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Small-scale online sellers: Inputs for sustainable business strategy

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Abstract:

The emergence of online platforms has paved the way for many entrepreneurs to broaden their audience. In Naga City, online selling can be considered to be dominant in the e-commerce industry as more and more people try this venture. This study aims to look into the profile of the online sellers in Naga City, as well as the challenges they face in terms of personal, social, financial, regulatory, and technological aspects. Furthermore, it aims to identify the profile that influences these challenges. The study made use of descriptive-correlational research design method for comparative data analysis of key variables. 30 online sellers from Naga City participated in the survey. The gathered data were analyzed through frequency counts and percentage, weighted means, ranks, and chi square. The findings have revealed that majority of the respondents were female, high school graduate, has operating for 1-3 years, and started with a capital ranging from Php 10,000- Php 50,000. In terms of personal challenges, allotting enough personal time is the biggest problem. In terms of social, online sellers' biggest challenge is the tight competition with others. In terms of financial, cash implication such as refund or loss going is the biggest issue. Not receiving help from the government and legal barriers on import or export are the biggest challenges in terms of regulatory, while technical issues with payment systems of online transactions is the hardest issue in terms of technological aspects. Findings have also revealed that age has an impact on personal and technological issues, suggesting that older sellers may have a harder time facing them. Furthermore, educational attainment has been revealed to have a significant impact on personal, social, and technological aspects, suggesting that sellers with higher education performs better in solving problems along these areas. The researchers highly advise the government to allot more help to online sellers as they are progressively rising.

Keywords:

Online platform, challenges, entrepreneur, audience.

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Introduction

The development of e-commerce has now changed world trade as such that businesses and individuals can reach even broader circle of consumers than before. This digital revolution has led to the creation of new opportunities for selling, increasing the competitiveness of the marketplace. But with these innovations, new problems appear, like the ability to understand the changing consumer trends, the issue of competing, and overall business model durability. They are as follows: Today these challenges have to be incorporated into business strategies so as to withstand competition.

Southeast Asia is the fastest growing market for e-commerce and its electronic markets, especially the Philippines. The Philippine e-commerce market is expected to maintain a CAGR of 12.93% in the years from 2023 to 2027; this will mean a market volume of USD 29.54 billion in 2027. The new generation Filipinos are into social media, and they are into buying online more than ever. TikTok, Facebook, YouTube, Instagram are leaders, and recently, TikTok Shop ranks first in social commerce. These platforms offer some business visibility chances for organizations and offer door to door interaction with the consumers for business promotions and sales.

As e-commerce business grows popular, young people especially the youths are participating both as the buyers and sellers. Hailing from the digital-society generation, these youths including student businessmen are interested in making money through online selling. Society and social media are irresistible to adolescents because they easily emulate these personalities. Most young entrepreneurs' early exposure to ecommerce has enabled them to come up with different ways of expanding the small online ventures. The relevance of e-commerce in Naga City behaves in the same manner as on the global level. Local consumer who has embraced online shopping say that it owes its existence to the benefit of accessing products and price comparisons. To the local businessmen with increased student online selling as a feather in its cap, e-commerce means the chance to reach more customers and actively participate in the highly dynamic business environment. But as mentioned earlier, there is stiff competition among the online sellers in the area and must employ various methods to survive in the market.

This research examines the experiences and coping of student online sellers in Naga City. It seeks to understand their experience with e-commerce, issues they encounter and how they respond to online business competition. Through highlighting these aspects, the research aims to identify the findings that can help to explain the existing opportunities and challenges of young entrepreneurs within the local e-commerce environment.

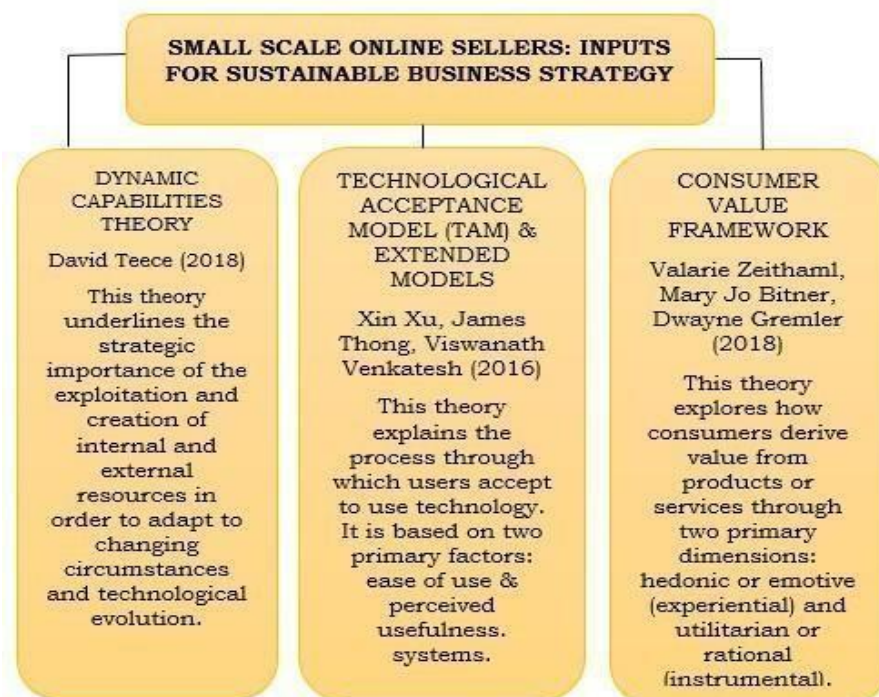
RESEARCH QUESTIONS

This study aims to evaluate the current business strategies of online sellers. Specifically, it sought to answer the following questions:

1. What is the profile of the respondents in terms of age, gender, educational attainment, years of online service, no of years in operation, capitalization, and type of product?
2. What are the challenges faced by online sellers in sustaining their business operation along with personal, social, financial, regulatory, and technological aspects?
3. What is the profile that influences the challenges faced by online sellers?
4. How can online sellers develop strategies for sustainable business operations?

Figure 1

Theoretical Paradigm



The Dynamic Capabilities Theory argues that the utilization of a firm's resources in such a way as to facilitate clustering, integration, and reconfiguring is significant to sustaining a competitive edge in environments that are dynamic. Originally defined by Teece, Pisano, and Shuen in the mid-1990s, and developed further since, this theory underlines the strategic importance of the exploitation and creation of emphasizes on innovation, flexibility, and opportunity sensing, capturing them and organizational change to sustain and explore competitive environments (Yathiraju, 2022). The Dynamic Capabilities Theory is highly relevant when analyzing online sellers since it forms a basis to understand how these businesses can adapt and overcome factors such as market competition, technological advancement, and changes in customer preferences. The interest of the study to provide solutions on how to support business continuity further relates to this theory given that online selling requires innovation, change and model adjustment because challenges cut across the personal, financial, and technological domains.

According to Davis (1989), TAM or the Technology Acceptance Model explains the process through which users accept to use technology. It is based on two primary factors: ease of use & perceived usefulness.

Extended models, for instance the Unified Theory of Acceptance and Use of Technology (UTAUT) encompasses social influence, facilitating conditions, perceived risks all of which are useful in online and e-commerce systems. These models help us to explain how trust, perceived security threat and other factors affect the usage of online technologies (Alzheimer, 2019). For online sellers, TAM is a useful tool with which to consider technological factors that affect the online trading environment, including platform ease of use, security, and customer confidence. The current paper seeks to review the literature on technological acceptance of online platforms as used by sellers in order to establish the best methods of improving the overall user experiences. This is in line with the objectives of the study to assess challenges and deliberate on how to make strategies for maintaining operations including the technological and regulatory issues, which includes the price, quality, convenience and the experience. A common application of the CVF is in services to explain and improve customer satisfaction and repurchase intentions (Zeb, et. al., 2021).

The Consumer Value Framework (CVF) explores how consumers derive value from products or services through two primary dimensions: hedonic or emotive (experiential) and utilitarian or rational (instrumental). It underlines the fact that the consumer decisions are met by perceptions towards value which includes the price, quality, convenience, and the experience. A common application of the CVF is in services to explain and improve customer satisfaction and repurchase intentions (Zeb, et. al., 2021). To the online sellers, the tool of CVF proves particularly helpful in determining the stimuli that influence the customer in terms of marrying for convenience, perfect pricing techniques and appealing to his/her emotion. CVF fits with the study's objective to analyze and maintain operations in order to identify challenges into thus compel sellers to consider how their products/market offer benefit the customer, change in consumer tastes and competition forces. Consumer value knowledge enables sellers to develop solutions to cater for market needs in order to be sustainable.

Figure 2
Conceptual Paradigm



The research will delve into the connection between these variables to examine whether these factors have impact or any correlation that could affect each other. Online Seller profile are the independent variables, as they might influence outcomes, Sustainable strategies are dependent variables, as they may vary based on the online seller challenges. Online Seller Challenges as intervening variables that could either be an advantage or disadvantage for online seller.

LITERATURE REVIEW

Online shopping is influenced by multiple factors which depend on consumer needs and their immediate necessities. The difference in online purchase decision based on economic status are very much observable. Demographic factors are the socioeconomic factors which involve the general population, and it comprises of factors such as age, gender, income level, ethnicity, designation or occupation, geographical location, marital status, religion, and size of family (Akkucuk and Esmaeili, 2016). Online shopping is gaining popularity among people of young generation. Higher income groups and educated people are purchasing more via e-retailing websites (Upasan et al., 2015). Age is a crucial demographic aspect that impacts online shopping behavior, as the purchase decisions change with age (Gurmu and Etana, 2014). One of the edges of online selling is reaching a global audience, which increases sales opportunities. Many people lost their job opportunities as the outbreak began, citing that millions of people are becoming even more interested in online selling as a source of income. Furthermore, most Filipinos access the internet via their mobile phones, which provides cost-effective, reliable access, and sellers turn to online payment as a convenient buying method (International Trade Administration, 2021). Meanwhile, Jennifer (2019) explained that the top three issues affecting e-commerce business owners are cybersecurity, competition, and order fulfillment. Furthermore, she added that order fulfillment and return and refund policy play a considerable factor and are often the problems e-commerce business owners face. Moreover, entrepreneurs and business owners are far more prone than others in more traditional positions to suffer from depression and anxiety. Starting and sustaining a business entails a great deal of stress and difficulty (Webgility, 2020).

Online convenience measures how online shoppers can search for goods and compare prices without physically visiting many stores to find products they want. According to Almarashded et al. (2019), shoppers consider the search drawback a primary barrier to effective and easy online shopping. Since customers spend less time shopping and more time on other activities, their desire for convenience has increased, and their interest is therefore focused on internet shopping (Kumar and Kashyap, 2018). Online platforms offer buyers the ability to compare the pricing of different vendors' products without having to go from one store to another before taking their purchase decision. However, in consumer decision-making, the primary role remains pricing (Amati, 2020). Amati (2020) said that research has proven that prices are always an essential issue in the decision making of buyers.

Camille Javier (2022) states that beyond the environmental benefits that prioritizing sustainability can bring, businesses that aim to achieve sustainable operations enjoy a competitive advantage, as consumers are also becoming more aware of how green practices are beneficial in the long term. Thus, businesses aiming to become more sustainable are characterized by a triple bottom line: people, profit, and planet. Consumers in the Philippines are seemingly aware of such strategies, as recent statistics reflect that sustainability has become a criterion when deciding which businesses to patronize. As per an industry report by data analytics firm Kantar, approximately 75% of Filipino consumers prefer brands that sell eco- friendly products to reduce harmful environmental impacts. Thus, Philippine businesses should consider applying sustainable business practices as trends suggest that sustainability will be a key trend in the coming years.

METHODS

Research Methods

The researchers will employ a descriptive-correlational research design method for comparative data analysis of key variables. The variables to be measured will include the online seller. To gather data, the researchers will conduct a self-constructed survey involving 30 online sellers who reside within Naga City that are operating their business online for at least a year. The study will utilize purposive convenience sampling and will employ a questionnaire to online sellers.

The data collected will be compiled and analyzed using various techniques, including frequency and percentage analysis, weighted means, ranks, chi square and thematic analysis to further examine patterns and potential relationship between variables.

Sampling Procedure

The data collection of this study will follow purposive convenience sampling by identifying 30 online sellers from Naga City achieving one year of selling experience on their businesses. The participants will be recruited from social media, local forums or groups, friends or acquaintances with emphasis on those who are willing and can reply. The data will be collected through self-made questionnaire distributed among participants in order to maintain the requirement of inclusion criteria. Sampling will be conducted successively until the desired number of participants is enrolled.

RESULTS AND DISCUSSION

This section presents the results, discussion, and the personal insights that the researchers have gathered through the process of conducting self-constructed survey involving 30 online sellers who reside within Naga City that are operating their business online for at least a year.

Profile of Local Online Sellers

The demographic profile of the respondents provides a background information regarding the study in relation to its important aspects. These variables give information on the characteristics of the online sellers from Naga City.

The table below shows the profile of the respondents in terms of age, gender, educational attainment, years of operation, capitalization, and type of product.

Table 1. *Profiling of Local Online Sellers*

Profile	F	%	Rank
Age Bracket			
21-25 years old	3	10	5
26-29 years old	9	30	1
30-34 years old	5	16.7	4
35-39 years old	7	23.3	2
Above 40 years old	6	20	3
Total	30	100	
Gender			
Female	24	80	1
Male	6	20	2
Total	30	100	
Educational Attainment			
Postgraduate	1	3.3	3
College	13	43.3	2
High School	16	53.4	1
Total	30	100	
Years of Operation			
1-3 years	21	70	1
4-6 years	9	30	2
Total	30	100	
Capitalization			
Below Php 10,000	8	26.7	2
Php 10,001 – Php 50,000	20	66.7	1
Php 50,001- Php 10,000	1	3.3	3.5
Above Php 100,000	1	3.3	3.5
Total	30	100	
Type of Product			
Food and beverage	12	40	2
RTW	15	50	1
Vape	2	6.7	3
Others	1	3.3	4
Total	30	100	

The table above shows the responses of the sellers in terms of their demographic along age, gender, educational attainment, years of operation, capitalization, and type of product. In terms of age, 30% of the respondents (9 out of 30) are aged between 26-29 years old, 7 out of 30 of the respondents are aged between 35-39 years old (23.3%), 20% (6 out of 30) aged above 40 years old, 16.7% (5 out of 30) aged between 30-34 years old, and the remaining 10% (3 out of 30) are aged between 21-25 years old. In terms of gender, 80% (24 out of 30) respondents are female, while the remaining 20% (6 out of 30) are male. For educational attainment, 53.4% of the respondents (16 out of 30) are high school graduates, 43.3% (13 out of 30) were college graduate, and the remaining 3.3% (1 out of 30) is post-graduate. In terms of years of operation, 70% (21 out of 30 respondents) has been operating for 1-3 years, and the remaining 30% or (9 out of 30) has been operating between 4-6 years.

For capitalization, 66.7% (20 out of 30 respondents) used a capital between Php 10,001-50,000, 26.7% (8 out of 30) used below Php 10,000, 3.3% (1 out of 30) used between Php 50,001-Php 100,000, and the remaining 3.3% (1 out of 30) used above Php 100,000. In terms of type of product, 50% of the respondents (15 out of 30) sells RTW products, 40% (12 out of 30) sells food and beverage, 6.7% (2 out of 30) sells vape, and the remaining 3.3% (1 out of 30) sells others (services).

The findings reveal that online sellers are young females with an age of 26-29 years, and mostly high school or college education. Drawing from this demographic, it can be inferred that online selling targets a younger female dominated consumer base probably due to flexibility of the business and low entry barriers. More than half of them have been operating for 1-3 years, proving the recent popularity of e-commerce among emerging startups. The capital is somewhat low for most of the sellers; 66.7% of the sellers invest between Php 10,001-50,000 which clearly shows that most sellers are operating on a small scale and are smart in the way they utilize the capital. The tendencies to offer RTW clothing and Food & beverage (average of 90%) mean that these categories are considered to be very marketable and profitable. These observations emphasize that such sellers require specific training in areas such as financial management, product portfolio expansion, and company growth to enhance business viability.

The results have a similar finding to population studies of sellers in online markets. For example, Marwick and Boyd (2020) pointed out that there is a rising trend evident in the fact that young people especially the businesspeople benefit a lot from the e-commerce since they are alert and familiar with the different technologies they encounter in the different markets. Moreover, female entrepreneurs prefer selling online because of the flexibility in work and family life responsibilities (Martinez & Lopez, 2021). Moreover, research by Singh and Patel (2019) shows that emergent capitalization among dependent small sellers shows that their resource acquisition is prudent given their lack of prior managerial experience.

It is also like what Gupta et al., (2020) have established, arguing that RTW products and food and beverages were preferred more with sellers since they exhibit higher consumer

affinity than other products, and the risk of inventory is comparatively lower in these categories.

Challenges Encountered by Online Sellers

Being an entrepreneur is hard especially when you are trying to balance it with other aspect of one's life. It is important to identify these challenges to identify ways to alleviate them. encounter along personal, social, financial, regulatory, and technological aspects.

The table below shows the responses of the online sellers in terms of the challenges they encounter along personal, social, financial, regulatory, and technological aspects.

Challenges encountered by the online sellers in terms of Personal Aspect

Table 2. *Challenges encountered by the online sellers in terms of Personal Aspect*

PERSONAL	Weighted Mean	Interpretation	Rank
1. Juggling family, social responsibilities, and online business.	1.7	SC	2
2. Maintaining a healthy mental health.	1.73	SC	2
3. Allotting enough personal time due to the many works owning a business.	2.03	SC	2
4. Handling multiple things at once.	1.93	SC	2
5. The numerous responsibilities are overwhelming.	1.73	SC	2
Composite Mean	1.83	SC	2

Note: 1.00 - 1.50- Not Challenging (NC); 1.51- 2.49 - Somewhat Challenging (SC) ; 2.50 -3.49- Moderately Challenging (MC) ; 3.50 - 4.00 – Highly Challenging (HC).

The first variable used is personal which garnered a composite mean of 1.83 ranked as SC or somewhat challenging. Five of the indicators scored the following: the highest one which is allotting enough personal time with 2.03 ranked as somewhat challenging, followed by handling multiple things at once with 1.93 ranked as somewhat challenging, maintaining, and healthy mental health and overwhelming responsibilities both with 1.73 ranked as somewhat challenging, and lastly, juggling family, social responsibilities, and online business with 1.7 ranked as somewhat challenging.

The results indicate that personal challenges affect online sellers in maintenance of business continuity. The composite means of 1.83 which is considered as somewhat challenging clearly reflects that sellers experience a tough time managing work-family balance. The highlight of the most difficult aspects in terms of personal aspects is allotting personal time distribution (mean = 2.03). Managing many activities at once (mean = 1.93) also proves the

stress of multitasking in mean scores, on maintaining mental health (mean = 1.73), as well as coping with multiple tasks that comes with running an online business. Increasing load by family, social responsibilities and managing business activities (mean = 1.7) also reveal the aspect of time and resource optimization. These implications suggest that elevating personal stress without solving it may cause online sellers to experience burnout and business inefficiency as well as lack of business sustainability.

The study results are similar with prior studies on disruptions in self and personal experienced by online selling professionals. For example, Palumbo (2020) pointed that owing to the flexible schedule associated with the online entrepreneur business, the boundaries between work and home life become blurred that increase stress levels and decrease efficiency.

When addressing stressors, Palumbo pointed out that managing family-related duties and work demands is fundamental and stresses more or sole trader type of businesses. Additionally, Chua et al. (2021) also overlooked that there is a significant stress level in the maintenance of sales and consuming public satisfaction as key stressors of mental health risks.

These papers support the argument of this paper, which post that personal challenges are a defining ingredient of an online seller's ability to continue running a sustenance business. To help overcome these issues, appropriate solutions like control of time management techniques and psychological support ought to be employed to build up sustainability.

The table below shows the responses of the online sellers in terms of social challenges:

Challenges encountered by the online sellers in terms of Social Aspect

Table 3. *Challenges encountered by the online sellers in terms of Social Aspect*

SOCIAL	Weighted Mean	Interpretation	Rank
1. Sustain proper close relations with my customers.	1.47	NC	1
2. Maintaining a healthy seller-buyer relation	1.63	SC	2
3. Achieving social support from family and friends	1.63	SC	2
4. Competition with other sellers	2.03	SC	2
5. Dealing with customer dissatisfaction and disagreement.	1.97	SC	2
Composite Mean	1.75	SC	2

Note: 1.00 -1.50-Not Challenging (NC);1.51- 2.49- Somewhat Challenging (SC);2.50 -3.49- Moderately challenging (MC) ; 3.50 - 4.00 – Highly Challenging (HC)

The second variable used is social, which garnered a composite mean of 1.75 interpreted as somewhat challenging. Five indicators were used for this variable as well, and the highest-ranking indicator competition with other sellers with weighted mean of 2.03 ranked as somewhat challenging.

This is followed by dealing with customer dissatisfaction and disagreement with 1.97, maintaining a health seller-buyer relation and achieving social support from family and friend both with 1.63, and sustain proper close relations with customers with 1.47, all four of these indicators interpreted as somewhat challenging.

The composite means for the variable social reflects an average level of difficulty for the said variable. This means that online sellers encounter some problems in dealing with the social aspect of their lives. The high weighted mean for the competition with others suggests that sellers perceive competition as the most stressful and challenging part of their social responsibilities as an entrepreneur. Additionally, the high weighted mean for dealing with customer dissatisfaction and disagreement suggests that aside from competition, sellers find it somewhat hard to deal with disagreements. Other indicators such as maintaining proper relation with customers and achieving social support suggests that sellers feel the difficulty of balancing and receiving support not only from their buyers but from their loved ones as well. Lastly, the lowest ranking for sustaining proper relations with customers reflect that this aspect is the easiest one to deal with for the sellers. This implies that while the sellers have difficulties in keeping up with competition and dealing with disagreements, they are still able to establish a good working relationship with their customers.

The findings align with other research on the social risks of online entrepreneurship. For example, Jones and Taylor (2021) established that the stressor affecting e-commerce sellers is competition, especially in the crowded marketplace where promotion turns into a battle mode with competing parties.

Similar observations were made by Smith & Roberts (2020), noting that to handle the customers' complaints, sellers have to engage significant efforts that necessitate substantial emotional work effort leading to reduced well-being and dropping outs from the relationships. Kumar et al., (2019) also underscored the need of family and friends' support in combating stress and enhancing entrepreneurial resilience. These studies thus point to the need towards promoting positive, supportive relationships and growing effective conflict management intervention for common social problems affecting online sellers.

The table below shows the responses of the online sellers in terms of social challenges:

Challenges encountered by the online sellers in terms of Financial Aspect

Table 4. *Challenges encountered by the online sellers in terms of Financial Aspect*

FINANCIAL	Weighted Mean	Interpretation	Rank
1. Maintaining a regular amount of earnings.	1.93	SC	1
2. Expensive overhead costs, like cost of shipping, or platform costs.	1.97	SC	2
3. There is no money for new stores or to put money into some stores.	2.03	SC	2
4. Cash implications such as refund or loss going	2.13	SC	2
5. Budgeting for an emergency and issues concerning my business.	1.93	SC	2
Composite Mean	2	SC	2

Note: 1.00 -1.50-Not Challenging (NC);1.51- 2.49- Somewhat Challenging (SC);2.50 -3.49- Moderately Challenging (MC) ; 3.50 - 4.00 – Highly Challenging (HC)

The third variable used is financial which garnered a composite mean of 2 and is interpreted as somewhat challenging. The indicator with the highest weighted mean of 2.13 interpreted as moderately challenging is cash implications such as refund or loss going, followed by no money for new stores or to put money into some stores with 2.03 rated as somewhat challenging, followed by expensive overhead costs, like cost of shipping, or platform costs with 1.97 interpreted as somewhat challenging, and lastly, maintaining a regular amount of earnings and budgeting for an emergency and business issues both with 1.93 ranked as somewhat challenging.

The findings suggests that financial issues present a disguised threat for sustaining online selling companies, as seen on the composite mean of 2. The highest-rated indicator, ‘cash implications such as refunds or losses’ (mean = 2.13), again shows the pressure on the finance which has to face unexpected costs. The challenge of acquiring resources to finance new investments or sustain current ones (mean = 2.03) is also evidenced by the available literature indicating that an entrepreneur’s growth is limited by capital. Moreover, many overhead costs are incurred too, for example, shipping costs and the costs of using the platform (mean = 1.97). The decreasing values of consistency of the earnings, indicating the lack of sufficient funds in their accounts, and the inconsistency of the budgets for emergencies, emphasized an unstable financial situation of the online sellers, which also equaled 1.93. These outcomes suggest that unless sellers have sufficient capital or efficient mechanisms for controlling expenses, they could have difficulty continuing to do business, making reinvestments, or overcoming contingencies.

The financial insights and findings presented above is aligned with previous studies on costs associated with online selling. For instance, the descriptive research by Singh and Verma (2020) revealed that the financial issue of cash flow instability as well as refund related losses are major issues in e- commerce that results to operations disruption.

Gupta and Patel (2021) have also pointed out the rising costs influencing sellers where aspects such as shipping, and platform fees bring down profits made at such platforms by small- scale sellers. Also, according to research conducted by Kaur & Sharma (2020), these businesses are not able to set and save money for rainy days, which is a major problem for continued sustainability of any online business. These realizations confirm the usefulness of the financial literacy activities and the research of new effective strategies to reduce the risks and improve the conditions of online sellers.

The table below shows the responses of the online sellers in terms of social challenges:

Challenges encountered by the online sellers in terms of Regulatory Aspect

Table 5. Challenges encountered by the online sellers in terms of Regulatory Aspect

REGULATORY	Weighted Mean	Interpretation	Rank
1. Following the legal norms that apply to conducting an online business.	1.63	SC	2
2. Adhering to the regulations of taxes.	2.1	SC	2
3. Working on permits and licenses for the business	2.13	SC	2
4. Little or no help coming from the government for online sellers.	2.2	SC	2
5. Legal barriers on import or export influence availability of products	2.2	SC	2
Composite Mean	2.05	SC	2

Note: 1.00-1.50-Not Challenging (NC); 1.51- 2.49- Somewhat Challenging (SC); 2.50-3.49-Moderately Challenging (MC); 3.50 - 4.00 – Highly Challenging (HC)

The fourth variable used is regulatory and garnered a composite mean of 2.05. All indicators ranked somewhat challenging: little or no help from the government, and legal barriers on import or export influences the availability of the products, both with 2.2, working on permits and licenses for the business with 2.13, and adhering to regulations of taxes with 2.1.

The indicator that ranked last with 1.63 and is interpreted as somewhat challenging is following the legal norms that apply to conducting an online business.

The regulatory challenges can be considered as becoming moderately significant to the online sellers with a composite mean of 2.05. Based on the mean scores shown in table 2, the two most highly rated indicators that shows hurdles that sellers face are ‘little or no help from the government’ and ‘legal barriers on import/export’. This shows the contention that sellers face a lot of difficulties due to lack of government assistance as well as trade restrictions. Other administrative issues that the sellers experience include acquiring permits and licenses (mean 2.13) and compliance with tax laws (mean 2.1). The slightly lower response on the general business law of ‘follow legal norms for conducting online business mean =1.63’ suggests that obeying general business laws maybe slightly easier. Thus, there is considerable evidence that both regulatory inefficiencies and bureaucratic complexities

negatively affect business growth and contributes further to operational strain, which underlines the requirement for streamlined rules and enhanced support systems for online sellers.

The results support previous research related to the regulatory issues of e-commerce. As stated by Puri & Mehta (2021), there are constraints on autonomy and control due to policy restrictions and a complicated legal structure for import/export that denies ample governmental support to online selling businesses. Likewise, Patel et al., (2020) revealed that licensing protocols and tax issues as emerged as essential challenges that hinder the growth of small businesses due to time wastage and higher costs. In addition, Sharma (2019) noted that while other general legal requirements are comparatively straightforward, the specificities of sector challenges are always complex enough to dissuade potential new entrants as well.

Such studies make it more evident that the regulatory systems must be streamlined, and that the government needs to provide encouragement to online selling businesses.

The table below shows the responses of the online sellers in terms of social challenges:

Challenges encountered by the online sellers in terms of Technological Aspect

Table 6. *Challenges encountered by the online sellers in terms of Technological Aspect*

TECHNOLOGICAL	Weighted Mean	Interpretation	Rank
1. Dealing with new technologies or trends in the e-commerce.	1.5	NC	1
2. Have a stable internet connection for the business.	1.43	NC	1
3. Selling online or utilizing web selling tools	1.57	SC	2
4. Managing multiple business accounts	1.67	SC	2
5. Technical issues with payments systems or online transactions	1.73	SC	2
Composite Mean	1.58	SC	2

Note: 1.00-1.50-Not Challenging (NC); 1.51- 2.49- Somewhat Challenging (SC); 2.50-3.49-Moderately Challenging (MC); 3.50 - 4.00 – Highly Challenging (HC).

The last variable used is technological, and it garnered a composite mean of 1.58 ranked as somewhat challenging. All five of the indicators used ranked somewhat challenging: technical issues with payment systems of online transactions with 1.73, followed by managing multiple business accounts with 1.67, selling online or utilizing web selling tools with 1.57 dealing with new technologies or trends in the e-commerce with 1.5, and lastly, having a stable internet connection for the business with 1.43. Technological factors

were revealed to be less influential compared to the other factors and are still moderate in terms of posing ‘somewhat challenging’ impacts, as based on the composite mean of 1.58 by the online sellers.

As for the indicators, the most critical problem of web payment systems is technical problems ($M=1.73$), which points at the critical importance of reliable system transactions in e-commerce. Having more than one business account is challenging to work with (mean = 1.67). On the other hand, web selling tools (mean = 1.57) indicate an assessment of the challenges sellers have in sustaining their competitiveness by using online selling tools, and new technology or trend (mean = 1.5). The least valued indicator, being able to sustain a stable connection to the Internet (mean = 1.43), underscores the basic role of stability in business operations conducted via the Internet. From the outcomes of this paper, technological issues are not as hard to solve but when they occur, they can pose significant threats to the operations of a business by lowering the efficiency rates.

The results support previous research on technological issues in e-commerce. For example, Lee and Park (2020) pointed out that the issues of payment system dependability are the key to buyers’ trust and sellers’ performance in online selling. In the same vein, Martinez, and Lopez (2021) reported that there is a steep increase of online media platforms and tools that may overburden small business owners who may not possess adequate technical skills to handle a number of accounts. Also, according to Smith (2019), sellers bear the challenge of innovating on new technologies since the rate of technological development puts small sellers on the back foot. These studies lend support to the notion that offering technical training and/or making certain that online sellers have access to durable foundations can be useful in avoiding the technological concerns raised in the literature.

Profile that Influences the Challenges Faced by Online Sellers

The table below shows the computed chi-square value across different variables measured in this study:

Impact on Technological Influence

Table 7. *Impact on Technological Influence*

	Personal	Social	Financial	Regulatory	Technological
Age	X^2 (39, N = 30) = 64.5038, p = 0.006261	X^2 (24, N = 30) = 29.2589, p = 0.2105	X^2 (39, N = 30) = 38.1548, p = 0.5083	X^2 (26, N = 30) = 20.9389, p = 0.7451	X^2 (26, N = 30) = 44.6563, p = 0.01284
Gender	X^2 (3, N = 30) = 6.089, p = 0.1074	X^2 (2, N = 30) = 1.6315, p = 0.4423	X^2 (3, N = 30) = 3.4375, p = 0.329	X^2 (2, N = 30) = 5.1623, p = 0.07569	X^2 (2, N = 30) = 1.6406, p = 0.4403

Educational Attainment	X^2 (6, N = 30) = 18.6993, p=0.004703	X^2 (4, N = 30) = 10.6873, p= 0.03031	X^2 (6, N = 30) = 11.7788, p = 0.06709	X^2 (4, N = 30) = 4.473, p = 0.3458	X^2 (4, N = 30) = 16.7903, p = 0.002123
No Of Years In Operation	X^2 (12, N = 30) = 8.8067, p = 0.7193	X^2 (8, N = 30) = 9.745, p = 0.2834	X^2 (12, N = 30) = 16.4318, p = 0.1722	X^2 (8, N = 30) = 10.5214, p = 0.2303	X^2 (8, N = 30) = 4.0523, p = 0.8524
Capitalization	X^2 (9, N = 32) = 8.5, p = 0.4846	X^2 (6, N = 32) = 3.8333, p = 0.6992	X^2 (9, N = 32) = 5.4672, p = 0.7918	X^2 (6, N = 32) = 5.208, p = 0.5174	X^2 (6, N = 32) = 1.7917, p = 0.9378
Type Of Product	X^2 (27, N = 30) = 34.1818, p = 0.1608	X^2 (18, N = 30) = 27.6468, p = 0.06764	X^2 (27, N = 30) = 28.8214, p = 0.3696	X^2 (18, N = 30) = 17.3025, p = 0.5024	X^2 (18, N = 30) = 28.8, p = 0.05088

Note*** p is significant (p<0.05)

The table above shows the computed p-value for testing the variables the influences the challenges faced by the online seller.

The p-value is given at 0.05 and the highlighted regions show the two variables with significant relationship. As seen on the table, the variable age has a significant influence on personal and technological challenges faced by the seller based on the computed p-value of 0.006261 and 0.01284 respectively. Furthermore, educational attainment has revealed to be significantly impacts personal, social, and technological challenges faced by the online sellers as based on its compute p-values of 0.004703, 0.03031, and 0.002123.

The obtained p-values reveal that age and educational level affect the number of difficulties online sellers encounter in the corresponding areas: personal, social, and technological. Age differs in personal challenges (p = 0.006261), and technological challenges (p = 0.01284), which mean that the older sellers may face more diverse problems with the adaptation to the new technologies and the problems with personal management in opposition to young sellers. The education level shows high importance in relation to personal (p = 0.004703), social (p = 0.03031,) and technological challenges which underlines that high education level may be the key to enable sellers to protect themselves from negative impact of these challenges. From the results of this study, it can be inferred that demographic variables are very influential in determining the experiences and needs of the online sellers, it is recommended that training and development programs should be targeted according to demographic characteristics that sellers portray.

The findings support previous research arguing that demographic factors underlie the key critical issues of entrepreneurship. For one, Gupta et al. (2020) revealed that older entrepreneurs are likely to struggle with assimilation of technological innovations that may, in turn, see them struggle to offer stiff competition in e- commerce. For the same reason, Smith and Taylor (2021) stated that candidates who have attained higher education have better competency in handling business intricacies and social and technological factors

examining higher problem-solving and communication competency. By highlighting demographic factors, these results stress the demographic factors relevant to the design of support systems and further training of on-line sellers.

CONCLUSION

Demographic Profile of the Online Sellers

A comparison of the demographic data of the online sellers indicates fairly significant gaps in terms of the age, years in business and capital base by gender. The leading age group of female-operated businesses includes new-generation businesses with less than three years of operations, at 75 percent while the aged generation entrants are those who established their businesses four to six years ago at 25 percent. At the same time, male-operated businesses are reported to be equally and split between these two durations. Speaking of capitalization, female-run businesses showed quite reasonable improvement in terms of resource accumulation, where only 8.70% have the capitalization lower than 10,000. By career, male-operated businesses have a wider range and capitalization of 10,000 to 50,000, thus having a considerable number (71.43%), while those achieving the bracket of 50,000 to over 100,000 are not insignificant (14.29%), indicating financial growth. These results suggest that female and male online sellers exhibit different levels of online venture size and financial development, with different entrepreneurial paths.

Challenges Encountered by Online Sellers

The study revealed significant levels of challenges among online sellers in terms of personal, social financial, regulatory, and technological factors. Personal difficulties have the lowest composite mean of 1.83 and includes time and personal health which is very essential in continuity of business. The mean for social challenges was 1.75 which emphasize the pressure of competition, customer frustration and assertiveness which are interpersonal attributes. Financial difficulties (mean = 2.0) are rated as moderate in difficulty due to inadequate cash flow, high fixed costs and hard times in obtaining capital.

Operational constraints (mean= 2.05) include regulation difficulties and lack of government support the act as constraints to efficiency. Last, technological concerns (mean = 1.58) are slightly less of an issue) but they also include problems with payment solutions, and account management which can also really freeze a company.

These results evidence complex issues through which online sellers operate, hence the need for approaches such as time management, financial prowess, sound regulations, and technology training to foster sustainability in selling products online.

Profile that Influences the Challenges Faced by Online Sellers

Based on the results, it can be concluded that the selected demographic characteristics such as age and educational level affect the problems that online sellers face. Age has revealed to have a significant influence on the personal and technological challenges,

meaning that older sellers may face more difficulties in using technologies at work and have more problems with personal responsibilities than younger sellers. The findings presented also show that educational attainment has a significant influence on personal, social, and technological aspects, and these results prove that higher education allows sellers to perform better in resolving these problems. These results highlight the fact that demographic factors are an important factor that define the conditions and difficulties for online sellers. To tackle these issues, it is suggested to undertake the proposals concerning the elaboration of the training and development activities corresponding to the demographic characteristics of the sellers in order to improve their problem-solving skills.

Strategies for Online Sellers to Sustain their Business.

Considering the challenges observed in not only personal and social, but also financial, regulatory, and technological fields for online sellers, successful strategies should be introduced to let the sellers sustain their businesses. For personal difficulties, solutions including applying changes in working hours, time management approaches and psychological assistance, the levels of stress implicated as well as work- life balance can improve.

Other behaviors that could be adopted to enhance the sustainability of the strategy include checking up on one's mental health and taking a break as often as possible. Furthermore, developing social support among the sellers adds to conflict management by reducing competition stress among the sellers.

This paper argues that developing good customer relationships and controlling customer expectations should help minimize conflicts. Some of the ways through which organizational finance can be made sustainable include Having a good knowledge on finance through the provision of financial literacy programs, cutting on spending, and most of all, having many sources of income. The regulatory and legal risks can be managed by seeking independent legal advice, observing compliance, and receiving training for legal compliance and by joining the industry to advocate for systemic issues. Further, relying on the new technologies and developing suitable platforms and instruments can increase the organizational performance and reduce possible technical challenges. That way, it becomes apparent that online sellers could create sustainable and agile businesses to withstand the competition.

Another area that online sellers should prioritize is financial management if they are to keep business running. Managing cash flow, preparing for contingencies, and investing in growth are some of the critical goals regarding people's finances that have to be solved. Sellers can also gain by coming up with emergency funds to allow them to navigate through the occasional financial rough patches and keep the business afloat. Moreover, efficiency and effectiveness of financial functions depend on such factors as, for instance, accounting software.

In addition, change should be made to embrace technologies to support operations and deliver satisfying customer experiences. The knowledge of the recent improvements in

available e-commerce tools and the tendencies in this field will help the sellers maintain a competitive position for themselves in the constantly changing market environment. Automation for actions such as inventory, orders, and customer service can decrease the paperwork meaning sellers can direct their efforts towards growth.

Training and resource development touching on certain technologies guarantees that existing sellers are well equipped to handle existing and developing technological factors within the context of business, hence business sustainability and success. Thus, it is possible to say that given comprehensive strategies can be integrated to build a strong sophisticated basis for long-term business functioning within the context of the growing competition among online sellers.

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