

# Online Business Challenges Faced by the Junior and Senior High School Student-Entrepreneurs in Philippine School Doha, S.Y. 2021-2022

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**Abstract:** This study focuses on investigating the Challenges in an Online Business Faced by the Junior and Senior High School Student-Entrepreneurs in Philippine School Doha, S.Y. 2021-2022. Specifically, it describes the (1) products and services the respondents provided in their online business and the (2) challenges in an online business encountered by the respondents. The study utilized the quantitative descriptive research design and made use of a validated self-made survey questionnaire. Twenty (20) Junior and Senior High School student-entrepreneurs were purposely selected as respondents of the study. The challenges in an online business included computer related skills and expertise, developing customer-owner relationship, management of finance and accounting, health and safety repercussions, limitations of business types, and privacy and security concerns. Results of the study showed that the commonly faced challenges are developing customer-owner relationships which pertains to the consumer and entrepreneur interaction which may affect the buying behavior or loyalty of the buyer, and health and safety repercussions which tackles safety measures the entrepreneurs take during production and delivery of goods to the consumer. It is therefore recommended that student-entrepreneurs or future student-entrepreneurs may recognize the challenges that they may encounter while handling an online business in order to have the capacity to adapt to the growing market.

**Keywords:** Student-Entrepreneur; Online Business; Products and Services; Computer related skills and expertise; Developing customer-owner relationship; Management of finance and accounting; Health and safety repercussions; Limitations of business types; Privacy and security concerns

## 1. Introduction

These days online businesses have been booming all around different popular social media platforms. According to Forbes, the top five social media platforms for an online business are Facebook, Instagram, Twitter, Youtube, and LinkedIn. Facebook has the most businesses with a record of 65 million. The rise of social media business already started even before the pandemic. With the use of advanced technology, consumers could easily buy their product with a simple click of a button on their devices rather than traveling to a physical store.

Becoming an entrepreneur for an online business is not easy as you may think. Likewise being an online entrepreneur may sometimes be as hard as having a physical shop. If being an online entrepreneur is hard, what more if you are a student-entrepreneur who is starting from scratch? The most practical or realistic example is that student-entrepreneurs have insufficient experience, hence most online shops may be lacking in many aspects such as finance and management.

The first aspect that they most likely encounter is finance. Fatoki (2014) pointed out that start-up capital is common for those beginning their business. The problem that may occur here is that these entrepreneurs are first timers and where could they collect enough money needed to start the business? Additionally, handling finance in the middle of operating a business may be a struggle for them. We could also call this as cash flow management. As the time comes, money will pile up in their hands and it will be hard for them to organize these. Buying supplies using their finance might be a struggle for them since balancing income and capital are needed here.

The second aspect they most struggle with is the lack of basic management and leadership skills. Leading the business is an obstacle for them since this also includes important decision-making for the company. Regarding management, Ridzwan et al. (2017) pointed out that in a study conducted, most businesses led by young or student-entrepreneurs only live for a short period of time due to a lack of ability to manage their resources.

To put it in a nutshell, online businesses have come a long way and young student-entrepreneurs are continuing to lead the way. Having a business from scratch will come with several obstacles such as management and finance. These kinds of challenges are the most common that these entrepreneurs likely experience throughout. These challenges mentioned above are just a few of them. Through this study, the researchers will go more in-depth on what the student-entrepreneurs of Philippine School Doha experience.

Many student-entrepreneurs started their online business even before the pandemic. However, it increased even more today. Many students have acquired new strategies to generate money from home due to their increased isolation and lack of income for themselves or their families. Some people have discovered that starting a business is a wonderful way to remain occupied and augment their income (Kalale, 2021). A lot of people have lost their jobs or maybe their salary decreased due to the pandemic. The guardians or parents of some student-entrepreneurs may have experienced this which might be the reason why students started an online business to help them financially. Since these student-entrepreneurs are still young and inexperienced, challenges are bound to happen to them. Whether a business is online or physical, there will always be a business structure. For students, they most likely use sole proprietorship. eLearning Inside (2020) stated that a sole proprietorship is the simplest and most common type of company organization. This business structure is not only simple to set up, but it also involves far less paperwork than other options, making it perfect for local student businesses. This legal form, unlike partnerships and corporations, does not need owners to file articles of incorporation, exhibits, or annual reports. In addition to this, a sole proprietorship also offers business owners total control over their whole operation. Since the business is not considered its own entity, all revenues flow directly to the owner. The sole disadvantage in this situation is that the owners are personally accountable for the company's financial obligations.

### *1.2. Research Questions*

This study aims to determine the challenges in an online business faced by the Junior and Senior High School Student-Entrepreneurs in Philippine School Doha, S.Y. 2021-2022. Specifically, this research aims to answer the following questions:

1. What are the products and services the respondents provide in their online business?
2. What are the challenges in an online business faced by the respondents in terms of:
  - 2.1. computer related skills and expertise;
  - 2.2. developing customer-owner relationship;
  - 2.3. management of finance and accounting;
  - 2.4. health and safety repercussions;
  - 2.5. limitations of business types; and
  - 2.6. privacy and security concerns?

### **Null Hypothesis**

H0: There are no challenges in an online business faced by the Junior and Senior High School student-entrepreneurs in Philippine School Doha.

## **2. Method**

### *2.1. Research Design*

The study utilized the quantitative descriptive design of research. Data collection strategy was gathered through validated survey questionnaires. The population of this study included the Junior and Senior High School student-entrepreneurs who were selected purposively enrolled in Philippine School Doha in the SY 2021-2022. Frequency, percentages, and weighted mean were used to analyze the data in this study.

### 3. Results

The findings are presented below:

#### 1. Products and Services

**Table 1**

**Products and Services provided by the respondents in their online business**

<b>Products &amp; Services</b>	<b>Frequency</b>	<b>Percentage</b>
Merchandise	8	28%
Clothing	8	28%
Food	6	21%
Delivery Service	3	10%
Plant Goods	2	7%
Accessories	1	3%
Investments	1	3%
<b>Total</b>	<b>29</b>	<b>100%</b>

Table 1 shows the products and services the respondents provided in their online business. The respondents had to indicate at least one to three products or services. Out of 20 respondents, 8 or 40% sells Merchandise, 8 or 40% sells Clothing, 6 or 30% sells Food, 3 or 15% does Delivery Service, 2 or 10% sells Plant Goods, 1 or 5% sells Accessories, 1 or 5% does Investments.

## 2. Challenges in an online business

**Table 2**
**2.1. Challenges in an online business faced by the respondents  
in terms of computer related skills and expertise**

	WM	VI
1. I apply my computer literacy in marketing my products and services.	3.60	Always
2. I manipulate word processing softwares in creating business plans.	3.25	Sometimes
3. I utilize spreadsheets in business transactions.	3.15	Sometimes
4. I have proper experience and confidence with my computer skills.	3.25	Sometimes
5. I find it challenging to keep up with digital development.	2.00	Rarely
<b>Overall Weighted Mean</b>	<b>3.05</b>	Sometimes

**Legend: WM - Weighted Mean ; VI - Verbal Interpretation**

**1-1.75 Never**

**1.76-2.50 Rarely**

**2.51-3.25 Sometimes**

**3.26-4.00 Always**

Table 2 shows the challenges in an online business faced by the respondents in terms of computer related skills and expertise. The statement 'I apply my computer literacy in marketing my products and services' got the highest weighted mean of 3.60, which is verbally interpreted as always. It is followed by the statements 'I manipulate word processing software in creating business plans' and 'I have proper experience and confidence with my computer skills'. Both of these statements got the second highest mean of 3.25, which is verbally interpreted as Sometimes. Next, the statement 'I utilize spreadsheets in business transactions' got the weighted mean of 3.15, which is verbally interpreted as Sometimes. Lastly, the statement 'I find it challenging to keep up with digital development' got the lowest mean of 2.00, which is verbally interpreted as rarely.

The overall weighted mean of table 5, which discusses what are the challenges in an online business faced by the respondents in terms of computer related skills and expertise by the respondents is 3.05, and is verbally interpreted as Sometimes. The statement 'I apply my computer literacy in marketing my products and services' has the highest weighted mean which shows that in order to attract customers, respondents used their computer related skills in marketing their products and services online through the use of appealing advertisements, promotions, and teasers which are all manifestations of having computer literacy skills.

This is in contrast to Grant's et al. (2009) study which revealed that students are required to have the basic computer knowledge to compete in the emerging job market, the table shows that the Junior-Senior High School student-entrepreneurs apply their own computer related skills since the online entrepreneurship market is constantly emerging. Since computers are already considered important for a business, basic understanding and skills of computer technology are needed to be more responsible producers of this century.

**Table 3**

**2.2. Challenges in an online business faced by the respondents  
in terms of developing customer-owner relationship**

	WM	VI
1. I prioritize my customer relationship since I use an online platform for my business.	3.90	Always
2. I see that my customer's loyalty is better when I establish a good relationship with them.	3.80	Always
3. I always place a personal barrier between me and my customers.	3.35	Always
4. I do a survey to check what kind of products my customers like so that my business will be sustainable.	3.00	Sometimes
5. I have a difficulty in handling bogus buyers.	2.60	Sometimes
<b>Overall Weighted Mean</b>	<b>3.33</b>	<b>Always</b>

**Legend: WM - Weighted Mean ; VI - Verbal Interpretation**

**1-1.75 Never**

**1.76-2.50 Rarely**

**2.51-3.25 Sometimes**

**3.26-4.00 Always**

Table 3 shows the challenges in an online business faced by the respondents in terms of developing customer-owner relationships. The statement 'I prioritize my customer relationship since I use an online platform for my business' got the highest weighted mean of 3.90, which is verbally interpreted as always. The statement 'I see that my customer's loyalty is better when I establish a good relationship with them' got the second highest weighted mean of 3.80, which is verbally interpreted as always. The next statement 'I always place a personal barrier between me and my customers' got the weighted mean of 3.35, which is verbally interpreted as always. The statement 'I do a survey to check what kind of products my customers like so that my business will be sustainable' got the weighted mean of 3.00, which is verbally interpreted as sometimes. Lastly, the statement 'I have a difficulty in handling bogus buyers' got the lowest mean of 2.60, which is verbally interpreted as sometimes.

The overall weighted mean of table 6, which discusses the challenges in an online business faced by the respondents in terms of developing customer-owner relationship by the respondents is 3.33, and is verbally interpreted as always. The statement 'I prioritize my customer relationship since I use an online platform for my business' has the highest weighted mean which shows that prioritizing customer-owner relationship is essential to maintain the loyalty of the customers by keeping them updated with promotions and new products and services coupled with a quality and trusted business transactions since it uses online as a platform.

This is not in agreement to Wellington's (2020) statement that making emotional connections with every interaction whether it could be face-to-face or online, this will help your brands thrive and sustain and these kinds of relationships are important especially to those that are engaging in an online business or never meet face-to-face. The table shows that most of the respondents in this study prioritize their customer-owner relationship since they engage in an online business.

**Table 4**

**2.3. Challenges in an online business faced by the respondents  
in terms of management of finance and accounting**

	WM	VI
1. I experienced insufficient capital funding when I started my business.	2.25	Rarely
2. I have a hard time allocating the business revenue.	2.20	Rarely
3. I have a difficulty in keeping the business income safe because I lack savings.	2.05	Rarely
4. I face financial problems due to my unplanned spending experience in management of finance.	2.05	Rarely
5. The cash flow of my business can't sustain sufficient business revenue.	2.00	Rarely
<b>Overall Weighted Mean</b>	<b>2.11</b>	<b>Rarely</b>

**Legend: WM - Weighted Mean ; VI - Verbal Interpretation**

**1-1.75 Never**

**1.76-2.50 Rarely**

**2.51-3.25 Sometimes**

**3.26-4.00 Always**

Table 4 shows the challenges in an online business faced by the respondents in terms of management of finance and accounting. The statement 'I experienced insufficient capital funding when I started my business' got the highest weighted mean of 2.25, which is verbally interpreted as rarely. It is followed by the statement 'I have a hard time allocating the business revenue' which has a weighted mean of 2.20, which is verbally interpreted as rarely. Next to it are the statements 'I have a difficulty in keeping the business income safe because I lack savings' and 'I face financial problems due to my unplanned spending experience in management of finance' which has a weighted mean of 2.05, and is verbally interpreted as rarely. Lastly, the statement 'The cash flow of my business can't sustain sufficient business revenue' got a weighted mean of 2.00, which is also verbally interpreted as rarely.

The overall weighted mean of Table 4, the challenges in an online business faced by the respondents in terms of management of finance and accounting is 2.11, and is verbally interpreted as rarely. The statement that has the highest weighted mean is 'I experienced insufficient capital funding when I started my business' which exhibits that the student-entrepreneurs do not have much capital in starting their online business due to the fact that they are still financially supported by their parents since studying is their main focus and doing online business is a second priority.

This is in consonance to Leach and Melicher's (2020) assertion that during the early stages of a business, the entrepreneur may experience distress in managing the start-up finances. It is a matter of trial and error when it comes to handling the early cash flow of a business. As shown in the table above, the respondents experience this financial struggle and only proper management of finance and anticipation of financial situations are vital to the success of the business.

**Table 5**

**2.4. Challenges in an online business faced by the respondents  
in terms of management of health and safety repercussions**

	WM	VI
1. I follow safety guidelines in preparing the products for my customers.	3.85	Always
2. I ensure proper product packaging to meet quality standards.	3.85	Always
3. I follow minimum safety precautions like disinfecting my products.	3.80	Always
4. I make minimum physical contact with my customers when delivering.	3.55	Always
5. I strictly comply with government rules and restrictions.	3.70	Always
<b>Overall Weighted Mean</b>	<b>3.75</b>	<b>Always</b>

**Legend: WM - Weighted Mean ; VI - Verbal Interpretation**

**1-1.75 Never**

**1.76-2.50 Rarely**

**2.51-3.25 Sometimes**

**3.26-4.00 Always**

Table 5 shows the challenges in an online business faced by the respondents in terms of health and safety repercussions. The statements 'I follow safety guidelines in preparing the products for my customers' and 'I ensure proper product packaging to meet quality standards' got the highest weighted mean of 3.85, which is verbally interpreted as always. It is followed by the statement 'I follow minimum safety precautions like disinfecting my products' which has a weighted mean of 3.80, which is verbally interpreted as always. Then, the statement 'I strictly comply with government rules and restrictions' got a weighted mean of 3.70, and is verbally interpreted as always. Lastly, the statement 'I make minimum physical contact with my customers when delivering' got a weighted mean of 3.55, which is also verbally interpreted as always.

The overall weighted mean of Table 5, the challenges in an online business faced by the respondents in terms of health and safety repercussions is 3.75, and is verbally interpreted as always. The statements that got the highest weighted mean are 'I follow safety guidelines in preparing the products for my customers' and 'I ensure proper product packaging to meet quality standards' which shows that safety is the top consideration of the respondents by ensuring and following standards in the product preparation and delivery.

This adheres with Limon's study (2021), which found out that it is essential to ensure proper packaging to decrease the possibility of transporting any communicable diseases to other people. The table shows that the respondents practice the safety guidelines which is vital in protecting the health and safety of both the entrepreneur and buyer. Additionally, the respondents guarantee to attain the quality standards of the business' products and services.

**Table 6**

**2.5. Challenges in an online business faced by the respondents  
in terms of management of limitations of business types**

	WM	VI
1. I see a business competition between me and other sellers.	2.65	Sometimes
2. I make my products more unique to differentiate my products with other sellers' products.	3.45	Always
3. I have difficulty competing with other sellers regarding quality, price, design, and delivery.	2.65	Sometimes
4. I treat other similar businesses as competitors.	2.75	Sometimes
5. I get envious of other similar businesses that have more regular customers than me.	2.30	Rarely
<b>Overall Weighted Mean</b>	<b>2.76</b>	<b>Sometimes</b>

**Legend: WM - Weighted Mean ; VI - Verbal Interpretation**

**1-1.75 Never**

**1.76-2.50 Rarely**

**2.51-3.25 Sometimes**

**3.26-4.00 Always**

Table 6 shows the challenges in an online business faced by the respondents in terms of limitations of business types. The statement 'I make my products more unique to differentiate my products with other sellers' products.' got the highest weighted mean of 3.45 which is verbally interpreted as always. The statement 'I treat other similar businesses as competitors.' got the second highest weighted mean of 2.75, which is verbally interpreted as always. The next statements are: 'I have difficulty competing with other sellers regarding quality, price, design, and delivery.' and 'I see a business competition between me and other sellers.' got the weighted mean of 2.65, which is verbally interpreted as sometimes. Lastly, the statement 'I get envious of other similar businesses that have more regular customers than me.' got the lowest mean of 2.30, which is verbally interpreted as rarely.

The overall weighted mean of Table 6, the challenges in an online business faced by the respondents in terms of limitations of business types is 2.76, and is verbally interpreted as sometimes. The statements that got the highest weighted mean are 'I make my products more unique to differentiate my products with other sellers' products.' which shows that the respondents are innovative in order to stand out despite having competitors who have the same products as them by offering discounts and freebies that the customers are looking for.

This is in line with Panhwa's (2021) study, which showed that competition in businesses in terms of quality, price, design, and location was pointed out as a part of having a business. In addition, even with identical products, most company contests are just a race to see who can make the most money. The entrepreneur must consider the many ways in which their business's limits might be overcome. Moreover, the entrepreneur's management knowledge will be useful in drawing more clients despite the competition.



**Table 7**

**2.6. Challenges in an online business faced by the respondents  
in terms of management of privacy and security concerns**

	WM	VI
1. I protect my stored data and technical infrastructure for security.	3.80	Always
2. I take responsibility for the security concerns of my online business.	3.70	Always
3. I use coping appraisal as a protective measure against security concerns.	3.20	Sometimes
4. I have a difficulty in privacy and security whenever I need to give my personal information to the customers.	2.30	Rarely
5. I have a hard time dealing with online payment.	2.25	Rarely
<b>Overall Weighted Mean</b>	<b>3.05</b>	<b>Sometimes</b>

**Legend: WM - Weighted Mean ; VI - Verbal Interpretation**

**1-1.75 Never**

**1.76-2.50 Rarely**

**2.51-3.25 Sometimes**

**3.26-4.00 Always**

Table 7 shows the challenges in an online business faced by the respondents in terms of privacy and security concerns. The statement 'I protect my stored data and technical infrastructure for security.' got the highest weighted mean of 3.80 which is verbally interpreted as always. The statement 'I take responsibility for the security concerns of my online business.' got the second highest weighted mean of 3.70, which is verbally interpreted as always. The next statement 'I use coping appraisal as a protective measure against security concerns.' got the third highest weighted mean of 3.20, which is verbally interpreted as sometimes. The statement 'I have a difficulty in privacy and security whenever I need to give my personal information to the customers.' got the weighted mean of 2.30, which is verbally interpreted as rarely. Lastly, the statement 'I have a hard time dealing with online payment.' got the lowest mean of 2.25, which is verbally interpreted as rarely.

The overall weighted mean of Table 7, the challenges in an online business faced by the respondents in terms of privacy and security concerns is 3.05, and is verbally interpreted as sometimes. The statement that got the highest weighted mean is 'I protect my stored data and technical infrastructure for security.' which shows that the respondents ensure the security of their online business through the use of passwords, provision of special codes and transaction numbers to keep track of the security purposes of both the service provider and customer.

This is in support of Jansen et al. (2016) study which found out that guarding against online threats was one of the reasons why entrepreneurs take protective measures, the subject of information technology has been essential for online entrepreneurs from the beginning of online business. As a result, due to stored data and technological infrastructure being necessary or critical in online organizations, they must constantly be secured. In addition, entrepreneurs are more likely to apply protective measures if they have a good attitude toward online security, think they are accountable for their own online security, and believe a measure is effective and can be implemented using internet technology.

### **Null Hypothesis**

Based on the results of the study there are significant problems faced by the student-entrepreneurs in the Junior and Senior High School students in Philippine School Doha, the computed overall weighted mean sets as parameter on the degree of occurrence the respondents faced the perceived challenges in online business in respect to the stated indicators such as computer related skills and expertise; developing customer-owner relationship; management of finance and accounting; health and safety repercussions; limitations of business types; and privacy and security concerns?

## **4. Discussion**

The findings revealed that the product and service the respondents mostly provide in their business are Merchandise and Clothing. The findings of Part II of the questionnaire showed that the majority of the respondents sell merchandise and clothing which has a frequency of 8 or 40% each. The challenges faced by the respondents in online business vary from computer related skills which showed that having computer literacy skills are significant to promote and attract potential buyers of the products they are providing, while developing customer-owner relationships was deemed top priority through the provision of trusted online business transactions, and also by keeping the customers updated on the promotions they are having, in terms of managing finances and accounting it is noted that they started with a little amount of business capital due to the fact that studying is their priority and considered not financially stable at their age, for securing and adhering to safety health protocols the respondents adhere to minimum health standard protocols observed in face-to-face and through its mode of delivery, the limitations of business type gave way for the respondents to be more creative and resourceful by resorting to ideas that will make their products unique to the customers, lastly, respondents ensure privacy and security through the generation of passwords and codes to protect them from online theft and bogus transactions.

Online Entrepreneurship has been a growing business since the worldwide Covid-19 started. Because of new rules and restrictions applied by the government, many people have started resorting to buying and selling online. These sellers include young entrepreneurs like the student-entrepreneurs in Junior-Senior High School who are the main focus of this study. However, since most of these student-entrepreneurs are still young and under experienced, challenges are bound to happen to them. This study investigated the Challenges in an Online Business Faced by the Junior and Senior High School Student-Entrepreneurs in Philippine School Doha, S.Y. 2021-2022. Specifically, this study sought to determine the products and services the respondents provided in their online business. Lastly, this study also determined the challenges in an online business in terms of computer related skills and expertise, developing customer-owner relationship, management of finance and accounting, health and safety repercussions, limitations of business types, privacy and security concerns.

After a thorough examination of the findings and conclusions of the study, the researcher ardently offers the following recommendations: Student-Entrepreneurs may be aware of the different challenges they may face in an online business. Having the knowledge of the stated challenges in the study will help them recognize it once they encounter these challenges. Additionally, they will learn how to easily adapt to situations and create solutions to alleviate these challenges. Through knowing the challenges, the student-entrepreneurs will likely establish a stable online business. Parents should guide their children when they encounter challenges in their online business. With their guidance and encouragement, the student-entrepreneurs will be able to develop the necessary skills they need to overcome the challenges. Teachers may become mentors of the student-entrepreneurs, most especially in terms of financial and accounting. With their shared financial advice and opinions, the student-entrepreneurs will be equipped with ample knowledge and resources to efficiently operate their business. Lastly, future Researchers can use this research as a guide to assist them with their study if their research problem involves topics related to student entrepreneurship.

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