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Online Sellers' Lived Experiences and Challenges: A Qualitative Study Amidst COVID-19 Pandemic

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Abstract

With the surge of the COVID-19 pandemic, online sellers faced challenges in managing their online business daily. Aside from it, their work-life balance has been negatively affected as well, considering that they work from home and are responsible for household responsibilities. Thus, this study is conducted during the pandemic and gathered data using a semi-structured interview through Messenger call. It is conducted to explore the lived experiences of online sellers and how they managed their online business and personal life. It also determines the specific challenges they've encountered and how they coped with them. Lastly, this study aims to map out how these experiences will benefit online sellers and consumers and explain that online selling can be both sustainable and convenient in terms of earning a good living and meeting their daily needs. Moreover, three major conclusions emerged from this study's findings: (1) online sellers faced psychological and physical difficulties in managing their online business during the pandemic, (2) online sellers discovered ways on how to cope with the struggles they are facing, and (3) online sellers reflected on their experience to be more effective in the online selling industry.

Keywords: *Online sellers, Online Business, Lived Experiences, Challenges, COVID-19 pandemic*

1. INTRODUCTION

Due to the massive restrictions imposed by the pandemic, online shopping has grown, and entrepreneurs have embraced the internet trend even more (Arreola, 2020). Since this platform was created before the pandemic, restrictions such as travel bans have made it easier for consumers to use online shopping platforms, leading to a rapid surge in demand for online selling. Indeed, the online selling sector is expected to grow from a 10% contribution to the Philippines' gross domestic product (GDP) in 2015 to a 25% contribution in 2018 (Ladesma, 2020). The accelerated growth of the convenience of the online shopping movement boosts economic activity, and an increase in GDP is interpreted as concrete evidence that the economy is still thriving.

Moreover, Lorenciana (2021) elaborated that, due to the COVID-19 pandemic, many businesses are shifting to online sales. Furthermore, the article mentioned the Department of Trade and Industry (DTI) promotion and the intention to assist small businesses that use e-commerce to sell social media platforms. Whereas traditional businesses are still present and internationally known, online selling is instantly becoming prevalent, forcing traditional businesses to go online. The DTI's promotion and intention to assist small businesses in selling products on these platforms is intended to facilitate online sellers in surviving the pandemic.

According to Barriero (2020), Filipinos were forced to turn to e-commerce activities such as online purchasing and selling to fulfill their necessities. As shown in the article, online sellers find that their money from online selling allows them to meet their daily needs. Seeing as online shopping is accessible and provides a convenient

way to exchange goods and services, it is easier to meet the needs of consumers.

The significance of online selling in addressing the needs of sellers and buyers and how convenient online selling is due to the limitations imposed due to the COVID-19 pandemic. In relation, Filipinos are increasingly turning to online selling to meet their daily needs (Xinhua, 2020). 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). People are increasingly inclined to shop online, considering online selling is accessible to many people and offers the fastest, most manageable payment, and most convenient way of purchasing products. In addition, according to Masigan (2020), as the quarantine began, there has been an emergence of e-commerce transactions, leaving Filipinos to buy food and other necessities on the internet, and Filipino entrepreneurs have opened their e-commerce stores selling anything.

Since the pandemic hit, many people have become interested in using the internet and being part of the online selling industry. Aside from being safe and easy access, it also provides the most efficient and convenient way of accomplishing the transactions such as paying and purchasing. However, Gomez (2015) explained that the online selling industry in the Philippines is still in its infancy. Moreover, he also said that the internet has an important place in the lives of many Filipinos. According to statistics on the number of Internet users worldwide, the Philippines ranks 16th with 39 million Internet users and third in Southeast Asia, along with Indonesia and Vietnam. The Philippines would pale compared to Internet users in China and the United States. There is still no denying that Filipinos are the most active and engaging online users globally. That being the case, it would not be a surprise if the online sales industry prospers in the future.

Bergas (2020) stated that the two critical top players in the e-commerce game in the Philippines are Shopee and Lazada. Moreover, Similarweb (2021) showed the top ranking for e-commerce and shopping in the Philippines; in September 2021, shopee.ph was the most popular E-commerce and Shopping website in the Philippines, followed by lazada.com.ph as the runner-up and amazon.com as the third most popular E-commerce and Shopping website in the Philippines.

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).

Additionally, according to Bupa Global's (2020) executive wellbeing index, 78 percent of business owners suffered mental health issues during the COVID-19 pandemic. Moreover, Richter (2021) shows statistics compiled by Statista, 4 out of 10 adults in the United States suffered anxiety or depression symptoms. This is not to argue that people put their mental health first before the pandemic; in fact, company owners' mental health was not significant in the year leading up to it. Furthermore, the Canadian Mental Health Association (2019) research shows that 62 percent of business owners experience depression at least once a week. Female-identified entrepreneurs with newer businesses and lower-income or fewer staff were more likely to report mental health concerns, with nearly half claiming that mental illness interfered with their ability to work. As a matter of fact, in the Philippines, Abs-Cbn News (2021) aired that some Filipino Canadian business owners faced mental health issues due to the Covid-19 pandemic and explained that business owners are not just battling with the pandemic but also the mental anguish of running their businesses at a loss.

Like any other business, an online business also faces many challenges. According to Nagaraj (2018), problems in Online selling includes; lack of the shopping experience, delay in delivery, warranty issues, delivering wrong products, delivering damaged goods, lack of security, lack of feel and touch, hidden cost, digital payment failures, additional charges, quality issues, lack of after-sales service, and failed to receive the product. Moreover, Austria (2020) argues that most customers become rude to online sellers whenever their expectations are not met.

Aside from these issues, internet connections also hinder the business of online sellers. Austria (2020) also enumerated the ten reasons the Philippines are experiencing poor connectivity. Given these issues on the internet,

one thing is clear from this point of view; it hinders the online sellers from reaching their customers. Although online selling is a massive chance for businesses, online sellers confront various issues and challenges. Many bogus buyers undervalue the abilities of online sellers and claim that running an online business is not a real job (Austria, 2020). Bogus buyers underestimate the online sellers because they assume they could even fool them since they do not consider online selling a decent job. Furthermore, these are only a few samples of the challenges and issues experienced by online sellers in the Philippines.

While the challenges and issues faced by online sellers can vary depending on what is being sold, there are several challenges that all online sellers must face. Carter (2020) elaborated that these challenges and issues are; data security, customer loyalty, unexpected price increases, economic uncertainty, stockouts, inventory overload, search engine optimization (SEO) mastery, returns, refunds, and fulfillment.

Likewise, business owners worldwide face many online selling problems as they adapt to digital commerce. Agarwal (2018) stated that psychological research has shown that comparisons abound on social media can contribute to anxiety and severe stress. The stress of using social media to establish a small business is causing social media fatigue among business owners. Online business owners are terrified at the prospect of posting resulting in irritability, anxiousness, and a lack of focus. Small online business owners frequently interpret the loss of social media followers and lack of participation as a lack of connection with their brand due to changing Facebook and Instagram algorithms. Agarwal (2018) explained that more than 52% of small online business owners said they were "feeling down about their business," and 45% said they thought "maybe no one wants what I have to give." Lastly, Agarwal (2018) highlighted that if online business owners are experiencing these symptoms, it is likely that social media is harming their mental health and well-being.

Moreover, with the various researches exploring the customer's problem in online shopping, there have been limited studies focusing on online business owners' lived experiences. As a consequence, there is an existing gap among the studies. According to Nagaraj (2018), technology has changed shopping among customers. At the same time, customers are facing problems in online shopping. For this reason, the researchers wanted to clarify this gap; specifically, this study aims to determine the experiences, challenges, and how the online business owners cope with these hardships brought by the COVID-19. Moreover, this study aims to explore how Filipinos manage and establish their online selling business ventures on their own since the pandemic hit the Philippines economy and unemployment fell to 10 percent as lockdowns eased (De Vera, 2020).

1.2 Research Questions

This study explores the lived experiences and challenges faced by online sellers amidst the COVID-19 pandemic. Specifically, this study sought to answer the following questions:

1. What are the lived experiences of online sellers amidst the COVID-19 pandemic?
2. What are the challenges faced by online sellers amidst the COVID-19 pandemic?
3. What are the coping mechanisms of the online sellers towards their online business amidst the COVID-19 pandemic?

2. LITERATURE REVIEW

The Lived Experiences of the Online Sellers

As the surge of COVID-19 halted the global economy (World Bank, 2020), it resulted in unprecedented job losses, which created a substantial psychological toll among employees (Posel et al., 2021). According to Pappas (2020), unemployment and financial concern is linked to anxiety, depression, and loss of life satisfaction. With this, full-time employees have considered switching careers that offer benefits and job security (Taylor, 2020). According to Tudy (2020), companies are taking the risk of switching to online services due to the strict implementation of health protocols, encouraging people to venture into online selling and freelancing. According to Ledesma (2020), the enlarging number of online shoppers created more retailers/sellers to shift to an online platform, and not only are they surviving, but they are also thriving amidst the pandemic.

However, the challenges faced by online sellers in the work-from-home setup make it difficult to maintain a proper work-life balance since, during the lockdown, multi-tasking between work and Family can be a strenuous task for them (Gambhir & Bhattacharjee, 2021). According to Wade (2020), one factor that affects work performance is time management. O'Brien (2020) states that effective planning and goal setting make effective time management. Moreover, online sellers have to deal with other elements in their business, such as customer

satisfaction, which is the main focus of every business employee (American Society for Quality, 2021).

Aside from the challenges in business management, online sellers also face the hardships of financial difficulties (Robin & Smith, 2021), as well as the long-term exposure of devices during online selling (Maala, 2021), and the issues with the technology (Beese, 2016) that they are using and internet connectivity (Jones, 2018). According to Nordander et al., 2009; I. Balogh et al., 2015), several studies show that work-related musculoskeletal disorders (WMSD) are still highly pervasive since many work settings involve constrained postures and repetitive movements over a long time.

With the competition today, online sellers' self-esteem was affected (Fernet et al., 2016) and their motivation to continue the business when several issues arose (Chen et al., 2017). Fortunately, studies have shown the importance of good mental health in business success (Life Works, 2019). According to U.S. Small Business Administration (2020), maintaining good health should be the priority since it is associated with productivity and motivation, taking breaks from social media to unwind, and setting goals and priorities for an organized schedule.

The COVID-19 pandemic shook every country's economy, but it created new opportunities for striving business owners and employees (Kraaijenbrink, 2020).

The Trend of Online Selling

Since COVID-19, people are afraid to leave their homes because they fear coronavirus (Chaudhary, 2020). They even avoid going out to buy necessities. Given the lockdown, some people resort to panic buying to avoid the fear of COVID-19. Fear of being infected by the covid 19 can cause many people or customers to shift their purchasing habits from offline to online stores. As a result, online selling has grown in popularity because many people prefer to buy online rather than offline in the face of the pandemic.

Moreover, Guthrie et al. (2021) explain that during the COVID-19 crisis, online purchasing behavior evolved. Given the fluctuating demand during the pandemic, many specific stores reduce their product sales. Some manufacturers and retailers are pivoting and changing their product mix in response to the COVID-19 crisis. Because of the demand, shoe manufacturers decide to produce facemasks (Roggeveen et al., 2020). As a result of the pandemic, several stores converted to online stores, as many prefer to shop online. Furthermore, with the assistance of other online shops, more people discovered that online purchasing is convenient and that, in addition to purchasing facemasks and alcohol online, they can also shop online for a variety of other products.

Furthermore, according to Ledesma (2020), during a pandemic, many people are more likely to shop online, not only because buyers are hesitant to shop in person but also because of the cashback reward program platform and some events that online store applications have, such as the mega sale event or the 11.11 event on Shopee and Lazada. As a result, many people start their businesses or online stores using these apps due to not having a permanent job due to covid 19. According to an interview conducted by Ledesma (2020), more products are sold by customers during events such as the meg sales event. Online selling has become popular in this pandemic due to the ease with which it is possible to begin online selling through apps such as Lazada and Shopee, and more people are attempting to sell online as a source of income.

Miva (2011) claims that online shopping was invented in 1979 in the United Kingdom by entrepreneur Michael Aldrich. Moreover, as time passed, when the internet was made available to the public in 1991, online shopping became a reality. Amazon was one of the earliest e-commerce sites in the United States to begin selling products online, and thousands of businesses have since followed suit. The convenience, safety, and enjoyable user experience of online shopping help to grow and be more functional in online selling. Until many apps, such as Lazada and Shopee, emerged to assist consumers in purchasing a wide range of products during this pandemic.

According to Lufkin (2020), online shopping began several decades ago, and many people sell their specific products through their online portals. Furthermore, before Covid-19, relying on the internet for shopping was not as ingrained in our daily lives. Like the internet itself, online buying was a novelty a couple of decades ago. On eBay, most people only bought hard-to-find records or evasive action figures. However, the year 2020 has changed not only the importance of online shopping and selling – but has also significantly accelerated its growth. It began with various forms of online marketing and selling online, and it has since grown to play a critical part in society, particularly in the face of the pandemic.

Resorting to Online Business during the Pandemic

As a result of the global pandemic, people were adversely affected. According to Susanty (2020), a surge in the number of people has resorted to online business using social media and e-commerce platforms to sell the product, with online sellers planning to remain long after the epidemic. While slowing economic activity, Covid-

19 has resulted in an increase in online selling through the use of social media, alongside a lot of new business-making professionals who have lost their jobs and prefer to work as online freelancers. Even after the pandemic, online sellers intend to manage an online business. In addition, according to Torres (2021), pandemics brought business owners to resort to online business during the pandemic. Due to the massive restrictions imposed by the pandemic, the impact of Covid-19 on businesses has been significant and overwhelmingly negative, given that consumers are spending more time at home. Businesses face the most difficult challenges and are being forced to seek alternatives to deal with the growing negative consequences of this unprecedented crisis. Business owners are turning to online selling using social media platforms like Facebook posting products on groups or their respective pages, and becoming online sellers to keep their businesses afloat in the face of the pandemic.

The Motivation of Online Sellers

Managing an online business is difficult for online sellers. Covid-19, on the other hand, motivated entrepreneurs to create a business because they wanted to make more money than they thought they could result in employment. According to Pickard (2020), many people were unemployed due to the pandemic and brought people into fear. In overcoming these day-to-day living experiences, online sellers are motivated to make money to survive the pandemic and stay motivated to work hard in a business.

Online Business Management During the Pandemic

Online businesses develop innovative strategies to influence their buyers' purchasing decisions. According to Itliong (2020), adopting digital strategies such as social media and e-commerce assistance struggled to survive business owners during the pandemic. As a result of the pandemic, cities around the Philippines faced similar challenges, compelling all non-essential establishments to close. It allows business owners to use social media and e-commerce platforms to promote their items. In addition, due to the lengthy lockdown imposed by Covid-19, many businesses have been forced to close. However, Torres (2021) mentioned that the pandemic presented several opportunities for business owners who adapted online selling to make their items more accessible and devised strategies to gain popularity and attract new clients through online selling operations. The pandemic brought agony to the world; thus, it brought opportunities and opened a way for online sellers to develop new strategies and update their strategies to account for pandemics. Shopping online promotes convenience, safety, and ease of use; business owners who become online sellers take advantage of these benefits to continue their services and keep their businesses afloat.

Time Management

Effective time planning can positively impact your work and your life in general. As people understand how to take control of their time daily, they will improve their ability to get things through, make better decisions, and most importantly, gain maximum control over their top priorities. Wade (2020) explains that one factor that affects your performance and productivity in your workplace is time management. It makes you a more efficient employee, and you can quickly meet deadlines. You can also do quality work. Moreover, Zenstores (2021) reveals that your small online business's time management is critical to balancing what you need to do and essential to your long-term goals. Start by planning your long-term goals to increase your sales, expand your products, or create more brand awareness for your online store.

Time Management in Business

When you finally decide to become an entrepreneur, it is probably the most exciting and stressful time of your life. There are so many things to do when starting an online business that you do not seem to have time to do. However, the reality is that you have much time to get things done; it is about how you manage your time (101Productivity, 2020).

Entrepreneurship is ultimately an attitude of mind. The 24 hours you receive daily are meant to maximize every second, especially when you scale your business. Nevertheless, as they say in the business world, "time is money," and how you spend your time will affect the success of your business's future. To make the most out of your time getting your feet in the world of entrepreneurship, 101Productivity (2020) elaborated the six management tips for new e-commerce entrepreneurs: Plan your day; delegate tasks; create a work schedule; prioritize; limit interruptions, distractions, and determine your most productive time.

Time Management in Family

As a stay-at-home entrepreneur, a family provider already has the essential job in the world: managing a home. Juggling through multiple roles every day, from housework to micromanaging the kids and parents to providing the perfect environment for the Family to grow spiritually and emotionally, is a fight against the clock every day

(Singh, 2016). It rarely leaves time to actively pursue your business idea, just think about boosting the business without being distracted from housework. Changing multiple roles and different tasks can be stressful and challenging throughout the day. Moreover, Penczak (2021) added that working parents are used to juggling responsibly and believe they can handle anything on their plate. Nevertheless, amid this health crisis, many are reaching their limits due to distance learning and the elimination of routines.

Parents can know what is best for their families. Nevertheless, parents also need to be reminded to let go of the idea that they can do anything. With two young children and a pilot spouse, Penczak (2021) learned a lot about time management and did not get overwhelmed. This enumeration of time management tips is designed to help you avoid burnout. Get organized and set boundaries; do not be afraid to reach out for help; leverage online tools where possible; go easy on yourself.

Moland (2011) stated in *Time Management for the family* magazine that balancing a family's diverging schedules can be near impossible. That is why she elaborated a list of strategies to help the family gain control of their time. Hold a family meeting; first, parents must objectively establish some initial priorities for their Family. These should be based on last year's schedule, personality, finances, current commitments, and the family comfort of each family member. Create a family calendar; get a calendar, and fill in all current dates for the next month. Add or remove commitments based on everyone's priorities set at the family reunion. Make sure this calendar includes school schedules and activities, work schedules, activity plans, religious events, family time, mealtime, homework time, sleep time, and most importantly, unscheduled time. Establish routines; if everyone follows a routine that works, life will be much smoother. Some areas where routines are required are: before and after school, homework time, housework, and meals. It can be difficult in a fast-paced world where parents are often time-consuming, and kids are easily distracted by the latest video game or busy in school. Family time management can improve the quality of your family time (Moland, 2011). The citation above suggests that one of the critical components of quality time together is not rushing and focusing on activities instead of planning.

Personal Time

Loneliness hurts; it can even be bad for your health. However, being alone with yourself does not have to be wrong. Professionals say it can even benefit your social relationships, enhance your confidence and creativity, and help you control your emotions to better deal with adverse situations (Higgs, 2019). Furthermore, deciding to do things with yourself can have mental, emotional, and social benefits, but the key to getting those positive rewards is spending personal time. In the way of life where we often confuse being alone with loneliness, the ability to appreciate alone time prevents us from processing the experience as unfavorable. Recognizing when we need solitude to recharge and reflect can help us better cope with negative emotions and experiences like stress and burnout.

The COVID-19 pandemic has shown the challenges of loneliness and lack of time for oneself. Many people struggled with isolation and loneliness; others faced the challenge of suddenly spending much time in tight spaces with family members or roommates. The blurred boundaries of work-life and a lack of time for oneself led to many people suddenly struggling with a total lack of time (Cherry, 2021). Further, while the price of being part of a social world may, some of these challenges show why alone time can be significant. Having time for yourself allows you to free yourself from social pressures and use your thoughts, feelings, and experiences.

Finding time for yourself can have several key benefits. Cherry (2021) demonstrates why alone time is essential. Some of them are personal exploration, creativity, and social energy. Moreover, Carter (2012) also highlighted six benefits of seeking personal time. It allows you to restart your brain and relax. It helps improve concentration, increase productivity. Discover yourself and find your voice, provide time to think deeply, work through problems more effectively, and enhance your relationships' quality with others. Finding personal time has become a lost art in today's constantly connected world. People tend to equate the desire for personal time with people who feel lonely, sad, or antisocial. However, seeking personal time can be pretty healthy. Above are the many physical and psychological benefits of spending time alone.

Customer Satisfaction

Customer experience is paramount, and many people have talked about it in the business world. Nevertheless, what is customer experience, and what difference does it make for entrepreneurs? Business people often ask these and other questions. It is a plan that focuses on the consumer and encourages them to feel comfortable with your brand (Sinch, 2021). Moreover, according to Zuchetti (2019), while launching a new resource targeted at supporting self-employed Australians, it was revealed that nearly one-third of small business owners are suffering

from mental health issues. The factors affecting this happen mainly because of the customer demands and long working hours, poor cash flow, and poor customer satisfaction, which can sometimes increase the risk of developing mental health conditions.

Defining Customer Satisfaction

Customer satisfaction is described as how satisfied customers are with a company's products, services, and capabilities. Information on customer satisfaction, including surveys and ratings, can help a business discover how to improve or change its products and services. The main focus of an organization should be the satisfaction of its customers. It applies to industrial companies, retail and wholesale companies, government agencies, service companies, non-profit organizations, and all subgroups of an organization (American Society for Quality, 2021).

The Seven Pillars of Customer Satisfaction in E-commerce

Customer satisfaction leads to sales; sales translate into longevity and income. Knowing how to sail the world of e-commerce to provide the best experience for your customers will help you produce leads and build your reputation. According to the American Customer Satisfaction Index (2021), customer satisfaction is critical in attracting repeat customers, creating a good reputation, and succeeding in the highly competitive digital marketplace. Making a successful customer experience on a solid foundation will ensure the success you dream of for your business.

As an entrepreneur, you have many trials along the way. One aspect of the business that you cannot overlook and expect success is customer satisfaction. When succeeding customers, you do not have to be a mind reader; Murray (2020) developed the seven pillars in keeping your customer's loyalty to your business. First, you must understand your strengths and weaknesses. Establish awareness of where your business is meeting needs. Personalize the shopping experience. Proactively answer questions and solve problems. Provide prompt shipping. Reward loyalty and act with gratitude, and make returns convenient.

The Challenges Faced by the Online Sellers

Beattie (2021) mentioned that operating and starting a business is a significant milestone for anyone who wishes to do so. The presence of obstacles will also be present. Internet merchants encounter key challenges: client dependence, money management, weariness, founder dependence, and balancing quality and growth. It is not healthy for a small business owner to rely on a single customer, especially if that customer is already "suki." One of the difficulties that sellers have is managing their finances. Bills are increasing, and every business must have emergency funds on hand. As online selling becomes popular, one of the many merchant issues is exhaustion. The constant pressure and long hours of labor lead to mental exhaustion. Fatigue can sometimes lead to rash actions, such as shutting down the company.

Furthermore, one of the essential objectives for sellers is to achieve quality and growth. It is a significant challenge because this is a long-term procedure that sellers often take. Furthermore, attention to detail is critical for a business's success in quality and growth. Quality and growth must be balanced, especially if attentive consumers have high expectations for each product or service they are purchasing.

According to Reyes (2019), online sellers in the Philippines have potential growth. However, the hindrance to this achievement is the challenge of lacking resources and the workforce. In addition to this, the drive for the online sellers and small business owners to multitask. Tan (2014) asserted that multitasking is not a good idea for internet businesses. Tan also noted that the human brain is incapable of multitasking, particularly when one of the critical jobs, such as processing orders while responding to customer messages and queries. Maintaining and managing a small business requires a great deal of mental energy. One of the issues that owners continue to face is multitasking. This, however, has a detrimental influence on the company. Multitasking affects the business in that it gives the impression that the owner is getting many things done at once, but the quality of each activity decreases as a result. There are also errors. Multitasking makes it challenging for the brain to focus. It disrupts short-term memory and divides attention between all tasks that must be completed. The brain is receiving less information. Multitasking, or the inability to focus on one task at a time, causes stress to the owners. Brain drain occurs when people switch their focus from one task to another. The number of jobs that must be accomplished will decrease.

In addition, Chron Contributor (2021) also stated that the lack of focus occurs due to distractions during the claimed concentration of one task, not due to multitasking. He also mentioned the issues with memory loss. Multitasking has an impact on both the business and the owners. Having much information makes it difficult for

the owner to distinguish what is most important to perform, increasing the

stress level. Sellers' mental exhaustion will negatively impact how they operate their smaller businesses.

According to Santos (2020), internet business owners encounter obstacles regarding online purchasing transactions with customers. As online selling has become more accessible and user-friendly, one of the significant challenges that sellers face is that some buyers still prefer to personally see and check products or services before making a purchase. Customers will be hesitant to pay because of this mentality. Customers who do not take the transaction seriously will quit products and services if there is a culture of distrust and impetuous decision-making. Nyashanu et al. (2020) claimed that most self-employed women are involved in product buying and selling. Women, particularly those with children, faced various hardships due to the COVID-19 outbreak, such as the inability to keep the small business going, the lack of access to health care, and mental trauma. Furthermore, self-employed women and have children find it challenging to run their businesses due to keeping their children indoors.

Lack of sleep is one of the personal struggles small businesses owners, online sellers face. (Walker, 2017 p.139) The book *Why We Sleep; Unlocking the Power of Sleep and Dreams*. Sleep deprivation has been linked to the development of diseases such as cancer and Alzheimer's and obesity, diabetes, and poor mental health. As businesses and online selling become more integrated into business owners' personal lives, time management and dividing work and leisure time have become more complex. Lack of sleep leads to a reduction in mental ability due to poor time management. The precision of company decision-making procedures cannot be guaranteed. Lack of sleep affects not only the owners of the business but also the people at home or the staff, making them irritable. Inadequate sleep of sellers can result in poor business management and personal life management (Marks, 2020).

Financial Challenges in Online Business

A sustainable business is not only about profits and returns on investments in these present times. Factors such as the impact on the environment, natural resources, and posterity are considered. In its basic form, sustainability refers to the stable equilibrium that grants humankind to acquire materials from Earth without them being worn or exhausted. As stated in the survey, eighty-one percent of respondents worldwide concur (Patch, 2020). However, retaining a business is an arduous task. Beaver (2020) reported that eighty percent of organizations with less than five hundred employees pass the one-year mark, but only seventy percent make it to the second-year mark. By the fifth-year mark, only fifty percent are still operating.

Moreover, almost half of those organizations that ceased operations resulted from a financial shortage. In some words, no income means the incompetence of an organization to compensate its employees and expenditures. Moreover, Zuchetti (2019) revealed that poor cash flows in the business could contribute to developing mental health conditions such as anxiety and depression.

The Physical Effect of Anxieties Over the Financial Problem in Business

According to Robinson and Smith (2021), financial problems can significantly impact your physical and mental health, overall condition of life, and relationships. Many people lost their jobs during the pandemic and tried to find ways to deal with their financial problems, and some of them tried to start their own online business as a result of the pandemic, such as online selling. However, it is not easy to assure that your business is booming; as a result, you may encounter some difficulties, such as financial difficulties in business. And a financial problem in your business can have a significant impact on your mental health. It can make you feel angry, ashamed, or afraid and increase your risk of depression and anxiety. You may use unhealthy coping mechanisms, such as drinking, to cope. Financial stress can even lead to suicidal thoughts or actions in the worst-case scenario. As a result, a financial problem in your business can significantly negatively impact your life, both physically and mentally.

Money is a regular source of stress, according to Scott (2021), and given that financial stress is linked to so many health issues such as mental health and physical health. People with lower incomes may face additional stress due to their jobs. Particularly in light of the pandemic, many people are experiencing financial difficulties in today's environment. Some people look online because it is difficult and dangerous to look for work outside of your home. Selling online or starting your own online business is one of the best ways to supplement your income. However, unlike other jobs that have a fixed monthly salary, the income of owning a business may not be fixed or stable and can also lead to some financial problems in business. Having a financial problem in business can cause anxiety and impact your physical health. With this, you may consider changing jobs because your financial

problems in business are seriously affecting your health.

According to Nelson (2017), having money problems can cause physical pain, and people who believe their financial situation is in jeopardy may experience more physical pain than those who are financially secure. Many people have financial problems due to the pandemic, not only those who have lost jobs but also those who own businesses and have lost employees. A financial problem can lead to stress and anxiety. In an interview written by Nelson, Dr. Nathan Wei, a national expert in rheumatoid and osteoarthritis at the Arthritis Treatment Center in Frederick, MD, chronic money stress frequently causes lower back pain, neck pain, and shoulder pain. It means that a financial problem can have a physical effect due to financial stress.

According to Reynolds (2014), self-image has a small but significant impact on an individual's work performance. Low self-esteem can harm almost every aspect of a person's life, including their career. The article also elaborated that business owners with strong self-esteem and self-efficacy are more competent. In an interview with Mejia (2018), Jack Ma, an online seller, remarked that life is about people who have gone through stressful times and made mistakes and have learned from their mistakes. People with low self-esteem have the impression that they are incompetent or underperforming. They believe they are incapable of completing particular tasks. On the other hand, failure will cause people to understand themselves better and learn from their mistakes as they overcome them. Failures encourage online sellers to pause and reflect, assess, and look for new ways and tactics to attain their objectives, leading to a more significant opportunity if they do something new.

Maintaining of Resources

The process of organizations in maintaining and managing inventories has improved over the last decade. As online business flourished, the way things are handled has changed simultaneously. Business owners are not bound to limited space for their inventories. The practice of having to place an order to the supplier only when a customer makes a transaction has become a trend for most business owners. A flexible method allows business owners to sell numerous items without having the problem of storage (Ylinen, 2019). In Berthene's (2021) report, the prices of goods sold online have escalated by three percent over August 2021, indicating the fifteenth consecutive price hike in contrast to the past years. From 2015 to 2019, the prices online are reduced by almost four percent on average. The price hike is the cause of a shortage in supplies and increased demands. Additionally, many small company owners are unaware that the very concerns that keep them awake at night — whether it's cash flow, client expectations, or paying suppliers — can create significant psychological anguish and have substantial consequences for their mental and physical health (Zuchetti, 2019).

Online Business Competition

Whether the business is already established or not, the biggest challenge a business owner faces is finding the right products to sell online. The e-commerce shopping industry has been booming lately, and with every seller competing to meet the necessities of every customer, who tends to prefer online shopping all the more during pandemics (Kriss, 2020). Furthermore, with sellers trying to stand out to the masses among the many competitors, the competition has become relentless. If a seller does not want to stick out, the probability of a business ceasing to operate will emerge sooner or later (Khurana, 2019). Given this situation, Steinhage et al. (2017) explain that competitiveness among such employees might drive individuals to work harder and produce better results. Competition boosts physiological and psychological activation, preparing the body and mind for more effort and allowing for better performance. However, Posselt and Lipson (2016) said that competition could be a double-edged sword. Their study about competition, anxiety, and depression in the college classroom revealed that high levels of perceived competition in one's classes are associated with increased risks of depression and anxiety.

Customer's Behavior

With the escalation of online shoppers, bogus buyers appeared and negatively affected both sellers and consumers. Bogus buyers use false identification and similar means to squander transactions that affect the couriers and the people living at the placed address. The Department of Trade and Industry warned bogus buyers that imprisonment is imposed on those found guilty (Lopez, 2020). Consumer discretion is also widespread in online businesses. Although not new to the business industry, there is still a significant effect on the receiving end: the employees and sellers. In a study by Yoon (2020), adverse indirect effects of consumer discourtesy towards employees with a solid core self-evaluation are weak compared to employees with lesser core-self evaluations.

The Difficulty of the Social Media Platform using for Online Selling

According to Hofacker and Belanche (2016), there is a preview of emerging threats and opportunities derived

from consumer behavior changes and business models based on practitioner reports and academic findings of online social networks. During the outbreak of Covid-19, the social media platform was one of the outlets for online sellers. It has many users, which is beneficial to business, but it also has a disadvantage. People are constantly using social media because they are at home most of the time; a simple negative comment about a seller's product can quickly significantly impact the business because people will see it and, worse, spread it. Using social media is also a risk for online sellers because it has both benefits and drawbacks.

The influence of social media extends beyond customer engagement. Successful campaigns are being launched by departments such as sales, human resources, product development, and market research. However, while the internet is littered with success stories, there are many social media challenges that we are still figuring out (Beese, 2016). The challenge that online sellers may face is developing a social media strategy, knowing which social media platform to use, the product's content strategy, familiarizing yourself with the rules and regulations that apply to your specific industry, and having a humanistic relationship with your audience if you want to retain your customers. Although social media is designed to be a two-way communication channel, it is frequently used as a promotional tool.

The Physical Effect of Long Live Selling

Jersey, an online seller, stated in an interview written by Maala (2021) that different roles are required during the actual live selling: First, the host, second, the one who will share the video to different groups, third, the one who will monitor the comments, and fourth, the one who will take note of the ordering details. Selling live is challenging on its own. Furthermore, the process does not end with the conclusion of a live video. There is still essentially work to be done to get the orders ready. With this, live selling can be exhausting and stressful, especially if you do it alone.

Internet Connectivity Issues

At the country level, the region's average internet connection speed ranged from 20.3 Mbps in Singapore, which ranked seventh globally, to 5.5Mbps in the Philippines, which ranked 100th. The region's peak internet connection speed ranged from more than 180Mbps in Singapore, the world's No. 1, to 42Mbps in the Philippines, ranked 97th in the world (Chen, 2017). Fundamentally, establishing a digital economy requires the construction of a fiber network. According to Nkgwete IT Solutions (2021), the speed of your network can affect many aspects of your business, such as the quality of your customers' experience and level of satisfaction when they access your website. A person's productivity suffers because of internet connectivity issues, which no one wants.

According to Jones (2018), slow internet can harm your business. Slow internet can cause slow productivity and make it challenging to assist a customer in a specific problem as quickly as possible. Having internet connectivity issues can also result in an unsatisfactory transaction and the possibility of losing your customer. Your internet connection speed can make all the difference in the world. Moreover, Quicktech (2019) explained that when you see your deliverables and work piling up due to a poor internet connection, your stress level rises as well. A bad internet connection can harm a business owner's mental health, especially those who rely on internet connections all the time, such as online sellers. Slow internet connections and other connectivity issues are significant contributors to online sellers' mental health issues, and they can have a substantial impact on their business's performance.

According to Heath (2017), the Internet has transformed business and contributed to creating a more efficient market. Businesses can now create communities for those with similar interests in products and businesses through the Internet. Communication with customers can be hampered if an online business owner does not have access to the internet or adequate internet connectivity. Communication with customers is critical for those who run an online business, such as an online seller and having a stable internet connection can help bridge the gap between consumers and businesses. Additionally, Warner (2019) explains that the amount of time lost due to a poor internet connection can significantly impact business growth and results. Because of the pandemic, many people have been doing business online, and some of them are online sellers. The internet is one of the investments that online sellers make because it is the primary tool they use to communicate with customers and sell online. It can also impact the sellers' performance and mood as a result of the stress caused by a slow internet connection. Having an issue with internet connectivity can significantly negatively impact the growth of an online seller's business.

The Self-Esteem of Online Sellers

Self-esteem does have a significant impact on the seller's development in their retail operation. Sellers with

high self-esteem are more confident. As stated in a survey performed in the first half of 2021, online sellers in Southeast Asia, including the Philippines, are confident about future growth. Sellers were optimistic about their career opportunities in the upcoming years, according to Magkilat (2021). The leap in online seller confidence induced this pandemic, and as a result, online sellers became optimistic that their business would improve in the following months. On selling, the seller persuades the customer to purchase the product. Through Self-confidence, sellers may improve their selling skills. However, as shown by Fernet et al. (2016), job stressors related to Small and medium-sized enterprise (SME) management predict burnout in owner-managers through a sense of occupational loneliness. This direct relationship is moderated by entrepreneurial orientation. As a result of their challenges, sellers possess low self-esteem, negatively affecting every aspect of their lives, including jobs. Work-related productivity suffered as a result of these stressors.

Peer Pressure from Family and Friends in Online Selling

Strangers are frequently the first to support company entrepreneurs when they start a business, according to Phua's article *Jack Ma: Selling to Strangers, Family, and Friends*. Family and friends are more likely to make fun of these merchants. Even after purchasing the items, these classmates and friends would not appreciate their kin's wares. The sellers are looked down upon by some family members and peers. At the time business succeeds, gained popularity as well as the name growing in celebrations, everyone else is there, seemingly supporting from the start, except for the strangers.

Self-Efficacy of Online Sellers

According to Ramos (2021), Lazada showcases success stories of perseverance, determination, hard work, motivation, and hope of online sellers amidst the pandemic. The persistence of sellers in doing their goals and making their dreams come true despite the difficulty in achieving success brought by the pandemic. Despite the pandemic, sellers show their ability to do well in a challenging experience and slowly achieve success. In addition, Garaika et al. (2019) demonstrate that self-efficacy shapes entrepreneurial intention. The result confirms the findings of Zhao et al. (2005) and Wilson et al. (2007), who stated that self-efficacy has an influence on the form of entrepreneurial intention, where it indicates that young entrepreneurs who have confidence in completing tasks, intellectual levels, and strong motivation will have a high self-efficacy, where self-efficacy can influence the intention of entrepreneurship. Sellers' self-efficacy reflects their perception of their ability to control their confidence. A strong sense of efficacy boosts an individual's achievement; sellers who are confident in their abilities approach complicated situations as problems to be addressed show a high level of self-efficacy, and this self-efficacy might drive entrepreneurship intentions. Moreover, according to Peterson et al. (2020), current direct sellers were more likely than former direct sellers to believe that their direct selling experience had increased their self-efficacy and was more successful as direct sellers than others in their company. Since the pandemic, online selling has become a trend and a regular thing and direct sellers now have far more control than sellers working on companies and enterprises. The convenience of working from home and managing a small business and a family boosts the owners' self-efficacy.

The Coping Mechanism of Online Sellers

The COVID-19 pandemic has most likely altered how people work, whether they go to work or work from home. Fear, anxiety, and other strong emotions associated with this new disease can be overwhelming, and workplace stress can lead to burnout. How people deal with these feelings and stressors can impact their well-being, the well-being of those they care about, their community, and their workplace. During this pandemic, it is a must to recognize stress, take steps to build resilience and maintain job stress, and know where to go for help (National Center for Immunization and Respiratory Diseases, 2021).

According to Lughtu (2020), coping strategies are classified into several categories. The first is active coping strategies or problem-solving strategies. They entail dealing with the problem by acting, planning, or imagining solutions. The second strategy, emotional expression, and emotional regulation entail expressing feelings or engaging in emotionally liberating activities such as exercise or meditation. The third category, seeking-understanding strategies, entails comprehending the problem and seeking meaning. The fourth type of coping strategy is help or support-seeking, which entails seeking assistance, advice, comfort, or understanding from others. Furthermore, Lughtu (2020) elaborated that people can use any combination of these stress-management strategies. However, because this crisis can last for a long time, it is critical to be aware of the impact of what you are doing on yourself, others, and the current situation.

Regardless of whether you are an employee, company owner, or retailer, well-being and mental state are critical to business success (LifeWorks, 2019). With the increase of online selling as a "new normal" for shopping during a pandemic (Arreola, 2020), online sellers' and business owners' stress increases as well. With good mental health, anyone working in the business industry can plan out strategies that will improve the state of the business (Sharma, 2020).

Furthermore, keeping a journal for a week or two to identify which situations cause the most stress and how they respond to them can assist the business owner in combating workplace stress. Furthermore, to avoid the adverse effects of chronic stress and burnout, business owners and employees must take time to reload and return to pre-stress performance levels. This recovery process necessitates "switching off" from work by spending time not engaged in work-related activities or thinking about work. That is why they must regularly disconnect in a way appropriate for their needs and preferences (American Psychological Association, 2018).

Managing Negative Emotions

With all the sacrifices in handling a business regardless of its size and the revolving uncertainty with the business, business owners and sellers cannot prioritize the effects of stress on their emotions (Sharma, 2020). According to Scott (2020), making yourself aware of your negative emotions is the healthiest way to deal with them; as stated in the article, understanding the situations that cause negative emotions is the key to making necessary changes. Redirecting our focus on attaining positive emotions such as gratitude, hope, contentment, and joy is associated with better building skills, knowledge, and social networks linked to wellness and fulfillment (Richardson, 2021).

Coping with Challenges in Mental Health and General Well-being

Business starters have higher risks of failure, which can be an entrepreneur's worst nightmare (Bruder, 2013)—stated in the article stated that launching a new business or managing, it will always be a roller coaster ride. However, entrepreneurs should properly manage work and personal life, emphasizing that our connections from our support group improve our mental health and general well-being. According to Small Businessify (2020), to get a sense of satisfaction from seeing our business progress, we must practice self-care too by maintaining a healthy lifestyle and dealing with stress in a constructive way, such as writing a journal, providing breaks at work, and discovering hobbies that are outside of work as stated in the article that prioritizing mental health not only affects business goals, but personal goals as well that enables us to be the best versions of ourselves in various fields.

Dealing with Physical Effects of Stress and Anxiety

Before the pandemic, physical stores were the gateway in the shopping industry since it was one of the traditional channels consumers could visit (Ming-Hsiung, 2016). Since working at a physical requires physical effort, studies have shown that due to full-pack schedules, high demands in serving customers, making sales, and working well with co-workers, it reduces the employees' overall performance in the workplace, as well as their health and well-being (Hiring Monster, 2021). The article states that employees can also suffer from chronic illnesses, musculoskeletal disorders due to extended hours of standing, and gastrointestinal disorders such as irritable bowel syndrome since their eating habits are also affected.

As the surge of the Covid-19 pandemic hit the state of the economy, new trends have emerged in the shopping industry, specifically online selling (Grover, 2020). New strategic sales, including live selling, which originated from China a few years before the pandemic, have encouraged retail companies to tune in (Gregory, 2021). In the Philippines, online shopping platforms such as Shopee, Lazada, and Facebook live streaming have multiplied since Filipinos prefer convenience and are willing to spend more for easy access to products (Fenol, 2021). Both Shopee and Lazada also stepped up their game to attract customers with mobile games to engage users on the platform and retain them involved (Ren, 2020). With this, technology greatly enhances live stream selling since sellers can engage with their customers during the selling process (Kava, 2021). However, just like physical retail stores, live selling causes negative impacts on health among sellers. Prolonged exposure to screens affects our ability to focus, sleep regulation, work/life balance, and social comparison, resulting in increased anxiety and stress (Open Learn, 2019).

With this, studies have shown ways of coping with online business stress. According to U.S. Small Business Administration (2020), maintaining good health should be the priority since it is associated with productivity and motivation, taking breaks from social media to unwind, and setting goals and priorities for an organized schedule.

The COVID-19 pandemic caused several employees to continually change their careers to meet their needs

(Ibara, 2020). Starting a business amidst a pandemic can cause worry among business owners due to keeping the business survive and avoiding financial crisis (Kost, 2020). However, the relationship between financial business and the well-being of a business owner receives little attention because of the constant need to deal with a range of financial issues (Gorgievski et al., 2010). At the current time, studies have shown that today's pandemic is the season to look at the problems and come up with long-term solutions (Talerngsri, 2020) and also stated in the article that preserving financial reserves by doing only the bare minimum has become the tactic many businesses are doing right now. According to CFP (2018), small business owners should adopt holistic planning, encompassing tax planning, risk management, retirement planning, investment planning, and estate planning.

In the processing or order and shipping of products, restrictions are implemented to prevent the transmission of Covid-19 (Quaglietta & Alvord, 2020). Products have been stored because some goods are barely moved and used due to the changes in retailing, which creates a challenge in the occupancy of the available storage space (Heck, 2020). Most small business owners manage their businesses independently and are not exempted from burnout and fatigue (Racoma, 2019). According to McQuerrey (2017), developing a business plan also includes the management of stock and its specific operational needs. The study also stated that business owners should self-audit –reviewing their bank statements and long-term and short-term goals.

Managing Business Processing Dilemmas

The increase in online selling created an opportunity for scammers and bogus buyers to take action. According to Hutton (2021), scammers target online sellers by using fake banking apps to wrongly claim that their money has been transferred in the transactions. In local articles, the Department of Trade and Industry (DTI) warned bogus buyers that they might face imprisonment for deceiving online sellers (Lopez, 2020). Article 315 of the Revised Penal Code declares that the maximum jail time for violators is 20 years, depending on the number of fraudulent transactions involved (CNN Philippines, 2020). DTI also advised online sellers to document calls and texts from bogus buyers as evidence (CNN Philippines, 2020).

With the prolonged effects of the pandemic, people are in constant fear and heightened threat, causing them to feel frustrated, realizing that we cannot go back to normal, affecting the people they interact with every day, including sellers (Luscombe, 2021). According to Patel (2020), instances such as product issues, lousy customer service, lack of attentiveness, inability to meet expectations, and poor customer experience are possible reasons customers display rudeness. With this, the consequences of not handling confrontations as a seller can lead to stress and emotional exhaustion, which increases absenteeism and reduced work performance (Mindtools, 2021). As declared in the article, the best way to disarm a rude customer is to develop emotional intelligence, listen actively and observe nonverbal communication, be assertive, and involve the customers in solving the problem.

With the convenience of online shopping, consumers value a free and return process since it is a critical component of customer satisfaction and loyalty (Kaplan, 2019). According to the article, the growing problem of customer returns impacts the environment because, in the United States, excess inventory ends up in landfills. Aside from that, shipping costs make retailers lose a lot of money (General, 2021). However, for most sellers, effective product return strategies can increase revenues, lower costs, improve profitability, and enhance customer service when you understand the dynamics of product return behavior and purchase behavior (Palmquist, 2015). According to the article, retailers can build loyalty with customers through their interactions regarding returned products, increasing the profit gained from customers who purchase from time to time then the costs of product returns. As for the case of returned products, advanced selling strategies enable retailers to examine consumer's valuation of a product (Zheng et al., 2020), and it could benefit them by reducing valuation uncertainty and avoiding the risks of dissatisfaction, therefore making them aware of the possible demands in the market (Wu, 2019). However, damaged products are beyond the retailer's control (Ecommerce, 2020). To prevent further damage when packages are in transit, Lopienski (2020) suggested that packaging and added support should be appropriate to the product's weight and content and the changes in temperature during the delivery process. It is also stated to do a trial run if you are working with a new carrier to test if the packages were delivered to the destination safely.

For small to medium-sized enterprises, high-speed internet connectivity is crucial to compete in the industry (T2G Network Innovations, 2021). According to the article, weak internet connectivity hampers productivity, digital infrastructure, and communications among SMEs in the Philippines to compete locally and globally. According to Asianet broadband (2020), it is essential to choose a reliable internet

connection and consider a secondary or backup internet plan for the business to run without interruption.

Refunds and Damaged Product

Returns are an unavoidable aspect of the eCommerce process. Online businesses must deal with far more returns than brick-and-mortar stores. Indeed, at least 30% of all online orders are returned. Customers tend to return and refund products because of the condition and quality of the product when they receive it due to improper packing, mishandling by your courier, poor warehouse conditions, adverse weather, poor road conditions, and human error. Receiving faulty or broken items is never a good situation for your company. Sellers may waste much time dealing with returns, incur high costs, and dissatisfy their customers (Jules, 2020).

Adverse Effects of Technicality Issues, Bogus and Rude Customers to Online Business

As online selling arises in today's situation, online sellers and retailers also face many struggles, and one of them is technicality issues acting as hindrances to small businesses. From the article of Meakings, 8 Common Ecommerce Frustrations (2020), due to this issue, online sellers have difficulties in reaching and contacting the consumers resulting in poor quality customer service. In 2017, 96% of global consumers reported on Microsoft that customer service quality influences the customer's purchase and decisions when it comes to buying online. As Drift and Survey Monkey (2019) stated, websites and auto-response bots used by the sellers between 2018 and 2019, consumers' annoyance is increasing for not receiving responses and answers from the inquiry addressed on the retailers. Also, the study's findings showed that customers expect to receive responses identically to business owners and not from a bot.

Furthermore, difficulty in the check-out process is one of the technical challenges sellers are facing, and it also leads to the customers' abandonment of products in their cart. Globally, approximately 7 out of 10 people abandoned the cart in 2019, according to Statista. Moreover, unreliable delivery, as Global Web Index stated that customers' demand in this online platform is to have reliable and trusted delivery. Consumers would instead have a particular and indeed transaction than just instant delivery. Aside from the victim's stress, Logronio et al. (2021) stated that online selling experiences on the victim might be divided into two categories: financial and social impact. The financial impact is the amount of money lost due to a poor online selling experience. On the other hand, the social impact is concerned with the buyer's behavior related to online purchases. As an outcome of these negative experiences, the consumer becomes more careful, meticulously inspecting the goods before purchasing them and considering the opinions of other customers, which questions the trustworthiness of retailers.

In the article of Stowers 2019 Ecommerce Problems Your Business Needs to Address, payment processors can freeze the profit flows of online sellers. Cause of technical and connectivity issues where bank processes online shut down. Also, if the overall money relies on digital and online, sellers feel afraid it might be a problem when withdrawing capital and profit. Moreover, online platforms are exposed to hackers, which sellers' are wary of. Online websites and accounts use it to have passwords, the confidentiality of information, and data.

In an article by Knight 2017, Besides technicality issues that inevitably arise in online selling, rude and bad buyers also negatively affect how sellers manage the business. Most customers are kind and genuine—smooth transactions like ordering, paying promptly and receiving products and goods. However, when bad and rude consumers come along, it brings frustrations and stress to sellers. Bogus and rude buyers tend to threaten sellers to leave negative feedback if the demands are not met. The impulsion of buying then canceling. Claiming that the item never arrived when it was reality, arrived—making false claims that the items are not the same as described, and buyers to have the products for free. Returning a completely different item, demanding discounts on fixed price items, giving wrong reasons for the return, and blaming the sellers for seemingly damaged items, yet the bad buyers are the ones that damaged the products. The stress and frustrations of sellers because of these challenges sometimes lead to giving up the business and being unable to stay calm.

Overcoming Negative Self-image as an Online Sellers

According to Reynolds (2014), self-image has a small but significant impact on an individual's work performance. Low self-esteem can hurt almost every aspect of a person's life, including their career. The article also elaborated that business owners with strong self-esteem and self-efficacy are more competent. In an interview with Mejia (2018), Jack Ma, an online seller, remarked that life is about people who have gone through stressful times and made mistakes and have learned from their mistakes. People with low self-esteem have the impression that they are incompetent or underperforming. They believe they are incapable of completing particular tasks. On the other hand, Failure will cause people to understand themselves better and learn from their mistakes as they overcome them. Failures encourage online sellers to pause and reflect, assess, and look for new ways and tactics to attain their objectives, leading to a more significant opportunity if they do something new.

Withdrawal Motivation

According to Guta (2020), 33 percent of business owners are stressed and lack motivation. Stress is one of the factors and challenges in mental health problems, as evidenced by the worldwide COVID pandemic, which resulted in full lockdowns, as a crucial impact on businesses. As they continue to run their businesses amid the pandemic, small business owners experience stress, feel unmotivated, and have unhappiness.

Feeling of Distress

According to Dua et al. (2020), small businesses are the most vulnerable, facing financial difficulties and other challenges due to the pandemic. Owners of small businesses are solely responsible for the company's success or failure. Running a business adds complexity and causes distress and anxiety in the business owner in the face of the pandemic. Furthermore, Diggory (2017), a business owner, experiences anxiety while starting a business. She also stated that she suffers from stress and panic attacks. Online sellers experienced anxiety and stress while running their small businesses. As a result of their distress, online sellers face overwhelming workloads and burnout and are anxious about the future of their business.

Humiliation

The thought of public shaming is not new. Public humiliation and punishment are universal human behaviors that have existed throughout history. However, the beginning of the internet and the use of social media to shame has elevated this lousy behavior to a whole new level. People engage in social shaming on a much larger scale and in more organized ways with online shaming, and acts of public punishment have more significant consequences than ever before for those affected (Hughes, 2021).

The sensation of shame—a sense of being unworthy, harmful, or wrong—can be highly unpleasant. Shame involves negative feelings about oneself, and while a person can be shamed by peers or society as a whole, shame can also be felt privately.

Unresolved shame can cause depression, anxiety, and low self-esteem (GoodTherapy, 2019).

Hughs (2021) also explains how online shaming can have severe consequences for the poster, the shamed person, and others. Some of the severe consequences of online shaming are: Ruining reputations and careers; Causing severe psychological damage; Being targeted or shamed; and Civil and criminal lawsuits. Furthermore, Hughes stated that negative business reviews could be shared globally with just a few clicks, causing almost unquantifiable harm for the business. At the same time, Roeder (2015) stated that one of the worst nightmares for business owners is to be shamed on social media, and the common denominator to all the victims is that they do not think it could occur to them – and they pay for it dearly, generally with their jobs and their dignity.

Coping with Rejection and Failure

If you take action to achieve your goals, you will face rejection regularly, and rejection, according to Constable (2018), is a necessary part of entrepreneurship. Furthermore, Charles (2018) stated that consistent rejection could shatter your confidence. If you have been rejected a lot, you have probably felt discouraged and frustrated. You may have felt tempted to give up. There is, however, some good news. You do not have to be stopped by rejection. It does not have to stop you from progressing. Pink (2015) discusses the principle of buoyancy in his book "To Sell is Human." Buoyancy is a trait that allows you to persevere in the face of constant rejection. He went on to say that success in influencing necessitates perseverance even when you hear the word "no" over and over. Mental toughness is required. Interrogative self-talk is a crucial factor in buoyancy.

Furthermore, Sutevski (2019) explains that rejection is not the biggest problem, but the real problem is when you are overly emotional and sensitive. He also included tips on dealing with rejection in your small business:

1. He emphasized that rejection is reasonably common in business.
2. Do not rely on just one option; always try to have several.
3. Learn from rejections and correct the mistakes that put you in this situation.
4. Even though the rejection is a personal opinion, you have nothing personal about it.

Creating a Healthy Seller and Customer Relationship

One of the essential elements in supply chain performance is establishing and managing -effective buyer-supplier relationship (Hsiao et al., 2002). According to Smallbiz Tools (2021), building customer relationships help increase sales, customer attrition, deliver invaluable marketing, boost employee morale and contribute to the research and development in business than those who ignore customers and fail to offer positive experiences. Rather than solely focusing on product or service pricing, prioritizing interactions and building customers' trust ensures long-term revenue (Kunsmann, 2020). As stated in the article, to create effective seller-customer

relationships, the seller needs to be an active listener, practice social media selling to add value, connect with clients personally, be honest, and be genuine.

3. RESEARCH METHODOLOGY

3.1 Research Design

This study utilized the Interpretative Phenomenological Analysis, a qualitative approach that strives to give extensive assessments of personal lived experiences (Smith & Osborn, 2014). It generates an account of lived experience in its terms rather than one dictated by pre-existing theoretical beliefs, and it acknowledges that this is an interpretive endeavor because humans are sense-making beings. It is explicitly idiographic in its commitment to delving into the specific details of each instance before moving on to more general assertions. The IPA technique is particularly appropriate for investigating complex, confusing, or emotionally charged topics.

3.2 Respondents of the Study

The respondents of this study were online sellers. Thus, purposeful sampling was purposely used to select a participant in this study. It is a qualitative research technique for identifying and selecting information-rich situations to make the most efficient use of limited resources (Patton, 2014). It entails locating and selecting individuals or groups who are exceptionally educated or experienced about a topic of interest. In addition to knowledge and experience, Bernard (2017) emphasizes the importance of availability and willingness to participate and the ability to articulate, express, and reflect on experiences and ideas. The following inclusion criteria for identifying the online seller participants: 1. Filipino citizen; 2. Identified themselves as an individual who lost their job due to the COVID-19 pandemic and resorted to online selling; 3. Do full-time online selling; 4. The age range of 21 and above; 5. Must be residing in Bulacan or Caloocan, Philippines; 6. Affiliated in online selling business since been terminated in the previous job; and 7. Respondents who are willing to engage in the study and sign informed consent.

Table 1. Participants' Demographic Profile

<i>Participant Code</i>	<i>Age</i>	<i>Gender</i>	<i>Civil Status</i>	<i>Educational Attainment</i>	<i>Family Size</i>
Online Seller 1	21	Female	Single	College Undergraduate	4 members
Online Seller 2	28	Female	Single	College Graduate	6 members
Online Seller 3	33	Female	Single	College Undergraduate	4 members
Online Seller 4	21	Female	Single	College Undergraduate	6 members
Online Seller 5	30	Female	Single	College Graduate	4 members
Online Seller 6	25	Female	Single	High School Graduate	4 members
Online Seller 7	24	Female	Single	College Graduate	4 members
Online Seller 8	43	Female	Married	College Undergraduate	6 members
Online Seller 9	21	Female	Single	High School Graduate	6 members
Online Seller 10	57	Female	Single	College Graduate	4 members

3.3 Research Instrument

The qualified respondents answered the research instrument of this study: a semi-structured interview. According to DeJonckheere and Vaughn (2019), when the researcher intends to: (1) collect qualitative, open-ended data; (2) investigate participant thoughts, feelings, and opinions about a particular topic; and (3) delve deeply into personal and often sensitive matters, semi-structured interviews are an excellent data collection strategy.

An Interview was used in the study to facilitate the efficient and effective collection of responses. The interview included 26 questions designed to elicit the participants' experiences, challenges, and coping mechanisms as an online Seller. The interview was primarily tested on at least ten online sellers to expand and explore the responses of the participants. The researcher employs the Filipino language to create a welcoming environment and to elicit more detailed responses from respondents. The questions were divided into several sections. The first part of the interview focused on the respondents' experiences during the pandemic. The second section included questions about the online seller's challenges. The final section addressed issues concerning their coping mechanism.

3.4 Ethical Considerations

This study will seek approval for the proposed data gathering process and data-gathering instruments. To ensure approval is assured, ethical standards are strictly adhered to. Approval will also be obtained before the

study and selected research participants. Upon approval, respondents who have been identified and qualified to participate based on the established criteria will be asked to give their direct consent through written informed consent.

Following the standard protocol of the Data Privacy Act 2012, written informed consent is discussed to secure the fundamental human right to privacy and communication while ensuring the free flow of information to foster innovation and growth. The nature and objectives of the study are explained; online sellers are informed about their volunteer work and are sure that they can cancel their interview at any time. In addition, confidentiality is also discussed; respondents are assured that all data collected in the study will be used solely for scientific purposes and without affecting their identity. In addition to the written declaration of consent, additional consent is obtained for the audio recording of the interviews.

Furthermore, the health protocols were still implemented all over the country; therefore, the study respondents are focused on the online seller residing in Bulacan and Caloocan, Philippines. In addition, the mode of the interview will be done through virtual meetings such as Google meet, Facebook messenger, WhatsApp, and phone calls. Also, the availability of the respondents will be considered in the conduct of the interviews.

3.5 Data Gathering Procedure

The main focal point of this study is to determine the lived experiences of online sellers who lost their job amidst the pandemic and resorted to online selling. Primarily to determine the lived experiences, challenges faced, and the coping mechanisms of the online sellers in managing their online business amidst the pandemic. It will be carried out using the eight steps outlined by Keller and Conradin (2010).

Furthermore, these are preparing for the interview, writing a guide, introducing yourself to build a rapport, starting with the simple questions and moving to the complex questions, being mindful of asking questions, knowing when to end the interview, writing down your impressions, and recording the interview. A comprehensive individual interview is carried out with the semi-structured interview guide, and face validity is applied with the study participants about their lived experiences. In addition, the interview is voice recorded or written responses and then transcribed, encoded, and analyzed.

3.6 Data Analysis Procedure

Thematic analysis is a prevalent analysis method in qualitative data. Its popularity partly mirrors its independence from any particular theoretical approach or epistemological belief (Braun & Clarke, 2006). For this reason, it will be helpful for researchers who position their work within constructionist paradigms or realistic within the social sciences (Braun & Clarke, 2006).

In determining voluntary participation of the respondents in this study, thematic analysis is helpful because it enables the researchers to examine, from a constructionist methodological position, the meanings that the respondents attach to their voluntary participation, the significance it has in their lives, and, more broadly, their social constructions of it.

Thematic analysis is the procedure of identifying patterns and themes in the data. It begins in the data collection phase and continues transcribing, reading and rereading, analyzing, and interpreting the data. For example, Braun and Clarke (2006) state that a theme must capture something important about the data related to its research questions and present some level of meaning or pattern response within the data set. Typically, a theme appears more than once in the entire data set, but the frequency of a topic or narrative instances within a data set does not automatically indicate that it is more or less important than another with few instances.

4. RESULTS

4.1 The Lived Experiences of Online Sellers

As the surge of COVID-19 halted the global economy (World Bank, 2020), it resulted in unprecedented job losses, which created a substantial psychological toll among employees (Posel et al., 2021). According to Pappas (2020), unemployment and financial concern is linked to anxiety, depression, and loss of life satisfaction. With this, full-time employees have considered switching careers that offer benefits and job security (Taylor, 2020).

Several themes under the lived experiences of online sellers emerged from the participant's responses. The lived experiences theme that was identified from the data include: resorting to online business during the pandemic, perceiving self in doing online selling (setting realistic goals, establishing a comfortable environment, and unique characteristics), the confidence of online sellers, maintaining and gaining loyal customers, how do customers think of you as an online seller, personal growth as an online seller, motivation of online sellers,

promoting an online business, managing negative emotions, and personal growth as an online seller.

Table 2. *The Lived Experiences of Online Sellers*

The Lived Experiences of Online Sellers	Frequency
Resorting to Online Business During the Pandemic	10
Perceiving Self in Doing Online Selling	10
Confidence of Online Seller	10
Maintaining and Gaining Loyal Customers	10
Perception of Customers to Online seller	10
Personal Growth of Online Seller	10
The motivation of Online Seller	10
Promoting Online Business	10
Managing Negative Emotions	10
Personal Growth of Online Seller	10

Resorting to Online Business During the Pandemic

As a result of the global pandemic, people were adversely affected. According to Susanty (2020), a surge in the number of people has resorted to online business using social media and e-commerce platforms to sell the product, with online sellers planning to remain long after the epidemic. While slowing economic activity, Covid-19 has resulted in an increase in online selling through social media. In addition, according to Torres (2021), pandemics brought business owners to resort to online business during the pandemic. For the participants, resorting to online business during the pandemic is the most convenient thing to do in order for them to survive in these trying times. Earning money through online selling has helped them cope with their financial challenges. All participants reported that becoming an online seller amidst the pandemic generally helped them in their financial challenges. Online Seller 4 shared:

“Siguro po ah, this pandemic nawalan po kaming lahat ng trabaho. Then naisip ko na, ano ba yung patok para sa iba para pagka-kitaan. Then i realise na una kasi hindi ko pa kaya bumili ng mga vail or yung tinatawag na sako-sako a mga damit so, yung mga extra naming damit dito na hindi na ginagamit then ino-online ko siya. Tapos doon ko na realize na kahit papaaano may pumapasok na financial income sa bahay kahit wala kaing trabaho, nakakasurvive kami sa pagkain. Then, ah napaka laking tulong nito para sakin sa pag start ng online selling po kasi hindi lang naman sa kita, makikita mo rin yung skills na ay may ganito pala akong kakayahan.”

Likewise, Online Seller 2 shared the same sentiments.

“Ngayon ako ay isang online seller. Ang trabaho ko dati sa BPO industry ako, pero noong nagka-pandemic nawalan ako ng trabaho. So that time hindi pa uso ang work from home, kaya ang ginawa ko noong nawalan ako ng work ay nag online selling ako. Nag research muna ako kung paano ako magiging effective kasi nga napapanood ko siya kaya sinubukan ko. Para din kahit wala akong trabaho, through online selling masagot ko pa din mga bills sa bahay.”

Perceiving Self in Doing Online Selling

According to Chaudhary (2020), since COVID-19, people have been afraid to leave their homes because of coronavirus. They even avoid going out to buy necessities. Given the lockdown, some people resort to panic buying to avoid the fear of COVID-19. Fear of being infected by the COVID-19 can cause many people or customers to shift their purchasing habits from offline to online stores. As a result, online selling has grown in popularity because many people prefer to buy online rather than offline in the face of the pandemic. With this, most participants also shared their sentiments about their online selling experience in setting realistic goals, establishing a comfortable environment, and showing their unique characteristics in doing their online business during the pandemic. Online Seller 1 stated that:

“Ayun sa mga goal, na ha-handle ko siya as kapag kasi nag online selling ka, kapag ka nakabenta ka, masasabik ka eh, kapag na overwhelmed ka kasi nakakalimutan muna ‘yung reality na hindi palaging ganito, na may benta. So ito ‘yung time na madi-dissapoint ka. So, in reality, dapat pala aware ka sa kung paano tumatakbo ‘yung business mo para mas makatotohanan ang mga goal na ma-set mo. In online selling sa environment. Actually, napakalaking advantage niya kasi syempre hindi ba, tho sanay tayo na makipag-usap sa iba, iba kasi talaga kapag ka negotiation. ‘Yung alam mo ‘yun kahit nalalabas mo ‘yung gusto mong sabihin, ‘yung skills mo, kung ang gulo-gulo naman ng lugar mo, ma di-distract ka pa din. Kaya ako before ako mag start, sinasabihan

ko na 'yung mga kasama ko sa bahay na, "oh, mag-umpisa na ako ha." Ako sa unique characteristics, hindi naman ako iba sa kanila. Kasi before ako mag start, nahirapan talaga ako makakuha ng customer, kaya nag research ako nagtanong ako. Nalaman ko na mahalagang maging mapagpakumbaba. Katulad niyan sa amin, mas madami ang mga customer na hindi bumibili, 'yung mga nagtatanong lang. Ako kapag ka ganoon, kung paano ko itrato ang mga loyal customers ko ganoon din sa kanila."

Confidence of Online Seller

Self-esteem does have a significant impact on the seller's development in their retail operation. Sellers with high self-esteem are more confident. According to a survey completed in the first half of 2021, online sellers in Southeast Asia, including the Philippines, are confident about future growth. The leap in online seller confidence induced this pandemic, and as a result, online sellers became optimistic that their business would improve in the following months. On selling, the seller persuades the customer to purchase the product. Through Self-confidence, sellers may improve their selling skills. With this, all participants shared the same sentiments about showing their confidence while doing their online business and seeing it as an opportunity for their growth. Online Seller 4 shared that:

"Nagiging confident ako sa simpleng inquiry, sa simpleng tanong nung mga customers ko. Kase para sa 'kin, nagiging confident ako kase napansin nila post ko, ibig sabihin may chance ako makabenta. Ayon, nagiging opportunity sa 'kin na mas makabenta ako lalo na pag napansin nila yung pinopost ko."

Online Seller 1 also shared that her confidence comes from putting herself in her customer's shoes. In this way, it helps her in boosting her confidence.

"Sakin ano, 'yung confidence na nilalagay ko 'yung sarili ko sa kanila. Kasi, normal na kabahan ka, lalo na kung malaman mo na mayaman 'yung customer mo. So sa akin, effective ito. And palagi ko talagang tinatanong sila sa kung ano 'yung mga kailangan nila, at hindi ko sila pinapangunahan. Kung kailangan nila ng suggestion, nagbibigay ako."

Maintaining and Gaining Loyal Customers

Customer experience is paramount, and many people have talked about it in the business world. However, what is customer experience, and what difference does it make for entrepreneurs? Business people often ask these and other questions. It is a plan that focuses on the consumer and encourages them to feel comfortable with your brand (Sinch, 2021). With this, most of the participants shared that the secret to gaining more customers and staying loyal lies within your constant communication, patience, good motive, and building a healthy relationship with your customers. Online Seller 2 shared that:

"Siguro ano, sa mga suki ko kaya sila nag stay kasi naramdaman nila na hindi lang ako basta makabenta. Ako kasi hindi ko pinipilit na kunin nila 'yung damit kapag ka hindi bagay sa kanila, so sinasabi ko sa kanila talaga na hindi, regardless kung mawalan ako ng kita. And I think that is the reason bakit sila patuloy pa din na bumibili sa akin."

According to Online Seller 7, giving your customers a little token through giveaways and discounts would help your business to grow more in terms of increasing customers.

"I give freebies and discounts! (natawa). Oo! sa mga suki, kasi para sa akin yung gan'ong technique, they got a change to try some of product. Kase yung binibigay kong freebies, yun din yung binebenta ko. Two-way sya, they got freebies na mata-try nila. Kapag nagustuhan nila, bibili sila. Win-win situation, parehas kami nagbenefit. Natry nila, nakabenta pa 'ko, ganun!"

How do Customers think of an Online Seller?

Entrepreneurship is ultimately an attitude of mind. The 24 hours you receive daily are meant to maximize every second, especially when you scale your business. But as they say in the business world, "time is money," and how you spend your time will affect the success of your business future. To make the most out of your time getting your feet in the world of entrepreneurship, it is essential to know what your customers

think of you as an online seller. In line with this, Online Seller 6 shared her experience. According to her, it's essential to know your customer's concerns regarding the product you are selling, and it is a must that you have a piece of adequate knowledge about it for you to establish a reputable impression on them.

"Ang kagustuhan nila sakin, alam ko yung mga katanungan nila na "Shine kasi ganyan tinigyawat ako, sa pag gamit ng ano", ngayon kapag sasabihin ko "gumamit kaba ng ibang product?" Kapag allergic ka dapat kapag nagpalit ka ng isang product, magpapahinga ka muna ng after 1 week bago ka mapalitan sa skin mo kasi mag rereaact talaga yan, ayun yung kagustuhan nila hindi basta basta sa pag gamit ng product ng skin. May

tiwala sila sa akin."

Motivation of Online Seller

Managing an online business is difficult for online sellers. Covid-19, on the other hand, motivated entrepreneurs to create a business because they wanted to make more money than they thought they could result in employment. According to Pickard (2020), many people were unemployed due to the pandemic and brought people into fear. In overcoming these day-to-day living experiences, online sellers are motivated to make money to survive the pandemic and stay motivated to work hard in a business. All participants shared the same sentiments about staying motivated in doing their online business. Online Seller 1 shared that:

"I stay motivated sa way na tinitignan ko pa din 'yung mga maliliit na mga bagay. Katulad na lang na, 'yung oras ng pagbebenta, ayun instead na mag scroll lang sa Fb ayun na mo-motivate ako noon na gawing productive 'yung time ko at makatulong sa pamilya."

Likewise, according to Online Seller 2, what keeps her motivated in doing her online business are her monthly bills and her duties to their family.

"Mga monthly bills ko, and 'yung obligation ko sa parents ko."

Online Seller 6 also shared that what keeps her motivated is her aspirations for her family.

"Ginagawa kong inspirasyon yung mga kaibigan ko nakapag patayo ng bahay, nakabili ng ganyang gamit, nabibili nya yung mga gusto ng anak nya. Dun kami naeenganyo sa pagiging online seller, ayun yung dahilan, kumbaga may pangarap para sa pamilya."

Promoting Online Business

Online businesses develop innovative strategies to influence their buyers' purchasing decisions. According to Itliong (2020), adopting digital strategies such as social media and e-commerce assistance struggled to survive business owners during the pandemic. With this, all participants shared the same sentiments in promoting their online business, and the majority of them are done through Facebook. Online Seller 4 shared that:

"Madalas gumawa ako ng page kung saan, pino-post ko yung mga paninda ko, then nag live ako sa page na 'yon, then bago kasi yon kailangan mo silang ah pasabikin sa tinda mo. kailangan mo gumawa ng effort na video presentation o teaser na tinatawag na kailangan mo sila i-aware na may live ka mamaya o may live tayo bukas. Kung бага papaabangin mo sila. Sobrang nakakatulong non sa pag promote ko sa business ko."

Likewise, Online Seller 3 also said the same thing.

"Ah by sharing sa mga group page marami- marami kasi akong ano group page na kasali yon shini-share ko lang don para marami makakita ng mga post ko hindi lang yung fb friends ko."

Managing Negative Emotions

With all the sacrifices in handling a business regardless of its size and the revolving uncertainty with the business, business owners and sellers cannot prioritize the effects of stress on their emotions (Sharma, 2020). According to Scott (2020), making yourself aware of your negative emotions is the healthiest way to deal with them; as stated in the article, understanding the situations that cause negative emotions is the key to making necessary changes. Redirecting our focus on attaining positive emotions such as gratitude, hope, contentment, and joy is associated with better building skills, knowledge, and social networks linked to wellness and fulfillment (Richardson, 2021). The majority of the participants shared that in order for them to function well on doing online selling, they keep out their negative emotions and act accordingly and professionally. Online Seller 1 shared that:

"Napakalaking factor nito. Ako pinapaintindi ko talaga sa sarili ko na kailangan ko maging professional ako. Kasi kapag ka nag start na ako, nakakatulong 'yung mood ko eh. Kaya ako sinisigurado ko talaga na iniwan ko 'yung mga ganung bagay. Be professional lang."

Online Seller 2 also shared that whenever she is encountering such negative emotions, she keeps this emotion away and calm herself first, and right after that, she will resume her online business.

"Sobrang laking part niya ano. Kasi kapag ka ako malungkot talaga wala akong gana na magbenta at magayos ng mga order. So ako ang ginagawa ko, pinapalipas ko muna 'yung emotion tapos tyaka ako ulit sasabak."

Personal Growth as an Online Seller

Work experience in online selling will provide another way of learning outside the books. It will also provide you with crucial knowledge, skills, and personal attributes to help your career grow in this industry. With this, all of the participants shared the same sentiments that through their experience, it enables them to be more effective in dealing with problems that they encounter whenever reoccurrence happens, to grow more in many

skills like establishing effective communication, and to have a brighter vision for their business. Online Seller 1 shared that:

“Siguro ano, ‘yung pakikipag-usap ko sa mga customers ko. Natututo ako kung paano ko sila kausapin reagarding sa kung ano ‘yung mga kailangan nila. So ako, sa ganito para sakin, mas nagiging epektibo ako.”

Online Seller 2 also shared that:

“Natutulungan ako in a way na mas napapabilis ko na ‘yung pag solve ng mga encountered problems ko kapag ka may reoccurence. May smooth na and nagiging mabilis na.”

Online Seller 5 shared the same thing:

“I would change it on the next one so it’s forever changing kasi I–I’m kind, the kind of person who’s open to constructive criticism. I’ll always wanted to be better of what I do so that every time, may glow up kumbaga. Ma level-up ganorn. ... I would say na because of my capacity to just constantly striving to become better it had help me becoming a better and effective online seller as well.”

According to Online Seller 7, her experiences helped her to expand her vision for her business.

“Mas nagkakaroon ako ng mas malawak na vision o kaya ng desire na dagdagan pa yung binebenta ko dito sa online. May times kase talaga na ‘di mabenta lahat, kung ano yung mayroon tayo dito na stock ganon. May times naman na halos wala ng natira sa stock mo. So, patience talaga, tiwala sa bawat brand. ... ‘di ako nagbebenta sa gusto ko lang kumita, yung binebenta ko is tiwala ‘ko sa brand. Pag gan’on yung nangyayari, hindi malakas ang benta sa araw-araw, iniisip ko nalang kung paanong way pa ba para ma-promote ‘yung product na ‘yon.”

4.2 The Challenges Faced by the Online Sellers during Pandemic

Table 3. *The Challenges Faced by the Online Sellers during Pandemic*

<i>Challenges Faced by the Online Sellers</i>	<i>Frequency</i>
Gained Self-Confidence through Online Selling	9
Dealt with Rude Customers	8
Peer Pressure from Family and Friends	4
Effects of Managing an Online Business	5
a. Exhaustion and Body Pain	
b. Low Time Management and Financial Stress	
Physical effect such as; Exhaustion, Body Pain, Stress, Anxiety, Mental Fatigue, and Pressure:	6
a. Long Hours of Life Selling	
b. Anxieties over Financial Uncertainties in Business	
c. Processing of Daily Transactions	
Frustration and stress to;	4
a. Bogus Buying	
b. Rude Costumers	
c. Returned Products	
d. Damaged Products	
e. Refunds	
f. Internet Connectivity Issues	
Have experienced technical problems and felt;	5
a. withdrawal motivation	
b. Feeling of distress	
c. Humiliation	
Rejection and Failure	7
Dealt with Enraged Customer in ways of being:	8
a. Calm and Collected	
b. Handling Professionally	
c. Empathetic and Apologetic	

Self-Confidence

Due to the lengthy lockdown imposed by Covid-19, many businesses have been forced to close, employees stuck at home resulting in the struggle of how to have income. Pandemic increases the opportunity of sellers and people to take advantage of the online business and would like to try. No matter what services or products a seller offers, challenges are not exceptional and have to be overcome.

As for the online sellers' challenges, self-esteem and self-confidence are one of the traits online sellers must have, especially to those online sellers who just started this pandemic, these traits have been tested in the business industry. Most of the participants said that entering the online business industry has an impact on their self-confidence. Online Seller 4 stated:

"Ito yung sobrang naka apekto sa self-confidence ko. Dati kasi mahiyain ako, hindi ako makapagsalita sa harap ng tao. ... Kung baga nagbago siya or anlaking effect sakin kung baga na improve ko yung sarili ko hindi lang kasi sa kita ,skills din na meron ka, sobrang nakakaapekto yon."

She also stated that online selling has improved her self-confidence as well as the skills she has.

Same sentiment of Online Seller 7, an online seller, she stated:

"Tumaas yung self-confidence ko dahil sa online selling. Na-prove ko sa self ko na "ay kaya ko pala, kaya ko pala magbenta o mag promote ng product", ganon. Kase before, mayroon talaga kaming tindahan. Ayokong nagtitinda, nagbantay. Kase feeling ko 'di ko kaya, pero dahil sa online selling naprove ko na "ay! kaya ko pala". May potential pala ako dito sa online selling."

Other online sellers stated that the customers' feedback is one of the reasons for their self-confidence improving. Online Seller 2 said:

"Naaapektuhan niya in a way na kapag ka smooth at nagustuhan ni customer ang mga oinamili niya, natutuwa ako at tumataas ang kumpiyansa sa sarili bilang isang seller kasi maganda ang feedback sa akin mas lumalakas 'yung loob ko na magtinda pa."

One of the respondents stated that having something new to do can really test the self-confidence and insecurity of a person. She also said that being kind to yourself and honesty are the important things to consider and making sure that there's progress on what product or service a customer is going for. Online Seller 5 also stated:

"Ako kasi, I'm a very confident person na. ... Pero as for me, I've really gained more confidence and now I really am confident with what I do and I'm striving to become better every single time. Every single shop update, kumabaga."

Moreover, Mejia (2018), remarked that life is about people who have gone through stressful times and made mistakes and have learned from their mistakes. However, according to a survey conducted in the first half of 2021, online sellers in Southeast Asia, including the Philippines, are confident about future growth. Sellers were optimistic about their career opportunities in the upcoming years, according to Magkilat (2021). The result confirms the findings of Zhao et al. (2005) and Wilson et al. (2007), who stated that self-efficacy has an influence on the form of entrepreneurial intention, where it indicates that young entrepreneurs who have confidence in completing tasks, intellectual levels, and strong motivation will have a high self-efficacy, where self-efficacy can influence the intention of entrepreneurship.

Dealing with Rude Customers

Being an online seller, transactions and communication are always done with gadgets with the internet. One of the challenges that always present in online business are rude customers. When they were asked about dealing with rude customers, most of the participants stated that they already encountered some and most of them handled in a professional way, being apologetic and calm as well as good approach to communication. Online Seller 1, Online Seller 2, Online Seller 6 and Online Seller 7 answered:

"Ayan, hindi 'yan maiiwasan. May na encounter ako nito na delivered na sa kanya 'yung unit na binili niya, pero noong dumating sa kaniya nagkaroon ng problema. Tapos ayun, nagalit si customer na ganon daw, manloloko daw ako, and masasakit na talaga ang kaniyang sinabi. Pero ako naman ang ginawa ko niyan, inuwa ko talaga kasi 'yung pera na nilabas niya, 'yung pinambili niya pinaghirapan niya 'yun. Naging kalmado lang ako noon nakipag-usap, at sinabihan ko siya na papalitan na lang ang product. Ayun, noong huli naman humingi naman din siya ng pasensya sa mga nasabi niya."

"Simple lang. Hindi ko sinasabayan ang trip nila, at kalmado lang ako."

"Magpaliwanag ng maayos, paulit-ulit lang hanggang sa magkaintindihan kahit magsungit sila."

"Ano pa rin talaga, gentleness. Kase work ko naman before, talagang naka experience ako ng rude customers, nakakatanggap ng masasakit ng words. Pero talagang gagamitin mo yung words na "I understand po", "I'm very

sorry", "Sige po". Talagang ico-console mo yung nararamdaman nila para 'di na lumala. Tanggapin mo nalang kung galit talaga sila, ganon lang yon. Pero 'wag mo na tapatan ng emotion mo na galit ka rin kase mawawalan ka ng customer lalo non, makakasira siya."

Rather than solely focusing on product or service pricing, prioritizing interactions and building customers' trust ensures long-term revenue (Kunsman, 2020). As stated in the article, to create effective seller-customer relationships, the seller needs to be an active listener, practice social media selling to add value, connect with clients personally, be honest, and be genuine. Moreover, online sellers have to deal with other elements in their business as well, such as customer satisfaction, which is the main focus of every business employee (American Society for Quality, 2021).

Peer Pressure from Family and Friends

Entering a business industry does need to muster up courage. In regards to online selling that emerged and increased this pandemic, few of the participants felt pressure and were too conscious of their family and friends or other people. Online Seller 3 stated:

"Ah dyan pumasok yung ano kasi mundo ng negosyo hindi mo naiiwasan ang utang yun yung ganon. Nagpautang ka tapos di nagbabayad in time tapos kapag dumating yung time iisipin mo kung magbabayad pa ba 'to. Kasi sa negosyo 'di talaga no maiiwasan ang utang so yun talaga yung nakakaapekto sakín yung utang. 'Pag nag papautang ako tapos ang hirap maningil."

Online Seller 3 had a hard time getting the charge from the debt of her family from her online business. Online Seller 1 also stated:

"Sa both sides naman, wala naman masyado. Pero nag su-suffer ako kapag ka kaunti na lang 'yung time na naibibigay ko sa kanila. Kasi nag-aaral pa ako and fulltime din ako nagbebenta. Ayun mag-iisip ka talaga kung paano mo sila kakausapin 'yung mag keep up sa kanila."

On the other hand, most of the participants stated that they don't experience peer pressure from their family and friends, instead they've experienced support from them. Online Seller 7 and Online Seller 5 shared:

"Sa part ko naman, thankful ako kase supportive yung family and friends ko na bibili talaga sila. Kase diba yung iba kakanchaw na "uy ilibre mo naman ako kapag nakabenta ka", di sila ganon. Kaya malaking pasasalamat ko rin sa Lord na sila pa yung unang bumibili kapag mayron akong bagong product."

"In terms sa family, wala— walang peer pressure from my family at all. My dad never niya kong pine-pressure kung ano oh, kailangan mong makabenta, ka ng ganyan, wala, walang ganun. Like he lets me do my thing. So, I'm happy, I'm in a very good mental state right now. I would say na walang peer pressure from family."

Strangers are frequently the first to support company entrepreneurs when they start a business, according to Phua's article Jack Ma: Selling to Strangers, Family, and Friends. Family and friends are more likely to make fun of these merchants. Even after purchasing the items, these classmates and friends would not appreciate their kin's wares. The sellers are looked down upon by some family members and peers. At the time business succeeds, gaining popularity and the name growing in celebrations, everyone else is there, seemingly supporting from the start, except for the strangers.

Contrary to the article, most of the participants were experiencing the support of their business from their family and friends. In the same situation from one of the participants, changing multiple roles and different tasks can be stressful and challenging. Moreover, Penczak (2021) added that working parents are used to juggling responsibly and believe they can handle anything on their plate.

Effects of Managing an Online Business to Mental Health and General Well-Being

Like any other work, managing an online business is such a challenge for online sellers especially that workplace and home are the same place. Managing an online business has a lot of things to be considered for. Most of the participants stated that they've always experienced exhaustion, backache or pain physically. Online Seller 1 stated:

"Ayun sakín, as a whole 'yung sa mental nakakapagod pero okay pa din pero worth it pa din. Sa pisikal naman, kulang sa tulong. Kailangan kasi naka focused ka palagi sa cellphone at laptop kahit naka charge ka. Siguro naman sa character ko, mas na maximize ko 'yung mga abilities ko, katulad nito ng online selling sobrang laking tulong niya sakín." Online Seller 1 also stated that she has experienced sleep deprivation and in terms of her trait, she can maximize her abilities and skills.

Online Seller 2 also shared:

“Sa pangangatawan naman, sobra siguro. Kasi walang araw na hindi sumasakit ang likod ko dito. Isama mo pa ‘yung sa eyes ko hindi ba, pero keru pa naman.”

Some participants also added that managing their business also had an effect of experiencing financial stress in terms of her mental health. Online Seller 7 and Online Seller 2 also shared:

“Pero ‘di ko mapagkakaila talaga na may time na naaanxious ako kase baka ‘di ko kaya. May time nga non, tinanong ko si Jonah, bestfriend ko, may gusto akong pasukin na brand. Tinanong ko kung kaya ko ba ‘to, kase malaki yung kailangang pera, medyo mahal yung product, may bibili kaya? Dumadating tayo sa ganyang point kase nakakatakot yung maglabas ka ng pera tapos ‘di babalik sa ‘yo yung pinuhunan mo.”

“Sa mental health naman, ang kalaban ko lang dito ‘yung kapag ka mahina ang benta hindi ko maiwasang mag-isip saan kukuha ng mga pambabayad sa bills. Pero normal naman siya sa business kaya keru naman.”

Some participants also shared insights of their experiences of online selling. Online Seller 7 and Online Seller 5 stated:

“Tatapangan mo lang talaga, kailangan mo mag take ng risk. Normal lang mafeel yung gaanong feeling na masaya ka, na ‘di ka okay sa pag oonline selling.”

“Ako.. I have to be honest with you. My work life balance is out of whack. I would say na I definitely do take more breaks though, that’s one thing that I tend to tell myself na, okay I’ve done this, I should take a break, now let’s get back into it, parang ganon. Pero I would say na I’m still struggling on that one, on trying to really balance work and life kasi mahirap talaga siya specially when my hobby is a profession (laugh). I am slowly trying to ease myself into finding a good spot.”

However, the challenges faced by online sellers in the work-from-home setup make it difficult to maintain a proper work-life balance since, during the lockdown, multi-tasking between work and family can be a strenuous task for them (Bhumika, 2020). Aside from the challenges in business management, online sellers also face the hardships of financial difficulties (Robin & Smith, 2021), as well as the long-term exposure of devices during online selling (Maala, 2021); in these present times, a sustainable business is not only about profits and returns on investments. Moreover, Zuchetti (2019) revealed that poor cash flows in the business could contribute to developing mental health conditions such as anxiety and depression. Fortunately, studies have shown the importance of good mental health in business success (Life Works, 2019). According to U.S. Small Business Administration (2020), maintaining good health should be the priority since it is associated with productivity and motivation, taking breaks from social media to unwind, and setting goals and priorities for an organized schedule.

Physical Effect of Long Hours of Live Selling

On the other side of online selling, live selling is another way of selling the products efficiently and quickly. Promoting products in front of the camera, engaging the customers and continuously talking. Live selling can be exhausting and stressful, especially if you do it alone (Maala, 2021).

Most participants that do live selling felt body pain and exhaustion, Online Seller 1 and Online Seller 2 stated:

“Oo, sa pisikal. Alam mo ‘yun gusto mo na magpahinga kaso bawal. Sumakit nga ata sakin lahat. Sa mata siya masakit at sa ulo kasi nakaharap ka lang maghapon sa mga devices mo.”

Online Seller 7 also shared:

“Oo naman. Pananakit sa katawan talaga.”

“Oo, nagla-live selling ako. Minsan lang naman yon, kase mahabang oras talaga yung kukunin sayo. Sometimes 2-3 hrs. Pero, mabilis yung kita. So ganon lang, kumbaga yung pagod mo na yon, worth it yung ilang araw na pagod mo sa pagpopost o pagpopromote. Ang sakit sa likod, ang sakit sa ulo, ang sakit sa lalamunan! Yun talaga yon, yung lalamunan ang puhunan. Kase imagine, 3 hrs. ka magsasalita, nakakapagod.”

Despite not doing live selling, some participants also experienced body pain, weight loss and weight gain. Online Seller 5 shared:

“I would say physical effect... I’ve really lost a lot of weight ayon. Tapos nitong last two weeks before my shop update ano, I gained weight naman (laugh) so, ‘yun. Tapos I don’t have an ergonomic chair kasi, ngayon bumili ako, investment (giggle). So, yung back pain ko, medyo wow (laugh). Tapos there’s one time talaga nanginginig na yung thumb ko, ‘di ko alam kung bakit pero siguro dahil long hours ako nag c-cut and all, nung ayaw mag cut ng cutting machine, gusto niya lang maging machine. So, mga ganung klase. So, there’s this one time na masakit talaga yung kamay ko so I really had to stop.”

Maala (2021) stated that different roles are required during the actual live selling: First, the host, second, the one who will share the video to different groups, third, the one who will monitor the comments, and fourth, the

one who will accept note of the order details. Selling live is challenging on its own. Furthermore, the procedure does not end with the conclusion of a live video. There is still considerable work to be done to get the orders ready. With this, live selling can be exhausting and stressful, especially if you do it alone. Changing multiple roles and different tasks can be stressful and challenging throughout the day.

Moreover, Penczak (2021) added that working parents are used to juggling responsibly and believe they can handle anything on their plate. Nevertheless, amid this health crisis, many are reaching their limits due to distance learning and the elimination of routines. The article states that employees can also suffer from chronic illnesses, musculoskeletal disorders due to extended hours of standing, and gastrointestinal disorders such as irritable bowel syndrome since their eating habits are also affected.

Physical Effect of Anxieties over Financial Uncertainties in Business

Existence of anxiety, stress and mental fatigue are also present in the business industry. Most participants experience physical effects from the financial uncertainties on their business. Online Seller 2 stated:

"Ito ang kalaban ko. Gawa nga na madami akong kakompitensya, ang benta talaga ay hindi pare-parehas. Kaya ko hindi ko maiwasan talaga na mag-isip kung saan, at ano pa 'yung mga strategies na kakailanganin ko para lang hindi mawalan ng customer. Pero ito talaga ang pinag-aaralan ko ngayon na hindi palagi may benta. Na normal ito, ganyan."

Due to competitive online sellers around Online Seller 2, she shared that she can't help but to overthink what strategies she needs to do in order to maintain her customers. Online Seller 7 also shared:

"Nahirapan ako matulog, sumasakit yung ulo ko. Kapag nag-iisip ka talaga ng mga ganong bagay, nahahirapan ako matulog. Minsan nga, madaling araw, mga 2am or 3am, di ako makatulog kakaisip. Lalo na kapag may money talaga na involved. Kase isipin mo na papasok ka, maglalabas ka talaga ng pera. Naexcite ka na kinakabahan, naa-anxious ka, maraming what ifs, 'di ka makakatulog."

Online Seller 7 stated that the physical effect of her anxiety especially in the involvement of the money was sleeping late and she kept thinking about those as well as headache.

Online Seller 6 shared:

"Minsan may time na napagtatalunan namin ng asawa ko yun, kasi minsan dati nagsa-stock kami ng marami. Yung pang budget namin sa bahay, yung pang bayad namin sa pangangailangan, hindi nabibili masyado yung product, kumbaga natutulog yung puhunan namin or pera. Oo, yun yung nakaka-stress. Lalo na kapag may panibagong product tapos may stock ka pa ng lumang product. Natutulog yung puhunan imbes na umikot."

Online Seller 6 sometimes has difficulty managing the money on business as well as the budget for their house bills and how to be able to grow her online business. Before transitioning to online selling, a seller of *lutang ulam* Jenelyn became anxious as well regarding the income of their business and became worrisome.

Online Seller 8 said:

"Sa totoo lang, nung na-covid kami. Talagang oo. Kasi, katulad ng sabi ko kanina, ilang years na kami na may pwesto, alam namin na may pupuntang mga tao. May bibili at hindi kami mag w-worry na hindi mauubos. Pero nung dahil nga sa ganun, natakot yung mga tao sa amin. Nag-worry talaga ako na paano? Paano makaka benta? Paano mapapa-ubos yung ano? Paano ka kikita? Pero naging maayos naman yung ano- yung online selling. Magugulat ka nalang biglang may o-order ng ganitong ano- bilao or good for 15 persons, ilang menu. Yun, sa biyaya ng Lord naman. Kumikita naman."

According to Nelson (2017), having money problems can cause physical pain, and people who believe their financial situation is in jeopardy may experience more physical pain than those who are financially secure. Many people have financial problems due to the pandemic, not only those who have lost jobs but also those who own businesses and have lost employees. A financial problem can lead to stress and anxiety. In an interview written by Nelson, Dr. Nathan Wei, a national expert in rheumatoid and osteoarthritis at the Arthritis Treatment Center in Frederick, MD, chronic money stress frequently causes lower back pain, neck pain, and shoulder pain. It means that a financial problem can have a physical effect due to financial stress. Moreover, Zuchetti (2019) revealed that poor cash flows in the business could contribute to developing mental health conditions such as anxiety and depression.

Physical Effect from Processing of Daily Transactions

In the business industry, specifically in online business, daily transactions are present. Depending on the amount and system of the owner, taking care of daily transactions could have physical effects on its owner. Most of the participants stated most of the time in doing daily transactions, the physical effect they experienced was

exhaustion and body pain. Online Seller 7, Online Seller 6, and Online Seller 5 stated:

"Nakakapagod sya physically, kase pupunta ka sa one place to another. Punta ka sa distributor, kukunin mo. Minsan kase 'di ako nagsasasakyan, nag momotor kami. Sumasakit ang balakang ko dun. Kahit masaya mag restock, masakit sa balakang kase naka motor ka eh. Kung hawak mo yung mga stock mo, 'di naman lahat kasya sa box, ayun, masakit sa likod."

"Nakakapagod siya kapag nag deliver, pero pagkatapos mag deliver, mawawala yung pagod mo. Kase masaya ka sa ginagawa mo eh, na pag-uwi mo may benta ka, kumikita ka ngayon. Yung kita mo, mabibili yung gusto ng mga anak mo."

Online Seller 6 stated that even though she's tired of doing deliveries, when done, seemingly her exhaustion was transformed into happiness because she sold all her offer products.

Online Seller 5 also shared:

"Wala akong daily transactions kasi kung kailan ako mag shop update doon lang ako mag p-process ng transactions. Anyways, for physical effect ano lang, just exhaustion, really kasi hindi ako nagbebenta ng walang stock yun lang. So ayon, just exhaustion, really."

Online Seller 8 also shared:

"Yes, ayun, nasubukan ko din yun na sa isang araw? Ilan silang may orders? Talagang nakakapagod, pressure. Kasi ang ano mo dyan, ang dilemma mo kasi sa online selling. Kailangan on-time ka. Kailangan ma-abot mo yung oras ng kailangan nila. Kasi nakakahiyang hindi mo mai-deliver on-time. Kaya nakakapagod, masakit talaga sa likod at siguro may kasamang iinit ang ulo mo. 'Yun lang."

Aside from exhaustion, Jenelyn also stated that she also felt pressure in terms of the time. She must deliver the products on time.

O'Brien (2020) states that effective planning and goal setting make effective time management. Moreover, online sellers have to deal with other elements in their business, such as customer satisfaction, which is the main focus of every business employee (American Society for Quality, 2021). Since working at a physical requires physical effort, studies have shown that due to full-pack schedules, high demands in serving customers, making sales, and working well with co-workers, it reduces the employees' overall performance in the workplace, as well as their health and well-being (Hiring Monster, 2021). The article states that employees can also suffer from chronic illnesses, musculoskeletal disorders due to extended hours of standing, and gastrointestinal disorders such as irritable bowel syndrome since their eating habits are also affected.

Frustration and Stress to Bogus Buying

Dealing with various challenges as an online seller is part of the job, as is dealing with various types of customers, which may cause frustration and stress. Bogus buyers are one of these types of customers. Most participants have encountered bogus buyers and stated that it affects their time and effort, as well as the flow of money. Participants addressed that it's a need to have long patience for this type of customer. Online Seller 7, Online Seller 6, Online Seller 8, and Online Seller 9 stated:

"Oo, naka encounter non. 'Di lang ako nagpost (natawa), dinedma ko nalang. Kase meron talaga na out of excitement, mapapa order sila tapos 'di nila kukunin. 'Di na sila nagrereply. Dedma nalang, sayang energy kase kapag pinatulan pa."

"Oo naman. Ang haba-haba ng usapan nyo tapos yung kukunin yung item sabay atras. Pero nagpapaliwanag naman sila, pero para sa aming mga seller bogus yun. Habaan mo talaga pasensya mo."

"Parang ano siya- ay yes yes. And hindi naman- kinancel nya parang ganun. So, um-order siya- ay nag pa ano siya- umorder ng tomorrow kunwari. Then syempre, pagka order na ganun, kailangan ko na siyang mamili. So, bumili- namili nako tas biglang kinancel niya. Ayun. So... yung mga items na kumbaga hindi mo naman pa siya talaga kailangan. Ma s-stock sa ref mo. Sa halip na umikot pa yung money para doon."

"Sa bogus buying ay 'yung na prepare mo na lahat hanggang production and packaging tapos biglang i ka cancel ganon."

Although online selling is a massive chance for businesses, online sellers confront various issues and challenges. The increase in online selling created an opportunity for scammers and bogus buyers to take action. Many bogus buyers undervalue the abilities of online sellers and claim that running an online business is not a real job (Austria, 2020). Bogus buyers underestimate the online sellers because they assume they could even fool them since they do not consider online selling a decent job.

Frustration and Stress to Rude Customers

Rude customers, in addition to other types of customers, can cause online sellers' frustration and stress if they don't know how to handle or manage this type of customer. Most of the participants had rude customers but maintained their politeness as part of their job as an online seller. Participants also stated that encountering rude customers were quite normal in the industry. Online Seller 1 and Online Seller 2 stated:

"Katulad nga ng sabi ko kanina, sa industry namin sa pagbebenta hindi talaga mawawala 'yan, kaya 'yung respeto talaga palagi ko 'yang ginagawa at pagsasabi ng "po" at "opo" pa din kahit na hindi na maganda sinasabi sayo ng customers mo, kasi trabaho namin ito eh, need namin maging professional."

"Katulad lang din kanina, ayun hindi maiiwasan 'yan. Lalo na sa mga wrong sizes, kapag ka mga ganyan, hindi ko sila sinasabayan at magalang ako na nakikipag-usap sa kanila. Kasi syempre hindi ba, bumili sila sakín kaya must for me na maging magalang sa kanila kasi nagtiwala sila sa akin."

According to Patel (2020), instances such as product issues, lousy customer service, lack of attentiveness, inability to meet expectations, and poor customer experience are possible reasons customers display rudeness. With this, the consequences of not handling confrontations as a seller can lead to stress and emotional exhaustion, which increases absenteeism and reduced work performance (Mindtools, 2021). As declared in the article, the best way to disarm a rude customer is to develop emotional intelligence, listen actively and observe nonverbal communication, be assertive, and involve the customers in solving the problem.

Frustration and Stress to Returned Products

As an online seller, you may be frustrated or stressed if you receive a returned product from a customer due to dissatisfaction or product damage. When the participants asked if they had ever received a returned product from a customer, some of the participants responded with a different statement and point of view. Most of the participants stated that returned products are unavoidable due to unintentional errors in the product distribution and view it as an honest mistake. Online Seller 2, Online Seller 7, and Online Seller 3 stated:

"Sa mga wrong size or hindi sinasadya na sizes, ayun, oo."

"Okay lang, sa'kin okay lang yon. Atlis, mayroon akong honest mistake ko 'no. May condition din kase depende sa binebenta mo, kung pwedeng ibalik o hindi. Pero kung pwede pa ibalik, tinatanggap ko naman. Kase hindi ko yon kawalan. Actually, dagdag pa yung sa tindahan ko, kase ibig sabihin non, yung mga customer ko na nagbabalik ng products, tingin sakín is madali kase ako kausap, ganon."

"Meron naman. mga naibalik na produkto hindi naman po maiiwasan yon lalo na kung ang dami mong pinamili di mo naman talaga ma check bawat isang items yun po meron talagang mababalik."

Other participants, on the other hand, stated that they have not encountered a returned product and are grateful for such a situation.

Online Seller 1 and Online Seller 8 stated:

"'Yun, sakín wala pa naman. Kasi before talaga namin i-out for delivery 'yun chine-check talaga namin siya mabuti."

"Hindi ko pa naman siya na-experience."

Customers tend to return and refund products because of the condition and quality of the product when they receive it due to improper packing, mishandling by your courier, poor warehouse conditions, adverse weather, poor road conditions, and human error. Receiving faulty or broken items is never a good situation for your company. Sellers may waste much time dealing with returns, incur high costs, and dissatisfy their customers (Jules, 2020).

Frustration and Stress to Damaged Products

Customers are surprised when they receive damaged products, which are frequently the result of improperly wrapped products and careless delivery. This type of situation can be frustrating and stressful not only for the customers, but also for the online seller who sells the products. Participants are asked to share their frustrating and stressful experiences with their damaged products. Online Seller 8 and Online Seller 5 stated:

"Yes, may experience kaming ganyan. Palabok ata yun? tumapon yung palabok. Pero hindi naman totally lahat. Buti nalang, may extra pang ano- kasi sabi ko sayo kanina diba? Yung time na ano- yung oras ng kailangan nila, kailangan ma-meet naming yun. So, umuwi sila at ni-retoke ko. Inayos ko ulit yung ano- yung bilao. Pero buti nalang may natira pang ano- kaya napunuan naman. Then, na-deliver naman siya."

Online Seller 8 explained that damaged products are sometimes the result of mistakes made when delivering the products, which causes them to spend more time processing it and re-preparing the products.

Online Seller 5 stated:

"So, so far, the only thing that na na stress ako ay yung sa damaged product. So, there's one time yung friend ko bumili sa'kin ng Cathony Red Pages, Coffee Theme Kit. tapos halos nasira yung laman. Na stress ako doon kasi I try to make sure na na pack ko siya while, pero maybe that's not enough, naging learning lesson ko yun to really reinforce my packing and to put like fragile stickers kahit di naman siya fragile pero 'yun. So, yun, doon ako na stress. Well, nasira lang naman yung packaging, hindi yung actual na laman. So, ayon, pero wala naman siyang ano, di naman siya pina return sa'kin or ano. Pero ayon, syempre sad pa rin ako doon."

Online Seller 5 also shared her experience, stating that the only thing that stresses her out is knowing that the product is damaged as a result of her improper packaging, which could damage her product during delivery. Other participants, on the other hand, stated that they have not encountered a damaged product that customers have received and that they are grateful for such a situation.

Online Seller 1 and Online Seller 6 stated:

"Ayun, sakin wala pa naman. Kasi before talaga namin i-out for delivery 'yun chine-check talaga namin siya mabuti."

"Hindi pa naman po nangyari na nasira yung product ko eh, wala naman nangyari."

Damaged products are beyond the retailer's control (Ecommerce, 2020). To prevent further damage when packages are in transit, Lopienski (2020) suggested that packaging and added support should be appropriate to the product's weight and content and the changes in temperature during the delivery process. It is also stated to do a trial run if you are working with a new carrier to test if the packages were delivered to the destination safely.

Frustration and Stress to Refunds

Due to the damaged products, the next step for a customer is to request a refund, and according to the participants, they fulfill the request for a refund based on the status of the product and the situation. Online Seller 1 and Online Seller 7 stated:

"Sakin, oo madami na. Pero nakadipende pa din 'yun sa kung ano 'yung status ng product and dumidipende pa din talaga kami sa reason, and mostly sa mga gcash namin binibigay ang refund."

"Actually, may time nga na nakapag deliver kami ng Korean products, tunaw na tunaw yung ice cream talaga! As in natunaw sa byahe, 'di kinaya ng box para mamaintain yung quality. Ginawa ko, nag-refund ako, nagdagdag pa ko (natawa). Nahiya kase ako, kaya pa sorry ko nalang yung dagdag ko sakanila."

Online Seller 7 shared her experience, saying that she does refunds and also gives extra as an apology because she is embarrassed by what happened to their product. Other participants, on the other hand, stated that they had not received any refund requests for their products.

Online Seller 2 and Online Seller 6 stated:

"Sa'kin wala pa."

"Hindi pa naman."

Customers tend to return and refund products because of the condition and quality of the product when they receive it due to improper packing, mishandling by your courier, poor warehouse conditions, adverse weather, poor road conditions, and human error. Receiving faulty or broken items is never a good situation for your company. Sellers may waste much time dealing with returns, incur high costs, and dissatisfy their customers (Jules, 2020).

Frustration and Stress to Internet Connectivity Issues

Stable internet is one of the requirements of online sellers because it is the primary means of reaching and communicating with their customers. It can also be stressful for an online seller if he or she experiences internet connectivity issues during his or her internet live selling. The majority of the participants had issues with internet connectivity and stated that it really depends on the location and the weather. They also shared their experiences about it. Online Seller 1, Online Seller 2 and Online Seller 7 stated:

"Oo naman. Ang bagal ng connection dito samin. Kaya palagi ko 'yang nae-experience."

"Oo naman. Lalo na kapag ka may upgrade si converge, and kapag ka maulan ayun mabagal 'yun."

"Magiging issue lang siya kapag naglalive selling ka. Pero kapag posting ka naman, di sya masyadong poproblemahin. Kapag live selling kase, kailangang continuous. Di mo makikita yung comments kapag mabagal internet."

Online Seller 7 explained that slow or unstable internet became an issue during her live selling because continuous internet connectivity is required to see the comments of the customers when doing an internet live selling.

Having internet connectivity issues can also result in an unsatisfactory transaction and the possibility of losing your customer. Your internet connection speed can make all the difference in the world. Moreover, Quicktech (2019) explained that when you see your deliverables and work piling up due to a poor internet connection, your stress level rises as well. A bad internet connection can harm a business owner's mental health, especially those who rely on internet connections all the time, such as online sellers. Slow internet connections and other connectivity issues are significant contributors to online sellers' mental health issues, and they can significantly impact their business's performance. Also, According to Nkgwete IT Solutions (2021), the speed of your network can affect many aspects of your business, such as the quality of your customers' experience and level of satisfaction when they access your website. A person's productivity suffers because of internet connectivity issues, which no one wants.

Technical Problems to Withdrawal Motivation

With online business and promoting products, technical difficulties and experiences are inevitable. One of the challenges sellers' faces. Some respondents have felt withdrawal motivation. Online Seller 9 stated:

"Withdrawal of motivation tapos feeling of distress. Pag halimbawa sa ano, kapag 'yun kunware may mahina na 'yung internet connectivity, parang nawawalan ako ng ano, ng pag asa, parang umaatras 'yung motivation ko tapos the same time na 'di distress din ako so it's not really good."

Due to the internet connectivity issues, Online Seller 9 also shared that she felt hopeless, has felt withdrawal motivation and she added that she's experiencing feelings of distress.

Same sentiment with Online Seller 2:

"There were times na naramdaman ko 'yan. Kasi nagloloko ang Facebook live noon, sobrang tagal talaga maayos kaya ayun, tinatamad ako noon mag live. Pero bilang lang sa daliri ang mga ganyan. Pero kung kaya naman maayos like 'yung delayed messages and lagging, hindi naman." In addition, Online Seller 7 also shared the same answer:

"May times na ganon, minsan. Lalo na nung umpisa palang ako, siguro 'di pa masyadong established yung emotions ko non. Lalo na yung korean foods, pagkabenta ko, after ilang months, ang dami nang nagbebenta! Kaya nung ginagawa ko non, 'di ko ni-let go totally yung korean foods. Ginawa ko, nagdagdag ako imbis na mag quit, nagdagdag nalang ako ng ano pa pwede kong ibenta."

Online Seller 7 stated that there are times that when starting a business and her emotions are not yet established, especially seeing competitors with the same product, she also felt withdrawal motivation. Online Seller 7 also stated:

"Minsan kapag may problema ka sa bahay, kumbaga nag stop ang pagtitinda mo."

According to Guta (2020), 33 percent of business owners are stressed and lack motivation. Stress is one of the factors and challenges in mental health problems, as evidenced by the worldwide COVID pandemic, which resulted in full lockdowns, as a crucial impact on businesses. As they continue to run their businesses amid the pandemic, small business owners experience stress, feel unmotivated, and have unhappiness. Moreover, Quicktech (2019) explained that when you see your deliverables and work piling up due to a poor internet connection, your stress level rises as well. A bad internet connection can harm a business owner's mental health, especially those who rely on internet connections all the time, such as online sellers. Slow internet connections and other connectivity issues are significant contributors to online sellers' mental health issues, and they can significantly impact their business's performance. People are constantly using social media because they are at home most of the time; a simple negative comment about a seller's product can quickly significantly impact the business because people will see it and, worse, spread it. Using social media is also a risk for online sellers because it has both benefits and drawbacks.

Technical Problems to Feeling of Distress

Aside from the withdrawal motivation, technical difficulties and problems can also result in the feeling of distress as one of the challenges online business owners face. Most of the participants experienced the feeling of distress caused by technical struggles. Online Seller 9, Online Seller 6, Online Seller 8 and Online Seller 5 shared:

"Withdrawal of motivation tapos feeling of distress. Pag halimbawa sa ano, kapag 'yun kunware may mahina na 'yung internet connectivity, parang nawawalan ako ng ano, ng pag asa, parang umaatras 'yung motivation ko tapos the same time na 'di distress din ako so it's not really good."

"Ano, kumbaga sa pagiging online seller kasi tas sabay nanay ka at anak makukulit, nanghihina ka. Susuko ka kase nase-stress ka na."

Online Seller 6 shared that being an online seller as well as being a mother of playful and stubborn kids pushed her to feel distress.

"Pumapalpak yung ano- yung luto ko. Kapag ganun na natataranta ako, ayun ang ano eh- pag natataranta. Kasi dahil sa nagmamadali, minsan pumalpak. Kunwari, nasosobrahan ng luto, nao-overcook. Ayun ang nagiging dilemma. Kaya kailangan, pag mag ah- luluto ka, mamamalengke ka, ah- naka focus ka."

Online Seller 8 shared that her feeling of distress sometimes causes her to feel tense as well because of being pressured on the given time she has to take care of her foods, her products.

"My biggest problem all the time is my cutting machine kasi nga may times na gusto niya lang maging machine. So 'yon, I would say talagang stress kasi, I have to manually cut. There's this one time that I have to manually cut like, I don't know—God knows... 200 (two hundred) pieces of sheets of paper like my hands, ack, tortured. Spell torture, yun na yun mismo. That's the only thing that's a constant problem for me."

According to Dua et al. (2020), small businesses are the most vulnerable, facing financial difficulties and other challenges due to the pandemic. Owners of small businesses are solely responsible for the company's success or failure. Online sellers experienced anxiety and stress while running their small businesses. As a result of their distress, online sellers face overwhelming workloads and burnout and are anxious about the future of their business. Moreover, unreliable delivery, as Global Web Index stated that customers' demand in this online platform is to have reliable and trusted delivery. Consumers would instead have a particular and indeed transaction than just instant delivery. Moland (2011) stated in Time Management for the family magazine that balancing a family's diverging schedules can be near impossible. That is why she elaborated a list of strategies to help the family gain control of their time. Hold a family meeting; first, parents must establish some initial priorities for their family.

Technical Problems to Humiliation

Technical struggles and difficulties can also cause humiliation to the business owners especially in the midst of having communication with the customers. Several participants have experienced humiliation upon entering the business industry or online selling. They also addressed that they initiate an apology on their side. Online Seller 1, Online Seller 7 and Online Seller 8 shared:

"Sakin, Oo. Lalo na kapag ka nasa gitna kami ng explanation ng product tapos ang bagal ng internet ko o kaya naman ang bagal ng app nakakahiya. Pero ako hindi ko pinapahalata sa customer ko na nahihiya ako kasi makakaapekto 'yun sakin, kaya ang ginagawa ko humihingi ako ng pasensya and proceed lang, ganon."

"Kapag ako yung may mali talaga or may pagkukulang kami, nahihiya talaga ako as in! Parang 'di ko alam kung paano ko ia-address, paano ako makikipag usap. Normal siya na ma-feel mo kapag may hindi naging okay na nakakahiya talaga."

"Ay oo, meron, meron."

The internet is one of the investments that online sellers make because it is the primary tool they use to communicate with customers and sell online. It can also impact the sellers' performance and mood as a result of the stress caused by a slow internet connection. Having an issue with internet connectivity can significantly negatively impact the growth of an online seller's business. The American Customer Satisfaction Index (2021) states that customer satisfaction is critical in attracting repeat customers. One of the essential elements in supply chain performance is establishing and managing -effective buyer-supplier relationship (Hsiao et al., 2002). According to Smallbiz Tools (2021), building customer relationships help increase sales, customer attrition, deliver invaluable marketing, boost employee morale and contribute to the research and development in business than those who ignore customers and fail to offer positive experiences. Rather than solely focusing on product or service pricing, prioritizing interactions and building customers' trust ensures long-term revenue (Kunsmann, 2020). As stated in the article, to create effective seller-customer relationships, the seller needs to be an active listener, practice social media selling to add value, connect with clients personally, be honest, and be genuine.

Dealing with Rejection and Failure

It is natural to face rejection and failure with customers, just as it is with an online business. The participants are asked to describe their experiences dealing with customer rejections and failures, and each of them provides their unique perspective and experience. Participants claimed that rejection and failure are normal and would be experienced once in a while. Online Seller 6, Online Seller 7, Online Seller 5 stated:

"Sa rejection naman, nakaka-sad. Halimbawa may nakausap ka na, okay na usapan niyo, pero magbaback out, ganyan. Nakakasad siya in a way na parang "saan ba ako nagkulang", "may mali ba 'kong nagawa?", ganon."

Online Seller 6 also shared her experience with the customers about how she was affected by rejection and failure. On the other hand some of the participants shared their experience and how they positively saw this kind of challenge. On the other hand, some of the participants shared their experiences and how they viewed such challenges positively.

"Pero nagiging lesson din siya para ma-evaluate yung sarili mo bilang seller. Yung experience na yon, magiging lesson learned talaga para mas maging better ka sa mga susunod mong transaction or way kung paano mo mapopromote yung binebenta mo."

Online Seller 7 stated that these types of challenges helped her learn how to be better on her business.

"I would say na may mag r-reach out, kumbaga 'di naman part ng friends list ko kumbaga. They will ask me how much it is, ayon sabi nila ay di po pa kerang budget, so you could say that as a rejection pero for me that's fine. I'd never really consider it as such, kasi they are not just the target buyer, I would say. Kapag kasi masyado mong pinepersonal yung ganung bagay, you're just going to be so disappointed like, there's going to be another customer that's going to approach you and they already have the budget and you wouldn't have to kinda persuade them. I don't really persuade people honestly, at this point. I just let my work persuade them as its best."

Online Seller 5 also made a statement about it, stating that she lets her products persuade her customers rather than convincing them to buy her product directly.

If you take action to achieve your goals, you will face rejection regularly, and rejection, according to Constable (2018), is a necessary part of entrepreneurship. Furthermore, Charles (2018) stated that consistent rejection could shatter your confidence. If you've been rejected a lot, you've probably felt discouraged and frustrated. You may have felt tempted to give up. There is, however, some good news. You do not have to be paralyzed by rejection. It does not have to stop you from progressing.

Furthermore, Sutevski (2019) explains that rejection is not the biggest problem, but the real problem is when you are overly emotional and sensitive. He also included tips on dealing with rejection in your small business. First, he emphasized that rejection is reasonably common in business. Second, do not rely on just one option; always try to have several. Third, learn from rejections and correct the mistakes that put you in this situation. Finally, even though the rejection is a personal opinion, there is nothing personal about it for you.

Being Calm and Collected in Encountering an Enraged Customer

Most online sellers keep calm and collected because they stated that they are handling the transactions professionally. Online Seller 1, Online Seller 2, Online Seller 5, and Online Seller 8:

"Stay professional lang. Palagi kong iniisip na valid ang galit nila, and through that mas naiintindihan ko sila. Mas nasasagot ko 'yung mga kailangan nila. Mas nagkakaintindihan kami."

"Be a professional lang talaga. Huwag mo silang sasabayan at huwag kang bababa sa galit nila para maging maayos pa din ang transactions niyo ni customer."

"Well, ako kasi as I said, I am very personable when it comes to interacting with customers. I'm pretty good with handling people who has like, I don't know, attitude issues based on my old work, pero I'm just glad I've never experienced it. Pero the thing we tend to do is just to be very empathetic as well but to stand your ground too. It's just how it is. Pero as I said, I'm very lucky to have never really experienced that."

Even Online Seller 5 voiced her opinion. Although she has never encountered an enraged customer, she knows what to do if she does.

"Siguro, hindi ko siya papatulan. Kasi, pag pinatulan mo yun, talagang gagawin niya nga yun at ikasisira mo din. Hindi mo na mababawi yun at mapapaliwanag isa-isa sa customer mo. Lalo na kung pinost ka sa Facebook. Tyaka siguro, yung katulad nga ng kung paano ko hinahandle palagi, na kaya sila bumabalik -balik sakin. Kahit na konti lang kitain ko, basta ma-win ko sila ulit, gagawin ko."

Online Seller 8 also shared her thoughts on what she should do if she encounters an irate customer, and the most important thing to her is to win and keep her customer.

Austria (2020) argues that most customers become rude to online sellers whenever their expectations are not met. According to Patel (2020), instances such as product issues, lousy customer service, lack of attentiveness, inability to meet expectations, and poor customer experience are possible reasons customers display rudeness. With this, the consequences of not handling confrontations as a seller can lead to stress and emotional exhaustion,

which increases absenteeism and reduced work performance (Mindtools, 2021).

4.3 The Coping with Challenges in Online Business Management

Table 4. *The Coping with Challenges in Online Business Management*

Coping Strategies of the Online Sellers	Frequency
Managed challenges in online business management:	10
a. Negative emotions Mental health and well-being	
Dealt with physical effects of stress and anxiety:	10
a. Long hours of live selling	
b. Transaction process	
Managed business processing dilemmas:	10
a. Bogus Buyers	
b. Rude Customers	
c. Product Issues	
d. Internet Connectivity issues	
Coped with the effects of technical problems in online business management:	10
a. Withdrawal motivation	
b. Feeling of distress	
c. Humiliation	
Coped with Rejection and Failure	10
Maintained a Healthy Seller-Customer Relationship	10

With all the physical and mental stress of managing an online business, it is inevitable for online sellers to experience difficulty managing their emotions, mental health, and well-being. Fortunately, the importance of self-management was prioritized by all of the respondents. Like what Online Seller 7 has stated:

“Sa’kin talaga kapag nag iisip-isip na ‘ko, naa-anxious ako. Ano talaga, kinekwento ko lang din sa mga trusted people ko. Kase mas nae-encourage ako, mas nae-enlighten ako kapag naririnig ko sila na "kaya mo yan! naumpisahan mo nga eh. Magagawa mo yan, tiwala ka. Ganon talaga", yung mga ganong words. ... Kaya ang ginagawa ko, shineshare ko yung nararamdaman ko.”

The respondents also stated that ignoring negative emotions may significantly affect how they handle their business and how they feel about themselves as online sellers. As Online Seller 5 stated:

“Ako, personally, if I’m not in a really good mental state, I won’t work, kasi it affects my job, it affects how creative I am. Sabi nga nila, if your mental state is really good, you are definitely going to have a constant flow of creativity. ... Also, I try to find ways to make things much more enjoyable like for instance that time where I cut 200 pieces of paper, I just look at a really good playlist, I watch Bailey Sarian, just to make things much better for me so I can get back to a much happier state of mind.”

Online Seller 2 also said that their negative emotions affect their interaction with their customers as well.

“Ako ang ginagawa ko, hindi ko pinipilit na magbenta kapag ka wala ako sa mood kasi wala din mangyayari. Kapag ka pinilit ko ‘yun mararamdaman ‘yun ng mga customers mo eh, kaya off ‘yun for them. Ma-absorb nila ‘yung ka-negahan mo. Kaya ako hindi ko pinipilit talaga.”

With this, they have handled their negative emotions by focusing on their goal and displaying perseverance and confidence. Like what Online Seller 9, Online Seller 6, and Online Seller 3 stated:

“Bale ‘yon I’m not a feelings person so sineset a side ko ‘yung emotion ko and i will focus only to my business.”

“Hindi naman, normal sya. Okay naman sa family ko, hindi naman sya nakaka stress. Nakaka stress lang yung, ayun nga mahirap kausap yung iba, yun lang talaga nakaka stress sa pag oonline. Maii-stress ka kapag wala kang tiyaga.”

“Ah basta ang alam ko lang kapag nag negosyo ka kailangan malakas loob mo. Yun parang sugal din kailangan malakas ang loob mo kung malugi o kung umasenso. Basta palakasan lang ng loob.”

All of the respondents were able to manage their mental health and well-being because, after all, they are humans too and are qualified to be worn out in handling online business. Taking a brief pause and prioritizing their personal needs in their business have become helpful for them.

According to Online Seller 7 and Online Seller 8:

“Kapag kailangan kong hindi muna mag cellphone or hindi muna magpost ng benta, ginagawa ko, dinid disconnect ko muna yung sarili ko sa bagay na feeling kong masyado nang kinakain ako mentally. Dinid disconnect ko yung sarili ko online.”

“Ah kasi kailangan mo parin mag unwind. Hindi pwedeng puro work, work, work. Siguro, pag alam mo ng stress kana, mag bigay ka ng time na lumabas naman, or makipag meet sa friends. Para hindi ka ma burn-out. O kaya siguro, punta ka ng parlor kung- i-pamper mo sarili mo. Ganun.”

Although challenging, Online Seller 9 also stated that separating general well-being and mental health has been helpful in self-management.

“Bale challenging talaga siya pero I can still manage kasi 'yun nga , parang nilalayo ko 'yung general well being ko and mental health ko sa aking business talaga, bale 'di ko sila parang ipag sabay.”

Dealing with Physical Effects of Stress and Anxiety

Managing online business accumulated significant levels of stress and anxiety that took a heavy toll on the physical well-being of online sellers. Aside from that, the transaction process such as product packaging, delivery, and handling product issues challenged online sellers since most of the work was done alone. All of the respondents stated that the best way to manage the physical effects of stress and anxiety was to listen to their bodies and sleep. As Online Seller 1 and Online Seller 9 stated:

“Kailangan mo lang- kasi beauty rest kailangan mo pang gumastos diyan eh. Diba? Hindi ba uso ngayon yan. Tulog lang talaga, pahinga, tulog, tapos kain. Siguro, mas more ako sa kain. Parang, pagka meron talaga akong gustong kainin, yun siguro lang yung pag p-pamper ko sa sarili.”

“So, ang physical effect na nabanggit ko kanina is sakit ng ulo and at the same time sakit ng mata dahil malabo narin mata ko, ang ginagawa ko lang ay pinapahinga ko lang 'yung sarili ko, 'yun lang 'yung need ko, pahinga lang.”

Among all the respondents, four (4) experienced the physical effects of live selling. They said that they have seldom done it because of the amount of time consumed and the factors that affected their live selling since all their work was done at their own homes. As Online Seller 6 stated:

“Isang beses. Hindi ko matuloy kasi nga yung mga anak ko kasi hinahatak ako, iyak nang iyak. Hindi makapag focus kasi nawawala sa tabi ko. Yun lang nakaka stress sakin yung anak ko.”

However, Aeve stated that all the tiring hours of live selling were worth it since this strategy boosts the business profit.

“Oo, nagla-live selling ako. Minsan lang naman yon, kase mahabang oras talaga yung kukunin sayo. Sometimes 2-3 hrs. Pero, mabilis yung kita. 'Di mo na kailangan mag wait ng ilang days para makabenta, kase live mo siya binebenta. May live din na bibili sa'yo. So ganon lang, kumbaga yung pagod mo na yon, worth it yung ilang araw na pagod mo sa pagpopost o pagpopromote.”

Because of the pandemic, all the strategies that online sellers make may also fail. With this, they experience anxiety over financial uncertainties, especially when they risk their budget to keep the business alive. As Online Seller 6 stated:

“Minsan may time na napagtatalunan namin ng asawa ko yun, kasi minsan dati nagsa-stock kami ng marami. Yung pang budget namin sa bahay, yung pang bayad namin sa pangangailangan, hindi nabibili masyado yung product, kumbaga natutulog yung puhunan namin or pera.”

The respondents also mentioned that their sleep was affected when they experienced anxiety over financial uncertainties. As Online Seller 7 specifically described her experience:

“Nahirapan ako matulog, sumasakit yung ulo ko. Kapag nag-iisip ka talaga ng mga ganong bagay, nahahirapan ako matulog. Minsan nga, madaling araw, mga 2 or 3, 'di ako makatulog kakaisip. Lalo na kapag may money talaga na involved. Kase isipin mo na papasok ka, maglalabas ka talaga ng pera. Naexcite ka na kinakabahan, naa-anxious ka, maraming what ifs, 'di ka makatulog.”

With this, their coping mechanism was to divert their attention and instead focus on the progress of the business. It is usual for them to feel anxious about certain things in their business because of their sacrifices to keep the business going. Like what Online Seller 2 said:

“Iniiwasan ko ang mag-isip. Kasi ako kapag ka sobra akong nag-iisip sumasakit ulo ko tapos sumasakit din 'yung likod ko, kaya ako ang ginagawa ko kapag ka nararamdaman ko na mag-overthink ako nanonood ako sa Netflix, nililibang ko sarili ko.”

For the daily transaction, most of the respondents were responsible for delivering the products on their own and the packaging. Online Seller 7 shared her experience, stating:

"Nakakapagod sya physically, kase pupunta ka sa one place to another. Punta ka sa distributor, kukunin mo. Minsan kase 'di ako nagsasasakyan, nag momotor kami. Sumasakit ang balakang ko dun. Kahit masaya mag restock, masakit sa balakang kase naka motor ka eh. Kung hawak mo yung mga stock mo, di naman lahat kasya sa box, ayun, masakit sa likod."

The delivery process was not a burden for some because they had someone to deliver the products. They stated that it is essential to have a trusted courier to avoid issues regarding the whole transaction process and negative feedbacks from customers. Like what Online Seller 2 and Online Seller 3 shared:

"Oo naman, pero dito, hindi siya masyadong mabigat kasi may delivery naman and madali lang ang process. Ang mahirap lang dito 'yung pag-update mo sa rider and sa customer from time to time."

"Saka sa proseso ng order, yun po kailangan makahanap ka rin ng mapagkakatiwalaang nga rider na maidala yung produkto mo ng maayos tapos at walang sira sa buyer mo."

Even with all the exhaustion, they said it was worth it because it made progress in their online business. As Online Seller 6 stated:

"Nakakapagod sya kapag nag deliver, pero pagkatapos mag deliver, mawawala yung pagod mo. Kase masaya ka sa ginagawa mo eh, na pag-uwi mo may benta ka, kumikita ka ngayon. Yung kita mo, mabibili yung gusto ng mga anak mo."

Managing Business Processing Dilemmas

Since the business is done online, online sellers can only communicate with their customers virtually. With this, they rely their trust on their customers to ensure that the services that they can offer will satisfy their customers and, at the same time, keep the business going. However, most of the respondents encountered bogus buyers or "joy reservers" that caused stress and affected the trust of online sellers among their customers. They shared that instead of letting the stress sink in and affect their business, they ignore it and focus more on other potential customers. Like what Online Seller 7 stated:

"Ano, art of dedma (natawa). Dinededma ko nalang yung mga bogus buyer, ganon, yung mga joy reserver. 'Di ko pinagtutuunan ng pansin, dedma lang talaga. Bigyan mo yung pagkakataon yung sarili mong 'wag mo na sila idagdag sa isipin mo. Kase ikaw lang naman yung mapapagod kapag inisip mo, magagalit ka pa, yung emosyon mo."

Online Seller 4 used her experience to strive more on the online business industry.

"Actually, mahirap yun, Nakaexperience na ko na ma-scam o ma-bogus but tiwala lang na mababawi mo din yun basta sa isip ko bawal tamarin o sumuko the more na may nanloloko sayo dapat mas lumaban ka at sana mas maging mahigpit pa sa mga details para di na ulit maloko."

Random people with different characteristics were the customers that the online sellers encounter daily, and they cannot avoid experiencing issues with rude customers. Some of them said it is best to stay professional and be more understanding to avoid doing something out of their emotions. As Online Seller 1 and Online Seller 3 said:

"Be professional lang talaga and maging magalang."

"Sa mga mamimiling may di kanais nais naman po ugali ah marunong ka lang talaga umunawa. Habaan ang pasensya mo sa pakikipag usap sa kanila."

It is inevitable for the products to be damaged upon the delivery process, which causes financial risks for online sellers since they have to renew the product using their own money. They used their experiences as a lesson and ensured that their service improved. As Online Seller 5 stated:

"Doon sa damaged product na nangyari, I coped by just really thinking how could I make the packaging better so andami— andami kong (laugh) bubble wrap, 'yun lang, parang solution-based lang para next time, I know better ganun. I don't dwell too much on it honestly. If I think I can find a solution on it, I'll go for it. Hindi na ako masyado nag o-overthink ganun."

As for the returned and refund products, Aeve shared that what matters is the lesson that she gained from her experience.

"Sa mga returned products at damaged products, tanggapin nalang natin lalo na kapag fault natin. Lesson learned yon. Hindi mababayaran yung natutunan mo sa scenario na yun. Ganon din kapag refund."

A stable internet connection is crucial for an online business, especially during live selling. When connectivity

issues are present, it causes frustration among online sellers. Like what Online Seller 4 shared:

“Yes. Sa unang una nag live selling ako tapos biglang nawalan ng data or nawalan ako ng load. Sobrang nakaka stress noon that time tapos wala ka pang mapaloadan kasi ang dami na nagma-mine, tapos ang dami mo ng suki na gusto makita yung paninda mo, tapos sumasabay pa yung pagkawala nung net. ... Nakaka distract talaga kapag nakaka encounter ng technical problems tapos ang ingay pa ng paligid mo kasi hindi naman gaano kalaki yung space namin sa bahay. “

However, most online sellers treat it as an opportunity to rest rather than stress themselves on what they cannot control. Online Seller 6 and Online Seller 2 stated:

“Ano lang, kumbaga pahinga muna sa loob ng bahay kung walang internet. Relax, kumbaga day off mo.”

“Ito normal ‘to, kapag ka hindi talaga kaya ng internet pinagpapaliban ko muna ang benta kaysa mairita ako. Lakas kasi makagalit nito kapag ka sobrang bagal.”

Coping with the Effects of Technical Problems in Online Business Management

Online sellers encounter problems due to some technical issues in online business management. As they cope with withdrawal motivation, they manage it by not dwelling on problems they have encountered, being aware of their customers, looking at their expenses, responsibilities, and goals as individuals, and watching vlogs to become motivated again. As stated by Online Seller 1, Online Seller 2, Online Seller 7, Online Seller 5 and Online Seller 9:

“Ayun, ganoon pa din. Palagi ko inuuna ‘yung mararamdaman ng customers ko. Kaya ayun, hindi ‘yun nagiging hadlang at nakakapag function pa din ako.”

“Ang ginawa ko that time ano, tinignan ko mga bills ko. Ayun, effective naman siya sakín. Kasi kapag ka nakita mo ‘yung responsibilities mo kahit ayaw mo mapipilitan ka eh.”

“Ano talaga, kapag nawawalan na ko ng motivation, nanonood ako ng mga vlogs. Yung mga nagii-start lang din sa business, kung paano sila nagsimula from scratch, kapag feeling ko ayaw ko na, namo-motivate ako na “ah, nagawa nila to.”

“So, for technical difficulties, I cope up mostly, just (laugh) to really solve it. Really. I think that’s it. I’m a very, you know, problem-solver kind of person, that’s how I cope up with kasi if I’ll just dwell on it.”

“So, withdrawal of motivation lang and feeling of distress lang ‘yung na experience ko so sa withdrawal of motivations ang ginagawa ko nalang ay iniisip ko nalang ulit kung bakit ako nag start ng business, ano ‘yung goal ko as well as a feeling of distress, ‘yun din ‘yung ginagawa ko.”

Concerning managing feelings of distress, online sellers also cope by entertaining themselves and taking time to rest. They also find ways to solve problems, reflect on how they started their online business, and devise new strategies for dealing with business management issues. Online Seller 7, Online Seller 5, Online Seller 8, and Online Seller 4 stated:

“Kapag feeling ko naman nababalisa ako, natutulog talaga ako, Ejoy (natawa). Tinutulog ko, pinapahinga ko yung sarili ko. I make time for myself naman na ako naman, magpapahinga muna pagkatapos kong matense sa pagintindi ng mga bagay bagay.”

“I’ll just get anxiety and it’s not really good for your mental health. So, what I tend to do, is that I just solve it, try to find ways to make things much more enjoyable and I do it. It’s as simple as that.”

“Ganun lang. Parang, wag masiyadong seryosohin. Kasi pag sineryoso mo, ikaw rin naman ang mangugunsumi, ikaw rin yung pa-panget. Ikaw rin yung mapapagod. Kaya, chillax lang. Ganun”.

“So, withdrawal of motivation lang and feeling of distress lang ‘yung na experience ko so sa withdrawal of motivations ang ginagawa ko nalang ay iniisip ko nalang ulit kung bakit ako nag start ng business, ano ‘yung goal ko as well as a feeling of distress, ‘yun din ‘yung ginagawa ko.”

As the participants addressed humiliation by accepting their mistakes and apologizing, they continued selling and doing new ways to make up for their customers. Online Seller 1, Online Seller 2, Online Seller 7, and Online Seller 8 shared:

“Sa’kin, hindi ko na lang siya iniisip ng malala. Ang ginagawa ko na lang, humihingi ako kaagad ng pasensya sa customer tapos continue din ang pagbebenta.”

“Hindi naman siya big deal sakín, ang ginagawa ko lang apologies sa customer and then kerí na ulit.”

“Kapag kahihyan naman, hala sinisigaw ko talaga sa unan! Kapag talaga hiyang hiya ako sinisigaw ko. Kase ‘di ko alam kung paano ko kakausapin ulit, nakakahiya yung nangyare. Ang iniisip ko, mawawala nalang at tanggapin nalang natin. Nangyare na yun.”

"Paano nga ba? Parang ano lang, isipin ko lang meron pa namang susunod na o-order, susunod na customer. Na wag masyadong ano na- pakaisipin. Tapos narin yun. Pag tapos nun, babawi nalang sa susunod. Ganun."

Coping with Rejection and Failure

In the online industry, all of the respondents faced rejection and failure. However, they managed it well by learning from their failures and mistakes as online sellers and by being positive in life. As stated by Online Seller 1, Online Seller 5, Online Seller 9, Online Seller 3, and Online Seller 4:

"Yun, sakín kailangan hindi mo makalimutan kung anong trabaho mayroon ka. Kasi normal iyon. Kaya para mas maging maayos ang performance ko as a seller, everytime na makaka encounter ako ng mga ganyan, sinisigurado ko talaga na may matututunan ako at magagamit ko 'yun sa susunod kapag ka may na-encounter ako na ganito."

"Actually, the first time I started, I had kits that didn't really sell well, so I would say that is a failure, if you're going to look at it in a business perspective. Pero what I did is that I make it as a learning lesson. I cope by just trying to assess to what I can do to market this better, what I can do to put myself out there, what can I do to, you know, put this kind of product there in different kinds of social media."

"So, rejection of failure is part of life, part of business, I cope by learning, learning from my mistakes and learning from my failure so i won't repeat it again."

Additionally, online sellers cope with these failures and rejections by offering freebies or giveaways for things that are not sold and promoting continuously until their products are sold out. As stated by Online Seller 7 and Online Seller 6:

"May time kase na may pinasok akong product na kahit maganda s'ya, hindi sya naging masyadong mabenta. So para sakín, failure 'yon, diba? loss ko yon. Pero alam mo ang ginawa ko ron, ginawa ko siyang freebies. Parang nag allot nalang ako ng budget na "eto for freebie nalang siya". Para yung failure na yun, ginawa ko nalang siyang asset na "ay nagbibigay ng freebies si ano, ganyan."

"Post lang nang post hanggang maubos, kasi okay na kung maubos. Kumbaga kasi pag sinukuan mo rin yung palpak na item na binenta, wala rin mangyayari. Kailangan mo rin ng i-post kahit tumagal hanggang sa maubos."

Creating a Healthy Seller and Customer Relationship

According to all participants, being polite, speaking well to customers, and being professional can contribute to a healthy seller-customer relationship. The key to maintaining a healthy seller and customer relationship is understanding and consideration. Online Seller 2, Online Seller 5, and Online Seller 7 stated:

"For me, always remember na ikaw ang nagbebenta at customer mo sila. Kailangan ikaw ang nakakaunawa palagi, kasi sila ang bibili ng mga paninda mo. Kailangan mo sila unawain kasi pera naman nila ang pinambili nila eh, katulad ko lang din sila na pinaghihirapan ang pera. ... at kapag ka napanatili mo ang pagiging mabait mo, panigurado bibili pa ulit sayo 'yan'"

"Ano pa rin, iniintindi nalang namin. Understanding lang talaga. Kailangan lang natin intindihim yung mga customer na gano'n. Kasi 'di naman natin alam, baka bad day lang talaga niya bago tayo nakausap. ... Kaya kapag ganon, mararamdaman yon ng tao na kapag sincere ka, babalik at babalik din yung customer sayo, oorder ulit. Lalo na yung nabanggit ko about sa delivery, umorder pa rin naman sa amin. Nagpasensya nalang ako, umorder pa rin siya, ganon."

".... Pero, I would say na I would have an angry customer, I will try to make sure na I will listen to their side and I would acknowledge it and I would do what I think is best in order to you know escalate the situation as what we call in customer service. So, some of the time, we could give like, another add on, or something, mga usually ganun, just to a please them to make things better and to try turn things around."

Displaying humility contributes to a healthy and seller relationship and how an online seller views him or herself. Like what Online Seller 4 stated:

"Maging mapagkumbaba sa lahat ng bagay if alam mo naman na nag suggest or may di sila nagustuhan about business mo go accept and improve mo sa another day pero apologize ang need para maging okay lahat ng customer."

5. DISCUSSION

This study sought to answer the general question on the lived experiences of online sellers during the pandemic. To dig deeper into the subject, the general question was divided into three major topics:

The Lived Experiences of Online Sellers

The life of an online seller has never been easy based on the participants' lived experiences; most online sellers encounter difficulty in doing their online business amidst the pandemic, yet they define their experience as a worthwhile activity to support their family's needs during these trying times. Several themes emerged from the participant's responses.

The first lived experience identified in the data is resorting to online business during the pandemic. Based on the interview, earning money through online selling has helped them cope with their financial challenges. All participants reported that becoming an online seller amidst the pandemic generally helped them in their financial challenges.

Moreover, in perceiving the self while doing their online business, all participants shared the same sentiments that setting realistic goals, establishing a comfortable environment, and showing their unique characteristics in doing their online business during the pandemic gave them a hard time. According to the interview, the hindrances that were identified include random numbers of buyers each month, a noisy environment, and too many distractions from the family while doing the online business. On a positive note, all of the participants shared that in establishing their unique characteristics, all you must do is be friendly and always polite to your customers.

Furthermore, in the confidence of online sellers, all participants shared that their self-esteem does have a significant impact on their development in their business. Based on the interview, through self-confidence, sellers improve their selling skills, and all of the participants shared the same sentiments about showing their confidence while doing their online business and seeing it as an opportunity for their growth.

Moreover, in maintaining and gaining loyal customers, according to the interview, most of the participants shared that the secret to gaining more customers and staying loyal lies within your constant communication, patience, good motive, and building a healthy relationship with your customers.

Furthermore, in how do customers think of you as an online seller, all of the participants shared their sentiments that it is essential to know your customer's concerns regarding the product you are selling, and it is a must that you have a piece of adequate knowledge about it for you to establish a reputable impression to them.

Moreover, in staying motivated in doing online business, all of the participants shared and elaborated that the reasons they keep on doing and improving themselves in this business are their duty to their family and monthly bills. Furthermore, in promoting their online business to various online platforms, all participants shared that they developed innovative strategies to influence their buyers' purchasing decisions by sharing their business on many pages on Facebook as possible. And most of the participants also shared that they did develop their own business Facebook page for their customers to find them easily.

Whereas in managing negative emotions of the online seller, all of them shared that with all the sacrifices in handling their business, they are not exempted in dealing with negative emotions such as stress, anxiety, and loss of interest in talking with a customer. According to the interview, the majority of the participants shared that to function well in online selling, they keep out their negative emotions and act accordingly and professionally.

Moreover, in the personal growth of online sellers, they happily shared their experiences. Based on the interview, their work experience in online selling provides them with another way of learning outside the books. It also provides them with crucial knowledge, skills, and personal attributes to help their career growth in this industry. Furthermore, all of the participants shared the same sentiments that their experience enables them to be more effective in dealing with problems that they encounter whenever reoccurrence happens, to grow more in many skills like establishing effective communication, and to have a brighter vision for their business.

The Challenges Faced by the Online Sellers

Moreover, all participants faced challenges and stressors gained in their experiences as part of the online business industry. Some participants face struggles based on managing their online business and how online selling affects them daily. Participants started their businesses with low self-esteem. However, despite having doubts, online selling positively affected them and has improved their self-confidence later on.

In addition, participants also encountered rude customers. In dealing, participants professionally handled them. Being apologetic, as well as they have faith in the power of communication. They also believe that online sellers must have the traits of honesty and genuineness.

Moreover, with managing their online business and having things to consider, participants have the effects in terms of general well-being. One of the challenges participants undergoes with exhaustion, back pain, and physical pain. Moreover, they also experienced financial stress and difficulties in mental health, thinking they

could get enough funds to sustain their necessities. Moreover, entering an online business industry could pressure the participants—reactions and expectations from peers and friends. Most participants do not undergo peer pressure from their family and friends; instead, they have experienced support that motivates them to go further on their online business.

Furthermore, due to the long hours of live selling, anxieties over financial uncertainties of online business, and the process of daily transactions, participants have experienced physical effects such as exhaustion and body pain in terms of engaging customers in front of the camera and processing of daily transactions. The anxiety of financial uncertainties resulted in mental fatigue and anxiousness. However, despite negative experiences, participants were happy whenever their products were sold out after a long day ahead.

In addition, as part of the online business industry, participants faced various challenges and experiences that exposed them to frustrations and stress. Each respondent has a unique approach and perspective on their challenges, which teaches them valuable lessons about improving their business. Participants encountered bogus buyers, and some of them shared their experiences about how it affected their business and how frustrating and stressful it is. However, some of the participants were affected positively, and they have moved to improve some aspects of their business. Some participants have also encountered a rude customer and have devised their strategy to ensure a smooth transaction.

Furthermore, having a returned product from a customer is a part of having an online business that most of the participants stated that this type of scenario is unavoidable, and if there is a problem with their products, it is an honest mistake. Also, returned products are sometimes caused by a damaged product that a customer received; some of the participants have experienced this type of scenario, which causes stress even though it is not their fault and may be due to delivery processing; however, some of the participants have a different perspective on this type of scenario, stating that it is an honest mistake that not providing the best quality of packaging to ensure the safety of the product. After receiving feedback from a customer due to a damaged product or incorrect product variations, participants may experience some refund requests from the customer, which may cause frustration for some of the participants. However, each of them has a different perspective and approach to dealing with this situation while still ensuring a good transaction. Internet connectivity issues also occur among participants, which can seriously disrupt the flow of their business and cause stress and frustration, particularly among those who frequently engage in internet live selling.

Other than mentioned above, it is not always gone as smoothly as the participant's experience managing the business. In addition, involvement in technical difficulties often happens to participants and has influenced them and their business. Conversely, participants have felt withdrawal motivation due to technical struggles that can disturb the business' performance. Moreover, participants also undergo the feeling of distress such as unreliable delivery, mistakes on businesses or products, or from low time management of the business. They are combined with humiliation. Participants experienced humiliation on their part, such as internet connectivity issues, especially if they were engaging or communicating with customers and the mistake on their side.

Furthermore, in dealing with the rejection and failure that almost every business encounters, participants encountered various types of rejection and failure in their business. Participants described their experiences, and some expressed sadness and disappointment due to business rejection and failure. In contrast, others saw it positively, giving them the confidence to trust their product and accept that such scenarios are unavoidable and normal in business.

In contrast, others saw it positively, giving them the confidence to trust their product and accept that such scenarios are unavoidable and normal in business. In addition, participants encountered an enraged customer. Participants professionally dealt with them. As professional business owners, they must maintain a calm and collected demeanor at all times and make every effort to communicate with and understand their customers.

The Online Sellers' Coping Mechanisms in the Challenges while Managing their Online Business

Moreover, with the coping mechanism with the lived experiences of managing an online business, the participants expressed difficulty keeping the business going during a pandemic. On a positive note, they recognize stress and its psychological effects. According to the interview, the participants shared that it is a must to recognize stress, build resilience, and maintain the stress and their sanity in doing their business. The participants also shared that they practiced self-management because they knew that it might affect their business, whatever their current state is.

Indeed, it is inevitable for online sellers to get affected by their emotions. The participants handled negative

emotions by recognizing them and taking a quick pause to collect themselves. Based on the interview, participants shared that making yourself aware of your negative emotions is the healthiest way to deal with them and to be effective during business transactions with their customers; through this, they explained that it helps them to be more professional and helps them to establish a reputable image for their business. The participants also stated that instead of dwelling on their issues, they focus on what is more important.

As for the physical effects of stress and anxiety, the participants commonly experience its influence on their sleep schedule and the adverse effects of prolonged screen exposure. According to the interview, the participant's prolonged exposure to screens affects their ability to focus, cause them head pain, and sometimes cause them to feel inappropriate behavior. With this, the participants cope up by taking breaks from social media and focusing more on their goals and the progress of their business. Furthermore, one of the participants shared that maintaining good health should be the priority since it is associated with productivity and motivation; the participant also highlighted that it is essential to have adequate rest because the work environment they are in is more unpredictable because of the pandemic.

During business processing, the participants encountered various dilemmas such as bogus buyers, rude customers, product and transaction problems, and internet connectivity issues. These dilemmas created risks on the image of their business, as well as on their finances. The participants handled the dilemmas by ignoring bogus buyers, focusing more on potential customers, and staying professional and understanding when encountering rude customers. For other sellers, allowing product issues such as returned, damaged, and refunded products is a gateway for building customer trust because they can prove that they can sell and fix issues when expectations are not met.

In the online business industry, competitors may cause demotivation and discouragement to online sellers, especially those new to it. The participants expressed their sacrifices to keep the business alive and their coping mechanisms. In situations wherein they were rejected and humiliated, they learn from it to improve their service. Based on the interview, all participants shared that it is helpful to learn from rejections and correct the mistakes that put you in this situation. All participants also shared that it provides giveaways on unsold products. In that way, it creates a two-way benefit: for the customers and for the sellers to promote their product.

Lastly, creating and maintaining a healthy seller and customer relationship is essential. The participants stated that understanding and consideration must always be displayed when handling customers. According to the interview, all participants happily shared that to create effective seller-customer relationships; the seller needs to be an active listener, practice social media selling to add value, connect with customers personally, be honest, and be genuine.

6. CONCLUSION

Online sellers faced psychological difficulties due to managing their business during the pandemic, bogus buying, rude customers, technical problems encountered, rejection, and failure in business transactions. The psychological difficulties that were identified are; anxieties over financial uncertainties in business, peer pressure from friends, families, and customers, mental fatigue, anxiousness, frustrations to unforeseen problems in business, withdrawal motivations, feeling of distress, and humiliation whenever connectivity issues happen while establishing a business communication with customers.

During the pandemic, online sellers faced physical difficulties due to managing their online business, long live selling, processing of orders and shipping of the product, and entertaining queries from customers. The physical difficulties identified are; exhaustion, back pain, pain in the head, and physical pain.

In terms of psychological difficulties, online sellers cope through self-care such as taking a break and taking a brief pause, opening up their problems with their trusted people as well as through self-management. In addition, online sellers cope with their negative emotions through self-reflection and showcasing perseverance and confidence to improve their service and product. In terms of physical difficulties, online sellers cope by taking a rest, break and sleep for them to regain their energy.

Based on the findings and conclusion of the study, the following recommendations are hereby specified: Local agencies should give adequate treatment and support for every online seller, either a small or medium business owner. They should prioritize the outright scams from the consumers and unlawful humiliation to various social media platforms. They should also be prioritized on the adverse psychological and physical effects of online business, and their needs should be acknowledged and heard. Furthermore, the researchers recommend DTI and

other local agencies in businesses to provide ways, solutions, and options to the online sellers on how to cope with the situation that online sellers are experiencing amidst pandemic, to guide them in the present and mostly in the future of their lives as an online seller.

Moreover, online Sellers must acknowledge that their psychological health affects how they think, feel, and act to cope with their business challenges. It also helps decide how they handle stress, relate to their customer's needs, and make choices in managing their online business. The online seller must know that their psychological health is essential at every stage of their business, for it will bring fruitful results to their progress. In line with this, the researchers recommend that whenever negative emotions appear, it is advisable to not blow things out of balance by going over them repeatedly in your mind. Try to be reasonable – accept those bad feelings are occasionally unavoidable in business and think of ways to make yourself feel sufficient. And relax – use pleasant activities like reading, walking, or talking to a friend.

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