
<https://doi.org/10.13140/RG.2.2.17541.58087>

- Deb, S. K., & Nafi, S. (n.d.). Impact of COVID-19 Pandemic on Tourism : Perceptions from, (December 2019).
- Franco-bedoya, S. (2020). Examining the Economic Impact of COVID-19 in India through Daily Electricity Consumption and Nighttime Light Intensity, (June).
- Jaipuria, S., Parida, R., & Ray, P. (2021). The impact of COVID-19 on tourism sector in India. <https://doi.org/10.1080/02508281.2020.1846971>
- No Title. (n.d.), 164(May 2020), 113–126.
- Overview, P., & America, L. (2021). the poorer regions, such as the country's North and, (August 2020), 18–21.
- Pak, A., Adegboye, O. A., Adekunle, A. I., & Rahman, K. M. (2020). Economic Consequences of the COVID-19 Outbreak: the Need for Epidemic Preparedness, 8(May), 1–4. <https://doi.org/10.3389/fpubh.2020.00241>
- Payne, J. E., Gil-alana, L. A., & Mervar, A. (2021). Persistence in Croatian tourism : The impact of COVID-19, 1–7. <https://doi.org/10.1177/1354816621999969>
- Ranasinghe, R., Wijesundara, W., Karunaratne, C., & Nawarathna, D. (2020). TOURISM AFTER CORONA : IMPACTS OF COVID 19 PANDEMIC AND WAY TOURISM AFTER CORONA : IMPACTS OF COVID 19 PANDEMIC AND WAY FORWARD FOR TOURISM , HOTEL AND MICE, (April). <https://doi.org/10.13140/RG.2.2.27955.17442>
- Riyaz, A., Mohamed, S., & Shadiya, F. (2020). Experiences and concerns during the COVID-19 pandemic : A qualitative research with employees in the tourism sector of the Maldives Experiences and concerns during the COVID - 19 pandemic : A qualitative research with employees in the tourism sector of the, (September).
- Roy, S. (2020). ECONOMIC IMPACT OF COVID-19 PANDEMIC ECONOMIC IMPACT OF COVID-19 PANDEMIC, (July).
- Rpa, A. (n.d.). The Movement Control Order (MCO) for COVID-19 Crisis and its Impact on Tourism and Hospitality Sector in Malaysia.
- Sah, R., Sigdel, S., Ozaki, A., Kotera, Y., Bhandari, D., Regmi, P., ... Glasg, F. R. (2020). Impact of COVID-19 on tourism in Nepal, (July), 1–3. <https://doi.org/10.1093/jtm/taaa105>
- Saha, N. K., & Bhowmik, S. C. (2020). Socioeconomic Impact of Coronavirus (COVID-19) Pandemic in South Asia, 11(6), 22–28. <https://doi.org/10.9790/5933-1106042228>
- Tran, B. X., Nguyen, H. T., Le, H. T., & Latkin, C. A. (2020). Impact of COVID-19 on Economic Well-Being and Quality of Life of the Vietnamese During the National Social Distancing, (September). <https://doi.org/10.3389/fpsyg.2020.565153>