

Co-hosted by







# The Changing Face of Thai Tourist Decision-making and, Consumption Responses and Behavioral Changes Post-COVID 19

### Md. Saif Hassan

Student, MBA-Hospitality and Tourism Management, Assumption University, Bangkok, Thailand Email: saifhasan1234@gmail.com

Adarsh Batra Ph.D.

Faculty, Business Administration, Hospitality and Tourism Management,
Assumption University Bangkok, Thailand;
Email: adarshbtr@yahoo.co.in

#### **Abstract**

The global pandemic "COVID 19" has created a crisis by crippling the whole world, nations in it, and its living beings as well. During this pandemic, many Thai Tourists were affected which brought a change either demographically, through psychographic, or brought upon behavioral changes. People got affected by this problem and it has put fear inside many Thai consumers for them to travel back again. This research aimed to understand the Thai tourist nature of traveling post-COVID, including the understanding of Thai consumers' feelings and expectations to travel back again. The researcher used a mixed-method mostly focusing on the qualitative data through an in-depth interview with 11 participants and a short online survey was distributed among 17 participants to understand on what level in-depth interview provides clarity. Indepth interview results were analyzed with thematic analysis and quantitative data were analyzed with google form graphs. Results showed that Thai tourists believe the tourism sector for inbound and outbound will be booming again but it all depends on the act of tour operators, government, and the local community. This study will be helpful to understand the expectations, needs, and interests of consumers and what precautions should be taken to make Thai again post Covid-19.

**Keywords:** COVID 19, Consumer Behavior, Marketing 4p's, Motivation



Co-hosted by







#### Introduction

The global pandemic "COVID 19" has affected millions to billions and created fear of getting outside of the house. Many countries issued the greatest lockdown through curfews and people have been staying at homes due to the spreading of pneumonia rapidly all over the world. According to WTTC (World Travel and Tourism Council 2019), tourism was serving as one of the sectors in the world contributing as the global Gross Domestic Product by 10.3% and providing millions of people with employment, while in 2019 travel and tourism experienced 3.5% growth and created a global economic growth of 2.5% it was until the Covid-19 was officially announced. Lockdowns were initiated and for these restrictions Destination Management companies, Accommodations, Cruises, Restaurants, etc. were affected the most, and people had to selfquarantine themselves and work from home. The sooner the country takes steps, the sooner countries will be able to receive tourists back again (Lee, Mao, and Ding 2007).

Thailand is one of the countries to be the first to transmit and spread corona, which passed over 2000 cases of pneumonia. Due to this reason a curfew was initiated from March through April 10 pm-4 am (Jensiriratankorn and Lee, 2020). Thai tourism also got impacted throughout the changes in regulations and Thai Tourists' consumption, behavior and lifestyle have also changed. Tourism is indeed one of the important sectors for Thailand that is contributing towards the revenue earning and GDP by many sub-sectors such as leisure, MICE, Medical, etc. According to the Kasikorn Research Centre 2019, Thailand generates high income through tourism based on the research done on 28th January 2019. Due to the pandemic situation fear and safety concern have entered into Thai tourist's minds. According to Gossling, Scott, and Hall 2020, the situation is unprecedented. People are not quite sure yet on how the situation will be and what outcomes will come from the changes when coronavirus is totally out of the world. So, this research will hold up the understanding of the behavioral and consumption changes after the Covid-19 ends in Bangkok. Concluding with an evaluation on which way tourism will go and what Thai tourists expect post Covid-19 to travel back again including their safety needs, motivational factors, socio-economic effects, and the 4p's effect during the new normal.

# Concept of Tourist Decision Making and Consumer Behavior

Human traits are unique and very much unpredictable as years pass by. It all depends on the trends, activities that attract people to change with time. It is extremely hard to predict what the tourist needs and wants. According to Solomon 1996, consumer behavior means involving in certain decisions, activities, ideas, or experiences that satisfy consumer needs and wants (Cohen, Prayag and Moital 2013).

This current research will understand the perspective of Thai tourists travel intent between domestic or outbound and towards its safeness and sustainability, tourists perceived communication (demand from tour organizations post-Covid), Socio-Economic changes due to Covid that effects traveling post-Covid 19, and understanding the motivational factors, as according to Cohen 2013, Prayag 2013, and Moital 2013, understanding the consumer decision making is a cornerstone of marketing strategy.

# Thai Tourist Consumer Behavior and Travel Safeness Post COVID 19

The concept of understanding the safeness of a destination comes with sustainability in a place. Covid-19 is a Pandemic disease and has affected globally and created a negative feeling among people's minds. The travel safety issue is one of the factors that people try to keep in mind and when there is no safety, consumers will always try to avoid the thing or the place.

According to Ranasinghe, Karunarathne, Nawarathna, and Gamage 2020, the authors have concluded that ensuring the safety of the guests and the staff has become a top concern of the hospitality industry stakeholders. The concern of this research is to understand different consumer attitudes/feelings about safety and know the decision making of travel intent that the consumers will make based on it post Covid 19. Sustainability is necessary to get the guests back for any service organizations (Chang, MacAleer, and Ramos 2020).

# Thai Tourist Consumer Behavior and the Motivation/Influence (Push and Pull factors) to Travel Post COVID 19

According to Hawkin *et al.* (2003), Consumers adjust purchasing behavior based on their individual needs and interpersonal factors. To understand these influences, researchers try to ascertain what happens inside consumers' minds and to identify physical and social exterior influences on purchase decisions (Gulid and Lertwannawit, 2013).



Co-hosted by







The tourist consumer's motivation and influences come from few steps and that is the recognition of a destination, information search, and evaluation of alternatives. Recognition is the first step in consumer decision making and this is where a certain destination provides the needs and interest to consumers or it might be something that could be a problem as well. According to Jason and Munar 2012, information search is a crucial part of a tourist's destination choice (Pesonan and Pasanen 2017). The tourist needs to know where they are traveling before.

This study can provide an assessment of what will motivate (Purchasing decision) people to still travel after COVID 19. To find out more about motivation, the previous experience (Post-purchase behavior) of consumers will be assessed too to understand if tourists have needs or interest on something from previous times and try to understand the difference on how purchasing decision is affected post-COVID 19 from the "before COVID 19" situation. According to Rittichainuwat 2007, the author has mentioned about the push and pull factor that it is one of the factors that play a huge role for individuals to decide when and where to travel. According to Poon (1994), it concludes that tourists are the products of changing population demographics and are more experienced, flexible, and independent-minded. Tourists have changed values and lifestyles which affect tourist demand (Gulid and Lertwannawit 2013).

# Thai Tourist Consumer Behavior and the effects of Socio-Economic factors on Travel Intention Post COVID 19

According to Asia Pacific Region and UNDP Regional Bureau for Asia and The Pacific 2020, the report stated that as Covid 19 inflicted on the world, the more global recession has increased. The Covid 19 situation has globally affected each people mostly through the point of socio-economic factors. In terms of social changes, each individual needs to follow the social distancing to avoid the spread of the pandemic disease. From empirical observation, many have lost their jobs due to less profitability from the organizations and this has created mayhem on people's usual lifestyle and less spending due to less income. A division of categories in society brings about some restriction of behavior between individuals in different classes (Chaipinit 2008).

This current study will try to evaluate the understanding of effects on demographic situations

towards travel intent i.e. effects from the recession for travel decision and social distancing chores etc. New trends in consumer behavior are influenced by socio-economic changes that show high levels of sensibility, observed in terms of activities, coming from other industries, sectors, or branches (Mihajlovic and Kocul 2016). According to Budeanu 2007, the reason for low support from the tourists is due to lack of initiatives and existing initiatives are missing customers' attention, discouraging industry, and governments to continue promoting sustainable tourism. Therefore, the community should come together and work as a team in the new normal.

# Thai Tourist Consumer Behavior and the demand towards Tour Organizations Post Covid-19

Perceived marketing communication is indeed necessary to get up on the track for all types of business organizations. Due to Covid 19, as mentioned many businesses went bankrupt, lost guests/customers, and had to sack off employees due to lack of profit. Therefore, a new, attractive marketing strategy to stimuli the purchasing decision would be a very big factor to earn the trust of the guests back again. According to Ponsien (1962), social change is a consequence of coincidence, it is requested, stimulated, and planned (Mihajlovic and Kocul 2016). This study will try to search what the travelers are asking for when travelers travel and what the travel organizations need to work against the information search and create competitive promotions or packages, in which travelers would find it fun to choose and travel back again.

Effective marketing communication gives an organization the upper hand to stimulate greater tourists. Relating to the Covid 19 situation, IMC (Integrated Marketing Communication) is crucial to gain trust among the old and new tourists in choosing both domestic and outbound tours and travel back again. Concerning, the odds of success toward providing a positive image of the destination, loyalty to the tourist destination and in further stage satisfaction, perceived by tourists, themselves, will be increased via such variables (Chenini and Cherif 2016).



#### Co-hosted by







#### **Materials and Methods**

The researcher used a mixed-method mostly focusing on the qualitative data through an in-depth interview with 11 participants and a short online survey was distributed among 17 participants to understand on what level in-depth interview provides clarity. In-depth interview results were analyzed with thematic analysis and quantitative data were analyzed with google form graphs. The small survey result was later compared to see how others react without face-to-face conversation. The sample included 11 Thai tourists for an in-depth interview, where 13 questions were asked and that gave the liberty to a person to express as far as the person can get close to accuracy. A short online survey was done on 17 Thai consumers.

The study uses the technique of exploratory research due to unprecedented situations and also due to changes in trends, consumers change consumers' decision making as well, including the non-probability approach a convenience sampling, due to the fact different Thai tourists and consumers would be taken into consideration for different opinions. Objectives that were set are as follows: To assess the comparison between the preference of domestic or outbound travel with the attitude (purchase behavior and feel safeness) towards the attraction.

To understand the factors of motivation and influence (needs and interests) Thai Travelers to travel to a certain destination post-Covid 19

To evaluate the socio-demographic factors (economic/social changes) will affect the tourist decision making to travel to a certain destination

To analyze the Thai consumer's expectations towards the changes (changes in 4p's/destination image) from the tour operators post-Covid 19.

### Thematic Analysis of In-depth Interview

Four Research objectives were set and for each objective, all in-depth Thai interviewees were separated into different sectors such as Teachers, Airline industry, Seniors, Food and Beverage, Logistics, Online apparel, E-commerce, and Hotel industry. Participants were interviewed based on the Thai consumer who also loves to travel. The answers for each sector were compared and the similarities and key issues were found out for each objective. An in-depth interview was mostly focused on.

When it comes to an understanding of the safety of people, it seems that people are not yet 100% sure what it is going to be due to fear in mind. Based on the interview results overall it can be

understood that Thai consumer's safety comes first due to protect others as well and as it seems generous most Thai consumers want to help the locals around due to socio-economic changes from the Covid situation.

Based on the first question "Do you find it safe to travel between Domestic or Outbound post-Covid 19?" all interviewees from different aspects and sectors have provided that domestic travel is the safest and traveling abroad is not yet being trusted because nobody knows what the situation is like in some places abroad. Provided the information, it could be implied that the purchase behavior in terms of abroad completely less, and behavior towards the domestic seems more logical and safer for the participants. The second question asked to the participants "Do you think hotels transportations and the destination would be able to provide a safe environment for you?", as participants have provided, participants mainly would like to travel domestically, the question relates to safety and attitude towards the travel system. From the perspective of the third question "What deters you from traveling outbound/domestic post-Covid 19?" it was found that abroad is still not trustable and a lot of fear inside Thai Consumers.

For the second objective, the first question asked was "If you are traveling post-Covid 19, what do you imagine from the travel?". From this one of the participants answered that it will not change so early and most probably not at all. Another two participants vision that the vaccine would be out soon and people will be able to travel overseas without any worries again with proper procedures. From the perspective of the fourth question, "Do you think your preferred destination would be able to meet your expected needs and interest post-Covid 19 as you would have expected during the pre-Covid?". The answer gave an understanding that same as keeping the standard and providing new procedures would make the informants feel like informants expected needs and interests are met as before. Moreover, good promotion and reasonable price for the affordability.

For the third objective, it was asked how the budget was affected and the result came out it affected a lot and travel plans would not be the same as before and mostly the Thai consumers want to help the community in this hard time but basic procedures such as using mask and gel, etc. should be followed. For the fourth objective, given that the 4p's of marketing, Thai consumers want products to



#### Co-hosted by







be clean, safe, and good promotions such as proper use information shall be used to gain trust.

#### Google form analysis of small survey

The small online survey that was created and distributed was based on the four objectives, provided a small clarity on how much the in-depth interview statements were true. Based on the autocreation of graphs which provided percentages based on the objectives. No equations were used for quantitative analysis.

Based on the first objective, 58.8% of the participants think that there is a 50-50 chance of providing and not providing a safe environment which might cause challenging for 64.7% of the travelers. Overall comparison with the in-depth interviewee's feelings, the participants mentioned that all institutions would be able to provide a safe environment only if it follows the procedures and precautions.

Based on the second objective if the service standard is good and goes along with the expectations of the consumers, the destination would be able to meet the needs and interests of the participants. 70.6% believe the destination would be able to provide the needs and interests more than equilibrium and 47.1% think that service standards would be met more than equilibrium. Based on the third and fourth objective, in comparison to the indepth interview, the result provided that the community would be able to meet the standards only if they follow the procedures and the organizations would be able to gain trust if proper promotions are provided such as discount and no advertisements.

#### **Results and Discussions**

As the results of the interviews were provided, about the first research objective and the conceptual framework formed, it can be implied that the first main reason before making a purchase decision is to understand the safety of the tourists. According to the interview result the participants mentioned that whatever it is the safety will be the first care and then comes other factors such as reasonable price, discount, etc. To be precise, the pandemic itself, lockdowns, and staying at home, made fear get into the mind which changed almost everyone's mindset. People change and trend changes with time and resulting in attitude changes.

The resulting attitude found out from the participants showed fear in them, though some believed that the domestic would be safer than the

international each of the informants did not provide a 100% assurance that it would be safe, even though the informants think that the Thai government announced it already safe and lockdown already open. Thinking through safety, it provides an attitude change related to fear, towards choosing a destination. From the result some participant believes that the informant would not have any plans to travel for the year at least, some believed that even though it seems safe it would not be the same as before and some think of safety that it depends on the destination.

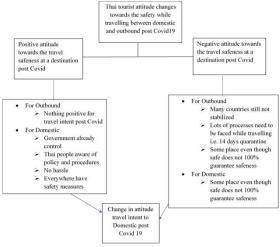


Figure 1.1 That tourist attitude towards the travel safeness between domestic and outbound travel intent post Covid19 (Formed by Author)

Concerning the conceptual framework formed, the participants for the research have contributed different types of internal and external behavioral factors that motivate to travel post-COVID 19. The key findings that were first found were good promotion and discount. As possibly spoke to the informants, the answers gave an understanding that due to COVID many were affected either from business or work, a discount is also a need that should be cleared out.

Secondly, love for the destination and loyalty is another thing which also depends on base on the trust. Thirdly, the stress created from the lockdown gives people the excitement for traveling as during the lockdown the participants were stuck for too long at home and working from home as well. As evaluated from the interviews, participants seemed quite worried and affected by the COVID 19. As most participants had to work from home and some could not even work from home; the salary got cut for some and also lots of investment in house



#### Co-hosted by



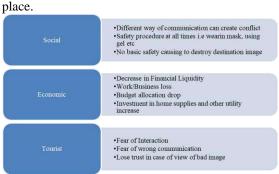




supplies and utility were given, which made a huge effect throughout. Moreover, for that reason participants want tour operators to lower the price. As well as safety remains a concern, informants believe that tour operators might show fake advertisements and after visiting the expected service does not satisfy. This completely relates to trust-breaking, resulting in losing loyal guests.

Figure 1.2 Motivation and Influential Factors to travel domestic or outbound post-Covid 19 (Formed by Author)

Additionally, even if informants travel, a concern related to the local community comes as well. Informants believe that the local community in city areas might know new procedures and a basic standard of protection related to COVID awareness but in a rural area, it is the opposite. Informants want to help out the local community and want the government to join hands with tour operators to have the proper strategy of social distancing and providing basic protection such as masks, hand sanitizers, etc., everywhere and create awareness. The participants have mentioned that before COVID, always searched for good quality, standard price, etc., and compare the cost between other places. After COVID the informants prefer to add more procedures and safety issues were held up and more information related, they might ask and the tour operators have to explain everything. Moreover,



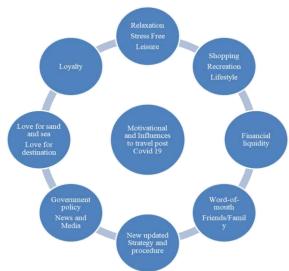
it was also found out from the informants that due to fear and trust issues, the informants prefer to direct call and check what is going on around and in the

Figure 1.3 Socio-Demographic Effects on Travel intent post-Covid 19 (Formed by Author)

In terms of 4p's the informants mentioned that price should be reasonable and discounted as well and mostly safety checks should be maintained before that. Even though there is a discount but no safety, informants provided a feeling of distress and

do not want to travel at all because of trust issues. In terms of promotion and advertisement, the new strategy should be properly explained.

In terms of place the informants want the tour operators to help out the community by providing assistance and opportunity and for the product/services, the room service should be called every 3 hours to sanitize starting from the front



office until the room because informants believe that the same bedsheet is shared and cleaning it still does not make informants comfortable.



Figure 1.4 That consumer's expectations towards the changes (changes in 4p's/destination image) from the tour operators post-Covid 19. (Formed by Author)

### **Conclusions and Implication**

To conclude the study, first of all, the results provided an understanding that as time changes human being changes too, depending on the trends and situation given. Here the pandemic situation has put people into fear and not trusting the post-COVID situation at all. The tourism sector was once booming and one of the biggest sectors that was



#### Co-hosted by







ruling in the world whereas the pandemic has put down the sector but consumers need new kinds of information added with the old services and expect a new refined upgraded version of service in the new normal.

Overall. clean. reasonable prices, discounts, convincing promotions, advertisements would bring back the trust that was during the pandemic, which might result in a change from a negative attitude to a positive attitude towards the purchase decision and responses towards tour operators. Moreover, due to the unprecedented situation around the world, the understandings from this article can be carried forward as the exploratory approach was used, and additionally due to limit the research was kept exploratory.

#### **Future Research**

As the COVID situation is unprecedented in many countries, and a wide range of research is needed to come to a proper conclusion about tourist consumers. Therefore, further studies can work on understanding the new normal of over and no tourism.

# Acknowledgments

The researcher Md. Saif Hassan would like to show thankfulness to the researcher's advisor, Asst. Prof. Dr. Adarsh Batra for the invaluable advice and support provided throughout the whole independent study report. The researcher also would like to provide a big thanks to the faculty members available and within the Graduate School of Business.

Moreover, the special thanks go to all the in-depth interviewees who were willing to participate in the study and the respondents who replied to the online surveys. The respondent attendance provided a partial success of the study and for that, the researcher would like to express gratitude to all the participants and respondents. Finally, the researcher would like to extend the gratitude towards the researcher's parents, for supporting wholeheartedly and who always inspires and encourages in every moment of the researcher's life and unconditional love.

# References

Adrades L. 2015, Dimanche F. 2015, Tourist Behavior and Trends https://www.academia.edu/25114825/Tourist\_Beha viour\_and\_Trends [26.5.2020]

Budeanu A., 2007, Sustainable Tourist Behavior – A discussion for opportunities for change <a href="https://www.academia.edu/36304238/Sustainable\_tourist\_behaviour\_a\_discussion\_of\_opportunities\_for\_change">https://www.academia.edu/36304238/Sustainable\_tourist\_behaviour\_a\_discussion\_of\_opportunities\_for\_change</a> [25.5.2020]

Chaipinit W and Petvaroon K. 2008, Motivation and Behavior of Thai Outbound Tourists to Europe <a href="http://kb.psu.ac.th/psukb/bitstream/2010/5891/1/31">http://kb.psu.ac.th/psukb/bitstream/2010/5891/1/31</a> 1742.pdf [26.5.2020]

Chang C. L. 2020, MacAleer M. 2020 and Ramos V. 2020, A Charter for Sustainable Tourism after COVID-19, Sustainability 2020, P 2 <a href="https://www.mdpi.com/2071-1050/12/9/3671">https://www.mdpi.com/2071-1050/12/9/3671</a>

Cohen S. A. 2013, Prayag G. 2013 and Moital M. 2013, Consumer Behavior in Tourism: Concepts and Influences and Opportunities, Current Issues in Tourism,

https://www.tandfonline.com/doi/pdf/10.1080/1368 3500.2013.850064?needAccess=true [20.5.2020]

Chenini N. E. 2016 and Cherif A. 2016, Factors Influencing Image of Tourist Destination: Integrated Marketing Communications Approach; Conceptualization and Retrospective re-debate <a href="https://www.academia.edu/27557089/Factors\_Influencing\_Image\_of\_Tourist\_Destination\_Integrated\_Marketing\_Communications\_Approach\_Conceptualization\_and\_Retrospective\_re-debate\_[24.5.2020]</a>

Desbiolles F. H., 2020, Socialising tourism for social and ecological justice after COVID 19 <a href="https://www.tandfonline.com/doi/full/10.1080/1461">https://www.tandfonline.com/doi/full/10.1080/1461</a> 6688.2020.1757748 [21.5.2020]

Gulid N, 2013, Lertwannawit A., 2013, Participatory, tourist consumer behavior-based, integrated tourism marketing plan for chainat province, Journal of Service Science – 2013, Volume 6 No.1. <a href="https://www.researchgate.net/publication/29302435">https://www.researchgate.net/publication/29302435</a>
1 Participatory Tourist Consumer Behavior-Based Integrated Tourism Marketing Plan For Chainat Province [28.5.2020]



#### Co-hosted by







Gossling S. 2020, Scott D. 2020, Hall C. M. 2020, Pandemics, tourism and global change: a rapid assessment of Covid-19 <a href="https://www.tandfonline.com/loi/rsus20">https://www.tandfonline.com/loi/rsus20</a> [20.5.2020]

Jeronimus B. F. 2020, Personality and the Coronavirus Covid-19 Pandemic: March 2020 <a href="https://www.researchgate.net/publication/34009248">https://www.researchgate.net/publication/34009248</a>
<a href="mailto:2 Personality">2 Personality and the Coronavirus Covid-19\_Pandemic [20.5.2020]</a>

Jensiriratankorn N. 2020, Lee G. 2020, Horwath HTL, Hotel Sentiment Survey 2020 (Impact of COVID-19). <a href="https://cdn.horwathhtl.com/wp-content/uploads/sites/2/2020/05/THAILAND-Hotel-Sentiment-Survey.pdf">https://cdn.horwathhtl.com/wp-content/uploads/sites/2/2020/05/THAILAND-Hotel-Sentiment-Survey.pdf</a> [21.5.2020]

Lee H. Y 2007, Mao C. K. 2007 and Ding C. G. 2007, Post-SARS tourist arrival recovery patterns: An analysis based on a catastrophe theory <a href="https://www.sciencedirect.com/science/article/pii/S">https://www.sciencedirect.com/science/article/pii/S</a> 026151770900168X [30.5.2020]

Mihajlovic I. and Kocul N., 2016, Changes in consumer behavior – the challenges for providers of tourist services in the destination, P 920. https://www.tandfonline.com/doi/full/10.1080/1331677X.2016.1206683 [24.5.2020]

Pesonan J A 2017 and Pasanen K 2017, A Closer Look at Tourist Information Search Behavior when traveling abroad: What is the role of online marketing in choice of destination? <a href="https://www.researchgate.net/publication/31204696">https://www.researchgate.net/publication/31204696</a> 3 A Closer Look at Tourist Information Search Behaviour When Travelling Abroad What Is the Role of Online Marketing in Choice of Destination [26.5.2020]

Ranasinghe R. 2020, Karunarathne C. 2020, Nawarathna D 2020 and Gamage S. 2020, Tourism after Corona Impacts of COVID 19 Pandemic and Way Forward for Tourism, Hotel and Mice Industry in Sri Lanka <a href="https://www.researchgate.net/publication/34075450">https://www.researchgate.net/publication/34075450</a>
2 TOURISM AFTER CORONA IMPACTS OF COVID 19 PANDEMIC AND WAY FORWA RD FOR TOURISM HOTEL AND MICE IND USTRY IN SRI LANKA [20.5.2020]

Rittichainuwat B. N. 2007, Responding to Disaster: Thai and Scandinavian Tourists' Motivation to Visit

Phuket, Thailand, Push and Pull Factor, Journal of Travel Research, P 423 <a href="https://journals.sagepub.com/doi/10.1177/0047287">https://journals.sagepub.com/doi/10.1177/0047287</a> 507308323 [30.5.2020]

UNDP Regional Bureau for Asia and The Pacific 2020, P 6-7 https://www.undp.org/content/dam/nepal/docs/Reports 2020/UNDP-RBAP-Position-Note-Social-Economic-Impact-of-COVID-19-in-Asia-Pacific-2020% 20(3).pdf [01.06.2020]

UNDP (United Nations Development Programme) 2020, The Social and Economic Impact of Covid-19 in the Asia-Pacific Region <a href="https://www.undp.org/content/undp/en/home/librarypage/crisis-prevention-and-recovery/the-social-and-economic-impact-of-covid-19-in-asia-pacific.html">https://www.undp.org/content/undp/en/home/librarypage/crisis-prevention-and-recovery/the-social-and-economic-impact-of-covid-19-in-asia-pacific.html</a> [30.5.2020]