

TEACHING CASE: COVID-19: BEAUTY AND THE BEAST

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Prologue

It was a calm and quiet Monday evening of March 16, 2020 at Desa Jati neighborhood. Maria, a final-year undergraduate student at a local university in Nilai has been staying in that neighborhood for almost four years. Since December 2019, everyone was talking about COVID-19 and the speed at which the virus was spreading is shocking. Maria and her housemates, Joyah and Ecah were having dinner when the Malaysian Prime Minister (PM) announced the movement control order (MCO) in response to COVID-19 pandemic in the country. Maria was eagerly waiting for the announcement since this deadly virus outbreak. Following the MCO announcement, the Ministry of Higher Education (MOHE) urged all universities to send the students back to their hometown on March 17, 2020. In a rush, Maria, Joyah, and Ecah quickly packed their bags and hurried to Terminal Bersepadu (TBS) to take a bus to get to their hometown. The TBS is one of the main express bus terminals in Kuala Lumpur, Malaysia. The TBS is more like a state-of-the-art airport than a bus station for all south-bound, eastern, and north-bound bus express passengers. Unlike older bus terminals, the TBS is a highly modern bus terminal. It is equipped with the latest technologies and amenities to help bus travelers. There was a massive crowd of people at TBS, but they managed to get their tickets home. Maria whispered to herself 'this pandemic will surely end very soon, and life will be back to normal'. She was worried about her future. Moreover, she will be graduating in just a few months. Maria whispered to herself: "What if the virus stays for a long time. How am I going to find a job after graduated?"

Keywords: COVID-19; Consumer Behavior; New Normal; Moderate New Normal; Back to Square One; Recycle

COVID-19: DOES IT REALLY MATTER?

Corona Virus Disease 2019 or COVID-19 is an infectious disease caused by a newly discovered strain of coronavirus according to World Health Organization (WHO). It was first unidentified type of virus and started in Wuhan, China. Within three months, the virus had spread to more than 118,000 cases, caused 4,291 deaths in 114 countries, leading the WHO to declare a global pandemic (Van Bavel et al., 2020). The first case of COVID-19 in Malaysia was detected on January 24, 2020. As of June 29, 2020, Malaysia had 8,367 confirmed cases of COVID-19 and 121 death from the virus. COVID-19 has affected the life of millions of people in a global scale in which not a single country is being spared. It affected the health of a nation, requiring many countries to a restricted movement or lockdown in order to contain the virus from spreading. As a measure to mitigate the spread of the virus, the Malaysian PM announced the MCO beginning on March 18, 2020 for 14 days. Later it was extended until April 28, 2020 for a total of 42 days of MCO before it is being eased with recovery MCO (RMCO) until August 31, 2020, resulting in a total of five and a half months MCO. COVID-19 is causing a radical change in human behaviour around the world.

BEHAVIOURAL LEARNING THEORIES

Before the COVID-19, human has had to deal with various epidemics and pandemics across the centuries. Many of them have sicken and claimed millions of lives. Individual and collective behaviour is particularly important during a pandemic. In the absence of appropriate pharmacological interventions, the main method of controlling outbreaks is to change public behaviour (Chen et al., 2017). Humans are most likely to change their contact patterns when mortality or the perception of risk is high and resume normal life as the perceived risk declines (Ferguson, 2007; Hatchett, Mecher, & Lipsitch, 2007). Humans' behaviour can affect their family, social networks, organizations in which they participate, communities to which they belong, information they obtain, and the impact on their society. The recent COVID-19 outbreak has triggered panic across the globe. Similar to the previous deadliest pandemics, the extent of COVID-19 spread also changed the behaviour of individuals.

Various theories have been developed in studying human behaviour. One of the most well-known and frequently used is behaviourist approaches, and one that has been applied systematically to marketing and consumer behaviour studies is classical conditioning (Wells, 2014). Classical conditioning developed by Pavlov is a type of learning that happen unconsciously. Classical conditioning theory begins with the premise that an unconditioned stimulus (COVID-19) will produce an unconditioned response (such as fear and panic). The unconditioned stimulus (the COVID-19) is to be paired with a conditional stimulus (wearing face mask in public space). Once this learning has taken place, conditional stimuli will also elicit the same response in an individual even in the absence of unconditional stimuli. Through repeated pairing,

however, the neutral stimulus becomes a conditioned stimulus, which can produce the same response as the unconditioned stimulus, called a conditioned response.

A second well-known approach, also applied to marketing and consumer behaviour studies, is operant conditioning or sometimes called instrumental conditioning (Wells, 2014). Operant conditioning proposed by Skinner arises as an individual learns to perform behaviours that produce positive outcomes and to avoid those that yield negative outcomes and put emphasis reinforcement associated with a response. Operant conditioning describes how individuals repeat behaviours because they pay off for them. It suggests that individuals will repeat an action (wearing a face mask) if it is followed by a good effect (prevent the COVID-19 disease). Both classical and conditioning theories stress that the role of environment and the associations that are made between the individual and events in the environment, change human behaviour.

A third approach was observational learning approach by Bandura who mentioned that many of individuals actions are not learned through conditioning, rather they are learned by watching others or modelling. Face mask wearing was learned from previous pandemics experience to reduce virus transmission and protect oneself.

The impacts of COVID-19 and actions taken to curb the virus outbreak and economic stimulus package to stimulate economic recovery can be the catalyst for behavioural change.

THE GOVERNMENT'S 6R STRATEGY

Malaysian government has put in place a six-phase plan to address the impact of COVID-19 and ensure that the country emerges stronger from the ravages of the virus. These six-phase plan or 6R involve Resolve, Resilience, Restart, Recovery, Revitalize, and Reform (refer Figure 1).

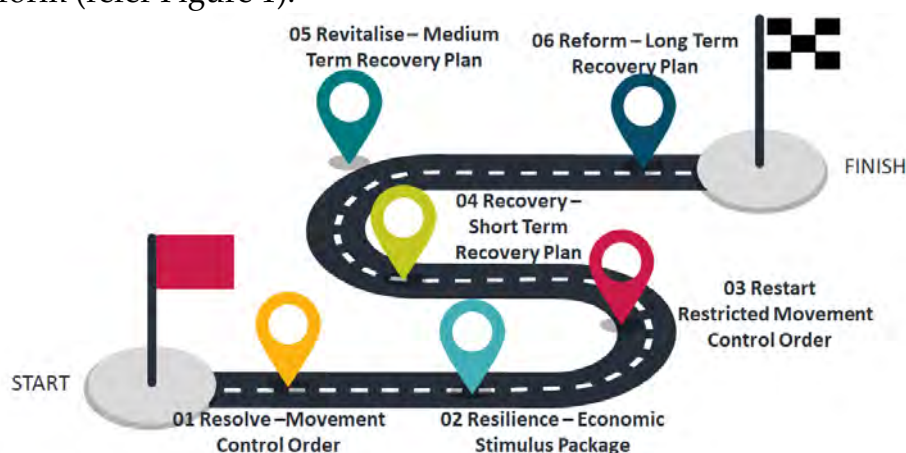


Figure 1: Malaysia Economic Recovery Plan

Source: Ministry of Finance (2020)

The first R which is resolve, was to break the chain of infections by imposing the MCO in phases (which covers protecting high risk groups of people, restricting border movement, promoting community empowerment, and keep increasing the healthcare facilities time to time). The second R, resilience, was to building resilience through the MYR260 billion Prihatin Rakyat Economic Stimulus Package (PRIHATIN). The focus was on the affected people as well as the micro and small and medium enterprises (SMEs). The third R, restart, was the move to reopen or recharge the economy in stages. The National Economic Regeneration Plan or Pelan Jana Semula Ekonomi Negara (PENJANA) was introduced. The three main thrusts of PENJANA were to empower the people, boost business, and stimulate the economy. The fourth R, recovery, where almost all business and non-business sectors have been opened to resume their businesses as usual. For the fifth R, revitalize, was a plan focusing on the medium term. Finally, reform involved planning for the long term to reform the structure of the country's economy. Nevertheless, the success of these 6Rs depend very much on the strength of Malaysians in facing the new situation or new normal.

CONSUMER REACTIONS

(Situation: March 16, 2020, at TBS)

Maria, Joyah, and Ecah were having dinner at ABC fast food restaurant at TBS. They managed to get the tickets back home despite the heavy crowd with rushed passengers after the MCO was announced. Maria was heading East, while Joyah and Ecah were heading South. Joyah and Ecah will be riding on the same bus. Joyah interrupted to break the silence.

Joyah: Hey Maria, what are you dreaming off? Your boyfriend?

Ecah: Joyah, Let Maria alone. She is still in shock and we all are. Aren't you? It is an unseen enemy that we are facing. I feel unsecure myself. You just imagine, seeing the huge crowd here at the TBS and those are trying to get away from the virus might be the virus carrier.

Joyah: Well, I am just joking and try to break the silence. Anyway, did you bring back any books? I did not, I just packed my clothes. So, I am sure this situation will not be long. What is this coronavirus anyway? I assume it is just like a normal flu that we normally exposed to.

They started to talk about the virus. Like many others, they were unsure about the virus. But one thing they were certain was that the numbers of infected people kept

increasing day by day. Suddenly, a familiar deep voice interrupted their discussion. The voice from the one who will never stop talking in their class. Yes, it was Azim, their course mate.

Azim: Hey guys, how long have you been here? You guys “balik kampung tak ingat COVID eh” (return to hometowns and suddenly forget about COVID)? So, what is the commotion all about?

Ecah: About COVID lah. Don’t tell me you know nothing about it? You are always up to date with current issues and what not.

In a study conducted regarding Malaysian sentiment on COVID-19 outbreak, it was found that, at the initial stage of the pandemic in March 2020, almost half of all Malaysians believed that the danger of the COVID-19 was exaggerated (Cheen, 2020). Additionally, the study also reported that 1 out of 3 Malaysians were not concerned that they or their loved ones would catch the virus. One of the reasons was that people were less informed and lack of knowledge to understand the dangers lurking. Generating awareness and education is crucial in combating such pandemics. Both the government and the society played an important role to elevate awareness. One interesting social initiative that has triggered huge impact among Malaysians was the #kitajagakita (we look out for one another) initiative which rallied Malaysians to spread awareness and to support the less capable to take care of themselves during the pandemic. Because of this initiative, the attitudes of more Malaysians changed.

However, despite the various steps to mitigate COVID-19 outbreaks has taken by the Malaysian government, some people were still oblivious and refused to adhere to the described SOPs (standard operating procedures). There have been a lot of misunderstandings and confusions about the effects of virus itself and this has made some people remain ignorant by practicing their old norms and attitudes. For instance, people still expose themselves to crowded places and attend mass gatherings. These reactions were unexpected and started to raise questions regarding the level of understanding and attitudes of Malaysians towards COVID-19.

BACK TO SQUARE ONE

Consumers react to COVID-19 differently across demographics. According to a study, younger customers aged between 18 to 24 were least afraid of COVID-19 and were eager to spend time outdoors (Lai, 2020). Azim is relatively tall with a 172-meter height, active in football and excellent in his study. He always scores top notch in the exams. He is being well liked by peer students although very sarcastic at times.

Azim: Calm down Ecah and don’t panic guys. I am sure the situation is not as serious as you guys imagine. Anyway, I am still waiting for updates regarding our study matters.

Maria: It is still too early to get an update about our study, Azim. Everyone is still in the dark and unsure of what to expect. No one is prepared for this kind of situation. I, at first, thought that this virus is not serious, until the death toll spikes.

Azim: Yeah, me too. I am sure our government knows what they are doing. They are trying their best to take care of all of us. And I am sure this MCO will end in no time.

Ecah: I hope so.

Joyah: I hope so too.

Suddenly a loudspeaker announced their busses were ready to leave. The passengers were all asked to get on the bus in ten minutes time. Maria, Joyah, Ecah, and Azim were dispersed to their assigned terminals after saying goodbye to each other. Azim was heading North, and in the bus, he read clearly the text of PM's speech yesterday, March 16, 2020.

Azim murmured to himself: Say What? No sports activities? No social gathering? No teh tarik (sweet tea with milk) session at Mamak's? You can't be serious? I am a very outgoing and social kind of person. How am I going to live like this? Balik kampung means nothing if I can't do the activities with my kampung friends. Why are these people paranoid about? COVID-19 is a typical flu virus. Nothing more than that, and no way I will follow the rules. I am looking forward to meeting my childhood friends tomorrow. I prefer to enjoy my nasi lemak (coconut rice) and teh tarik at Pak Din's stall rather than 'tapau' (take away) and eat at home. Government rules are nonsense and for me it is an option. I do not care if other people follow the SOPs (standard operation procedures), but I prefer my own style. Those SOPs make me sick! I better sleep now, five more hours to reach home and to enjoy Pak Din's nasi lemak and teh tarik.

NEW NORMAL

One and a half months has passed since Maria, Joyah, Ecah, and Azim sat together at TBS. COVID-19 undeniably has impacted and changed everyone's lives around the world. COVID-19 was forcing a sudden culture and new norms such as wearing a mask and gloves, washing hand frequently or using alcohol-based hand sanitizer, practicing social or physical distancing, and staying at home. It was indeed triggering stress but worth it at times like this. This indicates people willingness to make behavioral change to face the pandemic. In fact, that there is an evidence that Asia consumers will wear their masks before using public transport and going to the shopping mall (Sheth, 2020).

Maria was talking to her father one day in May 2020.

Maria: Ayah, mama asks you to go buy some groceries.

Ayah: Okay.

Maria: Ayah, don't forget to wear mask, and gloves. And bring the hand sanitizer. Make sure you follow all the rules.

Came back from groceries shopping, Maria's father looked worried, sad, and disappointed. He started to mumble to himself.

Ayah: This is so stressing! People still neglecting all the rules at the mall. Only a few people wear mask and gloves. Some people are so ignorant. How can we contain the virus, if this situation prolongs? I don't want to go out anymore, including for grocery shopping. We better buy online from now on.

While listening to her father expressed his disappointment, Maria heard the announcement by the PM on the government incentives to SMEs during pandemic. She suddenly remembered about her aunt and uncle, Makcik Kiah and Pakcik Samad. Both Makcik Kiah and Pak Samad were small-scale entrepreneurs who sell nasi lemak for a living. They opened a stall in front of their house as they could not afford to rent a shop. They were living on a daily income from selling nasi lemak. Pak Samad was a government pensioner. Normally, they only earn around RM1,000 per month. COVID-19 has impacted their business so badly.

Maria: Ayah, this is good news for Cik Yah (Makcik Kiah's nickname) and Pak Mad (Pakcik Samad's nickname)! Alhamdulillah.

Ayah: Alhamdulillah. Our PM understands our situation. We better let your Cik Yah and Pak Mad know about the incentives. Call them now.

Quickly Maria grabbed her smartphone and called her aunt.

Maria: Assalamualaikum Cik Yah. How are you? I miss your nasi lemak already.

Makcik Kiah: Come over to Cik Yah's house, I will cook a special nasi lemak and sambal kerang (cockles' gravy) for you.

Maria: That is so kind of you Cik Yah. Anyway, how was your business doing?

Makcik Kiah: Not so good Maria. The orders are reducing since the virus spreads. Not like before, where I used to get about RM300 profit per day. Now, to get RM50 profit per day is difficult.

Maria: What about you do it online and take an online order for your nasi lemak, Cik Yah? It seems like everyone is doing it and they are making money. Although people now stay at home, but most of them are lazy to cook. I can help you advertise your nasi lemak online and help you take orders. And we can ask Hilmi (Makcik Kiah's son) to send nasi lemak to customers.

Makcik Kiah: Oh, that is an interesting idea. But I know nothing about online. I am too old for that. I prefer conventional way of doing business. But maybe we can try. Thank you for the suggestion Maria. Please come to Cik Yah's house tomorrow, so we can discuss further over nasi lemak and kopi o (black coffee).

Maria: I am looking forward to tomorrow Cik Yah. Take care.

MODERATE NEW NORMAL

On April 28, 2020, the PM announced the new conditional MCO (CMCO), started from May 4, 2020, as part of a process to ease the restricted MCO imposed since March. During CMCO, businesses were allowed to resume its operations. Nevertheless, it was subjected to strict rules and regulations and the outlined SOPs. Everyone was still required to practice good hygiene and social distancing all the times. Those who disobey the rules and regulations could face maximum penalties of RM1,000 fine and six months' jail for various offences.

The CMCO was much awaited by Joyah, who loves going out for shopping at a mall and eating out at a restaurant but at the same time abides the rules and regulations and takes them with extra precautions. The government enforced rigid SOPs for all shops and restaurants during CMCO. The shop owners must ensure their customers practice social distancing, record their presence by either signing the book or scanning QR (quick response) code, have their body temperature checked, wear masks, and keep their hands sanitized. These SOPs must be religiously followed by the customers so that businesses can open as usual and the customers can still shop the way they used to do.

In the late evening during one weekend, Joyah was busy helping her mother folding the cloth as she heard that the government has let loose some restrictions by implementing CMCO. Her mind was also busy boggling what she could do during this CMCO.

Joyah mumbled to herself: *I love window shopping and meeting friends as much as Azim does. I am the kind of person who prefers to see the stuff that I want to buy. Old style works best on me. But this pandemic has created new norms for us. Never mind, I'll still go out driving and doing shopping at the stores and malls. But there are a clear SOPs for us to follow to shop in the store. We need to register and get our body temperature checked prior to entering the shop. We even need to line up one meter apart at least and wait for our turn to get into the shop. If I cannot bear with all these SOPs or if the stuff that I need is not available in the store, then I'll have to go online... Shoppe or Lazada or other online platforms will do. It is not that difficult. I can just use my debit card to pay for the stuffs. Besides my order will be delivered right in front of my house in a short period of time. Yeah, why do we have to be in line when we can go online? I would love having teh tarik and roti canai at Mamak with my friends. However, if I cannot eat out at my favorite restaurant, I can still wait for my food to be delivered by Food Panda or Grab Food for that matter. I guess everyone must adapt to the new way of living anyways for our own good. We ought to start practice social distancing, wear masks and keep our hands sanitized even though sometimes we do not like it. I am a joyous person so this is how I should do to keep myself safe should I need to go outside and see people.*

RECYCLE

Almost two months at home, Ecah has begun to accept the existence of COVID-19 and how this pandemic has changed everything drastically. Ecah is currently in final year, likewise her other friends, Maria, Joyah, and Azim. Yesterday, May 27, 2020, the university has announced that the new Academic Calendar has been adjusted. The decision was made in compliance with the MOHE's recommendation. All teaching and learning process in universities should be conducted through online platform until December 2020. Ecah's university is expected to commence their semester in June 2020.

While Ecah was daydreaming and thinking what will be next, Joyah started the group WhatsApp conversation.

Joyah: Guys, have you heard the latest news about our university? Classes are all online! Yes!!

Azim: I don't really like virtual class. I prefer going to class and listen to lecture face to face. Online class makes me sleepy and I am unable to concentrate.

Maria: Me too Azim. I dislike virtual classes. We used to have virtual classes before, and it is more stressful when your Internet line disconnected and unstable.

Ecah: Unlike me, I prefer online classes ... hehe!

Maria: Okay, I need to go now. Don't forget we need to meet again in here to discuss on Consumer Behavior's assignment, like we promised.

Ecah recalled that even before COVID-19, the university has made it compulsory for teaching and learning to be conducted online, at least 30%. Thus, students should not have any problem with online classes should it be conducted 100% online. All assessments were made via Moodle (virtual learning environment) and other social media platforms. It just that students must make sure their Internet connection is strong enough and stable.

MCO is supposed to be an introvert's paradise. The introvert is described as someone who is shy, quiet, and prefers to spend time alone rather than often being with other people. Ecah, a generation Z and an introvert person, this kind of situation is not new to her as she was already expert at voluntary self-isolation, except the pandemic. Ecah's life before and after pandemic is just the same. She prefers staying at home, so social distancing is not a big fuss for her. She also loves online shopping because it is simple and easier than actual shopping. She favors sitting in front of her computer doing almost everything virtually. Thus, when the university decided to go virtual, it was like a dream come true to Ecah. Ecah whispered to herself: *Finally, this is what I have been waiting for. I do not have to dress up for classes, it saves my time walking to classes, and I can even shop while attending and listening to lecture. COVID-19 thank you! What a blessing in disguise.*

EPILOGUE

By June 2020, Maria's university has announced that classes will go fully online and face to face classes to be suspended, Maria already prepared herself mentally and physically. She attended online classes before COVID-19, and she disliked it. She felt extra tired and her eyes hurt from staring at the computer screen for a long time. Maria now in the second week of online classes. It was quite an awkward and chaotic situation at first to join online classes, but everyone was catching up very quickly. One of the subjects that Maria took this semester was Consumer Behavior. Dr Shah required the students to submit an assignment on how COVID-19 has changed the behavior of consumers. After the class ended, Maria sigh and thought to herself: *I never imagined this situation could happen and become worse. My daily routine has changed in the blink of an eye. No one knows when we can return to living according to usual norm. My hope is for vaccine to be found quickly. I want to have my normal life again.*

Maria was looking forward to finishing her studies in the coming months and has applied to many companies as a marketing officer. Despite businesses on the struggle to survive the pandemic, Maria was considered lucky to receive jobs' interviews from two multinational companies dealing with food and beverages and a bank, as a management trainee. Maria was required to design a marketing strategy for the

companies amid the pandemic, by considering the government incentives. The interview will be conducted using Zoom meeting in one-week time. She has a limited time to gather information and prepare the possible marketing strategies for different segments of consumers. In front of her is a printed summary of PENJANA (Refer Appendix 1), that she took from a The Edge website.

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SUGGESTED QUESTIONS

1. Discuss consumer immediate reaction to COVID-19.
2. Discuss the consumer behaviour theories that relates to the behavioural changes based on behavioural learning theories.

3. How does the government incentives change consumer behaviours in consequences from the government actions to overcome the COVID-19 pandemic?
4. The behavioural changes creating new norms, recycle, moderate new norms, and old norms for different types of consumers. Develop a marketing strategy to address these four (4) different types of consumers.

Prime Minister Tan Sri Muhyiddin Yassin announced the short-term Economic Recovery Plan (Penjana) on June 5, 2020.

Malaysia's unemployment rate is expected to reach 5.5% in 2020, according to the Department of Statistics Malaysia (DOSM). It saw a 3.9% unemployment rate, representing 610,000 jobless people, in March.

2.7 million employees or 83.5% had started work as at June 2, compared with 10.2 million in May.

A RM5 billion, three-month extension for the wage subsidy programme to support 2.2 million workers.

Forty initiatives worth RM35 billion to stimulate the economy, of which RM10 billion will be direct fiscal injections by the government.

Six months' salary for the unemployed under a hiring incentive programme, worth RM800 per month for those aged below 40, and RM1,000 per month for the disabled and those aged above 40.

RM2 billion to be allocated for skills improvement programmes for youths and the unemployed, benefiting over 200,000 people.

Incentives on taxes and employee insurance, such as income tax exemption of up to RM5,000 for employers that provide employees with benefits like mobile phones and laptops.

300,000 single moms and disabled listed by the Department of Social Welfare to receive a one-off payment of RM300 before Hari Raya Aidiladha.

An additional allocation of RM50 million for SKIM PEKA B40 (for the bottom 40% income group) to be utilised for healthcare expenses.

Free Internet data of 1GB for all users from 8am to 6pm every day to surf educational webs and for videoconferencing until Dec 31, 2020, as well as data for unlimited access to government websites, including MySejahtera.

Grants and loans worth RM700 million for more companies to adopt digitalisation, including a RM100 million digital grant placed under telecommunications companies,

a RM500 million SME (small and medium enterprise) technology transformation fund, and a smart automation grant worth RM1 million for each eligible company.

SME Bank via the SME Go programme to provide financing for 16,000 G2 and G3 contractors that have received projects under the Prihatin package. No collateral is needed.

RM1 billion to be offered for tourism-related SMEs for transformational initiatives to operate in the new normal amid Covid-19, with details to be announced by Bank Negara Malaysia (BNM) in July.

A tax rebate of RM20,000 per year for three years for new SMEs between July 2020 and December 2021, with conditions.

RM10 million matching grants under the Malaysian Global Innovation & Creativity Centre (MaGIC) for social enterprises to use innovative means to assist target groups.

More e-counters, including for stamping, claims and online interviews for government scholarships.

A National Stimulation Fund worth RM1.2 billion, of which RM600 million is from the government, with the other RM600 million from domestic investors, to be channelled into business digitalisation efforts. RM100 million will be used to establish the National Technology & Innovation Sandbox.

Sales tax exemption of 100% for locally assembled passenger vehicles, and 50% for imported passenger vehicles purchased from June 2020 to Dec 31, 2020.

RM50 to be credited into users' e-wallet, matched by a RM50 cashback or discounts by e-wallet operators, benefiting 15 million Malaysians aged above 18 with annual income below RM100,000.

Real property gains tax (RPGT) exemption for Malaysians for disposal of up to three properties between June 1, 2020 and Dec 31, 2021.

A RM50 million matching grant for gig-economy platforms to allocate Social Security Organisation (SOCSO) and Employees Provident Fund (EPF) contributions for their employees.

Stamp duty exemption for mergers and acquisitions (M&A) for completed transactions between July 1, 2020 and June 30, 2021.

Reintroduction of the Home Ownership Campaign, which offers stamp duty exemption for memoranda of transfer (MoTs) and financing agreements for properties

priced from RM300,000 to RM2.5 million. The exemption for MoTs applies to the first RM1 million of the property value, while for financing agreements it is 100%, applicable to sale and purchase agreements (SPAs) inked between June 1, 2020 and May 31, 2021, subject to a minimum 10% discount provided by developers.

A 0% tax rate across 10 years for new investments of RM300 million to RM500 million in fixed assets for manufacturers, expanded to 15 years for investments above RM500 million. The location transfer and operation ramp-up must be done within a year from the approval date, while the amount must be invested within three years.

A RM350 million agro-food fund to be set aside to ensure continuity for farming and commodities entrepreneurs in this sector. Mobility of the farming workforce will be strengthened through incentives given to pioneer companies to train and teach workers. Urban farming entrepreneurs will also be given aid of RM500 per person and RM50,000 per community.

(Retrieved from: <https://www.theedgemarkets.com/highlights-shortterm-economy-recovery-plan>)