

# Opportunities in The Midst of Uncertainties

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Since pandemic Covid-19 hit Malaysia with the first Movement Control Order (MCO) being announced in March 2020, things have changed globally, including Malaysia. Conventional ways of doing things can be regarded as obsolete, and those who are still practising it might face severe difficulties if the mindset remains the same.

However, there are silver linings seen from the impacts of the pandemic. We can see that there are changes that have been implemented whether in the government, businesses, people, and others. From the government's perspective, specifically the education system, the way of teaching and learning has totally changed. Online learning platforms available are fully utilised to ensure continuity and avoid disruption in a student's learning process. Some of the best online learning platforms including Google Meet and Classroom, Cisco Webex, Microsoft Teams, and others, have given opportunities to lecturers to explore and experiment with new ways of delivering knowledge. The trial and error process, which may be exhaustive, will eventually produce the best outcomes on conveying the information to the students.

Besides, the management of public offices also gets used to new methods of operation, with online-based work such as online meetings becoming the main method to ensure the continuity of operation. Working from home or virtual working are long highlighted and even taught though in certain subjects in tertiary education syllabus. For instance, Organizational Behaviour course is designed to introduce the students to the various behavioral aspects of organization and to apply to the real business world. However, the effectiveness of such methods has just been seen, along with the challenges, advantages, and disadvantages of these methods. One of the benefits of virtual programmes is the cost savings, as the seminar, training, and conference fees are less expensive. Furthermore, employees also have the flexibility to complete their tasks. However, virtual work also can cause fatigue, as employees need to juggle between their office work with tasks at home such as monitoring their children's online learning, and also house chores. The challenges are unprecedented, which provide the opportunity to the employees, especially educators to become even more multitasking, creative, and systematic in order to complete the tasks at hand.

From students' perspectives, the learning process in a new norm provides opportunities for them to become more independent, resilient, resourceful, creative, and most importantly, disciplined throughout their studies. In a way, online learning is similar to conventional classes where students are required to attend classes, do assignments and prepare for the examination. The challenges come with the shift in the method of learning activities, which demands better group coordination in completing the assignments while becoming more creative in order to produce high-quality outputs. These adversities eventually will help in building characters and preparing students for harsh reality in a job market once graduated.

The harsh impact of the Covid-19 pandemic can be clearly seen on businesses, where sustainability has become the main focus nowadays. Although the government has allocated various incentives such as through PENJANA SME Financing, Wage Subsidy Programme, and others, there is no guarantee that the business environment will remain the same as it was before the recession. The shift in spending behaviour forces firms to digitalise their operations as much as possible, with online platforms becoming the main avenue for businesses and individuals to trade. Therefore, the challenges lead businesses to become more creative in order to generate sales, by providing services that cater to the customers' needs in the current situation. At the same time, businesses need to apply the technological element in their services such as online marketing, products database, payment facilities, communication channels, and others to facilitate customers and encourage repeating transactions.

The way Malaysians run their daily lives has also changed. In one aspect, people nowadays become more concerned about matters related to health, for example, by using hand sanitizer and face masks whenever not at home. People also start seeing the importance of a healthy lifestyle, from the food intake, exercise routines, and others as the virus affects the ones with health problems more severely. The threat posed by the pandemic also can increase the awareness of the public on the importance of having medical insurance or "hibah" products offered by insurance companies. Should any accidents have occurred, people can seek faster treatment in private hospitals as currently government hospitals are overwhelmed with Covid-19 cases. With the increasing death cases reported, the breadwinner in a family should take "hibah" as a precautionary measure. This is to ensure that our loved ones will not be further burdened with our demise as cash compensation from "hibah" can be used by them to continue with their lives. With an increase in awareness on the importance of having medical insurance and "hibah", fresh graduates especially, are given the platform to explore and consider careers in the insurance industry. Those who already have a stable career also can have the opportunity to boost their income by becoming part-time insurance agents.

On the other aspects, the pandemic has taught people to be more prudent in their finances. Uncertainties surrounding one's employment, disturbance in the source of income will nurture saving habits in order to face unexpected events. The saving habits, in turn, benefit those who are interested to invest in properties due to the steady prices and low-interest rates. Moreover, people also can take the advantage of the current economy to buy a new car at a cheaper price with the exemption of sales tax for passenger cars. In addition, as seen in the first MCO, an automatic moratorium announced by the government had relieved many families as they can also start saving and paying debts besides accommodating basic necessities. The effects of saving can be seen when people start going on holidays once interstate travel was allowed which eventually heals the emotional stress of a family and at the same time rejuvenates the tourism industry.

With the implementation of MCO 3.0, continuous hardship needs to be faced by everyone. However, it also brings new opportunities to every party whether the government, business, or even individuals. Adjustment to the changes is essential to make every party move and not left behind. Most importantly, it gives everyone a better opportunity to help others, especially those who are in need. As such, the contribution of civil servants through the cuts in their "Imbuhan Tetap Keraian" and "Imbuhan Tetap Khidmat Awam" gives the opportunity for them to contribute to the public and prove their solidarity with the government in fighting the pandemic.

