

JGB 1654

**E-COMMERCE AND ITS EFFECTS ON
WHOLESALE AND RETAIL SECTORS IN QUEZON CITY**

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Abstract

E-Commerce created a paradigm shift that influenced wholesale and retail businesses through rapid technological advancement resulting in a modernized generation of a marketplace where customers seek convenience and ease. To gain further insights into the problem, a deeply rooted study of the impact of e-commerce on wholesalers and retailers as to overhead costs, profitability, legal issues, customer loyalty and relationship, security and fraud, and adaption of modern technology was conducted among the wholesale and retail sectors in Quezon City. The study utilized correlational research through survey questionnaires and sampling methods. The findings revealed that e-commerce contributed significant differences in these variables except for security and fraud. Regarding educational background, there is a significant difference between the effects of e-commerce on the wholesale and retail sectors. The findings also showed that the respondents viewed e-commerce as an avenue to reach a broader range of customers, but e-commerce cannot effectively satisfy the customer as engagement was limited

online. Given the findings and conclusions, continuous e-commerce education is recommended through seminars and workshops and the introduction of government programs to encourage business participation and the adaption of this modern-day business platform.

Keywords: *E-Commerce, Retailer, Wholesaler*

Introduction

Business industries are commonly thought of as a national assets to be nurtured, motivated, and recompensed to the greatest possible extent. It is how the public gets most of the merchandise and services that they, as consumers, want and need.

As defined by Shahjee (2016), E-commerce is the concept of trade and exchange of goods on a large scale between different countries. By association, the electronic medium for this exchange, can be seen to include e-commerce. H once, e-commerce became an avenue of being a globally competitive business as selling on a large-scale basis or from a global perspective is an advantageous side of being engaged in e-commerce.

From a global perspective, e-commerce is growing rapidly. According to Forbes (2016), 57% of people surveyed in 24 countries across six continents had made an online purchase in the past six months. R searchers have found an increased number of users as years go by. To support this global growth of e-commerce, a report from the United Nations Economic and Social Commission for Asia and the Pacific (2018) has stated that Asia has become the biggest e-commerce marketplace in the world, and it is continuing to grow rapidly.

Ascertain that e-commerce has gained popularity over the years, this has impacted the retail industry as the products became available digitally and conveniences of delivery are preferable instead of visiting the retail store to collect the products physically. According to

Tesco (National Valleys News, 2019), e-commerce created the paradigm shift from retail to online shopping and has put the private sector employers in a harsh peculiar position as this might cause the loss of jobs of people who are being replaced by technology.

Over the years, the rise in internet connectivity is influencing how e-commerce platforms quickly provide conveniences and perks, thereby spurring the growth of online shopping. Nelsen's Bricks (2017) finds that online Filipinos turn to the web to buy things they need because of certain conveniences it offers—from not lining up at the checkout counters to numerous payment options and delivery services that brick-and-mortar stores cannot.

According to the World Bank, the Philippines is one of the most dynamic economies in the East Asia Pacific region (Benedict et al., 2020). The growing popularity of e-commerce has caused a deleterious impact on the sales of "brick and mortar" stores as the increasing penetration of high-speed Internet also opened up access through a variety of services, including online shopping (Leyco, 2020). However, as technology revolutionized the world, some have viewed it as an opportunity to become globally present, making e-commerce a driving factor for foreign countries to establish more brick-and-mortar global stores, as Montealegre said K.A. (2018).

Statista (2017) reported that the Philippine E-Commerce industry revenue rose from \$688 million or about P36 trillion in 2017 to \$840 million or about P44 trillion in 2018. Revenue is projected to grow by about 10.5 percent yearly, contributing to a business value of \$996 million or about P53 trillion pesos by 2019. Increasing profit as an outlook indicates how e-Commerce growth is expected to increase.

According to the study by Kemp and Moey (2019), there are 69 million internet users in the Philippines, while the Global Web Index reports that for those who shop online, aged between 16 and 64, almost three-quarters of the stated number of users shop online. Lazada's

local Philippine website attracted an average of 26.5 million visits per month between May and July, compared to 16 million visits per month for Shopee's Philippines website during the same period.

Some studies have shown how the Philippines continually obtained success in e-commerce. Based on a study by Google and Temasek, the Philippine internet economy saw a gross merchandise value of \$7 billion last year. B t it is still lower than its ASEAN peers, like Malaysia with \$11 billion, Vietnam's \$12 billion, Thailand's \$16 billion, and \$40 billion in Indonesia (Leyco, 2020).

The positive outlook about the Philippines being one of the fastest growing online shopping countries has supported the statement of Subido (2018), which recognized the Philippines as a fast-growing retail e-commerce market and the most popular retail e-commerce platforms, including Lazada, Shopee, Zalora, eBay, and Kimstore.

This study has shown that e-commerce has greatly impacted the retail industry because there might be a general slowdown, possibly because of digital technological advancements, if it will not adapt to changes that technology is trying to offer instead of sticking to the traditional ways of selling.

Framework

Figure 1

Research Paradigm

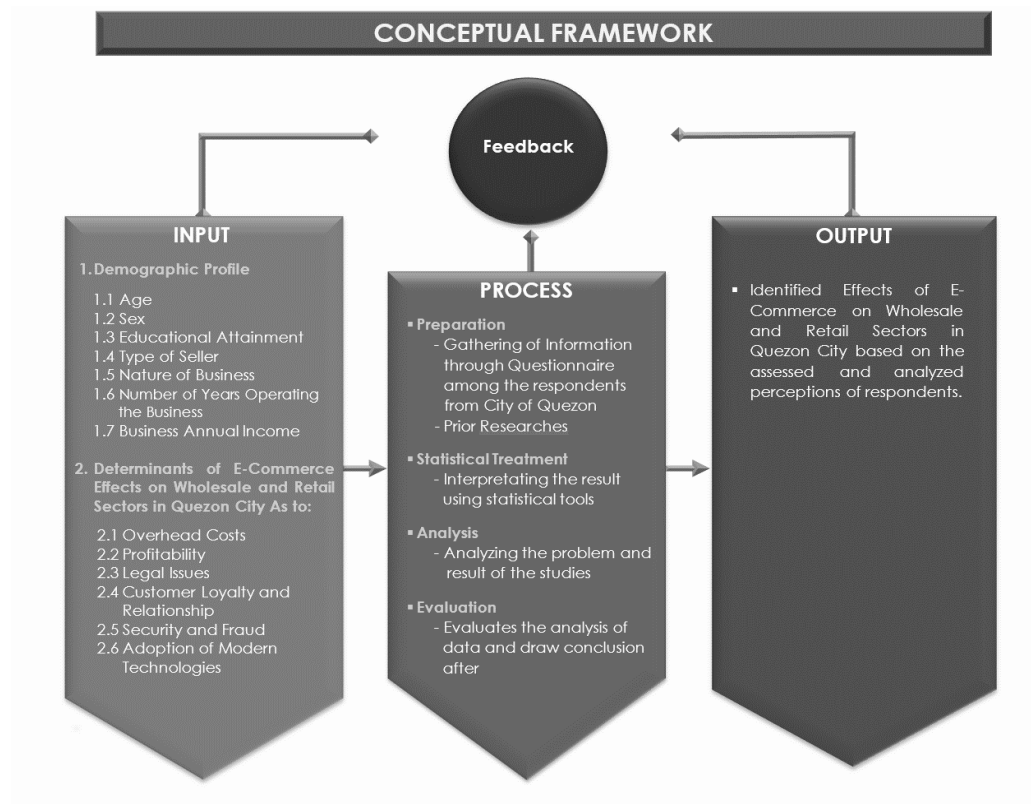


Figure 1 shows how the researchers explored the research problem, the specific direction the research will have to take, and the relationship between the different variables in the study using the input-process-output (IPO) model.

One of the great established theories is the "Environmental Theory of Darwin's Natural Selection" (1859), which had a popularized phrase known as "Survival of The Fittest." This applies to retail institutions, which are economic entities and retailers confronted with an environment made up of customers, competitors, and changing technology.

Another profound principle in connection to this research was the “Product Life Cycle” by Davidson W. et al. (1976). It is stated that, like products, and brands, retail organizations also pass through identifiable stages of innovation, accelerated development, maturity, and decline. It is commonly known as the retail life cycle. When in the innovation stage, any organization is nascent and has few competitors as they try to create a distinctive advantage for the final customers.

Finally, Customer Relationship Management (CRM) is a concept that combines management through technology and business practices. CRM leverages the enabling information technologies to help organizations gain customer fidelity, provide personalized service, acquire a better knowledge of customers, and differentiate from the competition.

Methodology

This study utilizes the correlational research type, a non-experimental research method, which aims to identify variables that have some relationship to the extent that a change in one creates some change in the other. It will use survey research in which a group of people or items is studied by collecting and analyzing data using questionnaires and sampling methods. Cronbach’s alpha coefficient has been used in this study to increase reliability.

Respondents of the Study, Population, and Sample Size

The study's respondents are the samples taken from the population of the wholesale and retail sectors in Quezon City. The researchers used simple random sampling in selecting their respondents. Of the total population of 26,361 businesses, the sample size was determined to be 156 using Slovin's (1960) formula.

Statistical Treatment of Data

The data gathered from the respondents were coded, tallied, and tabulated for analysis and interpretation. The data were subjected to several statistical tools. The frequency and percentage, ranking, weighted mean, One-way Analysis of Variance (ANOVA), and Independent Sample T-test. If the significance value is <0.05 , the hypothesis will be rejected. Otherwise, accept the hypothesis, there being no significant difference.

Results

Demographic Profile

The highest number of respondents came from the age bracket of 21 to 25 years old, representing 37.82% of the total respondents, followed by the age bracket of 16 to 20 with 19.87% respondents, 19.23% respondents were 31 to 40 years old, while 14.74% of the respondents fall under the age bracket of 26 to 30 years old, the fifth-ranked was attributable to 6.41% of the respondents who were 41 to 50 years old, and 1.92% respondents from 51 years old, and above.

According to sex

The survey showed that 74.36% of the respondents are female, while 25.64% are male. According to the study by Colliers Philippines (2020), women have used the Internet more often than men. Its previous survey showed that 60% of its female respondents spent seven or more hours online, whereas men who spent the same number of hours are 40%.

According to their highest educational attainment

The highest number of respondents, 39.10%, were college undergraduates, followed by 31.41% of college graduates. S S graduates in the third rank representing 12.18%, technical-vocational of 7.05%, the fifth-ranked, high school graduate with 4.49%, the sixth rank with

3.21% are those who were able to pursue postgraduate studies, and the last in the ranking of 1.28% of the respondents, the SHS undergraduate, and high school undergraduate. This is supported by the fact that, although no formal education is required to become an online seller, some employers prefer employees to have a high school diploma or one to two years of customer service or sales experience. While some managers or more experienced sellers usually train newly hired sellers about the employer's specific sales philosophy and method in a few days or may extend for months (Rios, 2018).

According to the type of seller

The data showed the retailers as a majority of the sample size, which comprises 66.03% of the respondents, and the remaining 33.97% are wholesalers. Most studies show that retailers will make far more profit than wholesale as retailers usually encounter less structural risk. T further supports the statement made by Freeland in which he stated that being engaged in wholesale makes the sellers liable to pay the cost of freight, taxes, duties, warehousing, and the like.

According to the nature of business

The General Merchandising Store has the highest number of respondents at 32.05%, followed by Grocery Store/Hypermarket with 26.92%. The Specialty Store was ranked third, representing 16.03%, Jewelry Accessories was ranked fourth with 8.33%, and 5.77% of the respondents are engaged in Restaurant/Dining Establishment. This is followed by Beauty/Personal Care, representing 4.49%, and 1.92% were engaged in Medicine/Drug Store business. An E-commerce platform comes with significant advantages as to overhead costs. As Khurana (2019) has stated, with e-commerce, we can save money on rent, utilities, maintenance,

and other costs associated with physical stores. Also, with the help of e-commerce, a lesser workforce is needed.

According to the number of years operating the business

The highest number of respondents representing 63.46%, are those who operate their business for 1 to 3 years. This is followed by 22.44% of respondents who operate their business for 4 to 6 years, 8.97% of respondents who operate for 7 to 10 years, and those who operate their business for more than ten operating years representing 5.13% of the respondents.

According to their annual business income

The highest number of respondents representing 65.38%, was attributable to those who earn below ₱200,000 annual income. This was followed by 14.10% of respondents who fall under the bracket of ₱200,000, but not more than ₱500,000 annual income, 10.90% of the respondents have ₱500,000 but not more than ₱1,000,000 annual income, while 7.05% of the respondents have ₱1,000,000 but not more than ₱3,000,000 annual income which was ranked as fourth. Finally, the least on the ranking, representing 2.56% of the respondents, are those earning an annual income of more than ₱3,000,000. The result supports that the wholesaler will buy from a manufacturer and sell these goods in bulk at cheaper rates to the retailer, which then sells these goods to end-users at higher rates and in limited quantity. As Udel (2013) mentioned in his discussion regarding *Channels and Wholesaling*, one can eliminate the middleman, but one cannot eliminate his functions. Both sectors serve as a middleman so that wholesalers are the middleman between producers and end-consumers, and retailers become the middleman between wholesalers and end-consumer.

Effects of E-Commerce on overhead costs

The respondents have agreed that e-commerce has a positive impact in terms of overhead costs and adheres to the reduction of maintenance, utility, and administrative costs; as being engaged in e-commerce platforms. I hold to what Tesco, one of Britain's biggest retailers, has experienced. The National Valley News (2016) reported company reduced its operating costs by almost 1.5 billion pounds. It was possible because of their procurement and reliable delivery networks.

Effects of E-Commerce on profitability

The respondents have agreed that e-commerce has brought a positive impact in terms of profitability. It also adhere that the respondents experienced growth in sales which has caused the acquisition of more assets as part of the investment that increased the sales as engaged in e-commerce platforms. I hold to what Statista (2017) has reported; it stated the industry revenue of the Philippine E-Commerce rose from about P36 trillion in 2017 to P44 trillion in 2018. It indicates that E-Commerce will gradually increase over the years.

Effects of E-Commerce on legal issues

The respondents have agreed that e-commerce had a positive impact in terms of legal issues. It encompasses issues concerning protecting the businesses' trademark, copyright, and confidential information as part of their engagement in e-commerce platforms. Indeed, Gainsburgh (2019) was right when he emphasized that the use of online is helpful for easier fast-paced compliance with changing laws and issues.

Effects of E-Commerce on customer loyalty and relationship

The respondents agreed that e-commerce had a positive impact in terms of customer loyalty and relationship, as well as the gaining of the customer's trust and loyalty and building

good communication with the customers as being engaged in e-commerce platforms. Indeed, Hajili (2019) was right when she mentioned in her International Journal of Market Research that trust is an essential factor influencing buyers. The connection of the two sectors, as stated by Surbhi (2018), whereas the wholesalers typically create a link between the manufacturer and retailers while retailers create a link between the wholesaler and end-consumers, gives a clear idea of how each sector builds customer loyalty and relationship.

Effects of E-Commerce on security and fraud

The respondents have agreed that e-commerce has positively impacted security and fraud. They also agreed that e-commerce could protect the seller's identity and help identify fake buyers, shoppers, and debit and credit cards. Moreover, it ensures that the engaged website or online market is authenticated and verified.

Effects of E-Commerce as to Adaption of Modern Technologies

The respondents have agreed that e-commerce has positively impacted the adaption of modern technology. They also agreed to the easy adaptation of new technologies, sufficient funds for website costs, knowledge about the customers' management software, and joining a seminar/webinar for the application of e-commerce by the respondents in the business. This holds to what Bondoc (2020) believed, which stated that the retailers could increase their online presence using a well-established website or they should set up their portals to sell their products. This will indeed click the online shoppers who prefer the use of technology as a means to purchase an item because of the convenience it offers Manglinong, (2018). Indeed, the Internet has made it possible to have immediate information, search services, and available products easily visible, as said by Sanchenko (2019).

Table 1

Other Indicators of Effects brought by E-Commerce on Wholesale and Retail Sectors in Quezon City

Positive	Negative
E-Commerce as an Avenue to Reach a Wider Range of Customers.	E-Commerce is Still On its Way for Improvement.
E-Commerce built an Innovative Mind towards selling Unique Products.	E-Commerce Platforms are on their Stage of Stabilizing and Gaining Customers.
E-Commerce created a platform where a Business can sell without a Physical Store.	E-Commerce can be Reported as Operating in Contrast to the Rules despite the Lack of Validity to prove such.

Table 2

Significant Difference between the Effects of E-Commerce on Wholesale and Retail Sectors in Quezon City when Grouped According to Age

INDICATOR	F-VALUE	P-VALUE	DECISION	REMARKS
A. E-Commerce Effect on Overhead Costs	0.641	0.669	Retain Ho	Not Significant
B. E-Commerce Effect on Profitability	2.165	0.061	Retain Ho	Not Significant
C. E-Commerce Effect on Legal Issues	0.832	0.529	Retain Ho	Not Significant
D. E-Commerce Effect on Customer Loyalty and Relationship	1.1	0.363	Retain Ho	Not Significant
E. E-Commerce Effect on Security and Fraud	0.118	0.988	Retain Ho	Not Significant
F. E-Commerce Effect as to Adaption of Modern Technologies	1.107	0.359	Retain Ho	Not Significant
Overall	0.852	0.515	Retain Ho	Not Significant

The researchers *retain* the null hypothesis since the resulting p-value is 0.515, which is also more remarkable than the significant value (0.515>0.05). This means that there is no

significant difference Between the Effects of e-commerce on wholesale and retail sectors in Quezon City when grouped according to age.

Table 3

Significant Difference between the Effects of E-Commerce on Wholesale and Retail Sectors when Grouped According to Sex

INDICATOR	F-VALUE	P-VALUE	DECISION	REMARKS
A. E-Commerce Effect on Overhead Costs	0.016	0.987	Retain Ho	Not Significant
B. E-Commerce Effect on Profitability	0.339	0.735	Retain Ho	Not Significant
C. E-Commerce Effect on Legal Issues	0.455	0.65	Retain Ho	Not Significant
D. E-Commerce Effect on Customer Loyalty and Relationship	0.311	0.756	Retain Ho	Not Significant
E. E-Commerce Effect on Security and Fraud	0.032	0.975	Retain Ho	Not Significant
F. E-Commerce Effect as to Adaption of Modern Technologies	0.566	0.572	Retain Ho	Not Significant
Overall	-0.087	0.931	Retain Ho	Not Significant

Based on the results, researchers *retain* the null hypothesis since the resulting p-value is 0.931, which is also more remarkable than the significant value ($0.931 > 0.05$). This means there is no significant difference between the effects of e-commerce on wholesale and retail sectors in Quezon City when grouped according to sex.

Table 4

Significant Difference between the Effects of E-Commerce on Wholesale and Retail Sectors when Grouped According to Educational Attainment

INDICATOR	F-VALUE	P-VALUE	DECISION	REMARKS
A. E-Commerce Effect on Overhead Costs	1.795	0.092	Retain Ho	Not Significant
B. E-Commerce Effect on Profitability	2.664	0.013*	Reject Ho	Significant
C. E-Commerce Effect on Legal Issues	2.448	0.021*	Reject Ho	Significant
D. E-Commerce Effect on Customer Loyalty and Relationship	2.971	0.006*	Reject Ho	Significant
E. E-Commerce Effect on Security and Fraud	1.735	0.105	Retain Ho	Not Significant
F. E-Commerce Effect as to Adaption of Modern Technologies	2.212	0.036*	Reject Ho	Significant
Overall	3.299	0.003*	Reject Ho	Significant

The data obtained resulted in a p-value of 0.003, which is also less than the null value (0.003<0.05). This means that there is a significant difference between the effects of e-commerce on wholesale and retail sectors in Quezon City when grouped according to the highest educational attainment.

Table 5

Significant Difference between the Effects of E-Commerce on Wholesale and Retail Sectors when Grouped According to the Type of Seller

INDICATOR	F-VALUE	P-VALUE	DECISION	REMARKS
A. E-Commerce Effect on Overhead Costs	1.846	0.067	Retain Ho	Not Significant
B. E-Commerce Effect on Profitability	3.112	0.002*	Reject Ho	Significant
C. E-Commerce Effect on Legal Issues	0.847	0.399	Retain Ho	Not Significant
D. E-Commerce Effect on Customer Loyalty and Relationship	2.343	0.021*	Reject Ho	Significant
E. E-Commerce Effect on Security and Fraud	1.732	0.085	Retain Ho	Not Significant
F. E-Commerce Effect as to Adaption of Modern Technologies	1.044	0.298	Retain Ho	Not Significant
Overall	2.241	0.026*	Reject Ho	Significant

The researchers reject the null hypothesis as the resulting p-value is 0.026, less than the null value ($0.026 < 0.05$). This means that there is a significant difference between the effects of e-commerce on wholesale and retail sectors in Quezon City when grouped according to the type of seller.

Table 6

Significant Difference between the Effects of E-Commerce on Wholesale and Retail Sectors when Grouped According to Nature of Business

INDICATOR	F-VALUE	P-VALUE	DECISION	REMARKS
A. E-Commerce Effect on Overhead Costs	2.502	0.019*	Reject Ho	Significant
B. E-Commerce Effect on Profitability	1.263	0.273	Retain Ho	Not Significant
C. E-Commerce Effect on Legal Issues	0.981	0.447	Retain Ho	Not Significant
D. E-Commerce Effect on Customer Loyalty and Relationship	1.981	0.061	Retain Ho	Not Significant
E. E-Commerce Effect on Security and Fraud	1.769	0.098	Retain Ho	Not Significant
F. E-Commerce Effect as to Adaption of Modern Technologies	0.769	0.615	Retain Ho	Not Significant
Overall	1.569	0.149	Retain Ho	Not Significant

The researchers *retain* the null hypothesis since the resulting p-value is 0.149, which is also more remarkable than the significant value ($0.149 > 0.05$). This means that there is *no significant* difference between the effects of e-commerce on wholesale and retail sectors in Quezon City when grouped according to the nature of business.

Table 7

Significant Difference between the Effects of E-commerce on Wholesale and Retail Sectors when Grouped According to the Number of Years Operating the Business

INDICATOR	F-VALUE	P-VALUE	DECISION	REMARKS
A. E-Commerce Effect on Overhead Costs	0.354	0.787	Retain Ho	Not Significant
B. E-Commerce Effect on Profitability	1.063	0.367	Retain Ho	Not Significant
C. E-Commerce Effect on Legal Issues	0.461	0.71	Retain Ho	Not Significant
D. E-Commerce Effect on Customer Loyalty and Relationship	0.026	0.994	Retain Ho	Not Significant
E. E-Commerce Effect on Security and Fraud	0.116	0.951	Retain Ho	Not Significant
F. E-Commerce Effect as to Adaption of Modern Technologies	0.879	0.454	Retain Ho	Not Significant
Overall	0.19	0.903	Retain Ho	Not Significant

The data obtained resulted in a p-value of 0.903, more significant than the null value (0.903>0.05). This means there is no significant difference between the effects of e-commerce on wholesale and retail sectors in Quezon City when grouped according to the number of years operating.

Table 8

Significant Difference between the Effects of E-Commerce on Wholesale and Retail Sectors when Grouped According to Business Annual Income

INDICATOR	F-VALUE	P-VALUE	DECISION	REMARKS
A. E-Commerce Effect on Overhead Costs	0.692	0.598	Retain Ho	Not Significant
B. E-Commerce Effect on Profitability	1.335	0.259	Retain Ho	Not Significant
C. E-Commerce Effect on Legal Issues	1.415	0.232	Retain Ho	Not Significant
D. E-Commerce Effect on Customer Loyalty and Relationship	1.159	0.331	Retain Ho	Not Significant
E. E-Commerce Effect on Security and Fraud	0.959	0.432	Retain Ho	Not Significant
F. E-Commerce Effect as to Adaption of Modern Technologies	0.584	0.675	Retain Ho	Not Significant
Overall	0.788	0.535	Retain Ho	Not Significant

** Significant at .05 level (p<.05)*

The resulting p-value is 0.535, which is greater than the null value ($0.535 > 0.05$), which means that there is no significant difference between the effects of e-commerce on wholesale and retail sectors in Quezon City when grouped according to annual business income.

Discussion of Results

Every business' ultimate goal is to please the customer. They need to give the best convenience and service they can offer so customers can have the kind of satisfaction they want. Accordingly, retail and wholesale sectors must adapt to the innovation in the businesses to meet these qualifications, for the customers' satisfaction is a solidified basis on how the businesses can manage to meet their needs and wants. This agrees with Khan (2016), who stated that the e-commerce revolution has fundamentally changed the transactions business by giving new opportunities and easily breaking borders.

The increase in e-commerce usage and engagement in the marketplace does not doubt as it paves the way toward convenience and ease of transactions. Sanchenko (2019) quoted, "The main advantage of using the Internet includes availability, immediate information, and search services." The very reason e-commerce has been the best avenue for most businesses is that it continually strives for improvement, as even said by Paul Graham (2020).

As e-commerce successfully embarked on a value to customers despite the need to improve, there is a decline in customers visiting a physical store. As stated by Dahiya (2017), "The micro-brick and mortar brick will experience a decline as online retailers become more attractive to customers by offering a wide variety of products and competitive prices." This means that the physical presence of the businesses like malls, retail stores, and supermarkets will have a possibility of losing lots of customers as online retailers have caught the attention of the buyers because of the convenience it offers for anyone who wants to engage as there is a growing number of technology users.

It is to be noted that the e-commerce business is growing rapidly in January 2020 due to the Coronavirus pandemic. Most small and medium enterprises have begun to create online businesses to reach their customers. The Center for International Trade, Exhibitions, and Missions (CITEM) partnered with the Department of Trade and Industry to create free webinars and seminars for business owners who want to turn their retail business into e-commerce (Manila Bulletin, 2020). Does the report show that the outlook of being stressed is half on its way to being mean? Indeed, e-commerce has already established value and confidence among business people.

Moore (2019) tackles in-depth how advantageous it would be to engage in e-commerce. Thus, the growth of e-commerce has undoubtedly improved the retail and wholesale sectors.

However, it would be limited to a set of sectors that were able to cope with this advancement. Because for some, it could threaten their existence as they cannot adapt to these changes. According to Fashion Network (2019), new retailers are seemingly popping up every minute, and consumers have their pick when buying new products online. In this competitive landscape, online retailers must find ways to work fast in these challenges to stay relevant and appealing to customers.

This study shows evidence why the way residents of Quezon City assessed the e-commerce effects on the wholesale and retail sector, when grouped according to highest educational attainment, was significantly different from each other. This could also be supported by the fact that, although many seller positions have no formal education requirements, some employers prefer employees to have a high school diploma, particularly those who sell complex or big-ticket items. Employers also prefer one to two years of customer service or sales experience.

Nuray Terzia (2019) stated that it further affected the net employment gain or losses of the people as e-commerce will impact the demand for particular skills. The evidence suggests that e-commerce demands a whole set of new skills where responsibilities and decision-making become more information based. A study by Sarkar R. & Dr. Das S. (2017) stated that there is a difference between an actual shop and e-commerce in terms of consumers' shopping styles in India. Even though e-commerce is growing rapidly across the world, and there is a projection of further rise in this medium of shopping, it is still proven based on research conducted in India that the majority of the consumers in their country still prefer the actual shopping or going to brick-and-mortar shops.

Based on the Colliers Philippines survey findings, women have higher daily use of the Internet than men do. Most 60 percent of female respondents spend seven hours or more online, while only 45 percent of male respondents spend the same time. Respondents to the survey can typically spend about 3 to 3.5 hours a day on online shopping. The survey also showed that the frequent use of the Internet and the time spent online shopping increases with age. This supports one of the recommendations for retailers that they should increase their efforts in targeting older shoppers and senior citizens. There should be a seamless online shopping experience, from adding items to the cart to checking out using credit cards.

The global perspectives have reached the selling gap to a limited set of people. As stated by Kristensen in 2019, "An online brand can reach an unlimited audience globally. It is difficult to do, but I believe that is the greatest opportunity for online businesses." As Gainsbrugh (2019) stated, this holds actual, "Large online retailers hold an advantage over smaller sellers in this scenario, as companies like Amazon can throw money and employees at these issues to quickly adjust to changing laws and compliance issues. S all businesses with fewer resources will have a harder time remaining compliant with different sales tax laws."

The effects of e-commerce in terms of profitability is a huge factor to both retailer and wholesaler as this is what drives their business as a whole to continue its operation. A closer look if they are generating an income or not must be sought as this will predict if their business is adhering to the principle of a going concern which means they must be viewed as if to operate for an extended period.

Verma et al. (2020) state that the primary challenge for today's retailer is that the modern customer is quality and brand conscious compared to services provided by different outlets in the comfort of their homes with a single click. A so, Khurana A. (2019) stated that one disadvantage

of e-commerce is that it delays goods due to delays in shipping dates of the seller, and it does not allow the consumer to experience the product before purchasing it. This might be one of the risk factors you might experience because it cannot test the quality of the product, which causes a waste of time and money. Despite e-commerce gaining popularity among the masses, it is still necessary to improve some of its systems, including access to the Internet and the payment area, which can be enhanced. The country has crossed a point where e-commerce can only expand and become a significant contributor to the retail sector. This prospect inspires entrepreneurs to take their online retailers when they reach another year (Campos, 2019).

Despite the decline experienced by those engaged in a physical store set-up, it is to be noted that trust, encouraged by social media, significantly affects the intention to buy. Therefore, trust has a significant role in e-commerce by directly influencing the intention to buy and indirectly influencing perceived usefulness, as Hajili M. (2014) stated. Therefore, the e-commerce platforms do not just continually operate and live with this certainty that retailers do not have the edge over them. That is why they must continuously exert extra effort and innovate to gain the customers' confidence in them.

Conclusions

The majority of wholesalers and retailers are positively affected by the rise of e-commerce as a way to sell products. It caused their profits to increase and encouraged them to acquire more assets as their engagement has brought them a positive impact, which means any acquisition made as an investment will be worth it because, after all, the business is generating an income. This is one of the most noticeable impacts that the respondents strongly agreed with, which was in terms of profitability.

The researchers also conclude that as the respondents get younger, it also reveals that their engagement in an e-commerce platform was only within a short period. Since most are starters, and the highest number of engagements was attributable to a General Merchandising Store, the respondents can be considered wise sellers as they consider non-biodegradable items like housewares, furniture, toiletries, toys, plastic wares, and kitchen appliances as products to sell. The rationale was to sell things that are not perishable.

Also, the indicators agreed by the respondents imply that there is indeed an effect that the respondents have encountered, yet these effects do not remarkably impact them as no result showed that they have strongly agreed nor strongly disagreed with the provided statement. Note that having the same verbal interpretations still resulted in an unequal overall weighted mean. It implies that one indicator rose above the rest, notably in profitability. The respondents have agreed that they have experienced increased sales through engaging themselves in an e-commerce platform. The researchers then conclude that the respondents have already experienced earning just an average sale because the subject matter here was their experience of having an "increase" and not just having a mere sale. This implies the validity of the "*Product Life Cycle*," wherein the seller encounters innovation, maturity, accelerated development, and a decline happens.

In terms of the educational background and type of seller illustrated an overall significant difference in the effects of e-commerce. Researchers conclude that as retailing requires having a small investment to start up a business, and this does not require much training or development knowledge, which is usually required in office work, the respondents sought retailing business. On the other hand, only a few respondents could finish college and obtain a postgraduate study,

and only a few were wholesalers, meaning wholesaling requires much capital investment because it sells large quantities.

Finally, if the respondents were to be grouped according to age, sex, nature of business, number of years operating the business, and annual business income proved to have no remarkable difference in the effects of e-commerce.

Limitations and Recommendations for Future Research

Various studies have explained how e-commerce changed the marketplace. It vastly affected the businesses. But the focal point of this research is to know how it affected the retail and wholesale sectors.

This study was limited to catering information from 156 respondents from wholesale or retail sectors in Quezon City for the years 2020-2021. The main objective of the questionnaires is to determine the impact of E-Commerce when respondents are grouped according to profiles that underwent further studies to present a conclusion and recommendations out on the results gathered. Aside from the conclusion, the study calls for the need to focus on the issues that may affect the growth of e-commerce and how this can be alleviated.

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