

# The First Moratorium in Malaysia: How It Works? An Exploratory Study

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## Abstract

**Purpose:** The present study aims to examine the perception of the Malaysian community towards the first moratorium during MCO 1.0 and the usage of this moratorium.

**Design/methodology/approach:** This study was carried out using convenient sampling and the questionnaires were distributed via online distribution (Google form). SPSS statistical was used to analyse the result.

**Findings:** The results discovered that the moratorium initiative was well received by the Malaysian community and moratorium money is used in the proper way by the recipients.

**Research limitations/implications:** This study is recognised as a pre study that requires more elements to fully understand the nature of moratorium in Malaysia. Not like other studies, the current study analyses household usage towards the moratorium money received. Therefore, studies on similar veins should be conducted, which correspond with the introduction of a targeted moratorium in 2021 in line with the implementation of MCO 2.0 and MCO 3.0. Future research needs to expand the scope of the study.

**Practical implications:** The results of the study provide important input related to the moratorium initiative which was first offered in Malaysia and the importance of this initiative to the Malaysian community.

**Originality/value:** Moratorium recognised as the most significant initiative for survival of Malaysian society during pandemic COVID-19 which reflect consumer spending pattern.

**Paper type:** Research paper

**Keywords:** Moratorium, Movement control order, Usage direction, Malaysian

## **Introduction**

At the end of 2019, the world is besieged by an unexpected pandemic that is COVID-19. The pandemic, which is supposed to have begun in the province of Wuhan, subsequently spread to all corners of the globe, wreaking havoc in all areas (The Interpreter, 2021). Malaysia is likewise confronted with the same disaster. Approximately 2,000,000 people have been infected with the Covid19 virus, resulting in nearly 20,000 fatalities (Ministry of Health, 2021). To combat the rise of infected cases, the Malaysian government has announced the implementation of the first Movement Control Order (MCO) on March 18, 2020. As the first MCO was proclaimed in Malaysia, all Malaysians were barred from leaving their homes except for some critical issues such as purchasing basics necessities such as food and health care. As a result of the MCO's implementation, the majority of people are in a terrible financial crisis. Traders lost their source of income, and some employees had to be laid off as a result of employers' inability to pay salaries because business operations were halted. This circumstance has nearly devastated Malaysian society's socioeconomic activities.

Generally, the implementation of MCO is expected to have an impact on the income of the population (Perkeso, 2021) and with Malaysia's predicted economic growth being lowered by 2020 (Bank Negara Malaysia, 2020). To mitigate the negative economic impact, the government has directed that all Malaysian-registered financial institutions automatically issue a 6-month moratorium to all of its customers from April to September 2020. This moratorium is expected to alleviate the financial burden that is being faced by the individuals. In general, the services provided provide help to persons who are experiencing an uncertain financial situation. Despite the fact that this moratorium incentive has been in place for more than 20 years in India (Mehta & Kaur, 2020) and other nations, this automatic moratorium program is the first to be implemented in Malaysia.

Malaysian society is classified into three categories, according to the Household Expenditure Survey Report (2016) namely, B40, M40, and T20. These three groups were determined using a revenue-based dividing line, with the B40 group consisting of households earning RM4,360 or less. Meanwhile, M40 and T20 households earn RM4,361 to RM9,619 and RM9,620 and above, respectively (Household Expenditure Survey Report, 2016). Therefore, the B40 and M40 groups of households are likely to incur substantial economic risk, which will have a direct impact on their consumption patterns during the implementation of MCO (Ismail et al., 2021).

The study's aims are divided into two categories. The first goal of this study is to investigate the Malaysian community's opinion of the moratorium, and the second goal is to examine the direction of the moratorium's use by Malaysians.

## **Literature Review**

Moratorium is defined as a delay or suspension of an activity or a law that is commonly used in the financial field (investopedia.com). In the legal context, it refers to the temporary suspension of a law to carry out a legal challenge (en.wikipedia.org). In short, moratorium can be referred to as loan deferment. It can be concluded that moratorium is a legal authorisation, usually granted by an emergency statute, to postpone payment of money owed by a bank or debtor nation.

The issuance of the automated Moratorium 1.0 permitted the borrower to enjoy a 6-month suspension of loan payments from April 2020 to September 2020. In Malaysia, the issuance of this moratorium is especially significant at a time when the people are dealing with an economic crisis and deteriorating health conditions. The implementation of the moratorium makes Malaysian households and communities eligible to receive benefits for not paying their loan commitments for six consecutive months by financial institutions. The moratorium plan

is designed to assist customers in reducing their financial burden as the country faces an MCO and a growing pandemic crisis. Thus, beneficiaries must plan how the money would be spent, as consumer behaviour, demand, and consumption differed throughout the Covid19 pandemic (Ahmed, 2021).

In Malaysia, a few researches on consumer and MCO implementation have been undertaken. Thinagar et al. (2021) conducted a study on the financial and consumption habits of B40 households during the execution of a movement control order (MCO). According to the findings of their study, a decrease in income among the B40 causes them to put their savings towards the purchase of food, followed by the payment of bills and the purchase of health equipment. In their study, Kaur et al. (2020) discovered that mass and social media inputs were influential in estimating the intensity of the crisis and, as a result, influencing the purchasing experience. This study demonstrated that Malaysian Fear of Missing Out (FoMO) was a significant factor in purchasing behaviour during the MCO's initial phase of combating the Covid19 outbreak in Malaysia.

During the pandemic, researchers were particularly interested in product brand selection. According to Shaari (2020), even with limited access to their favourite store and only being able to do grocery shopping within their own home, consumers still like, utilise, choose, and have higher proclivities to their preferred brand. During the pandemic, consumers thought that their existing brand of fast-moving consumer goods (FMCGs) was still more appealing, performed better, and met their needs and expectations than other brands. Furthermore, the study found that brand health of FMCGs in Malaysia was still at an acceptable level during the pandemic, with consumers still favouring and loyal to certain brands (Shaari, 2020). Thus, the findings of this study corroborate the assumption that even during the moratorium, customers stay loyal to the brand as they were before the Covid19 outbreak.

Ismail et al. (2021) investigated the impact of MCO implementation on respondents' financial sources and savings. According to their findings, the B40 and M40 groups affirmed that the implementation of MCO 1.0 had no effect on their job or salary. This situation revealed that the majority of respondents believed their employers could still recruit them and that they were certain of earning what they had previously earned. Furthermore, the majority of respondents still keep their savings for a period of 1 to 3 months, where it is used to purchase necessities such as food, utility bills, medicines, and gasoline. Investing and entertainment spending, on the other hand, have a low percentage.

Recently, a pandemic study on consumer emotions and purchasing behaviour was also conducted in Indonesia on three separate clusters, namely persistent, impressionable, and unaware customers on fear and anxiety emotion, lifestyle simplicity, and shopping behaviour (Laksmidewi & Gunawan, 2021). Persistent consumers are individuals who, although being concerned about the influence of Covid19 on their health, loved ones, and jobs, can practice self-control when it comes to shopping. While the second cluster impressionable consists of people who are most psychologically affected by the impact of Covid19 on their life, feel the most fear and anxiety are influenced by the shopping habits of other customers, and, as a result, shop more frequently. Unaware Consumers are individuals who are psychologically unaffected by the pandemic, are unconcerned with the conduct of other consumers, and continue to purchase as they did before the outbreak.

Alexa et al. (2021) conducted a similar study among Spanish and Romanian students. Despite their slightly differing perspectives, studies concentrating on the lockdown effect during Covid19 on the intention to purchase sustainable brands demonstrate that Spanish and Romanians expected to buy more local and sustainable brands. Furthermore, the authors demonstrated that subjective norms and perceived behavioral control influence attitudes toward sustainable and local brands, and hence, indirectly, the desire to purchase sustainable products.

Researchers such as Ranganathan (2021), Mukit et al. (2021), Ing et al. (2021), and many others have also conducted studies on covid-19 and customer purchase behaviour. Ranganathan (2021) asserted that the buying behaviour of consumers during pandemic is not going to remain the same where lifestyle factors such as family income, standard of living will not be the same after the pandemic and the impulse buying will be reduced. Mukit et al. (2021) stated in their study that a drastic financial influence on the economy will occur, where purchasing power and remittance inflows will decrease and inflation will rise; however, due to misinformation about the lockdown, impulsive product buying tendency increased briefly, and this panic buying has a significant impact on the economy. However, their findings from Muslim consumers in certain places revealed that the purchase decision-making process has evolved, preventing financial burdening, increased saving behaviours, and unwelcome unhealthy consuming. Overall, the findings revealed that there is obvious psychological distress, depression, anxiety, and posttraumatic stress disorder among customers (Mukit et al., 2021). Accordingly, there are still significant roles of experiential, functional, and symbolic value perceptions in forming of luxury purchase intentions of hard luxury products among Malaysian consumers during the COVID-19 Pandemic (Ing et al., 2021).

### Methods

These survey questions are administered online using a Google form. However, the main requirement is that the participant must be the beneficiary of the moratorium package. To ensure that the study's objectives were met, data gathering began in the fourth month after the moratorium was imposed. The data from this study were analysed using the Statistical Package for Social Science (SPSS) in accordance with the study's objectives.

### Findings

#### *Socio-Demographic Profile of Respondents*

After three weeks of questionnaire distribution, a total of 495 responses were received, with 483 of them deemed usable (97.6 percent). Only 406 of the 483 usable responses were moratorium recipients, while the remaining 77 were classified as non-recipients and thus excluded from analysis.

Table 1: Descriptive Information

Description		Frequency	Percentage (%)
Gender	Man	167	41
	Women	239	59
Status	Married	361	89
	Divorced	11	3
	Single	34	8
Employment	Government sector	254	63
	Private sector	129	32
	Self-employed	23	6
Residence	Urban	277	68
	Sub-urban	129	32
Recipient category	B40	133	33
	M40	218	54
	T20	55	14

According to Table 1 above, women outnumber men (59%) by a wide margin (41 percent). In terms of marital status, the majority of respondents (89%) are married, followed by single (8%) and divorced (3%). The government servant dominated the employment statistics (63%), followed by the private sector (32%), and the self-employed (5.5%).

The above results also indicate that 68 percent of the participants residing in the urban while the other 32 percent came from sub-urban area. Finally, the findings revealed that the majority of moratorium recipients (54%) belonged to the M40 category, followed by the B40 category (33%), and the T20 category (14%).

### *Moratorium Acceptance and Spending Direction*

Table 2: Moratorium Acceptance

Description		Frequency	Percentage (%)
Type of Loan	Personal Loan	151	37
	Housing Loan	19	5
	Hire Purchased Loan	53	13
	Personal & Hire Purchased	75	18
	Personal & Housing	40	10
	Housing & Hire Purchased	22	5
	Combination all three loans	47	12
Amount of Moratorium	Less than RM 1000	104	26
	Between RM1001 to RM2000	167	41
	Between RM2001 to RM 3000	88	22
	Between RM 3001 to RM 5000	35	9
	RM 5001 and above	12	3
Perceived Important	Very Important	244	60
	Important	146	36
	Not Important	16	4
	Not Important at all	0	0

Table 2 above shows the data related to moratorium acceptance. According to the data presented above, the most often accepted moratorium is from personal loans 151 (37%), followed by hire purchase loans 53 (13%), and housing loans 19 (5%). In addition, the above table also shows that respondent not only accept one type of moratorium but a combination of moratoriums such as housing and personal loans, personal loans and hire purchase or combination of these loans at the same time.

Therefore, most respondents (167) received a total moratorium ranging from RM 1000 to RM 2000, followed by less than RM 1000 (104) and between RM 2001 and RM 3001 (88). Aside from that, 35 and 12 additional respondents received amounts ranging from RM 3001 to RM 5000 and more than RM 5501, respectively.

The study also investigates respondents' perceptions of the moratorium, whether it is significant or not. In this situation, 244 of the participants thought the moratorium was extremely very important to them, 146 thought it was important, and the remaining 16 thought it was not important.

Table 3: Spending Direction

Description		Frequency	Percentage (%)
Moratorium spending	Expenses	105	26
	Saving	187	46
	Expenses & saving	114	28
Expense's direction <sup>1</sup>	Pay debt	7	7
	Daily expenses	40	38
	Pay debt & daily expenses	33	31
	Other expenses	25	24
Saving direction <sup>2</sup>	Saving in the financial institution	102	55
	Saving on hand	19	10
	Investment	24	13
	Combination	42	22

The results revealed that 187 recipients (46%) used the moratorium they received for savings purposes, followed by 114 recipients (28%) used for savings and spending purposes and the remaining 105 recipients (26%) allocated for spending purposes only.

Apart from that, this study also assesses the direction of expenditure made on the moratorium money received. Table 3 shows that out of 105 respondents who used the moratorium money received towards expenses, 40 respondents (38%) managed their money towards daily expenses. In addition, 33 respondents (31%) use for the purpose of debt payment and daily expenses, 7 respondents (7%) use the money to pay debts and the remaining 25 respondents (24%) use the money for other expenses.

Finally, this study also evaluates the direction of savings among the recipients. Out of 187 respondents who chose savings option, 102 respondents (55%) chose to save their money at the financial institutions, 19 respondents (10%) opted to hold their money on hand, 24 respondents (13%) opted for investments and the remaining 42 respondents (22%) choose to make a combination of savings in hand, savings at financial institutions and investments

Table 4: Overall Perception

Description		Frequency	Percentage (%)
Do you think you have used the Moratorium in the right way	Yes	385	95
	No	21	5
Are you HAPPY with the granting of this Moratorium?	Yes	400	99
	No	6	1

Despite the fact that this moratorium was the first effort offered by financial institutions and banks, the current study demonstrates that it was favourably embraced by the community. According to Table 4, 95 percent of the beneficiaries believed they were using the incentive correctly, whereas only 5% believed differently. Furthermore, 99 percent of those who received the incentive were extremely pleased with it, while only 1 percent were dissatisfied. As a result, these incentives can be considered as critical in assisting recipients to survive throughout the 1.0 MCO.

### **Discussion and Conclusion**

The issuance of a moratorium is one of the most significant steps launched by the government to assist the public in the face of economic uncertainty caused by the Covid19 outbreak. Although this approach will have a long-term impact on the national economy, it is an essential step to prevent the household economy from deteriorating. Most studies focus on consumer behaviors toward the purchase of commodities, but this study takes a slightly different approach, examining the direction of consumer consumption of moratorium money received. Referring to the said objectives of this study, the findings clearly illustrated that most the Malaysian accepts the moratorium initiative offered, where nearly every one of the respondents think that this initiative is important for them in facing difficult economic situations during this pandemic. Secondly, the results of the study also show a balance in the use of the moratorium money for savings as well as expenditure.

According to the findings, granting this moratorium is especially crucial at a time when individuals are dealing with an economic crisis and poor health conditions. Nonetheless, granting a targeted moratorium on MCO 3.0 may result in different conclusions from this study, if the economic crisis at the citizen level becomes more gripping and severe. Thus, a study on the direction of the moratorium on MCO 3.0 adoption is required to gain a picture of the disparities in the economic environment and the path of Malaysian expenditure.

The above finding is consistent with report released by Department of Statistics. According to the Department of Statistics, MCO had an impact on the country's household spending habits, with a 55 percent fall in average consumer spending, primarily on essential goods and services such as food utilities, health, and communication (Department of Statistics Malaysia, 2020).

### ***Practical and Social Implications***

Despite the fact that this is a small-scale study, the findings provide useful information, particularly for Malaysian household financial management. First, the findings can be utilised to better understand moratorium acceptances. The findings clearly demonstrated that the Malaysian population has a tight relationship with loans, with many Malaysians having experience making loans with financial institutions.

Second, the results demonstrated that personal loans are more popular among Malaysians than other sorts of loans. This instance demonstrates that Malaysians regularly rely on personal loans to meet their needs. The rising cost of living in Malaysia, along with the country's still-low household income, is dragging some Malaysians into debt (Bernama, 2020). It supports the notion that the country's household debt level is currently 89 percent of Gross Domestic Product (GDP), making it one of the highest in Asia (The ASEAN Post, 2021)

Finally, Malaysians are obligated to make rather large monthly loan payments. This circumstance will have a significant impact in the future, as borrowers may fail to meet their monthly loan payment commitments as a result of MCO 3.0, and many of them may lose their employment. The issue will worsen if some of them are declared bankrupt.

### ***Limitations and Suggestions for Future Research***

The implementation of the moratorium in Malaysia practically new and it very limited. Hence, more studies need to be conducted in the future. Previously, consumers earned "startling" money such as from EPF withdrawals, but this time the moratorium allows consumers to enjoy this money without realising the impact in future. Acceptance of the phase 1 moratorium is perceived differently from acceptance of the phase 2 and subsequent moratoriums, which are more focused and more for survival. The provision of a targeted moratorium during MCO 3.0 is especially important at a time when the economy is faltering and many people have lost their jobs. Thus, the perception and spending pattern may be different.

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