

**Shuvra Dey and MD Ashikur Rahman**

**IMPACT OF COVID-19 PANDEMIC ON THE TOURISM INDUSTRY**

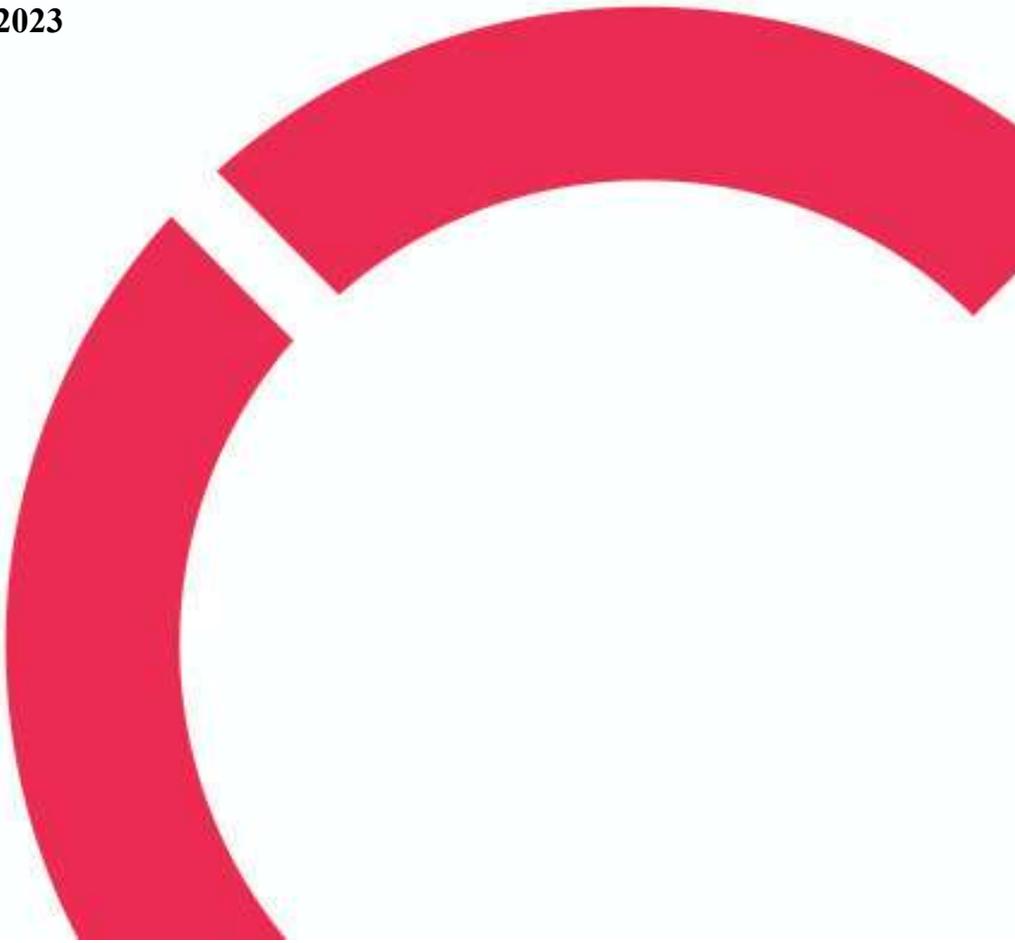
**A case study of the hotel industry in Bangladesh and Finland**

**Thesis**

**CENTRIA UNIVERSITY OF APPLIED SCIENCES**

**International Business**

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**ABSTRACT**

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<b>Name of thesis</b> IMPACT OF COVID-19 PANDEMIC ON THE TOURISM INDUSTRY A case study of the hotel industry in Bangladesh and Finland		
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<p>The impact of Covid-19 pandemic on the tourism industry of Bangladesh and Finland was explored in this research. The main objective of this research was to identify the actions taken to manage the impact of the COVID-19 pandemic on Bangladesh's tourism industry, the case studies was been consulted. Furthermore, published reports related to tourism was analysed by the impact of COVID-19 on the tourism industry in Finland's.</p> <p>The Conservation of Resources Theory was employed in this research which showed the maintenance of available resources and examined new resources. Thus, this framework provided the means how to manage the resources during the period COVID-19 pandemic in the tourism sector to examine the upcoming resources.</p> <p>This research employed the secondary qualitative methodology in which the interpretivism philosophy had been used with the inductive approach to explore the in-depth research of the issue. The data was gathered from the existing literature. The findings of this research had shown the experience of the tourism sector in Bangladesh and Finland.</p> <p>The conclusions of this research showed the overall impact faced by the tourism sector as well as the crises Bangladesh and Finland's tourism industries had faced. In light of the above-mentioned findings, after reviewing the vast literature on this research problem this research study is suggesting some strategies and methods that can be used to improve the tourism and travel sector in both countries. Thus, the recommendation section of this research provided about how to manage the tourism sector in case of an outbreak.</p>		
<b>Key words</b> Bangladesh, COVID-19, economy, Finland, income, tourism		

## **CONCEPT DEFINITIONS**

### **COVID-19**

Coronavirus Disease of 2019 is a transmittable disease by the virus of SARS-Cov-2.

### **GDP**

Gross Domestic Product is a measure the financial worth of the final product.

### **WHO**

World Health Organization is an agency of the United Nations which is dealing with the public health of the world.

### **UNTWO**

World Tourism Organization is an international firm for tourism promotion as a key to financial development, inclusive progress and others.

### **WTTC**

World Travel & Tourism Council is an international sector of tourism and travel that promotes sustainable development, reduces crises and works for recovery and management.

### **TOAB**

Tour Operators Association of Bangladesh are the single-stop provider of service initiating from their entrance to exit.

**ABSTRACT**  
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## 1 INTRODUCTION

The first part of this thesis is based on the background of the topic, the research aims, objectives, research questions and the limitation of the study. This chapter also introduces the research plan of this study on which the research is been built. According to Khalid, Okafor & Burzynska (2021), the tourism industry plays an important role in numerous states by contributing as a huge part of the economy. Before to COVID-19, the tourism industry was the most significant sector of the world in terms of economy, contributing to ten per cent of the world's Gross Domestic Product (GDP) as well as providing above three hundred and twenty million occupations internationally.

This thesis is written as a narrative literature review and the object was to explore the impact of COVID-19 pandemic on the tourism industry. Due to the COVID-19 pandemic, the tourism industry had faced numerous crises which they never faced before. With a huge national business of tourism, Bangladesh's tourism sector had been increasing but, had been locked by the mid of 2020 due to the travel ban. Furthermore, a clear transformation had been realised in the routine and the economy of clients in Bangladesh due to COVID-19 because each way of marketable actions had been closed by the order of the government of Bangladesh (Nhamo, Dube, Chikodzi, Nhamo, Dube & Chikodzi 2020, 1-2). Finland is situated in the Northeast part of Europe, where the cases had been rising during the initial and second waves of the outbreak (James, Menzies & Radchenko 2021, 1).

Though, as compared to other states of Europe the travel policies of Finland are more restrictive, which is the potential cause of Finland's good condition of the tourism sector. Due to its established regulations for the tourism sector, had been impacted. Because of the severe migration boundaries employed in Finland, some consideration had been rewarded to apprising national travellers and visitors concerning pressures in the system of health care (Nicola, Alsafi, Sohrabi, Kerwan, Al-Jabir, Iosifidis, Agha & Agha 2020, 1-2).

This thesis emphasises the factors that have been faced by the tourism industries of Bangladesh and Finland. The thesis justifies the impact that the tourism industry was facing and actions that would be needed to support the tourism industry during the occurrence of the outbreak. This thesis also focuses on the support provided to the tourism industry in handling the COVID-19 pandemic's impact on Bangladesh and Finland's tourism industries. This thesis can be beneficial for the tourism sector as the

owners of the tourism sector can take guidance from this research and can be employed in their business during the period of such crises.

This thesis aims to identify the impact of the COVID-19 pandemic on the tourism industry of Bangladesh and Finland. To achieve this aim, the following objectives have been established, which include the identification of COVID-19's impact on the tourism industry in Bangladesh. Furthermore, the identification of actions taken to manage the impact of the COVID-19 pandemic on Bangladesh's tourism industry and the case studies or management plans will be consulted. The impact of COVID-19 on the tourism industry in Finland's published material that will be analysed in this research. The government published reports will be accessed to support the tourism industry in managing the impact of the COVID-19 pandemic in Finland's tourism industry.

This thesis is based on the tourism industry impact faced during the COVID-19 pandemic. Moreover, this thesis has been limited to evaluating the COVID-19 pandemic's impact on Bangladesh and Finland's tourism industries. Due to this, the tourism industry's impact in other nations has not been covered in this thesis.

The main questions of the research are:

- How was tourism industry impacted by the COVID-19 pandemic?
- What are the potential challenges the countries are facing to manage tourism after the pandemic?
- How the governments of Bangladesh and Finland helped the tourism industry during the pandemic?
- How did Covid-19 affect tourism in Bangladesh and Finland?
- What are the biggest post-Covid challenges in the tourism sectors of Finland and Bangladesh?

This thesis covers the impacts of COVID-19 on the tourism industry of Bangladesh and Finland. Numerous types of research have been published in the context of the tourism industry's impact due to the COVID-19 pandemic. Thus, the influence of COVID-19 is huge on both the supply chain and revenue of the hospitality sector. The tourism business faces several challenges in Bangladesh and Finland, such as the shortage of staff, consideration of the environment as well as meeting the demands of clients. The purpose of conducting this thesis is to examine the COVID-19 pandemic impact on the tourism industry of Finland and Bangladesh and to recommend possible actions and plans.

This study will help the government and the tourism stakeholders to analyse their position after the pandemic and will be helpful for them to identify the challenges in the tourism industry of Finland and Bangladesh. The following chapter two of this thesis shows a comprehensive literature of the thesis with the theoretical framework. The second chapter is based on the COVID-19 pandemic and the impacts of COVID-19 on the tourism sector. The third chapter is based on the detailed literature on the impacts of COVID-19 on tourism in Bangladesh and Finland. The fourth chapter is based on the literature on the effects and challenges facing tourism. The fifth chapter is composed of the research methodology which shows the methods by which the result will find the answer in research question. Furthermore, the sixth chapter is based on results and analysis. The seventh chapter is based on the result and conclusion which has gathered the data as the main findings of the research.

This thesis is investigated by two authors; therefore, the research is divided between both authors. Chapter one is made by both authors whereas the second chapter is made by Shuvra Dey and the methodology part is done by both authors. Chapter four is also made by both authors based on two countries. Chapters five made by MD Ashikur Rahman. Thus, the conclusion and discussion are made by both authors based on the findings of the research.

## 2 INTRODUCE AND DEFINE COVID-19

The COVID-19 pandemic posed a major impact on the tourism industry around the world. About 71 to 72 per cent of the tourists who arrived internationally was associated with 2019, but after the occurrence of COVID-19, billions of losses occur in the tourism sector.

### 2.1 Theoretical Framework

The theoretical base of this thesis is the conservation of resources theory (COR), which contributes to the main theories determining the stress and well-being of humans. The COR theory is established by Steven Hobfoll, in the 1980s, as a theory of stress and motivation. The Conservation of Resources Theory (COR) has employed in this thesis, which showed the maintenance of available resources and examined new resources. The COR theory has employed to offer a dynamic structure of the existing study that observed modifications in the losses of resources because of the COVID-19 pandemic. COR theory is a theory of motivation which shows the behaviour of humans built on the evolutionary requirement to attain as well as preserve the resource for existence, which is essential to a person's behavioural genetics.

The COR clarifies the phenomena in a huge range and shows the motivation that governs the ability of a human to control their present resources as well as accept new resources throughout stressful occurrences like crises. The previous framework on stress has emphasised mainly particular evaluations of traumatic situations. Thus, this framework provided the means how to manage the resources during the period COVID-19 pandemic in the tourism sector to examine the upcoming resources. . The COR hypothesises that every individual is concerned regarding the conserve resources means that things are highly essential for an individual which cause stress and may lead to the loss of resources.

Thus, due to stressful situations after the COVID-19 pandemic, loss of resources had occurred including in-personal, social and material domains as well as adverse health outcomes like mental illness had also been reported. The theory explores the impact of COVID-19 on the tourism sector of Bangladesh and Finland. This framework employs to explore the case studies that were conducted on the situation of the pandemic and reports that other nations have published about tourism loss and their impact on Bangladesh and Finland. Furthermore, the action that have been taken by the government are also covered in this thesis. (FIGURE 1). Illustrates a conceptual model based on the Conservation

of Resources Theory (COR). The main elements of this conceptual model are based on fear of COVID-19, the Tourism sector impact and actions taken.

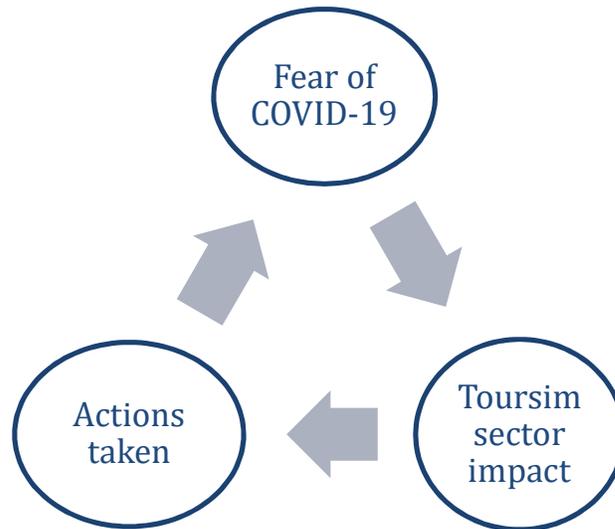


FIGURE 1. Conceptual model of the impact of the COVID-19 pandemic on the tourism sector (Self-made)

## 2.2 COVID-19 pandemic

According to World Health Organization (WHO), the COVID-19 pandemic is considered an infectious disease which was caused by the SARS-CoV-2 virus. China reported its first case of coronavirus at the end of 2019, by which the infection had spread all over the world. Thus, by the start of 2020, the lockdown was initiated over the world as the virus had spread to one hundred and thirteen nations. The death rate had been majorly increasing. A number of individuals who were infected with the virus faced respiratory problems and recovered without the necessity of any essential treatment. Thus, some people had become very ill and needed medical care (WHO 2023, 1). The COVID-19 pandemic majorly impacted financial activities as well as the stock market had been adversely affected all over the world.

Various businesses were closed and a number of people lost their job. Economical existence had impacted moderately at about forty-five per cent and extremely at about twenty-seven per cent (World

Health Organization 2023, 1). According to WHO.INT (2023), the era of 2020 initiated with some unfortunate and unsettled occurrences of new viruses among the thirty novel viruses, which the world had already faced from the previous thirty years. Furthermore, WHO.INT (2023) stated that COVID-19 was considered to be the rapid transmission which cause the ban on travel instructed by the World Health Organization (WHO). The restrictions on tourism had tourists showed the susceptibility of the tourism sector.

The hospitality and tourism sector flourishes on the basis of visitations besides an enormous quantity of practice and investigation. This emphasis on the progress of newer products of tourism to raise the numerous impacts of the sector. WHO.INT (2023) claimed that the border of various countries had been closed which majorly decreased financial, educational, and religious activities and stopped entertainment of life. The social meeting had also been majorly affected by the nations such as parks, restaurants, and gyms had been shut down. The social and financial disruption occurred during the COVID-19 pandemic as about 10 million individuals were at poverty risk, though the quantity of people that were undernourished was about six hundred and ninety million.

WHO.INT (2023) further mentions that nations that were managing the existing crises of humans or emergencies were mainly exposed to the impact of the COVID-19 pandemic. Thus, the constructive impact of this pandemic situation was very less. Most of the factors which impacted adversely were identified as losses, deaths, distant socialising, lockdown of the whole functional process and others. The travel and tourism sector are the major reason for most of the country's economy as well as it is the base of most of the people's occupations. Thus, tourism is a complex psychological way and the effects of the COVID-19 pandemic spread on the tourism and hospitality sector.

### **2.3 Impacts of COVID-19 on tourism sector**

Tourism contains the actions of in-personal travelling as well as exploring and visiting various places of the world. Tourism is the way people stay outside their regular environment for a few days or weeks for business, leisure and other motives. Currently, the world's most essential sector is considered travel and tourism, establishing financial and social growth and occupational development. The benefits of tourism and travel are the direct impacts on GDP and occupation; they also contain indirect profits by the links of the supply chain to other sectors and encouraged influences. The travel and tourism sector contributes a major part to international financial development.

By the year 2019, the tourism and travel sector enhance \$ 8.9 trillion to the international budget which is about ten per cent of the international financial GDP. Generally, financial development was reported as about three per cent in 2019, whereas growth of the tourism and travel sector were about four per cent. Before the occurrence of the COVID-19 pandemic, the sector of tourism had been leading as the world's economic sector had contributed to around ten per cent of the international GDP and was accountable for about three hundred and twenty million's people jobs internationally. Tourism is one of the parts most impacted by the COVID-19 pandemic, affecting finances, lifestyles, public services and prospects on every landform.

According to the World Tourism Organization UNWTO (2020), the revenues of export by the tourism sector had decreased from about nine hundred and ten billion dollars to 1.2 trillion dollars according to the report of 2020. Consequently, this had a huge effect and might decrease the international GDP from 1.5 per cent to 2.8 per cent. As tourism is the third largest category of export after chemicals and fuels, which accounts for about seven per cent of international trade in 2019. The effect of the prior COVID-19 pandemic on the tourism sector and hospitality was extreme enough that the employees were requested to take leaves, and most of the employees were on probation and has internships were terminated. The virus of COVID-19 pandemic occurred from the coronavirus 219 initiated by a fatal infection that is SARS-CoV-2.

Thus, internationally, the tourism and travel sector were the major contributors to an important sector for the creation of a job, social and economic and cultural progress internationally. The travel sector had contributed to a major part in the satisfaction of customers and financial actions, though, it had occurred as the most vulnerable member of the industry. According to Mogaji (2020, 2), banks in most of the nation appealed for loan payments for creating a way to provide salaries for staff. The tourism industry had always faced the hardest impact of various infections, pandemics, various influenzas and other international epidemics.

The tourism sector faced the huge black swan's (occurred as widespread and severe consequence) negative outcomes in the period between 1997 and 2008, the pandemic of SARC in 2003 as well as various natural disasters. Thus, the emergence of the COVID-19 pandemic at the end of 2019 occurred in international crisis of health, social disasters, and deep adverse outcomes on the international budget. The covid-19 pandemic occurred as an international challenge and imposed spillover effects on international firms such as travel and tourism. According to Zhang, Hu and Ji (2020), the impact of

the COVID-19 pandemic on the financial system of the world is tremendous. Bans of travel, quarantine of huge-scale as well as policies of physical distancing had resulted in a histrionic drop-in client and business spending.

A technique of lockdown had been implemented by nations of some governments to control the motions. Clients had been staying at home, due to which most of the firm had been majorly impacted and the level of joblessness during that period had decreased. Thus, the impact of the COVID-19 pandemic become worse in the travel and tourism sector. Malik, Kumar, Sircar, Kaushik, Bhat, Dhama, Gupta, Goyal, Singh, Ghoshal and El Zowalaty (2020) stated that the cause of the pandemic due to COVID-19 is a major challenge for the globe. Because of the absence of a vaccine and the limited medicinal likelihood to handle the coronavirus during the period of 2020, hygiene practices, physical distancing, isolation as well as restrictions on traffic had been the significant approaches to fight with COVID-19 pandemic.

Unparalleled international lockdowns and travel restrictions had an adverse impact on the international budget during the period of WW- II. Consequently, due to the practice of physical distancing as well as policies on the national and international stream of traffic, the travel sector had been almost banned for a few periods from April 2020 globally. Nagaj and Žuromskaitė (2021) stated that the pandemic caused by COVID-19 had modified the travel and tourism sector as well as the environment in which it functions.

Moreover, the unexpected shock to the travel and tourism sector is being complexed by the arousing sanitary condition. Even though, constructive news in vaccines then motivated the confidence and faith of the tourism sector as well as tourists. Ranasinghe, Karunarathne and Herath (2021) claimed that vaccines turned the challenge was continuously facing a down period. Additionally, the tourism sector further harmed and might impact the hopes of travellers. In spite of the evident resilience of travel finance to prior shocks, the combined finance and health condition of this situation means that the way to improve is highly indeterminate.

Furthermore, the tourism industry is the major economic sector of the world. It is considered the third-most export class which is responsible for about seven per cent of international trade. Maliszewska, Mattoo and Van Der Mensbrugge (2020) stated that for some nations, it can show that twenty per cent of their Gross Domestic Product (GDP) depends on the tourism sector. According to UNTWO (2023), the sector of tourism provide job to numerous people and deliver maintenance for millions of

people in emerging and established economies. Furthermore, the main challenges faced by the tourism sectors were marketing for tourism, issues of infrastructure, taxation, as well as safety and regulations of cross border.

### **3. RESEARCH METHODOLOGY**

The empirical part of this thesis aims to provide valid, reliable and practical findings and answers to the research questions. The research design of this thesis is a qualitative method that uses present information to access the research question. The qualitative methodology does not involve statistics and measurement. The qualitative method in this research analyses and gathers information, which includes non-numerical content to comprehend opinions, concepts and involvements. Through the employment of qualitative methods, in-depth knowledge is based on the impacts of covid-19 on tourism in Bangladesh and Finland.

#### **3.1 Research Design**

This research uses an inductive approach which is a systematic method for accessing qualitative information in which the data analysis is possible to be instructed by particular assessment objectives. The main purpose of using the inductive approach is that it allows the findings of the research to develop from the main, frequent, or important refrains characteristic built from raw information, deprived of the limits imposture by structured procedures. This research is also based on interpretivism philosophy to provide a deeper insight into the research. Interpretivism philosophy explores or establishes a deep and rich insight into the theme being examined. Interpretivism is built on the hypothesis that is based on reality and a social basis (Nickerson 2022, 1).

#### **3.2 Data Collection**

This research uses the secondary means of data collection by which the data is collected from the previous research. The sources of secondary data collection include statistical and historical records, government journals, and state and central government, articles and reports. This research includes the articles from the period of 2019 to 2023 by excluding the articles published before the year 2019. This research excludes articles that are published in a language other than English. This thesis uses a conceptual model to access the ideas and concepts being investigated in the research.

### **3.3 Validity, reliability, limitations and ethical consideration**

The reliability and validity of the research are important to reduce the possibility of errors. To make this thesis more valid and reliable, the method of peer briefing is used. The authors share the information from the other research to attain feedback regarding the data. This can establish the validity and reliability of the research.

This research considers ethical guidelines to collect the data for this research. The collection of data, access and storage is organised in a suitable means. This research cites the name of the authors of which the articles that are chosen to add to this research.

## 4 IMPACTS OF COVID-19 ON TOURISM IN BANGLADESH AND FINLAND

This section of the thesis describe the impact of the COVID-19 pandemic on the tourism sector of Bangladesh and Finland by exploring various research articles and news based on the situation they have faced. As tourism sector put extreme stress on both nations due to the occurrence of the COVID-19 pandemic.

### 4.1 Impacts of COVID-19 on Tourism in Bangladesh

Bangladesh is the basis for the attraction of tourism, as the attraction of this nation is limitless. Bangladesh has the longest sea in the world and it contains splendid rivers and mangrove forest. To make their mind fresh and take an extensive break from regular life, tourists spend some period on Cox' Bazar beach which is the largest sandy beach in the world. From the period of 2017, the tourism sector has been established in Bangladesh and has been evident to be contributed a major part to the total GDP of the country. Li, Wang, Abbas, Hassan and Mubeen (2022) claimed that tourism is a means for most individuals involved in the advanced era. According to Hall Scott and Gössling (2020) Continuous development has been shown by international tourism for the 10 succeeding years indicating about 2 billion intercontinental traveller arrivals in the period of 2019.

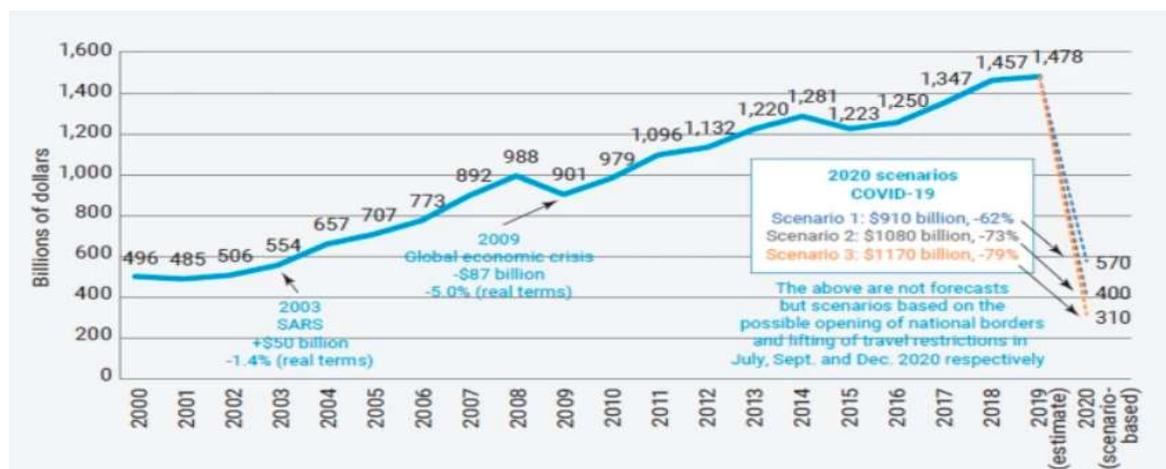


FIGURE 2. Receipts of International Tourism of Bangladesh (Gössling 2020)

(FIGURE 2). Demonstrates the receipts of International Tourism in Bangladesh. Thus, it is assumed that about 1.8 billion intercontinental travellers will arrive at the time of 2030. The Bangladesh tourism industry is a developing financial sector, which is including about 4 per cent of the whole GDP in the period 2018. About 1208 million US dollars was Bangladesh's international tourism expenses, thus it is a quite reasonable value among the nations of South Asia (Wang and Karl, 2021, 2). According to Begum, Farid, Barua and Alam (2020), since March 2020, the tourism sector of Bangladesh has been adversely influenced by the COVID-19 pandemic. The amount of patients in Bangladesh with the COVID-19 pandemic has unceasingly increased since the period start of April.

The Bangladesh local government initiated a strict lockdown in the tourism sector by the mid of March. Thus, the lockdown hotel and tourism sectors have been majorly affected, there has been a huge loss of economy. Tourism and travel-based actions were stopped at that time. Furthermore, a number of international and national flights were cancelled during that period and making the current condition worsen. To avoid the spread of the COVID-19 pandemic, visas for travellers from other nations were suspended. Hima (2021) stated that, at the beginning of the pandemic, the provisional interruption of trading in China in reaction to the COVID-19 pandemic has influenced not just the GDP of China, though the international GDP also been impacted because China charged about fifteen per cent of international GDP and has business relations with about all nations of the world.

Bangladesh has an excellent trading relationship with China in terms of products and services. Additionally, Bangladesh trades products of 861 million USD, which is about two per cent of the whole trade and take products of about 15 billion USD which is about thirty-four per cent of the whole GDP. Thus, the Bangladesh tourism sector has experienced a loss of about sixty billion Bangladeshi Tk since January 2020 because of the COVID-19 pandemic. According to Bagchi (2021), it has been reported that the travel operator lost about fifteen billion in April 2020, in addition to the loss of occupation of about five thousand people in the tourism sector. Though, about four million people have been working directly and indirectly in the tourism sector of Bangladesh. Chowdhury and Chakraborty (2021) showed that about 0.3 million people were at risk of jobs in the tourism sector of Bangladesh.

The Bangladesh tourism sector is majorly dependent on its major cities like Dhaka, Khulna, Chittagong, Sylhet and Cox's Bazar. The major cities of Bangladesh had been the travel destinations together with other destinations. The well-known tourist city of Bangladesh is Cox's Bazar. A number of travel infra and superstructures are established in the major cities of Bangladesh which mainly

contributed to the economy of the travel sector. The tourism industry had majorly been affected from the last few ages of the COVID-19 pandemic. Mia and Hassan (2021) conducted research based on the investigation of the devastating impact of the COVID-19 pandemic on the tourism industry of Bangladesh.

Based on this research, the post-events of firms with increasing irregular returns were notably adverse. This had shown the worst performance of the firms as compared to the report of previous ages. Return of stocks had been adversely influenced from movement boundaries and lockdown days. Bangladesh is a naturally rich nation; thus, Bangladesh had built some appropriate laws and policy structures with suitable coordination among relevant agencies at both the commercial and governmental levels. Haque (2020) claimed that the inbound and outbound travel sectors had both faced setbacks in Bangladesh. National and international travellers had cancelled their plans to arrive in Bangladesh, thus, the traveller that was outbound had been banned to visit.

During the period of the COVID-19 pandemic, hotels were almost empty, commercial airlines cancelled their flights, thus causing massive financial loss and occupational layoff in the tourism sector of Bangladesh. Kumar & Nafi (2020) argued that to struggle with the situation of COVID-19 pandemic every local and governmental sector firm were working together. Moreover, the policymakers of Bangladesh had implemented an all-surrounding package to ensure the recovery of the tourism sector as well as long-lasting viability ensuring the COVID-19 pandemic. Bagchi (2021) stated that the complication of the COVID-19 pandemic on the international travel sector contrary to the insatiability of the COVID-19 pandemic, particularly in Bangladesh, was majorly impacted by the rising case of the COVID-19 epidemic.

The policy makers of Bangladesh took an effort to handle the situation. According to Ahmed and Sifat (2021), the International Hotel Association of Bangladesh claimed that the normal rate of occupancy was about eighty per cent, though it decreased to a standard of thirty per cent as of the COVID-19 pandemic. Mina, Billah, Rahman, Das, Karmakar, Faruk and Hasan (2020) claimed that if the condition of the COVID-19 pandemic had not changed, the travel and tourism industry of Bangladesh would have lost around seven hundred and ten USD in the period 2020. In Bangladesh visas based on on-arrival for all citizens were postponed. Because of the cancellation of planned tour packages from abroad, the Bangladesh tour operators struggled a lot.

According to Wing (2023), the tourism sector of Bangladesh is estimated to experience a loss of about four hundred and seventy million in the period 2020. Thus, in Bangladesh, the national inbound and outbound tourism industry experienced a major financial loss and occupational cuts. According to Khan (2022), a total of six hundred and ninety-eight national and international airlifts of Bimam were cancelled. Thus, the approximate rate of occupancy of the luxuries hotels fell to about thirty per cent because of the COVID-19 pandemic. Hamid and Bano (2022) stated that, because of the rising cases of the COVID-19 pandemic again, numerous nations had banned visiting tours from other nations of terror that they might transmit the coronavirus like the UK banned incoming tourism from the countries like India and Bangladesh.

In Rachmawati (2020) claimed that about every industry had been affected by the COVID-19 pandemic, thus, the tourism industry is the most victim of this situation. According to Devi and Srivastava (2022), the Bangladesh hospitality industry had majorly hit by the COVID-19 pandemic as around one lakh staff lost their occupation in this sector. Thus, the hospitality sector experienced a major loss of about \$ fifteen billion from the period of June 2020. The financial situation also affected the hospitality sector because of travel and tourism restrictions as well as the cancellation of flights. Islam, Talukder, Siddiqui and Islam (2020) stated that about one million people in Bangladesh had been reported to get infected with the spreading virus. About twenty thousand four hundred sixty-seven people have been reported as dead in Bangladesh during the period of the COVID-19 pandemic.

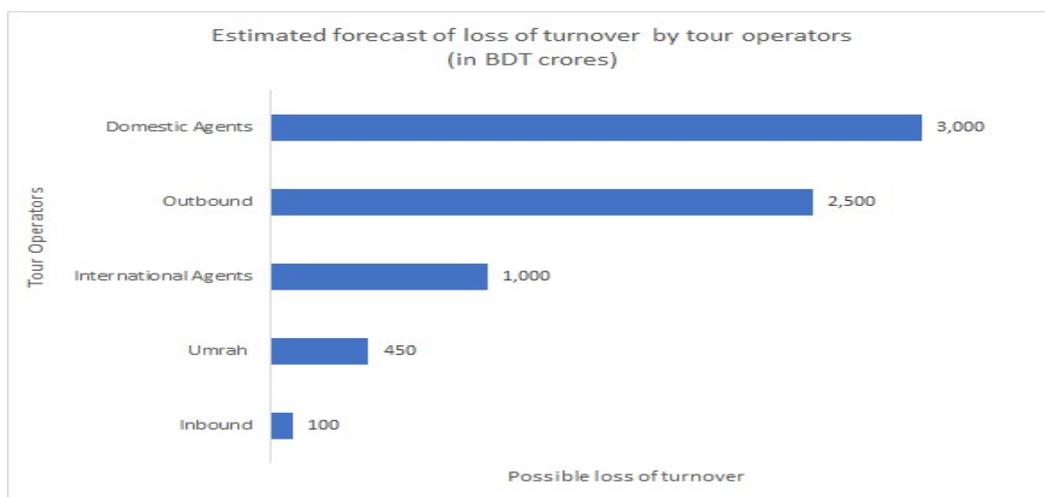


FIGURE 3. Projected forecast of a loss of income by Bangladesh's tour operator (Wing 2023, 1)

Due to the strict restrictions of the COVID-19 pandemic in other nations like India, Bahamas, Indonesia, Thailand and others, the tourism and travel sector has suffered most as compared to other

business sectors. Lalon (2020) stated that the COVID-19 pandemic's effect on the developing tourism sector of Bangladesh was assumed to be around a two billion USD loss in the total GDP. Thus, reconstruction of such a COVID-19 outbreak was devastating as it might appear challenging for the tourism sector of Bangladesh. Stated that the crises of the COVID-19 pandemic had extremely hit the finance of tourism with unexpected impacts on occupation and other business sectors (as illustrated in FIGURE 3).

Hence, the tourism sector had extremely affected by the outbreak as this sector also risks being between the one and the last sector with continuing travel limitations around the world. According to Becerra, Hernandez, Porchas, Castillo, Nguyen and Perez González (2020), the connection among immigrant staff as well as tourists causes major modifications in the social framework. These cultural and social effects may have numerous effects on the lifestyle, behaviour as well as quality of life of the residents or the local inhabitants of the travel areas. Though, if tourism is assisting to enhance these features, it also contributes to the damage of the cultural or moral norms of the society. The main characteristics of tourism has dropped with the particular characteristic of a service product which involves eterogeneity, inseparability, perishability and intangibility.

As per global finance, the tourism sector plays an essential role in financial progress and the rise in the sector of tourism may constructively impact financial development. According to UNWTO (2020), the Tour Operator Association of Bangladesh (TOAB) had forecast that the tourism and hospitality sector of Bangladesh is projected to lose about one hundred and seventy million dollars if there is no modification in this condition. Barua (2020) claimed that the COVID-19 pandemic forced various nations to impose the restrictions on travel such as the shutdown of borders, restrictions on inbound movement and others. Thus, this showed in devastating effect on the sector of tourism and travel. June and Bhuiyan (2021) stated that the travel and tourism industry of Bangladesh had hit the extreme by the outbreak and had suffered a huge loss of TK 26490 cores in the year 2020.

Furthermore, the report of the World Travel & Tourism Council (WTTC) showed that the Bangladesh travel and tourism industry gathered a GDP of about Tk 53960 crores in the period 2020, thus, about Tk 80450 crores was collected a GDP in 2019. Henceforth, Bangladesh faced about a 36 per cent fall in the area's influence on the economy. In addition, about 4 lac inhabitants included in the nation's tourism industry lost their works during the crisis. Furthermore, the tourism and travel sector of Bangladesh was accountable for above 2 million occupations in the period of 2019. Though, in 2020, the number of occupations decreased by about 22 per cent.

Khanal (2020) stated that the report of WTTC had reported that the tourism and travel sector was the most essential sector of the international economy which contributed about ten billion USD to the world's GDP. However, the situation of the COVID-19 pandemic decreased the international GDP by forty-nine per cent and reached just five trillion USD during the crisis. Wojcieszak-Zbierska, Jęczmyk, Zawadka and Uglis (2020) claimed that the international COVID-19 pandemic had impacted the foundation of the tourism sector through limiting the mobility and sociability of inhabitants. As travellers were extremely subtle to crises, therefore, any crises such as the COVID-19 pandemic severely impact the travel conducts of tourists. According to Badar and Bahadure (2020), WTTC showed that the national visitor's expenditure in 2020 decreased by forty-five per cent and global visitors' expenditure was reduced to about 69 per cent.

Tourists are considered the factor that increases the demand for national tours. Furthermore, protection and safety had developed as the most crucial point for tourists concerning establishing travel verdicts as well as a destination choice. From the report of history, it has been clear that the globe had faced various health-based challenges ranging by occurrences such as flu and Cholera to diseases such as plague and AIDS. In the last few decades, various viruses' outbreak like Cholera has a severe effect on the tourism and travel industry. UNWTO (2020) claimed that, throughout the COVID-19 pandemic, global tourist arrival decreased by about half per cent which shows a drop of about three million US dollars in the receipts of international tourism.

Furthermore, the spread of such disease occurred as the quickest transmittable disease in the step of globalisation. Hence, the terrible influence of these virus outbreaks had not been restricted to just a particular nation but affected the whole world. Moreover, the COVID-19 pandemic's outbreak has been regarded as the most terrible situation in the world that has ever been reported. Piryani, Piryani and Shah (2020) claimed that the first COVID-19 case in Bangladesh was reported in 2020 March. By which the government announced the national lockdown by the end of March 2020. Thus, the travel and tourism sector collapsed. Furthermore, about four million inhabitants in Bangladesh were directly or indirectly linked with the tourism sector and were experiencing the most crucial challenges.

## 4.2 Impacts of COVID-19 on Tourism in Finland

According to Chakraborty and Maity (2020), the speedy development of the extremely new respiratory disease is termed COVID-19, which is reported in Finland in early 2020. A Chinese tourist was first reported as being impacted by the disease coronavirus and momentarily afterwards the illness spread at an exponential rate. Additionally, the sudden and rapid development of coronavirus disease and the rising records of patients had led to extreme restrictions which had been employed by domestic governments internationally. Mensah, Dube and Chapungu (2023) stated that the most extreme measure affecting the tourism sector was the employment of half-month quarantine in destination nations. Furthermore, the sector of travel and tourism had about stopped from March 2020 and had not improved and recovered during the period of some control during the summer of 2020 (Lin and Falk 2022, 1).

Thus, another wave arrived in Finland at the start of September and then the transmittance of disease had seen as exponential development in various European nations. Moreover, there had been extreme financial and social consequences associated with the extensive quarantine and preventive actions. Furthermore, the most essential concerns were the functionality of the system of domestic health care which had been under extreme pressure developed to COVID-19. Thus, this concern most perceptibly impacts the travel and tourism sector in Finland as the most globally identified and known attractions are positioned in leading environmental places such as the tourist areas of Lakeland, Lapland, Archipelago as well as the Coastal parts. Furthermore, Finland is situated in Europe's Northeast part where a small number of inhabitants are surviving.

The remote location identifies certain topographical features that impact and were applicable in accessing the three-dimensional factors of the outbreak. These involve the huge coastline of the Baltic Sea on the West and South as well as an extreme Russian edge on the East which had been shut down by the occurrence of COVID-19. Kuitunen (2021) stated that the disease growth and transmittance rate in Finland throughout the primary and other waves of the outbreak had been reported as the lowest record of patients found in Europe. Additionally, the potential cause of the good condition of Finland during the period Covid-19 pandemic in contrast to other nations was the employment of strict actions and policies for travel. Therefore, the whole tourism sector had been severely impacted in Finland.

Furthermore, the strict regulation of the tourism and travel sector had adversely influenced contrast to other nations. Aivaz and Micu (2021) stated that the outbreak had not developed sharp fluctuations

among the areas which contain limited administration power. The domestic government of Finland had the authority to enforce inbound travel limitations on inhabitants, a regulation that was employed in March 2020 throughout the initial wave. The legislature and domestic safety position followed at that period were similar in the situation of war, therefore, delivering the authorised means to limit inhabitant's rights to travel and move within the nation as well as from one area to another. Additionally, the influence of the COVID-19 pandemic had fluctuated provincial effects in Finland. This effect is mainly severe in low inhabitants' density nations like Finland where the average density population is just eighteen individuals per square kilometre.

Baixinho, Santos, Couto, Albergaria, Silva, Medeiros and Simas (2020) claimed that regarding the COVID-19 pandemic actions, the most well-known traveller destination had low-density hubs such as Lapland were mainly affected. Furthermore, Lapland is the area of Finland in which about every traveller reached and spend their vacations. Thus, such areas like Lapland can be developed and issue a condition of the COVID-19 pandemic due to a limited number of hospitals. Because of the strict migration restrictions employed in Finland, specific consideration had been spent on informing national travellers and visitors concerning stresses in the system of health care. The executed tourist restrictions and regulations establish the recovery of global travel demand slow and uncertain, such as when considering the Asian market which is essential for Finland.

Cheng, Gao, Saliba and Dördüncü (2022) stated that global tourism had majorly reduced. In the initial period of 2023, the demand for the tourism sector is estimated to increase as same before the period of the pandemic. Moreover, tourists need to attain more confidence while travelling. Though, after the COVID-19 pandemic impacts it will take some period to recover the previous confidence and demand of the tourism sector. Furthermore, Liu, Dou, Li and Cai (2020) stated that the President of Financial Affairs and Employment revealed in their report of the sector that was issued in the initial of 2020 that the tourism sector in Finland had been continuously progressing in the time 2015 to 2019. Additionally, the tourism sector of Finland included about twenty-nine businesses in 2019.

Moreover, about one hundred and nineteen staff were functioning in the sector, as well with a whole turnover of twenty-one billion euros, the sector of tourism is responsible for about three per cent of the GDP of Finland. Though, after numerous ages of progress, the development of the sector unexpectedly stopped in the early period of 2020 due to the occurrence of the COVID-19 pandemic as well as the restrictions on tourism. Furthermore, numerous staff that were energetically functioning in the tourism sector were fired, and the whole turnover stopped massively. According to Barkas, Honeck and Rubio

(2020) in the period of 2020, travellers spend about nine billion Euros in contrast to about sixteen billion in 2019.

Thus, the outbreak was accountable for about forty per cent of decreased tourist expenditure in Finland in the period 2020. By comparing the number of overnights stays through national and global travellers in Finland in 2020, it is understandable that the overnight stays through global travellers had reduced by about ninety-two per cent in contrast to 2019. Moreover, a number of global travellers that had reserved overnight stay during the period of 2021 were from the nations such as China, the USA, Sweden, Japan and Spain. Furthermore, Spenceley, McCool, Newsome, Báez, Barborak, Blye, Bricker, Sigit Cahyadi, Corrigan, Halpenny and Hvenegaard (2021) stated that as per the survey of March 2020 about six hundred Finland's tourism sectors mentioned they had attained reservation cancellation due to the occurrence of the COVID-19 pandemic.

Furthermore, it had been projected that the whole recovery of the tourism sector may take various years, which may develop slow progress within the industry in the future. Moreover, Barkas, Honeck and Rubio (2020) claimed that as per the statement of the President of Financial Affairs and Employment, the outbreak had also impacted the demand of the client and tourist's behaviour which may be taken into account in service creation as well as its growth. Moreover, the tourism industry is considered a hard sector to strive in and the competition internationally had been rising. Furthermore, it is understood that Finland had not attained its peak in the development of the tourism industry, thus, the upcoming development based on this sector is predictable.

The tourism sector in Finland has been initiating to develop yearly and is developing a rising significant feature in Finland's budget. Furthermore, the tourism sector contributed to about three per cent of Finland's GDP as well as it is projected that the travel sector will be positioned for three per cent of Finland's GDP from 2025. Furthermore, the yearly rise in the tourism sector is due to long-lasting approaches, industries functioning in the tourist sector and also due to international marketing promotion and regular sales on the target marketplaces. Mladenović and Haavisto (2021) claimed that the upcoming focus for Finland concerning travel is to develop an interest in demand, rise in development by global marketplaces, association as well as a heavy emphasised on sustainability, through rising the tourist flow.

The tourism sector of Finland is a significant sector which completely influences other companies and industries. Travel and tourism have a beneficial influence on for instance the production, conveyance

and financial firms in Finland. The export of tourism earns about five per cent of the whole export gross in Finland. The tourist export development is the quickest export facility in Finland as well as contains the second-huge share in whole services of export. According to Hentunen and Konttinen (2022), the travel sector is considered equal in dimension to the forest and agricultural sectors. Furthermore, the income by global tourist expenditure had been raised by the increased quantity of internal travel and tourism entrances.

There was an above three per cent raised in tours to Finland in 2018 in contrast to the prior year, causing approximately nine million tours that were established from global visitors. Though, just about three million of those tours were vacation tours. Furthermore, the vacation tours were raised by about four per cent from the prior year, thus, there was a raise in the per cent of sudden stays in Finland though the proportion of day tours from internal travellers had reduced. According to Ianioglo and Rissanen (2020), Finland is regarded as the quickest-developing tourism destination in the North part of Europe, fascinating a rising amount of global visitors. Furthermore, the Nordic nation is well-known for its original nature and diverse districts, ranging by the Helsinki capital part to the northernmost area in Lapland.

Bürgisser and Di Carlo (2023) claimed that the tourism and travel sector is essential for the development of Finland's finance, providing a share of about four per cent of the total GDP. From 2025, the revenue established from tourism and travel is estimated to surpass twenty-five billion euros. Furthermore, housing establishments in Finland reported about eighteen million overnight stays in 2021, of which about fifteen million were established from national and greater than 2 million from global tourists. Bohn and Hall (2022) claimed that the number of amount of global travellers in Finland had reported stable progress till 2019, particularly in the region of capital as well as in Finland Lapland, which demands travellers by the whole world.

#### **4.3 Managing the impact of the COVID-19 pandemic on the tourism sector of Bangladesh**

Furthermore, there had been a number of strategies employed by the government and tourism sector of Bangladesh. Suitable employment of inducement package had been announced by Bangladesh's Government to encourage the tourism sector. Bangladesh's government had declared that they had been offering loans of about nine per cent to the shareholders in which the government had paid about 5 per cent interest in addition to trade would bear the remaining about five per cent. The tourism industry at that time must assure that the opportunities provided by the government were employed

transparently. Hassan, Kennell and Chaperon (2020) claimed that the Board of Bangladesh Tourism in the Department of Civil Aeronautics and Tourism had established a Standard Operating Procedure on which all tourism-related collaboration had been based.

Instructions such as temperature assessment, social disassociation, enhance cleaning efficiency, and hygiene practices for healthy air tourism as well as hotel facilities had been established. Furthermore, marketers in the tourism sector had focused on more digitalising services of tourism that include robotic check-in as well as exit at flights, hotels, and others. Thus, digitalisation provides security and safety and was enable marketers to deliver a smooth experience of travel to tourists. Moreover, during the period of the COVID-19 pandemic, tourism marketers must be played an essential role in establishing a constructive attitude to travel destinations through endorsing the employment of hygiene and health instructions in every national tourist destination, through various communication networks and platforms of social media.

Furthermore, to restart and endorse a destination at the outset, it is essential to involve the public community in all possible actions. Additionally, the government of Bangladesh had taken initiatives to create travel corridors by neighbouring states that had indicated remarkable outcomes in reducing and struggling with the COVID-19 pandemic in areas such as Sri Lanka. Thus, this allowed travellers of both nations to travel with the flight path without isolation on arrival. According to Ranasinghe, Damunupola, Wijesundara, Karunarathna, Nawarathna, Gamage, Ranaweera and Idroos (2020), the national tourism sector is essential in stimulating the travel sector from the time of travel restrictions as well as rising fear of spreading disease had delayed numerous international flights. Thus, the marketers of the tourism sector started to focus on national tourism by following the standard operating procedure of maintaining short distances and organising a trip of a single day.

During the period of the COVID-19 pandemic, people liked to travel to a destination that was closer to their hometown. Thus, the crises showed an opportunity to reconsider the tourism sector for a more sustainable and strong future. Ranasinghe, Damunupola, Wijesundara, Karunarathna, Nawarathna, Gamage, Ranaweera and Idroos (2020) claimed that the hospitality and travel sectors were interlinked as the effect of the COVID-19 pandemic is even huge in these industries. Thus, the sector had been requiring a major cost of economical and policy-level provisions by the government to maintain the financial harm. The Bangladeshi government had an effort to provide the travel and tourism sector by involving the sector in the proclaimed stimulus package. As per this policy, banks had been provided loans at around nine per cent that had been accepted from the business.

Thus, to assure the reasonable distribution of the stimulus packages must line up to provision this downing sector. Furthermore, the government of Bangladesh had perused numerous approaches to secure the purpose of redeeming the negative effect on the country's finance. Additionally, the management of crises is considered a significant technique to support coming back in regularity. The tourism and travel sector mainly depends on the experienced management of crises, together with the destinations and travel sector and is associates taking in cooperation of reactive and practical strategies. The more efficient management approaches the government initiates, the stronger strategy towards quick regaining.

Furthermore, during the COVID-19 pandemic, safety and health showed the initial and might be the only major concern as they played a vital role when planning a tour meanwhile safety and health were associated with risk awareness. Wang and Karl (2021) stated that risk awareness after a hygienic escape is focused on regular fluctuations producing various brief scenarios. Thus, safety and health cover a wide variety of several parts when associated with to travel and tourism sector; a sense of hygiene, safety, the system of health destination as well as management; instructions or rules that tourism follows; employment of physical distance and health risk included during a tour. Safety and hygiene sense as well as government rules and policies showed the essential basis for incentivising travellers to travel back again later the COVID-19 epidemic.

According to Kadir, Kefeli and Mohamed (2019), a high level of norms of medical services assisted to improve the nation's reputation as well as thus showed a strong character for attracting travellers. Bojdani, Rajagopalan, Chen, Gearin, Olcott, Shankar, Cloutier, Solomon, Naqvi, Batty and Festin (2020) claimed that by the employment of a high level of norms, inhabitants were now able to enjoy the tour without fear of spreading disease. According to Olson and Albensi (2021), guidelines of health and safety rules assisted to decrease the anxiety and terrors of tourists. These shows not just to those forced from the government, but also those established from transport buildings and substructures like aircraft and airports. Jiang, Qin, Gao and Gossage (2022) claimed that the development of a vaccine had posed the potential to modify the local view of the epidemic and mitigate the risk-aversion impacts of travel.

Thus, mass COVID-19 immunisation showed the chance to raise travel desire as well as revive global tourism. The desire for travel had been observed to decrease the adverse impact of vaccine perception of risk on vaccination purposes. Additionally, it had been detected that those who travel more

frequently had a higher willingness to vaccinate and provision pre-tour vaccination. Furthermore, the COVID-19 pandemic had made individuals reconsider their lifestyles and regular life. Furthermore, open-environment actions including cycling and walking were majorly selected as favourite actions late lockdown was detached. According to Smith (2021), relaxation and tranquillity had considered the most crucial characteristics during endorsing tourism.

Uncrowded and nature-built tourism were prioritised. Park, Kim, Kim, Lee and Giroux (2021) stated that predicting crowdedness showed an essential approach for modifying the epidemic and improving travellers' experience in tourism. According to Çakar (2021) before the epidemic, extremist attacks, wars, and other natural crises risked the safety and security of tourism developing an effect on visitors' awareness and selections. According to Pawar (2020), the COVID-19 pandemic had developed an international universal influence that impacted all impacts of individual life. Furthermore, the cancellation of the trip was probably to be linked to nations owning unreliable medical structures and continuous variation of informed cases.

Sandhya (2021) claimed that the acquisition of insurance of travel had been majorly raised. Though travellers were not willing to pay any additional charges for the execution of rules at tours, meanwhile tourists considered that their duty to perform as therefore greater inclination to travel is not considerably linked with a higher disposition to pay for extreme precautions of safety. Furthermore, some of the strategies had been employed through the government to manage the travel and tourism sector after the COVID-19 pandemic. These strategies include restoring the confidence of tourists and provisioning the business of tourism to accept and endure. Promoting national tourism and provisioning secure return of global tourism is also considered one of the strategies for rebuilding the tourism sector of Bangladesh. Furthermore, the firming connection among and within the nations to open the door of travel and tourism is also the strategy employed by the government of Bangladesh.

#### **4.4 Rebuilding the tourism sector of Finland**

According to Bausch, Gartner and Ortanderl (2021) at the period in 2020, the travel and tourism sector collapsed because of the COVID-19 pandemic in addition to the tourism limitations forced to avoid its transmittance. The limitations in the travel and tourism sector had effectively decreased the transmittance of the COVID-19 pandemic, though also driving the travel and tourism industry, specifically, to extreme economic complications. Furthermore, the travel sector's turnover had reduced intensely and the number of individuals fired had increased over the years previously. The

government had introduced various sorts of providing tools to access the risk developed from the COVID-19 pandemic.

Jackson (2021) claimed that it is projected that the travel demand might recover from the COVID-19 pandemic in a few periods of time, though its effects on the tourism sector might be long-term and wide-ranging in various means. Priya, Cuce and Sudhakar (2021) stated that it might take a huge period before the economic condition of travel sectors enhanced which might slow down capitalisation for development. Furthermore, the outbreak had further impacted the demand of clients and tourists' behaviour which had been considered in service-making and its progress. The Nomad Today (2021) claimed that Finland's national image shown as a secure and stable nation delivers a firm basis for the progress and development of the tourism sector after the outbreak.

Furthermore, the report of UNWTO, the travel limitations of the COVID-19 pandemic were imposed in almost every nation in the mid of 2020. Moreover, about one hundred and fifty-six nations had closed their borders for travel purposes. Moreover, such kind of tourism limitations was probably to remain in action for the future. Thus, it was yet unclear when the situations go normal, and the borders will re-open. Furthermore, some nations had announced a mandatory Two-week quarantine duration for individuals arriving from foreign states. Though the condition was still not controlled, the government of Finland had been looking for solutions to control the disease while reducing the effect of the contaminant actions such as on tourism.

According to Kuščer, Eichelberger and Peters (2022), the national tourism sector is delivering a requirement to boost to assist various tourism businesses and destinations. Additionally, establishing commission rates was one of the strategies employed by the tourist industries to improve it after the COVID-19 pandemic. Moreover, the rebuilding of the tourism sector needs that future operations to be guided by a science-built strategy to provision governments, and local and business communities to apprehend the trade-offs of policy-making actions that purpose is to arrange health and hygiene rules and regulations according to the criteria of sustainability. According to Li, Zhang, Yang, Singer and Cui (2021), the tourism sector had established various safety and hygiene rules that had resulted in further control over what drives their functions. Furthermore, it is also essential that the sector of tourism improve coordination with essential relevant peers and authorities to decrease hazardous waste and to establish clear protocols for an employee to assure positive employment of health rules.

World Bank (2020) claimed that the establishment of rules and regulations in the tourism sector shows an opportunity to improve the mechanism of communication with suppliers to enhance coordination and impact, thus safeguarding the monitoring and execution of such safety and hygiene protocols. This impact by the tourism sector upon supply operations can be leveraged to decrease the number of unessential plastic wrapping and products going into tourism functions which could require to be sanitised and appropriately discarded. Furthermore, there is a raised attention to what tourism functions establish as waste requiring a higher assurance and revised regulations. Due to the increase of the COVID-19 pandemic, a rising flow of hazardous waste is probably to develop, particularly on the occurrence of a COVID-19 pandemic. Thus, the waste management of the UN focused on the requirement for enhanced sorting and waste separation.

#### **4.5 Summary**

Thus, based on the above-mentioned theoretical findings on the impact of the COVID-19 Pandemic on the tourism sector of Bangladesh and Finland, the main claim of this thesis can be developed as; the COVID-19 pandemic is the most extreme financial shock in each state. It created a crucial economic loss in the world only in half a year. The tourism sector of Bangladesh and Finland experienced the most helpless condition with the outbreak because of the travel restrictions. Consequently, the tourism and travel industry had been emphasised as the sector which was majorly and adversely affected by the unexpected financial shock in nations. Thus, this research assessed the impact of the COVID-19 pandemic on the tourism sector to distinguish the developmental approach that addresses the challenges of finances and bears the travel and tourism sector during the outbreak.

## **5. EFFECTS AND CHALLENGES FACING TOURISM**

The purpose of this analysis is to deliver an awareness of the actual condition of the tourism sector of Bangladesh and Finland during the period of the COVID-19 pandemic. The main purpose of this thesis is to find out the influences of the COVID-19 on tourism sector of Bangladesh. To gather the data, nine articles or reports related to the impacts of the COVID-19 pandemic on the tourism and travel sector of Bangladesh and Finland have been selected.

### **5.1 Tourism in Bangladesh after COVID-19**

According to Mia and Hassan (2021), the Bangladesh airline sector had beaten three hundred and fifty crores TK in revenue due to the COVID-19 pandemic. The sector of hospitality had been beaten hard from the previous weeks with the shutting of various businesses and fired out of staff. A major part of the occupancy of hotels and income arises from international guests in Bangladesh. Thus, the global visitors had not been travelled because of the virus fear. National tourists had also not travelled. The rates of occupancy and reservations of well-known hotels have reduced. The sector of hospitality and tourism had been faced a huge recession. The luxurious hospitality sector of Bangladesh is influenced hardly through the disaster of COVID-19.

Furthermore, national tourists are not like to travel to secure and keep themselves confined. Consequently, the tourism sector of Bangladesh had experienced extensive financial losses and occupational losses. Concerning this, Mia and Hassan (2021) showed that the COVID-19 pandemic has decreased the marketing of airline operators in Bangladesh from one hundred and ninety million USD in 2020. The social influence had also been shown by various businesses because of the COVID-19 pandemic. It has been revealed that about every business followed and executed safety rules to avoid the transfer of COVID-19 among the employees.

According to Bagchi (2021), the impact of COVID-19 on the tourism sector is reported for a huge period of time, and there is no solution for the tourism sector to solve the issues that had been faced by tourism. It is difficult to move further by ignoring the adverse effect of the COVID-19 pandemic. Therefore, it was essential to take necessary actions to reduce the impact of the COVID-19 pandemic on the tourism sector. Bangladesh's government had announced to offer the loan of about nine per cent interest to the shareholders of the hospitality and tourism sector for enhancing the tourism industry

where the administrations had paid about five per cent of the loan interest and the remaining five per cent interest had been paid from the sector of government.

Hassan, Kennell and Chaperon (2020) further claimed that the sector of hospitality and tourism had adopted the technological and digital tools of tourism and reduced the number of points which the person needs to touch like a system of automatic open and close doors, system of automatic check-in and out, foot pedals used instead of the button of elevator, boarding of flight without the touch of individual and many others. There had been a huge number of strategies that were used to promote a risk-free and healthy environment for tourists by avoiding unhealthy setting for tourism by employing advanced tracking and quarantine kit which is already employed in various nations. Most of the countries had used tracing bracelets in which the tracing tools had been installed to provide the health position of a particular person either risk-free or not to travel. Thus, such kind of tools and devices assisted the nations to trace the action of movement of people with risk. However, that procedure is too expensive to manage for Bangladesh but accepting these tools might let the person be at risk of kept isolated and a healthy person to travel.

In contrast, the major travel tax' source is external travellers. It is essential for external travellers, apart from children, from Bangladesh to provide the tax of travel at particular rates for touring by sea, land and air. In the proceeding economical year of 2020 to 2021, the "National Board of Revenue (NBR)" accepted tax on tour costs of TK four billion, which was lower than half of the past year. In the economical year 2020, the tax collection of the tourism sector was Tk six billion. According to the tax commissioner of income, the impact of COVID-19 had induced a ban on travel in various nations. The passengers of airlines do not need to pay the tax of travel, whereas the passengers moving to other nations through land pay tax (June and Bhuiyan 2021, 1).

## **5.2 Tourism in Finland after COVID-19**

Jackson (2021) stated that before the COVID-19 pandemic, the tourism sector of Finland is considered the best sector. Though after the COVID-19 pandemic, the tourism sector was extremely influenced. The arrival of visitors from Finland to the US in the initial period of 2020 was on equality to the arrival reports of 2019. However, at the start of 2020, the number of arrivals fell and had constant decrease levels. Finland mainly reserve their travel earlier and consume time to propose their breaks. Thus, due to the outbreak the tourism sector collapsed in Finland. It was still not known when the borders will re-

open and occurred in what situations. Moreover, after the re-opening of borders, some nations declared fourteen days of quarantine as mandatory.

The management in Finland showed that the travellers who had been vaccinated completely to protect themselves from the virus and hold evidence of their immunisation had been verified. The turnover of the travel sector during the COVID-19 pandemic decreased extremely and the number of people fired had raised which had decreased after the COVID-19 pandemic. The management had introduced numerous kinds of techniques to evaluate the development of risk after the COVID-19 pandemic. Moreover, there had been raised attention after the COVID-19 pandemic to establish preventive actions for such kind of pandemic. Additionally, it had also been reported that people still fear travelling after the influence of the COVID-19 pandemic (Jackson 2021, 1).

Kozlovskiy, Bilenko, Kuzheliev, Lavrov, Kozlovskiy, Mazur and Taranych (2020) claimed that a number of non-inhabitant travellers arrive from Germany in the period 2021 and spent about two hundred and fifty-nine days in Finland, though travellers from the UK stayed about two hundred and fifty-seven days in a similar year. In contrast to Nordic, Finland still contains the lowest share of international travellers staying in 2020. Furthermore, in spite of the rise in national vacation tourism, Finland's tourism sector had been majorly affected by the COVID-19 pandemic. Moreover, Finland started to limit the international border stream of traffic and locked its edges for unessential tourism in the mid of March which mainly impacted both internal and external tourism.

In the meantime, demand for international tourism from Finnish inhabitants dropped from seventy-three per cent or about two billion euros. Furthermore, Cao (2019) stated that the tourism industry of Finland mainly depends on the recovery of foreign travel. The recovery of travel demand mainly on internal and external travel may be majorly slower as compared to the demand for national travel. Furthermore, the crisis of the COVID-19 pandemic had decreased the demand for international travel from about seventy per cent or three billion euros. This shows a major percentage of service exports of Finland of which travel reported for sixteen per cent in the prior year, establishing travel as the most essential industry of service exportations.

According to Rodríguez-Antón and Alonso-Almeida (2020), in the past years, tourism exportations, and the cost enduring in Finland by international travel expenditure had represented strong development. Finland's traveller expenditure on services based on international tourism and travel is revealing a major relative drop of about seventy per cent or two billion euros. Prior to the occurrence

of the coronavirus pandemic, travel internationally was reported to be about fifteen per cent of the whole tourism and travel demand, which involved mainly services delivered by national shipping and airlines sectors and tourism agencies. Thus, the year 2020 had a report of international tourism of only seven per cent. The financial crises and closure of borders developed due to the COVID-19 pandemic had faced an extreme setback to the Finland travel and tourism industry while it was progressing well, with rises in the number of firms, staff and turnover.

Most of the travellers and tourists of Finland are US citizens. The travellers and tourists of Finland had found it easy to join numerous activities and attractions like single trips, regional tours, beach holidays, shopping, theme park and others. Thus, for the purpose of moving abroad from Finland, the Finland Institute of Welfare and Health suggested that every individual moving abroad got complete vaccine safety to protect from COVID-19 before moving. Furthermore, to travel after the occurrence of the COVID-19 pandemic, every nation had imposed control actions and restrictions on border entry, and it was not possible to travel and move every nation. The COVID-19 pandemic had profoundly modified tourism not just in an adverse way but had assisted Finland to establish local travel charms and providing strategies to maintain sustainability. The people of Finland are avid tourists. Finland stands in fifth position in 2019 among EU nations in the amount of foreign tourist staying per individual. In the previous years, a number of governmental agencies were emphasised night spent in Finland because international tourists mainly restricted to travelling internationally (Bausch, Gartner and Ortanderl (2021, 1).

## **6. RESEARCH RESULT AND ANALYSIS**

This results section aims at to narrate the findings to evaluate and interpret as well as provide a means to the discussion of this research. The reported results will be assessed in the findings. The section on analysis will show what data will be found and how it supports the analysis. Secondary analysis will be used to find the results of this research by using past literature, then these findings will be used to assess whether the result is in support of research objectives or not.

### **6.1 Result and Findings of the Analysis**

The purpose of this analysis was to deliver an awareness of the actual condition of the tourism sector of Bangladesh and Finland during the period of the COVID-19 pandemic. The main purpose of this thesis was to find out the influences of the COVID-19 on tourism sector of Bangladesh. To gather the data, nine articles or reports related to the impacts of the COVID-19 pandemic on the tourism and travel sector of Bangladesh and Finland were selected.

The research study can conclude the finding as the COVID-19 pandemic has appeared as a huge financial loss globally. Also, the COVID-19 pandemic produced major economic damage to national revenue around the world. The travel restrictions in Bangladesh and Finland make them experience severe conditions in the tourism sector. Correspondingly, the tourism and travel industry are regarded as the first and foremost sector in the world that was impacted the most by the COVID-19 pandemic.

In the midst of the COVID-19 pandemic, it was observed that people consider those travel destinations the most that were close to their homes thus, expanding the tourism sector in both countries can be beneficial for the economic growth of these countries. Bangladesh and Finland's governments should validate rehabilitation procedures and inclusive exit policies for the travel and tourism sector. And implement multiple strategic measures to restrict the damages and handle the current crisis and added these exit policies to their tourism policies. Bangladesh and Finland should direct their focus on long-term sustainable plans for their tourism and travel sectors to compensate for the losses done by the sudden wave of the COVID-19 pandemic.

### 6.1.1 Impact of COVID-19 Pandemic on tourism sector of Bangladesh

The sector of tourism suffered intensely by the closing down of commercial airlines internationally. The sector of the airline provided about 10 per cent of the international GDP in 2019. Thus, the travel industry was suffering from huge challenges due to the prohibition of travel limitations on the operations of the flight. Both international and national flights had been cancelled over the globe. It is forecast that the sector of the airline faced a loss of revenue of about one hundred and sixty-three billion dollars. Hence, there had been about twenty-five million jobless individuals that were engaged in various departments of the airline sector. The government has announced to cancellation of every flight for a long period which posed a huge loss for Bangladesh's airline sector (Mia and Hassan 2021, 110).

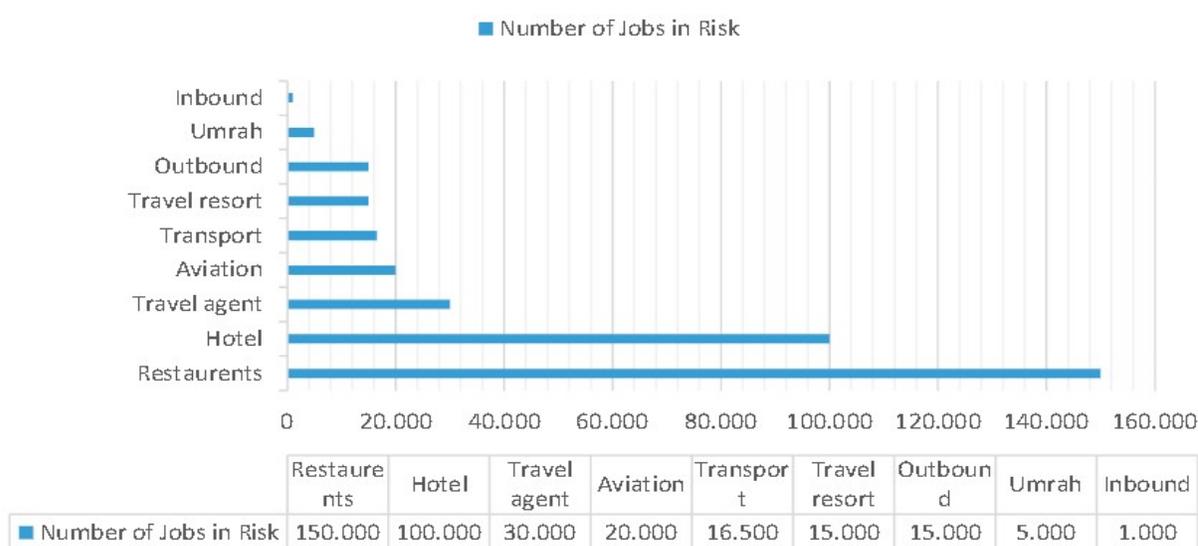


FIGURE 4. Number of jobs in risk during the period of COVID-19 pandemic (Mia and Hassan 2021, 59)

Mia and Hassan (2021) further stated that the impact of COVID-19 on the tourism sector may remain for a longer duration and there was no solution to reduce this impact so it was essential to take action which can reduce the impact of the pandemic on the tourism sector. The Bangladeshi government had announced that the government will deliver the load at nine per cent interest to the tourism shareholders for enhancing the sector of tourism where the organisation will pay five per cent of the loan interest and the remaining five per cent interest will be paid through the government.

(FIGURE 4). Illustrates the number of jobs at risk during the period of the COVID-19 pandemic. The nation's internal and external tourism has been facing a tough time because of the reduction of

international airlines and postponements of on-arrivals passes for complete nationalities from the Authority of Civil Aviation of Bangladesh.

According to Mia and Hassan (2021), the Bangladesh airline sector had beaten three hundred and fifty crores TK in revenue due to the COVID-19 pandemic. The sector of hospitality had been beaten hard from the previous weeks with the shutting of various businesses and fired out of staff. The major part of the occupancy of hotels and income arises from international guests in Bangladesh. Thus, the global visitors had not been travelled because of the virus fear. National tourists had also not travelled. The rates of occupancy and reservations of well-known hotels have reduced. The sector of hospitality and tourism had been faced a huge recession. The luxurious hospitality sector of Bangladesh is influenced hardly through the disaster of COVID-19.

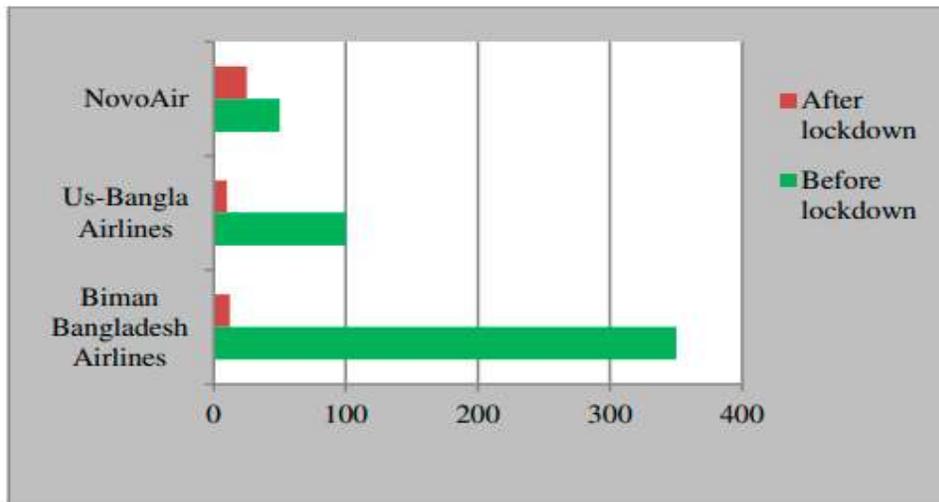


FIGURE 5. Influence of the COVID-19 pandemic on Bangladesh's Airlines (Mia and Hassan 2021, 111)

Mia and Hassan (2021) claimed that it has been estimated that above one lakh staff had lost their jobs in the hospitality sector and the sector faced a huge loss of fifteen billion American dollars in mid of 2020. The influence of the COVID-19 pandemic on Bangladesh's airlines is illustrated in FIGURE 5, showing the decreased rate of Bangladesh's airlines after the lockdown. The economic conditions also influenced the hospitality sector because of travel limitations and the cancellation of flights. At the start of 2020, the rate of occupancy of luxurious hotels dropped intensely. Although the sector of hospitality had shown a rate of occupancy of about eighty per cent, hence the present rate had dropped to thirty per cent.

Furthermore, national tourists are not likely to travel to secure and keep themselves confined. Consequently, the tourism sector of Bangladesh had experienced extensive financial losses and occupational losses. Concerning this, Mia and Hassan (2021) showed that the COVID-19 pandemic has decreased the marketing of airline operators in Bangladesh from one hundred and ninety million USD in 2020. The social influence had also been shown by various businesses because of the COVID-19 pandemic. It has been revealed that about every business followed and executed safety rules to avoid the transfer of COVID-19 among the employees. FIGURE 6 demonstrates the influence of COVID-19 before and after the pandemic on the occupancy of a luxury hotel in Bangladesh, showing the decreasing rate of occupancy after the COVID-19 pandemic.

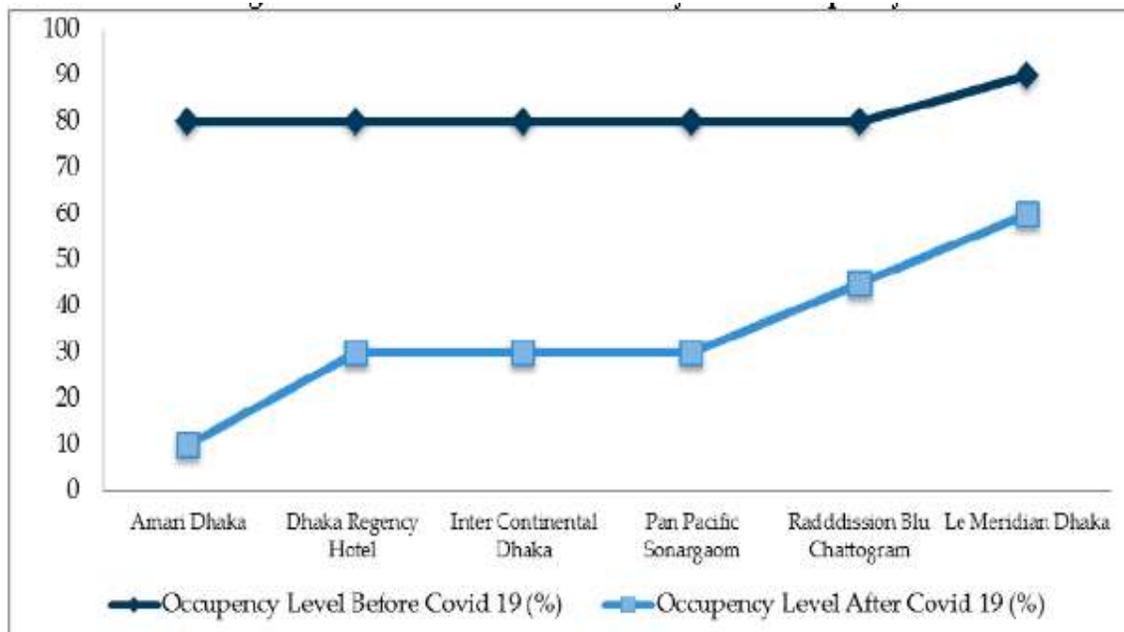


FIGURE 6. Influence of the COVID-19 pandemic on the Occupancy of Luxury Hotels in Bangladesh (Mia and Hassan 2021, 1)

Furthermore, about ninety-one per cent followed the rules and regulations directed by the management for keeping and securing the strength of staff in the tourism sector. About sixty-six per cent of the businesses had decreased their staff to reduce the influence on normal operational actions. Moreover, the COVID-19 pandemic has disturbed almost every feature of tourism, dropping worldwide travel through seventy-four per cent in 2020 and establishing flowing impacts on governments, businesses, and societies correspondingly. In spite of its numerous challenges, the epidemic posed an exclusive

prospect for tourism shareholders of Bangladesh to evaluate the industry and how it can donate more efficiently to maintainable growth (Bagchi 2021, 1).

According to Bagchi (2021), the impact of COVID-19 on the tourism sector is reported for a huge period of time and there is no solution for the tourism sector to solve the issues that had been faced by tourism. It is difficult to move further by ignoring the adverse effect of the COVID-19 pandemic. Therefore, it was essential to take necessary actions to reduce the impact of the COVID-19 pandemic on the tourism sector. Bangladesh's government had announced to offer the loan of about nine per cent interest to the shareholders of the hospitality and tourism sector for enhancing the tourism industry where the administrations had paid about five per cent of the loan interest and the remaining five per cent interest had been paid from the sector of government.



FIGURE 7. Losses in the Aviation Sector of Bangladesh (in BDT Crore) (Bagchi 2021, 1).

The budget for the economic year 2019 to 2020 for the Tourism and Civil Aviation Department was three thousand six hundred and twenty-six crore BDT and for the economic year 2020 to 2021, Bangladesh's government established a budget of three thousand six hundred and sixty-eight crore BDT for the Tourism and Civil Aviation Department which was two hundred and sixty-two crore BDT above than the budget of the economical year 2019 to 2020 with the support of making a nationwide world best aviation infrastructure and modifying the tourism industry into an innovative and integrated financial sector. FIGURE 7 demonstrates the losses in the aviation sector of Bangladesh (in BDT

crores) by accessing the total loss from March to April 2020 with the estimated loss from May to June 2020 (Bagchi 2021, 1).

Bagchi (2021) further claimed that the COVID-19 pandemic continued to impact a spread on the economy of Bangladesh from the period of the start of 2020. This showed the huge decline in the rate of growth of actual GDP from 8% GDP in FY192 to 5% in FY20. Furthermore, the major influence on the travel sector was the control of travelling, clients started cancelling their bookings of accommodation and flights which caused a massive impact on the financial layout of the expensive hotels. The unstable condition of the tourism sector of Bangladesh is associated with other sectors like aviation, hospitality, labour market and others. FIGURE 8 illustrates the possible loss of turnover in Bangladesh (in BDT Crore).

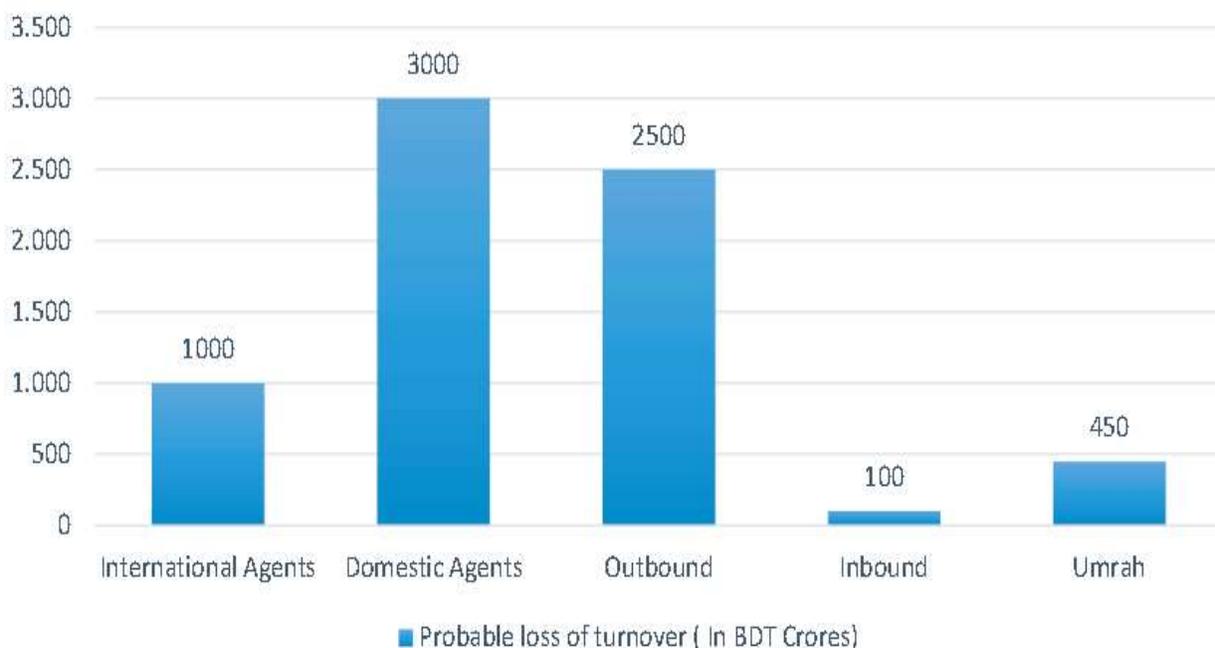


FIGURE 8. Possible loss of turnover in Bangladesh (in BDT Crore) (Bagchi 2021, 2).

Hassan, Kennell and Chaperon (2020) claimed that tolerance was the major key to solving the issues in the sector of tourism that had suffered a huge crisis as well as a ruined administration. Yet, the control on tourism and travel is compulsory so the tourism sector was continuously facing crises. To manage and control this slow financial condition, the government had taken a suitable step to provide the tourism sector or else there had been a chance of the government to declared as being bankrupt. The government of Bangladesh had approved just that much cost to the tourism sector to manage their

survival or else approval of that much cost might be caused as declared the government to bankrupt. Once the tourism sector had survived, it can get back its power which can ultimately reduce the disaster impact of the COVID-19 pandemic. FIGURE 9 demonstrates the weekly international flight of Bangladesh before and after the lockdown, showing a high rate of international flights before the occurrence of the COVID-19 pandemic.

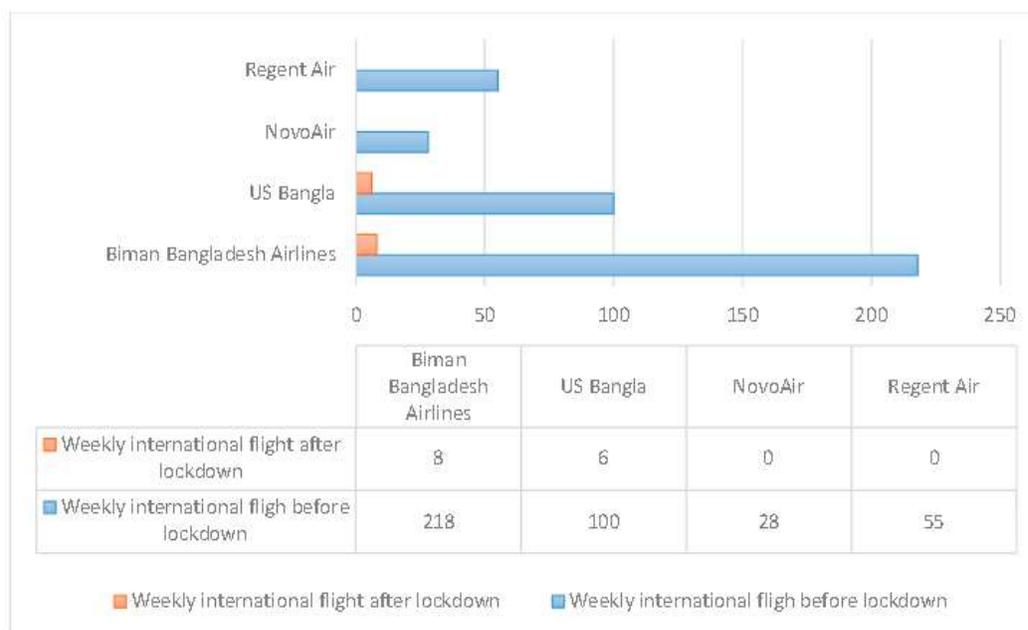


FIGURE 9. Weekly international flights of Bangladesh before and after the lockdown (Hassan, Kennell and Chaperon 2020, 1)

Hassan, Kennell and Chaperon (2020) further claimed that the sector of hospitality and tourism had adopted the technological and digital tools of tourism and reduced the number of points the person needs to touch like a system of automatic open and close doors, system of automatic check-in and out, foot pedals used instead of the button of elevator, boarding of flight without the touch of individual and many others. There had been a huge number of strategies that were used to promote a risk-free and healthy environment for tourists by avoiding unhealthy setting for tourism by employing advanced tracking and quarantine kit which is already employed in various nations. Most of the countries had used tracing bracelets in which the tracing tools had been installed to provide the health position of a particular person either risk-free or not to travel. Thus, such kind of tools and devices assisted the nations to trace the action of movement of people with risk. However, that procedure is too expensive to manage for Bangladesh but accepting these tools might let the person be at risk of kept isolated and a healthy person to travel.

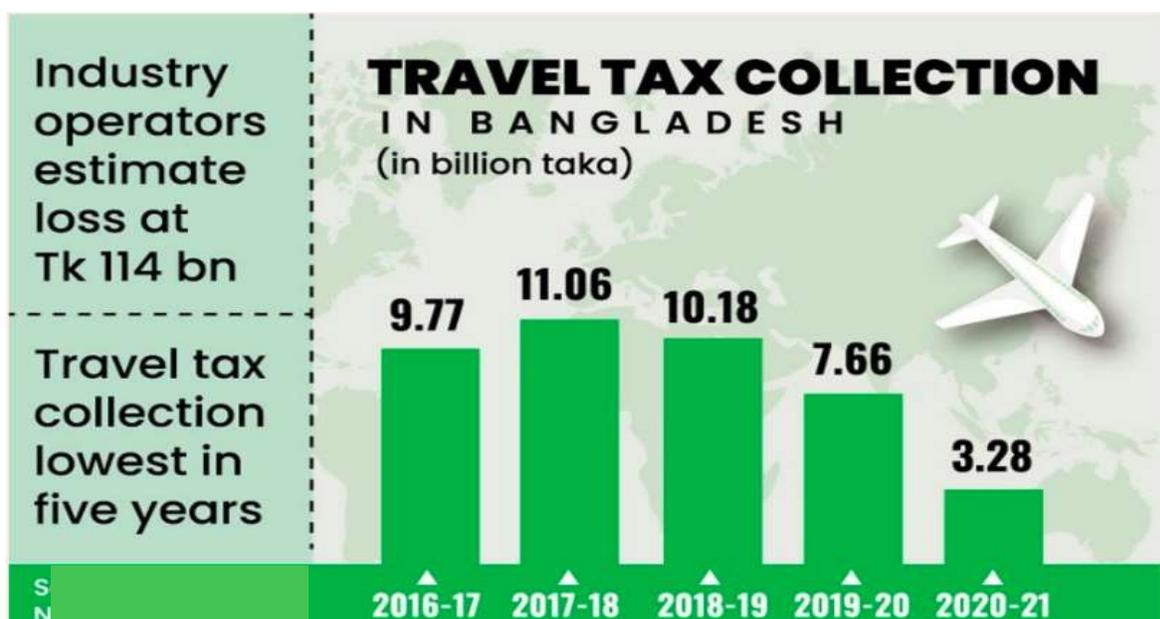


FIGURE 10. Travel Tax Collection in Bangladesh from the period 2016 to 2021 (Hima 2021, 1)

Hima (2021) claimed that the travel and tourism sector of Bangladesh is the major sector that suffered greatly from the impact of COVID-19, the estimated loss of the tourism sector was Tk one hundred and fourteen billion recorded in the period of 2021. The tourist operators were hopeless regarding the rebuilding of this sector at the start of 2021. According to the insider of the tourism sector, the tour operator, catering services, resorts, hotels and airlines where about four million people were included were now suffering to survive. The miserable condition of the tourism sector is also shown in the tourism tax collection of the government. The revenue of tax this year comparing the previous economical year was recorded as the lowest (as illustrated in FIGURE 10).

According to June and Bhuiyan (2021), Bangladesh's tourism operator had neither received any kind of financial support from the stimulus package of government nor received any support direct budgetary to manage such a difficult situation in the history of the world. According to the record of 2021, TOAB had assessed the loss at about Tk fifty-seven billion loss till the end of 2020. According to the president of TOAB, the loss was reported as double because there was zero indication of reconstruing in this proceeding year. Moreover, tourism is the sector that faced the prime loss of an opposing condition; however, it is generally preceding to improve. Since, based on the risk factors, banks were not ready to deliver loans to the tour operators, because there was a restriction on travel in various nations over the world.

In contrast, the major travel tax' source is external travellers. External travellers, apart from children, from Bangladesh need to provide the tax of travel at particular rates for touring by sea, land and air. In the proceeding economic year of 2020 to 2021, the "National Board of Revenue (NBR)" accepted tax on tour costs of TK four billion, which was lower than half of the past year. In the economic year 2020, the tax collection of the tourism sector was Tk six billion. According to the tax commissioner of income, the impact of COVID-19 had induced a ban on travel in various nations. The passengers of airlines do not need to pay the tax for travel, whereas the passengers moving to other nations through land pay taxes (June and Bhuiyan 2021, 1).

The findings have shown that the COVID-19 pandemic has shown both a positive and negative impact on the tourism sector of Bangladesh. The possible financial development of the tourism sector has also fallen. The challenges of the COVID-19 pandemic cannot finish so rapidly. Hence, possible strategies and planning must be established as this state a new standard that can assist recover financial development regarding the constructive influence on the usual environment. Furthermore, suitable strategies and possible recovery actions can increase the growth of the tourism sector and can make Bangladesh an attractive tourist terminus internationally. Thus, this shows that the findings are in support of the thesis objectives.

### **6.1.2 Impact of COVID-19 Pandemic on tourism sector of Finland**

According to Jackson (2021), the situation after the COVID-19 pandemic in the tourism sector of Finland was remain crucial, as nations look to attain solutions in a foreign country. However, more attention has been provided to global tourism, not to the accessibility of additional information, national tourism had also been extremely influenced through containment actions. National tourism in Finland after the COVID-19 pandemic had been predicted to perform an essential role in leading the primary regaining phase, providing the indeterminate outlook for global travel. FIGURE 11 has illustrated the reduction in the overnight stay of foreign tourists during COVID-19 in Finland in 2020. The travel restriction in Finland is probably to ease as well as most of the nations are started to remove restrictions from travel and started to return to work and starting to travel again.

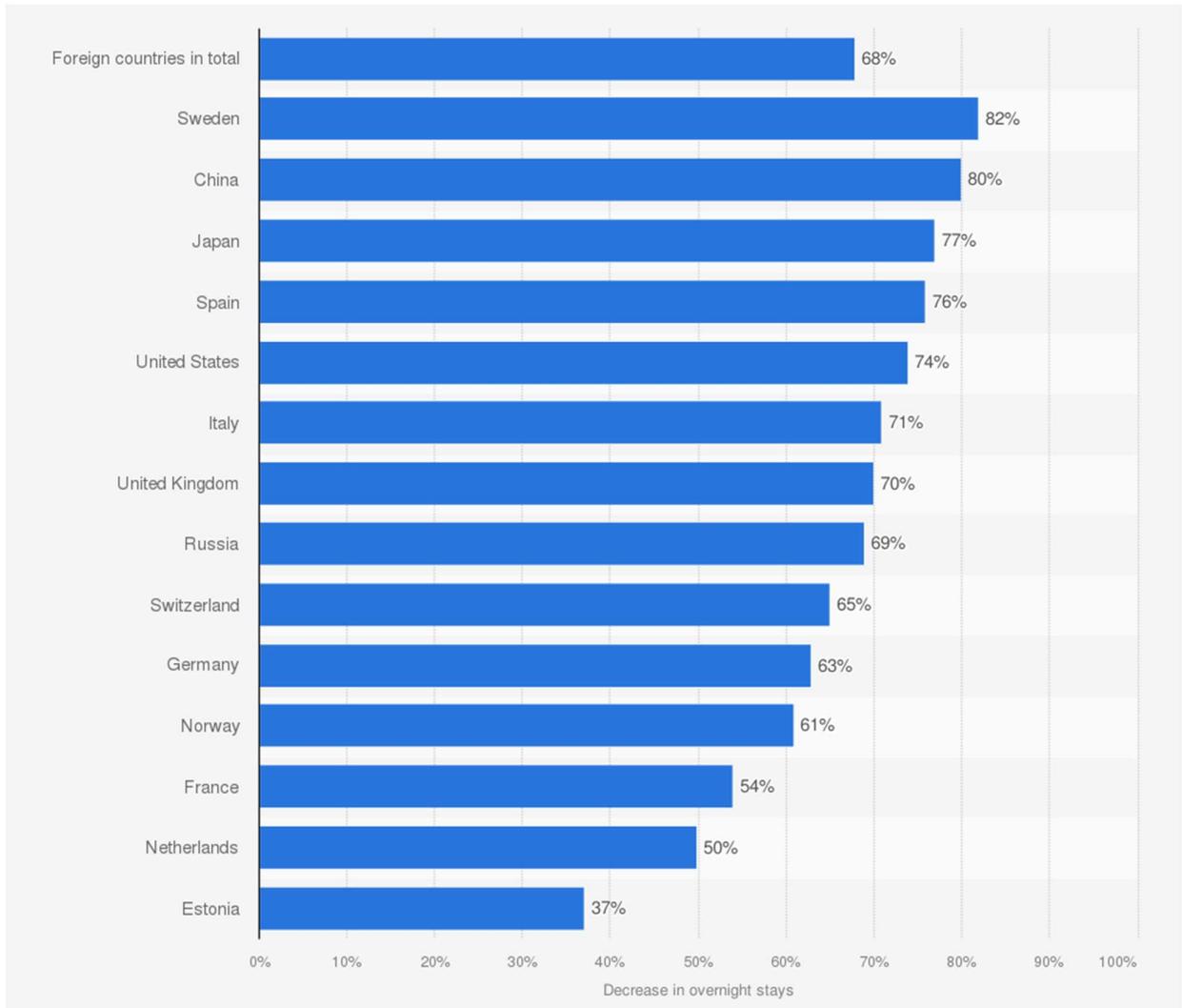


FIGURE 11. Reduction in overnight stay of foreign tourist during COVID-19 in Finland 2020 (Jackson 2021, 1)

Jackson (2021) stated the guidelines for safe national tourism in Finland during the period of the COVID-19 pandemic. Avoidance of travel during ill was an essential step that was necessary to take by every people living in Finland. Furthermore, the avoidance of unessential physical contact is necessary because during travelling companies should inform travellers of secure distance among individuals, and take actions to assure secure distances were maintained in public places. Before the occurrence of Covid-19, the globalized and modern world had just the practice of restricted topographical terms in addition to short-period viruses. The government of Finland delivered a suitable financial provision in connection with authentic instruments, and financial and fiscal tools throughout

the pandemic, thus securing incomes and jobs. FIGURE 12 shows the reduction in overnight stay of foreign tourist during COVID-19 in Finland 2020.

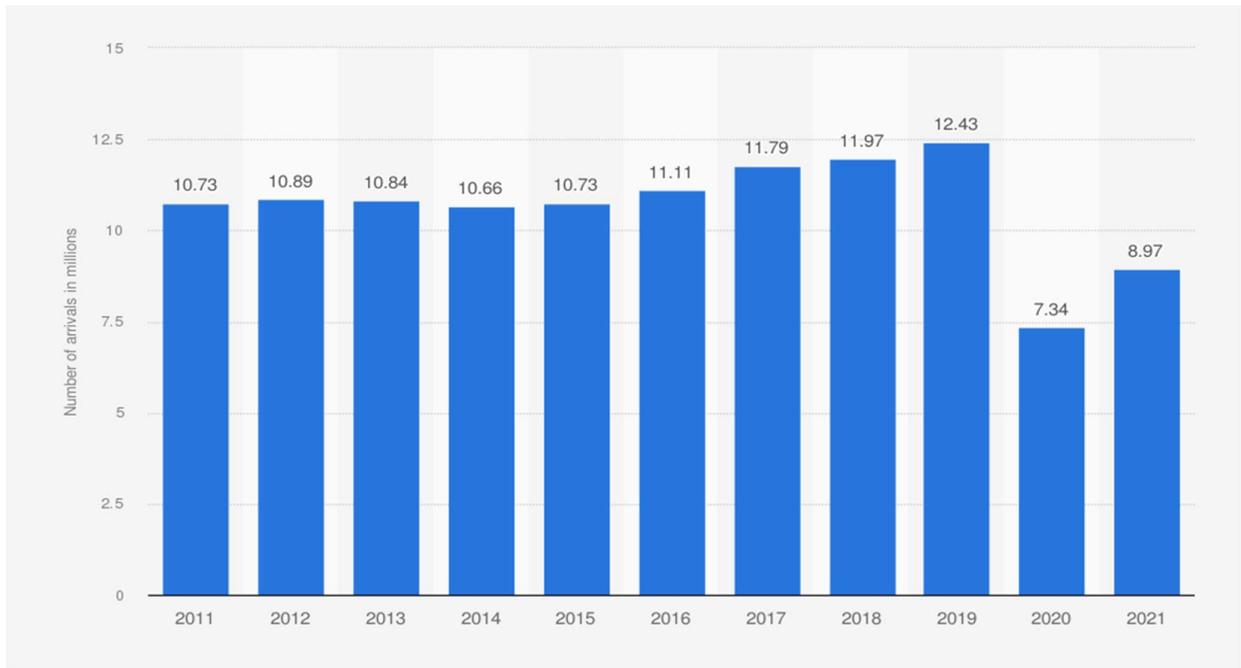


FIGURE 12. Number of arrivals in tourist accommodation in Finland from 2011 to 2021 (Kozlovskiy, Bilenko, Kuzheliev, Lavrov, Kozlovskiy, Mazur and Taranych 2020, 1)

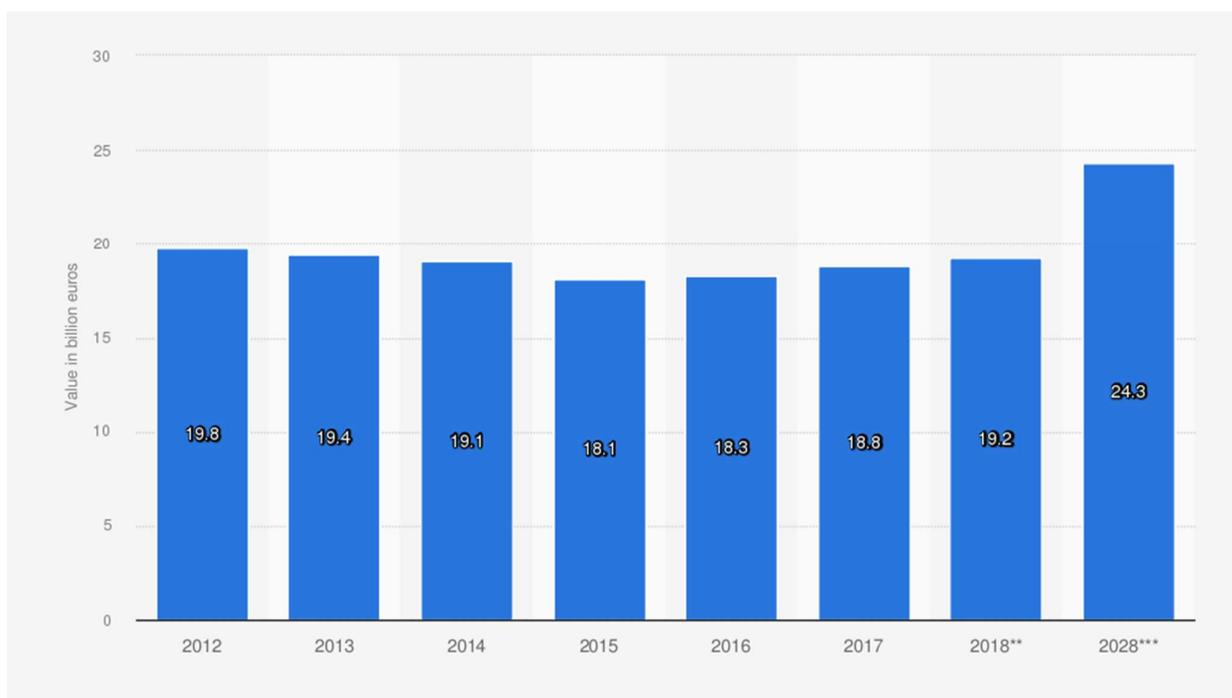


FIGURE 13. Total contribution of tourism and travel to GDP in Finland from 2012 to 2028 (Cao 2019, 12)

Cao (2019) further claimed that over a hundred restaurants had been closed permanently for not being capable of keeping their operational charge and about a thousand restaurants are at risk because of the low rate of turnover of the clients and receiving order rates had been reduced in addition to the owner of restaurants had been removing eighty per cent of their staffs. FIGURE 13 shows the total contribution of tourism and travel to GDP in Finland from 2012 to 2028. About nineteen billion euros was the total contribution of Finland's tourism and travel sector from 2012 to 2018 to the GDP of Finland. Furthermore, about nine million travellers arrived at lodging institutions in Finland, an increase from the past year of about two thousand arrivals.

Kozlovskiy, Bilenko, Kuzheliev, Lavrov, Kozlovskiy, Mazur and Taranych (2020) further claimed that in the period 2020, about sixty-eight per cent of global travellers' stays in Finland had decreased in contrast to the consistent time of the prior year. National travel revived throughout the summer of 2020, though its dimensions had not been capable to fill the gap left by international travellers. Because of the COVID-19-based tourism limitations, about two million tours international reserved from Finland inhabitants were cancelled during the period of April and the end of 2020. Though a number of people initiated travelling in the summer of 2020, an enormous number of Finns had no plans to tour, or they estimated to travel in Finland despite leaving the nation.

According to Cao (2019), national and international travellers spent about ten billion euros in Finland in the period 2020 which shows a decline of about forty-two per cent of the cost spend in 2019 which is about sixteen billion euros. Correspondingly, the COVID-19 pandemic decreased the spending from travellers in Finland by around seven billion euros. According to Cao (2019) policies of tourism and control measures presented to stop the transmittance of the COVID-19 pandemic in Finland and various nations that had an extreme influence on international tourism. Moreover, the COVID-19 pandemic crisis decreased the number of costs spent by international travellers in Finland from sixty-seven per cent or about three billion euros in the period 2020.

In the meantime, demand for international tourism from Finnish inhabitants dropped from seventy-three per cent or about two billion euros. Furthermore, Cao (2019) stated that the tourism industry of Finland mainly depends on the recovery of foreign travel. The recovery of travel demand mainly on internal and external travel may be majorly slower as compared to the demand for national travel. Furthermore, the crisis of the COVID-19 pandemic had decreased the demand for international travel by about seventy per cent or three billion euros. This shows a major percentage of service exports of Finland of which travel reported for sixteen per cent in the prior year, establishing travel as the most essential industry of service exportations.

Cao (2019) further stated that the restrictive policies and travel measures established to prevent the transmittance of the COVID-19 pandemic in Finland and other states had an adverse influence on cross-border travel. As per the initial estimates, the COVID-19 crisis decreased the quantity of currency paid by international tourists in Finland by sixty-seven per cent, or EUR three billion, in 2002. In the meantime, the need for international tourism by the people of Finland dropped by seventy-three per cent. Furthermore, the tourism industry of Finland depends majorly on the recovery of foreign tourism. The need of rebuilding tourism, mainly internal and external tourism, will be majorly slower than the need for national tourism.

Moreover, the national tourism demand is projected to drop from twenty per cent or mainly two billion euros in 2020. Prior to the pandemic, the national travel demand was reported for about fifty-five per cent of the whole tourism' demand in Finland, thus the proportion had raised to about seventy-five. The demand for national travel establishes the foundation of cash flow in various travel sectors. An absence of work-based tourism slows the progress of national travel demand. Rodríguez-Antón and Alonso-Almeida (2020) claimed that revenue of export from the sector of tourism had been reduced from nine

hundred and ten billion euros to two billion euros in the period 2020. Furthermore, the recovery of the demand for travel and tourism sector mainly internal and external will be majorly slower in contrast to the demand for national travel.



FIGURE 14. Chart of tourism bodies (Rodríguez-Antón and Alonso-Almeida 2020)

FIGURE 14 demonstrates the chart of tourism bodies that was accepted by the Employment and Financial Affairs Department. After the occurrence of the COVID-19 pandemic, the tourism policy of Finland was employed to attain the sustainable development and rebuilding of the tourism sector through the "Finnish Tourism Strategy" for the year 2022 to 2028. Rodríguez-Antón and Alonso-Almeida (2020) further stated that the "Finnish Tourism Strategy" was initiated in 2019 to enhance the working environment and to take suitable actions to build a new environment. The main motive of the tourism policy of Finland is to assure travel and tourism are established as a developing industry that builds employment and maintains health over the year.

According to Bausch, Gartner and Ortanderl (2021), during the period of COVID-19, most of the government administration offered financial support for the industries and companies most included. Before the COVID-19 pandemic, the sector of tourism was an important part of the economic development of Finland. The impact of tourism after the COVID-19 pandemic was dependent on the finding and governance. Thus, the Department of Employment and economic affairs developed a policy for tourism and provide support to the tourism sector. It contributed to establishing legislation on travel and tourism and manages foreign dealings concerning tourism and hospitality. To emphasise

resilience and rebuilding, the Department of Employment and economic affairs build a group of high-range working on tourism in 2021. It is made of departments that were of major importance to the tourism industry, such as national councils, national organisations, the national tourism sector, companies of travel, and educational and research organisations and institutions. The huge source of attraction for tourists and travellers of Finland are fresh air, original nature, snowy scenery and pure seawater, mainly in the winter period. All of these sources of attraction were threatened by the impact of the COVID-19 pandemic. Furthermore, in Finland, the COVID-19 certificate of European was no longer implemented.

The findings have shown the condition of the tourism sector after the COVID-19 pandemic. These results have shown that the government and various organisations were trying to manage the tourism sector. The number of arrivals fell and had continuous drop levels. Finland's management had strictly posed restrictions for people to be vaccinated completely to protect themselves from viruses. In the period of 2020, Finland faced a reduction in overnight stays of foreign tourists during the COVID-19 pandemic. Guidelines related to safe national tourism are also shown in the analysis of the research. Thus, this shows that the findings are in support of the thesis objectives.

The findings of this study have also shown that the tourist arrival from Finland to the United States was similar to the tourist arrival in 2019 but after 2020 continuous decline in tourist influx from Finland was seen in the literature. Thus, the tourism sector collapsed badly in Finland. Additionally, the tourism sector of Finland has remained low in function even after the COVID-19 pandemic. In the research study of Jackson (2021), it was indicated that more attention has been provided to global tourism by providing additional information to visitors. It is predicted that the national tourism sector of Finland should execute an essential role in terms of reviving the primary phase of tourism and providing an indeterminate viewpoint for global tourism.

Moreover, the travelers are verified for international travel by taking vaccination doses to completely protect themselves from the COVID-19 virus and getting immunization evidence in the form of a verification card. The nation wise decline in travelling and tourism was seen that cause tremendous damage to the travel sector in Finland. In addition, people were getting fired because of the decline in national and international travel. According to the findings collected from the literature review, the main tourist destination in Finland namely Lapland was largely affected by COVID-19 due to the limited number of hospital Lapland have.

## 7. CONCLUSION AND DISCUSSION

This thesis aimed to identify the impact of the COVID-19 pandemic on the tourism industry of Bangladesh and Finland. Following the research design and methodology, this research follows the qualitative method by investigating current information in the existing literature to provide a rational answer to the research question. Since the qualitative methodology does not require any statistical and mathematical measures, the research collected and analysed the data only from secondary sources. Besides, the data was analysed and gathered information which includes non-numerical content to comprehend opinions, concepts, and involvements. By employing the qualitative research method, in-depth knowledge, and information was investigated regarding the impacts of covid-19 on tourism in Bangladesh and Finland. A systematic inductive research approach was used to collect the qualitative data and analysed it on the basis of particular assessment objectives.

The research study further explains the crucial factors that affect the tourism industry in Bangladesh and Finland. Moreover, the research study is limited to the COVID-19 pandemic's impact on Bangladesh and Finland's tourism industries, and other countries are excluded in terms of COVID-19 pandemic impacts thus, other domains of the tourism industry in other countries can be further studied in the future. Following the research design and methodology, this research follows the qualitative method by investigating current information in the existing literature to provide a rational answer to the research question. Since the qualitative methodology does not require any statistical and mathematical measures, the research collected and analyzed the data only from secondary sources.

Besides, the data was analyzed and gathered information which includes non-numerical content to comprehend opinions, concepts, and involvements. By employing the qualitative research method, in-depth knowledge, and information was investigated regarding the impacts of COVID-19 on tourism in Bangladesh and Finland. A systematic inductive research approach was used to collect the qualitative data and analyzed it on the basis of particular assessment objectives. The research study mainly used secondary data collection means through analyzing prior research. Hence, the secondary data collection sources include statistical and historical records, government journals, state, and central government reports, articles, and reports.

More importantly, the data was collected from authentic research articles that were published in the papers from 2019 to 2023. Further, the research study also omits the articles that are published in

languages other than English to display a comprehensive picture of the research findings. Additionally, a conceptual model was used to comprehensively present the research ideas and concepts. In addition to this, the research is qualitative. Therefore, the research study cannot include the numerical findings and scientific conclusion of this research and face challenges from accessing a vast variety of research articles in this domain. As a result, in the future, this research topic can be investigated in a quantitative research paradigm.

The central purpose of this research study was to create factual awareness regarding the current tourism condition in Bangladesh and Finland after the COVID-19 pandemic and its impacts on the tourism sector. The main objective of the study was to identify the factors that effect on tourism sector of Bangladesh during the COVID-19 period. To critically answer the research question nine articles or reports have been selected concerning the impacts of the COVID-19 pandemic on the tourism sector of Bangladesh and Finland. The findings of the research have shown that the tourism industry in Bangladesh had severely suffered from the COVID-19 impact by imposing a complete ban on international commercial airlines. While the airline sector contributed more or less 10% of the Gross Domestic Product (GDP) internationally in the year 2019. That directly causes enormous losses to the tourism sector. It was observed that the tourism industry faced a loss of about one hundred and sixty-three billion dollars because of the cancellation of national and international flights globally.

This research has accessed the research questions by exploring the impact of the COVID-19 pandemic on the tourism industry, potential challenges that the countries are facing to manage tourism after the pandemic, the government of Bangladesh and Finland helped the tourism industry during the pandemic, Covid-19 has affected tourism in Bangladesh and Finland, the biggest post-Covid challenges in the tourism sectors of Finland and Bangladesh. The impact of the COVID-19 pandemic on the tourism industry has been explored as positive and negative. The financial development of the tourism industry has also dropped. The potential challenges that the countries are facing to manage tourism after the pandemic are the marketing for tourism, issues of infrastructure, taxation, as well as safety and regulations of cross border.

This research has also explored the government of Bangladesh and Finland helped the tourism industry during the pandemic by establishing new standards that can assist recover financial development regarding the constructive influence on the usual environment. COVID-19 has majorly affected tourism in Bangladesh and Finland by decreasing the rate of the tourism sector, impacting the income source of the employees working in the tourism sector, causing transportation and accommodation

problems and others. The biggest post-Covid challenge in the tourism sectors of Finland and Bangladesh is the fear of people travelling after the COVID-19 pandemic, international travel remained subdued in another wave of COVID-19 and others.

Governments and management of travel sector hospitality organizations could learn from the lessons this research has shown such as firstly, to manage the impact of the COVID-19 pandemic on the tourism sector of Bangladesh and the rebuilding of the tourism sector of Finland. First is the lesson of a long-term COVID-19 pandemic in the sector of tourism for Bangladesh and Finland is the management of crises such as the usage of vaccines as a travel catalyst. Second is the behaviour of tourists such as the travel motivation is reduced due to anxiety and fear of the COVID-19 pandemic. Moreover, the trends of the tourism sector get benefit from social media and digitalization. This research has also pointed out the necessities which should be taken to reduce the severe impact on the tourism sector during the COVID-19 pandemic, as it is essential to establish rules and regulations according to the state's tourism sector to enhance the communication mechanism by which the safety and hygiene protocol can be maintained. Furthermore, it is also focused on the activities that people can prefer during such periods like the COVID-19 pandemic to accomplish the desire of travelling and enjoying by cycling and walking.

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