

# **EFFECTS OF MOVEMENT CONTROL ORDER (MCO) TO ONLINE BUSINESSES: A STUDY ON MICRO ENTERPRISES IN KELANTAN**

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**Abstract:** Year 2020 wrote its own history when people around the world were made to stay at home due to the spread of the pandemic coronavirus (COVID-19). Pandemic COVID-19, which originated from Wuhan, China has caused casualties of more than 1.5 million people worldwide. The World Health Organizations (WHO) then declared a global health emergency. Consequently, the significant increase of cases had forced the Prime Minister of Malaysia to take a drastic measure by announcing a Movement Control Order (MCO) to all Malaysians. The MCO was a lifetime experience that shocked the whole nation when almost all government premises, schools, universities, and business enterprises had to be closed down within short notices. Among all, small and medium enterprises (SMEs) that represented more than 95% of the total business establishments were included. Currently, most of the sellers and buyers in Kelantan are involved in online business through several business groups in social media like Facebook. Some of the business groups include *Niaga and Beli Online Kelantan*, *Info Perniagaan Rakyat Kelantan*, *Group Bisnes Online Terbesar di Kelantan*, *Kelantan Market Place* and *Iklan Niaga Kelantan*. Despite the tremendous growth of online businesses nationwide, the performance of online businesses in Kelantan has yet to be explored. Therefore, this research aims to identify the effects of MCO experienced by online micro-enterprises in Kelantan. This study plans to investigate whether they also benefit from the overall growth in online business along with other online businesses nationwide. This study employed qualitative approach aiming at online microenterprises in Kelantan that operate using Facebook online business platform known as “Market Place”. Microenterprises that trade in Market Place and originated from Kelantan will be identified for dissemination of online survey utilizing Google Form. It was identified that despite the stated increasing purchasing power enjoyed by large corporation, online microenterprises in Kelantan have experienced a reduction in their overall income. Limited financial resources, lack of knowledge as well as expertise have hindered these microenterprises to enjoy the benefits of doing online business.

**Keywords:** Covid-19, microenterprises, online businesses, SMEs Kelantan

## **1. Introduction**

Coronavirus 19 (COVID-19) pandemic is the world’s serious contagious disease that gives a significant impact on the economy all around the world. Many affected countries are forced to shut down their operations as a whole to prevent the widespread of COVID-19. Movement Control Order (MCO) announced by the Malaysian Prime Minister limits and controls the physical movement of individuals from one place to another while business operations are put under stringent rules as well. Most businesses except for those considered as essential products and services are not allowed to operate as usual during MCO. Conversely, online businesses obtained great popularity against ‘brick-and-mortar’ traditional businesses during this pandemic COVID-19.

Most Malaysians have started to shift to online buying activities which led to e-commerce products and services became important and necessary services in Malaysia. According to Ian Ho, the managing director of Shopee Malaysia, Malaysian purchasing power through online buying had increased tremendously during MCO especially for groceries, baby products and

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technology devices like smartphone accessories (Harian Metro Online, 2020). A survey done by Commerce Asia Group of Companies (Commerce.Asia) also showed the growth of gross goods volume (GMV) which surged by 149 percent in the first quarter of 2020 since MCO began in the ecosystem of technology and e-commerce data solutions. Similarly, Leo Chow, Chief Executive Officer (CEO) of Lazada Malaysia said that most of small businesses in Malaysia increasingly traded their products and services online. Lazada recorded a growth of more than 200% of new entrepreneurs and SMEs on Lazada platform for the first 5 months since MCO started from March until July this year (Harian Metro Online, 2020). Another survey by Marketing Insight (2020) on public reaction around Kuala Lumpur and Penang during MCO has shown that SMEs are currently switching their businesses into online businesses due to the changes of customers purchasing behaviour during MCO period. The founder and executive chairman of Commerce.Asia, Ganesh Kumar agreed that e-commerce continues to be one of important medium used in the current situation of economic environment during post pandemic COVID-19 challenging period.

Unfortunately, SMEs Corp Malaysia identified that only 6% of SMEs in Malaysia conducted their business through online platform during the first week of MCO and the involvement increased by 30% during phase 3 that is one month after MCO was implemented (Berita Harian Online, 2020). With almost 80% of the Malaysian SMEs that operate as micro enterprises with sales turnover not exceeding RM300,000 or employees not more than 5 workers for manufacturing and services sectors (SMEECorp.com, 2020), such drastic changes to operate an online business that can reach global market would not be an easy deal. Online business without doubt requires some skills set to embark on it. Factors such as lack of knowledge in the related matters (Raihani et al., 2016), issues with technicality, weak internet accessible as well as limited sources of financing hinder SMEs involvement in online businesses. Currently, most of the sellers and buyers are involved in online business in Kelantan as shown in several business groups that are set up in the most popular social media, namely Facebook. Some of the business groups are *Niaga dan Beli Online Kelantan* with 123,300 members, *Info Perniagaan Rakyat Kelantan* with 91,600 members, *Group Bisnes Online Terbesar Di Kelantan* with 60,300 members, Kelantan Market Place with 22,800 sellers and *Iklan Niaga Kelantan* with 23,600 sellers (facebook.com, 2020). Despite the stated tremendous growth of online businesses nationwide, performance of online businesses in Kelantan is yet to be explored. Situated in the East Coast of Malaysia, with internet accessibility incomparable to the West Coast of Malaysia, limited advance technologies as well as expertise raise some doubts whether these online microenterprises in Kelantan experience the similar positive impacts and growth.

Therefore, this research aims to identify the effects of MCO experienced by online microenterprises in Kelantan. This study plans to investigate whether they also benefit from the overall growth in online business along with other online businesses nationwide. Furthermore, their plans and strategies to remain competitive in the industry are yet to be discovered in this study as well. The findings from the study will assist online SMEs especially in Kelantan to prepare their strategic planning for growth and survival of business during similar situation in the future.

## **2. Literature Review**

### **2.1 Covid-19 and movement control order (MCO) in Malaysia**

COVID-19 is one of the global current issues nowadays. The first case of COVID-19 reported as the source of the outbreak was from the wet market in Wuhan (Hubei province, China) on 31 December 2019 and since then, human-to-human transmission of the virus has been confirmed, (Garda World, 2020). The COVID-19 pandemic had caused the global health emergency. This pandemic also affects all systems in this country as well as systems globally not only on health, but also the economy system because during this time, we cannot do anything to stop the spread of this pandemic. The COVID-19 pandemic is extremely dangerous because of its rapid transmission from one person to another which could later be fatal. Since most countries around the world are effected with COVID-19, the government had to

implement policies to control the spread of pandemic COVID-19 to the society (Lutfi et al., 2020).

In Malaysia, the MCO was finally rolled out on 18 March 2020. Malaysia had initiated travel restrictions and quarantine but with a persistent increase in new COVID-19 cases, and requiring closure of all businesses except for those providing essential services and items (Daniel Tang, 2020). For the implementation of MCO in the early stages, all Malaysians were instructed primarily to stay indoors. Thus, under the so-called MCO, all private and government offices, business premises, and places of worship, except for those that were considered essential services, were closed (Ricky Chee Jiun Chia et al., 2020). Other restrictions imposed included prohibition of mass gatherings, health screening and quarantine for Malaysians coming from abroad, restriction on foreigners entering the country and closure of all facilities except primary and essential services such as health services, water, electricity, telecommunication and food supply companies (Aziz N.A., 2020).

## **2.2 Online business and SMEs in Malaysia**

E-commerce generally refers to all forms of commercial transactions involving organizations and individuals pertaining to the processing and transmission of digital data including text, voice and pictures and these activities were conducted through the internet (E-business, 2014). In a more precise definition, e-commerce is the process of buying, selling, transferring or exchanging products, services or information via computer network, including the Internet (Turban et al., 2004, Turban et al., 2010, Muhammad et al., 2013). In addition, e-commerce can also be defined as the use of facilities, availability and worldwide reach to improve the quality of existing business or to create new virtual business in the future (A. Lee et al., 2007). Rahim et al. (2019) also defined e-commerce as an opportunity tool for both large companies and small medium enterprises (SMEs) to penetrate the global market, thus providing the most appealing way to publicly widespread their products and services. In Malaysia, the e-commerce practice is commonly known as online business. Therefore, it can be said that the emergence of ICT and internet technology has changed the way of conducting business.

Online business offers organizations enormous opportunities and benefits to improve their business performance (Kurnia et al., 2009). Small to medium-sized enterprises (SMEs) are increasingly realising the potential benefits of online business technologies (Amit & Zott, 2001). This finding was supported by Ratnasingam (2009) who found that it is important to adopt e-commerce to accomplish competitive and strategic advantages, particularly for small businesses. SMEs may use online business technologies to communicate with customers and suppliers, collect market research data, promote goods and services, provide detailed information about products and services, support online ordering of goods and services, as well as offer after sales support and assistance (Doherty & Ellis, 2003). Using online business can also give multiple benefits to customer especially the ability to shop at their leisure anywhere and at any time (Rahim et al., 2019). Furthermore, research also indicates that SMEs can take advantage of online business technologies in expanding their business (MacGregor et al., 2002). A study done by Sin et al. (2016) found that SMEs who implement e-commerce are able to increase sales, expand market share, cut down costs, exploit new business prospect and improve relationship with dealers and companion. Other than that, Susanty et al. (2020) found SMEs that adopted e-commerce have recognized their capability to compete with bigger companies and allow them to operate on a bigger scale (international scale) since e-commerce technologies offer a way for SMEs to launch new products at a very effective cost, market their business, increase communication, collect information and detect prospective business partners. Hence, it is undeniable that information and communication technology (ICT) and online business models are the most important drivers of innovation and competitiveness in today business. Moreover, online business technology has been used extensively by larger companies to further enhance their business strategies; the small and medium enterprises (SMEs) can play a similar role as well by using business technologies to improve their efficiency and competitive position in the marketplace and indirectly can increase the performance.

SMEs are defined as firms with sales turnover not exceeding RM50 million or employment not exceeding 200 workers for the manufacturing sector. Meanwhile, for the

services and other sectors, SMEs are firms with sales turnover not exceeding RM20 million or employment not exceeding 75 workers (SMECorp, 2020). The importance of SMEs has increasingly grown over the years and they have become the backbone and major contributor of any country's economy, especially in developing countries (Zalina et al., 2019). In Malaysia, there are 907,065 establishments of SMEs recorded by Small and Medium Enterprise Corporation (SMECorp, 2019). The SMEs segment contributes about 98.5% of total business establishments across all economic sectors. In the year 2019, SMEs contributed RM521.7 billion of the nation's gross domestic product (GDP) and currently provides 5.7 billion jobs to 70% of Malaysia's workforce (SMECorp, 2020).

In Malaysia, the online business landscape is booming and will continue to grow for at least in the next 5 years. The COVID-19 pandemic had accelerated the shift in consumers' shopping habits and it is to be the new norm for most Malaysians (nst.com.my, 2020). Head of Carousell Malaysia, Tan Siew Wai also suggested that SMEs in Malaysia should look for medium or platform that provides high exposure and a low operating cost when making the changes from physical store business to the online business. With the huge number of SMEs in Malaysia and their contribution towards GDP, SMEs play very important roles and need to transform the normal business practices into e-commerce in order to sustain and competitive. Chew (2018) reported that the e-commerce sector is among the fastest growing industries in Malaysia. E-commerce platforms have garnered revenue as much as USD3.7 billion in 2019 with more than 20 million users (Statista, 2019). Moreover, the industry is expected to increase to earn as much as USD5.7 billion by the year 2023 (Statista, 2019).

### **2.3 *Impact of Covid-19 to online business in Malaysia***

Aziz et al. (2020) stated that COVID-19 has affected all aspects, but there is a greater concern about implementing social lockdowns or social distancing that affects SMEs (Thorgren & Williams, 2020). Moreover, SMEs greatly influence and become an important measure for the world economy. During the crisis, SMEs become very vulnerable, especially in terms of financial perspective. Indeed, the SMEs in Indonesia continued to operate by following government recommendations. There were concerns about business continuity, the use of information technology, business burdens due to policies and pandemics, making in business planning, and termination of employment. Furthermore, SMEs have also felt the negative impact of policies and the COVID-19 pandemic, such as decreased demand, problematic supply chains, and increased raw material costs. In general, social distancing policies have significantly affected business operations during the pandemic. Globally and nationally, the COVID-19 pandemic threatens SMEs' survival (Gustavsson & Larsson, 2020), especially during the implementation of social distancing policies. Although social distancing policies influence SMEs' continuity, SMEs continue to operate by following the health protocols. SMEs can be successful during a pandemic by complying with health protocols (Saidu & Aifuwa, 2020).

### **2.4 *Online business: Challenges faced by Malaysian microenterprise***

There are various challenges and barriers faced by SMEs when they want to change their normal business operations into online business. SMEs commonly have lack of resources such as skills, expertise and capital to move their normal businesses towards new technologies. Martin (2005) found that small firms faced the high risk to transform from traditional business strategy to the new strategy and also discovered that the slow progress in adoption of e-business was associated with the level of intellectual and social capital. Leitner (2011) and Khalique et al. (2011) argued that intellectual capital is a very important factor for the success of organizations to take competitive advantage. In Malaysia, the adoption of this technology is comparatively slower compared to other countries since Malaysians tend to be more cautious and conservative in its adoption of new technology (Ang & Husain, 2012). Moreover, Rahim et al. (2019) studied the challenges of online business among Bumiputera SME Entrepreneurs in Malaysia and has found that the lack of access to financial assistance and lack of knowledge to conduct market study become the main challenges to the Bumiputera SMEs in Malaysia. This finding supported other studies that found the financial assistance and capital become



major barriers faced by SMEs in adopting online business (Aziz et al., 2012, Zaied, 2012, Elsmami et al., 2017).

Other than that, Savrul and Sener (2014) pointed out the main challenges faced by SMEs are using information technology and online business as there are issues of technical limitations related to security concern and infrastructure. Issues in security are related to the protection of data transfer in internet environment. This finding also confirmed the findings from previous studies (Barney, 2000, Moodley 2001, Lane et al., 2004, Kaynak et al., 2005, Olatokum & Kebonye, 2010, Zaied, 2012). Other than security concern in adopting online business, the issue of technology literacy has also become the main issue in some SMEs (Moodley, 2001, Savrul et al., 2014, Raihani et al., 2016; Elsmami & Mohamed, 2017). Technology literacy issues such as internet connection costs, adequate hardware/software costs, installation and maintenance costs may be a barrier for some SMEs as the initial investment for the use of new technologies is proportionally heavier for small enterprise than large enterprise (Savrul & Sener, 2014). Moreover, lack of skills workers, expertise and knowledge become the reasons why SMEs are reluctant to use online business (Kaynak et al., 2005; Kapurubandara, 2009; Savrul & Sener, 2014). Most SMEs hinder to adopt online business due to difficulties of finding and retaining qualified staff with required IT skills and knowledge (Olatokum & Kebonye, 2010; Raihani et al., 2016; Rahim et al., 2019).

### **2.5 Advantages of online business towards SMEs**

SMEs are currently switching their business conducts into online business due to the changes of consumers purchase behaviour during MCO period (Omar, 2020). The adoption of new digital business for SMEs are really important and become a necessity right now in order to become more competitive and remain in the market. The main benefits of online business are that it enables the businesses to reach a wider market or globally and reduce cost of operations in many aspects especially in hiring more personnels and advertising costs (Winarsih et al., 2020; Melanie, 2018; Kartiwi, Hussin, Suhaimi, Mohamed Jalaldeen & Amin. 2018; Emmanuel Boachie, 2016; Oxera, 2015). Oxera (2015) also found that for e-commerce platforms (online marketplace and applications store), customers' feedbacks give the significant impact on business sales in the long run.

Moreover, the convenience of seller and customers (Melanie, 2018; Oxera, 2015) is also one of the reasons for conducting business through online platform. The business can earn income 24 hours a day and 7 days a week. Besides, the important feature of the Internet is that it has automatic operating mode of websites and therefore the probability of missing customers is minimized in this situation causes them to purchase goods at any time they want while what is of high importance is that sellers save a lot of their time.

Then, Kartiwi et al. (2018) and Melanie (2018) also found that online business will assist business operators in improving customer service because the customers can give instant feedback upon products arrival as practiced by Lazada and Shopee. In addition, the business also incurs low cost channel for gathering customer feedback. The customers' feedback in online platform is one of the marketing benefits for the business (Oxera, 2015). Therefore, SMEs especially online microenterprises in Kelantan shall transform their current practice to become more aggressive in digital platform of online business.

## **3. Research Methodology**

This study aimed to identify the effects of MCO experienced by online micro-enterprises in Kelantan and a qualitative approach was taken. In order to identify businesses that are actively doing business online, one of the Facebook online business platforms known as "Market Place" that has almost 23,000 sellers was selected. Non-probability purposive sampling was used to identify those microenterprises originated from Kelantan for the online survey utilizing Google Form to be shared with them to respond. This qualitative study deployed online survey consisted of open-ended questions to allow those microenterprises to provide relevant answers freely based on their knowledge, experience, feeling and understanding. The survey

also collected demographics information, online business background and the impact of MCO to their online business.

#### 4. Findings and Discussion

This study received 149 responses from online sellers. All the participants were Malays and majority of them (93%) were females with almost 80% of them were married. More than half (54.4%) of them obtained tertiary education while 40.9% obtained *Sijil Pelajaran Malaysia*. Table 1 below provides details of participants' educational background.

**Table 1: Respondents' level of education**

Level of education	No. of respondents	Percentage (%)
UPSR	2	1.3
SRP/PMR/PT3	5	3.4
Secondary school/SPM	61	40.9
STPM	18	12.1
Certificate/Diploma	30	20.1
Degree	31	20.8
Master	2	1.3
<b>Total</b>	<b>149</b>	

It was found that majority of businesses have just been involved in online business for a period of less than 3 years (80.5%).

**Table 2: Years of Seller Involvement in Online Business**

Year	No. of business	Percentage (%)
Less than 1 year	10	6.7
1 – 3 years	110	73.8
4 - 6 years	20	13.4
7-10 years	9	6.1
<b>Total</b>	<b>149</b>	

About 86% of the participants stated that they were using their personal cash as the capital investment in their online businesses. Others used loans from Tekun (6%), Amanah Ikhtiar Malaysia (7%) and also from friends and relatives. About 83.6% of the online microenterprises in Kelantan used Facebook and 124 of online sellers used WhatsApp as their medium to conduct online transactions with their customers. It was also identified that most of the microenterprises in Kelantan were involved in food industry (71 of business) as summarized in the following Table 3.

**Table 3: Types of product sold**

Products	No. of business
Groceries (Bakery)	40
Groceries (Frozen Food)	11
Groceries (Snack & Beverage)	20
Clothing	24
Health and beauty product	37
Women accessories	9
Home appliance	3
Mobiles & Tablets	1
Car accessories	2
Printing	2
Others	6
<b>Total</b>	<b>155</b>

From the information gathered, we have identified that only 22.8 % or 34 of the online sellers have experienced an increase in the amount of income, while 10 of them experienced consistent income. Unfortunately, despite the said tremendous increase in the online purchasing power throughout MCO, this study identified that 70.4% of the businesses suffered a reduction in the income during the period. This is consistent with the study done by Waliul Hasanat et al. (2020) and Che Omar et al. (2020) who also found a negative effect on e-business in

Malaysia due to the decreasing in sales because of lower demands from customers during MCO and COVID-19 pandemic.

Additionally, the result from the online survey round 1 conducted by the Department of Statistics Malaysia (2020) towards the effect of COVID-19 on companies and business firms in Malaysia found that about 67.8% of 4,094 companies or business firms had no source of income during MCO period. On the other hand, 12.3% (504 business firms) managed to earn revenue through online sales or services and it was identified that most of the businesses comprised of medium and large corporations. Although most of the businesses were affected by transportations of goods and services during MCO, lack of technical skills, expertise and capital to move their normal business towards new technologies (Martin, 2005) would hinder SMEs especially enterprises to quickly response towards drastic and unexpected changes.

Limited sources of fund could be a major issue faced by most of the microenterprises when it was notified that 86% of them used their personal funds to support their businesses. This could also be the reason why free business platforms such as WhatsApp and Facebook are popular among microenterprises. This study identified that 83.6% of microenterprises in Kelantan used WhatsApp and Facebook as their medium or tools in conducting the business online. Unlike business platform that incurred certain amount of charges, free medium has some limitations that disturbed the smoothness of microenterprises online operations. However, realising the opportunities offered by the charged business platform, SMEs began to embark on this business platform. This is shown when Lazada recorded a growth of more than 200% of new entrepreneurs and SMEs on Lazada platform for the first 5 months since MCO starting from March until July this year (Harian Metro Online, 2020).

We can summarize that they are experiencing lack of capital, limited knowledge or less expertise of human capital to prepare online platform for their businesses. In other words, there are limited of resources in making investments in digital business. This is in line with the study done by Raihani, Fadhilah, Kurniawan, Nur Salihah and Yusoff (2016) on batik entrepreneurs in Kelantan on their obstruction of applying e-business. This study showed 3 factors that prevented or hindered them from applying e-business which are the level of education, cost incurred and entrepreneur's mindset. Winarsih, Indriastuti, and Fuad (2020) also found in their study that mindset and level of knowledge of the SMEs are influencing them in transform to digital business. Meanwhile, Che Omar et al. (2020), Mahani and Suraiya (2019) and Zalina et al. (2016) also found in their studies that business firms and SMEs must embrace innovative marketing platforms and technologies in order to remain resilient during unexpected situation. Thus, it is very important for microenterprises in Kelantan to transform into digital business especially having attractive digital marketing to help them sustain their business for the future.

## **5. Conclusion**

The purpose of this qualitative study is to identify the effect of MCO on the online microenterprises in Kelantan and to suggest plans or strategies to sustain in the industry in the post pandemic COVID-19. It was identified that despite the stated increasing purchasing power enjoyed by large corporation, online microenterprises in Kelantan have experienced a reduction in their overall income. Limited financial resources, lack of knowledge as well as expertise have hindered these microenterprises to enjoy the benefits doing businesses online.

From this study, we can also conclude that most of the online microenterprises in Kelantan need to improve their current online practice of business. They should strengthen their online businesses by adopting digital business transformation for long term relevance. Digital business transformation means microenterprises in Kelantan should make investments in technology, online applications like create an attractive website, using popular and international platform (Lazada & Shopee), do aggressive online marketing and new delivery system such as making collaboration with Food Panda and Grab Food for delivery service. However, there are also some barriers and limitations faced by microenterprises in Kelantan in adopting digital business. Some of the barriers include the need for more capital to invest in advance technologies, lack of skill and limited knowledge in conducting e-business. Therefore, there are many opportunities for them to grab such as the government financial aid and incentives; Prihatin Rakyat Economic Stimulus Package (PRIHATIN).

This is only a preliminary study on the microenterprises in Kelantan, so the study has no attempt to generalize the findings to a wider population. Future research should focus on depth interview with some of microenterprises to understand details of their operations on online businesses. This study is also relevant for the government in planning the financial assistance and incentives for small and medium enterprises.

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