



RESEARCH PAPER

Online Business: Challenges for College Students with and without Disabilities

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ABSTRACT

Major objectives of study were to find out perception of college students about online business and to identify the challenges in online business. This study intended to explore the challenges of college students with or without disabilities which they experience in online business. This study was qualitative and exploratory. The sample included college students with or without disabilities (N=15), , selected through purposive sampling technique. Self-developed semi-structured interview was used as an instrument. Validity of instrument was assured by expert opinion (N=03). Reliability of instrument was confirmed through an extensive literature review. Data was analyzed through thematic analysis. Three major themes were drawn from the thematic analysis i.e perception of students, challenges in online business, and strategies for students regarding online business. Findings revealed maximum participants reported online business is not easy for them because of financial shortages. Study recommended the support of government to promote online business for college students.

Keywords: College, Education, Entrepreneurship, Online Business, Students

Introduction

Online Business is very Easy Solution to Sort out Our today's problem Of Earning at Home. In Past Decade there's massive change in Online Business world. In this modern Era there's too many small Online business's that Students Can Start at college level and can Share the Burden of Their parent's. Small Online Businesses that Can easily Start Even Disable Students at college, these businesses include Digital marketing, Network marketing, mobile marketing. Lamberton and Stephen (2016) associated social media marketing with digital, and mobile marketing. Some Further Amazon, Daraz.com Freelancing Even YouTube WhatsApp Instagram Facebook These Famous applications are also source of earning in other countries and Pakistan. Facebook pages have more than 50 million registered businesses and over 88 % of Businesses use Twitter for their marketing purposes (Dwivedi et al., 2021).

An environment is required to provide awareness how to earn by Starting Online Business. It is Our Foremost need to understand why self-established business is more important in the lives of Disable people than non-Disable. Disabled people face Barriers in work places So its best Opportunity for them to earn at Home by Establishing Suitable Business in which they can manage hours to work online. Unfortunately, in Pakistan Our most Of Students at College level wants to Start their Own Business, but improper knowledge, lack of facilitators, shortage of time, deficiency of guidance, Poverty and financial Issues are common hurdles for Starting own Business. According to Erato & Salas (2019), poverty creates worse conditions for access to social and economic capital, both important forms of capital for starting one's own business.

Limited vacancy in public and private Sector students tend to search for Business education, for attaining knowledge about how to Start business with limited Resources. Govt supports with initiating vocational courses at vocational institutes and easy loans schemes for establishing own business for Students. *The integration of entrepreneurship education into professional courses is of great help to cultivate students' independent ability (Utami, 2017).*

Self-established business promotes the increased confidence in their abilities and desire for Responsibility, High level energy, Preference to take moderate Risk, Skills of Organizing and get immediate feedback and value of Achievement. Practices are the only way to find and solve problems in entrepreneurship education (Rusok et al., 2017).

Entrepreneurship education at higher education for truly establishing online business enhance the students' innovative awareness based on solid professional knowledge and skills, cultivate their innovative ability, heighten their social adaptability, and foster their competitiveness and development potential for an online business skill. Through the process, teachers and real entrepreneurs can impart knowledge, thought, spirit, skills, and online business specialties to college students to help them determine the appropriate career path of an online business (Bischoff et al., 2018).

Online business is contemporary endeavour of the college students with and without disabilities. There is a need to understand the viewpoints of college level students about online business. Various challenges are there which college students with or without disabilities face while starting their online business. Therefore, the rationale of the study contains students' perception about online business, the challenges which they experience and the suitable ways for online business. Individuals who are actively involved in the pre-start-up activities are also more likely to launch a business (Mamun et al., 2017).

Literature Review

New information and communication technologies (ICTs), and social media in particular have shaped, transformed, and intensified economic transactions across the globe. Indeed, all over the world, mobile phones and other digital communication technologies have triggered the rise of electronic commerce (e-commerce) in which goods, products, services and funds are bought and sold through the internet (Oncini et al., 2020).

Needless to say, with the rapid advance of social media as well as social networking due to availability and affordability of mobile devices, "digital entrepreneurship" emerged and inspected the role of technologies and entrepreneurship (Nambisan, 2017).

Media entrepreneurship tendency emerged among young generation who are opportunity driven, young, and well-educated with the ability to get benefit from social networks (Zaheer et al., 2019). Especially given that digital technologies allow women to establish a global commercial network from home is considered an important attribute to enhance women's socio-economic manoeuvring space (Steel, 2017)

According to Santos (2020), one benefit of digital marketing as being that it is inexpensive but effective at drawing customers throughout the day and night. The act of promoting and selling goods and services online using digital and virtual environments is known as online marketing.

Online business is one of the opportunities that can be pursued as it allows someone to start an online operation that links them with individuals worldwide. Entrepreneurs can now start their own firms through virtual organizations and no longer need to rely on jobs supplied by the government or private institutions. Through virtual organizations, online entrepreneurs may also be able to offer job opportunities to others (Ali et al., 2022).

Online storefronts (e.g. Magento, Shopify) and marketplaces (e.g. Amazon Marketplace, eBay, Etsy, Alibaba) have created new market opportunities with no geographical constraints, enabling businesses, and micro enterprises in particular, to showcase their merchandise and direct customers to their e-commerce site (Church & Oakley, 2018).

According to Shirisha (2018), few explicit benefits of implementing online marketing strategies within business functioning are cost effectiveness due to inexpensive online platforms, better exposure due to wider reach to broad range of customers, time saving due to real time results, social currency gaining by diverse kinds of media, and brand promotion on many media platforms. In the advancement of communication and information technology, there is significant role of electronic commerce (Taher & Alnoor, 2021).

It is therefore unsurprising that Moore et al. (2019) posit that students should begin to cultivate an 'entrepreneurial mind-set' while still pursuing their studies. The premise for the argument may be that developing such a mind-set could help to cushion the stress concomitant with not getting a job after completing their studies. Business minded students may fully avail opportunity of latest technology for online earning; and strengthening their economy as well in this modern era along with continuation of their education like online business via face book, email, android mobile, skype, twitter and other such technological software and applications that are helpful in the online businesses (Todd & Olsen, 2019).

The service and responses amongst buyers and customers are quite fast while using latest technology in business; particularly students can maintain their online business successful along with their education by using technological facilities for online business such as the online shopping services, upstox, whatsapp, daraz, imo, cloud and zoom (Kurniawan, Gunawan, 2019).

In this modern world of e-commerce and e-business, students can fully get benefits from latest computer technology to develop their economy along with their education that are already practicing in advanced countries like USA, UK, Germany and France where students are part time indulged in online business to reduce and compete their high expenses and continue education (Thanan, 2018).

However, people with disabilities have no awareness of utilizing the resources, accommodations, benefits, and programs available to them when thinking about entrepreneurship as an employment option. Not only this disabled peoples also face challenges to start and expand their own businesses like financial problems, personal attitude, social challenges, access to education and problems related to rules and regulations (Tihic, Mirza, 2019). Furthermore, it has been noted that workforce requirements are constantly changing. Business models can only successfully deploy new technology and maintain operations with the correct people and skills. Therefore, taking these developments into account is challenging. A further issue relates to interoperability, whereby protocol, component, product, and system cannot be separated. Interoperability limits companies' ability to innovate. Like any other business, an online business also faces many challenges (Nagaraj2018).

Material and Methods

The study was performed through the naturalistic method of qualitative inquiry.

Research Design

This was qualitative inquiry with exploratory type. This type of the study helped the researchers to find out most relevant findings of the research problem.

Population

Population of the study comprised of the college students with or without disabilities.

Participants

The sample of the study included 15 college students with or without disabilities from which 12 were students without disabilities and 3 were students with visual impairment. Among 15 college students, 8 were from the Lahore district, whereas 7 were from different cities of Punjab including 2 each from Sheikhupura, Gujranwala, and 1 each from Islamabad, Qasoor and Faisalabad. The purposive sampling technique was used to collect data for this study. The tool for data collection was a self-developed semi-structured interview protocol. In-depth, semi-structured interviews were the primary method of data collection. The validity of the interview protocol was assured by the expert opinion (N=03). The reliability was confirmed through an extensive literature review.

Data Analysis

Data were analyzed through coding and thematic analysis. Four broader themes were generated based on codes and categories. Similar answers were ascribed in proper alphabetical codes. The codes were then merged and categories appeared. The patterns between the codes were identified and global themes were applied based on associated categories. I, as the first author, do repeated readings throughout the procedure of data analysis. We approach the participants of the study with great effort. It took two weeks to contact and get the consent of all of the respondents.

Table 1
Demographics of respondents.

Age	Mean= 22.3 (minimum 21, maximum 25)
Gender	8 Males (53%), 7 Females (47%)
Students without disabilities	12 Students without disabilities (80%)
Students with disabilities	3 students with disabilities (20%)
Education	1 intermediate (7%), 1 B.A (7%), 11 BS/M.A (73%), 2 MS/M.Phil (34%)
Experience	4 below 1 year, 3 in 1 year, 4 in 2 years, 2 in 3 years, 2 in 4 years, Maximum 15 years

Establishing trustworthiness

Reliability and conformability of the study were ensured through review and confirmation of the findings by the participants and approval of the results by the study co-author and external researchers, respectively. The main themes of the study were given to 4 participants and they confirmed that the findings were true regarding them. To confirm transferability, the details such as the method of coding and formation of categories from raw data were explained to observers and external researchers to judge about transferability of the data in other areas. The participants were selected from different cities of Punjab and different levels of education. We as researchers tried our level best to remain neutral and control the element of researcher bias.

The data was collected only through the interview technique, other methods like observation or document analysis have not been used.

Ethical Considerations

Ensuring ethical consideration is a basic element of any research. We have taken the consent without any pressure on the participants. The participants were ensured that all of their personal information and data will be kept confidential and their information will be used only for research purposes. The participants were allowed to leave the study at any stage and refuse the answer to any question. We did not ask for any unnecessary secret information from the participants.

Results and Discussion

Coding and Thematic Analysis

Research question 1: What is the perception of students about online business?

Theme 1: Perception

The theme has been emerged from the categories mentioned below. This theme depicts the perception of college students about online business. The categories in this theme include future demands, freelancing, adequate knowledge and profitable business. Other factors that may influence their perception towards entrepreneurship could include the availability of business opportunities, capability to run a business, level of risk involved, and the fear of failure in starting and running a business (Iwu et al., 2016:2019).

Category 1: Future Demand

This category shows that less than half of the participant respondent that online business has much demand in the future. These participants also stated that online business will be very useful in coming years. However, one of the participant said that

"Maximum work will be online in next few years."

Category 2: Freelancing

This category indicates that few of the participant respondent that online business is a kind of free activity which can be done from home. Moreover, one of the participant said that

"Freelancing is a good way you can earn from anywhere."

Category 3: Adequate Knowledge

This category highlight that few of the participant respondent that for starting online business having adequate knowledge shout specific domain is very necessary. Additionally one of the participants said that

"You should have complete knowledge about it otherwise your time and money will be wasted."

Category 4: Profitable Business

This category depicts that less than half of the participant respondent that online business is very profitable. These participants also stated that online business is very effective and working. One of the participants said that

"I have good experience about online business because i gain good responses in return."

Theme 2: **Nature of Online Business**

This theme has been emerged from the categories mentioned below. This theme depicts the nature of online business. The categories in this theme include e-commerce, multinational partnership, networking, unrestricted activity and self dependency. Kannan and Li (2017) classified it into four broader themes i.e, company, environment, marketing strategies and outcomes.

Category 1: **E-commerce**

This category shows that half of the participant respondent that E-commerce is very profitable business. However, one of the participants said that

"E-commerce is best and most profitable among online businesses."

Category 2: **Multinational Partnership**

This category shows that few of the participant respondent that it is very beneficial if you work with a multinational company or an organization. The participant also stated that it will be very profitable or best start with own account. Additionally one of the participant said that

"It is more beneficial to work with good brands which are at international level as compared to selling local products."

Category 3: **Networking**

This category shows that few of the participant respondent that making network marketing is profitable business because in which people work in network or teamwork. Moreover, one of the participants said that

"One person maximum work is not team work that's why it's profitable."

Category 4: **Unrestricted Activity**

This category shows that few of the participants responded that online business is unrestricted activity it can be done at any time there is no restriction of time. Additionally one of the participants said that

"Students with or without disability can do online business in their spare time."

Category 5: **Self Dependency**

This category indicates that less than half of the participant responded that through online business can fulfill study expenses and can become financially independent. Additionally one of the participants said that

"online business is beneficial for students because if you arrange your pocket money at your own it's beneficial to yourself and your parents as well."

Theme 3: **Student's Traits**

The theme has been emerged from the categories mentioned below. This theme depicts student's traits which are necessary for doing online business. The categories in this theme include communication skills, computer literacy, consistency and passion. To reach a broader range of customers, business leaders should gain and use knowledge with current technologies and concepts of online advertising (Gaikwad & Kate, 2016).

Category 1: Communication Skills

This category indicates that few of participants respondent that communication skill should be good. These participants also stated that string communication skill help in dealing people in a better way. Moreover one of the participant said that

"Good communication skills help how to talk at national level, international level, with colleagues and how to deal with client in good way."

Category 2: Computer Literacy

This category indicates that few of the participant responded that how know about or having knowledge about the use of technology, internet, google, social media is very important for doing online business. However, one of the participant said that

"For doing online business you should know about the use of new upcoming technologies and social media."

Category 3: Consistency

This category display that few of the participant respondent that for doing online business one thing is most that is consistency. These participant also stated that persistence should be part of personality for success in online business. One of the respondent said that

"It should not be that you work for couple of months and if you face failure in it then give up don't do this."

Category 4: Passion

This category shows that less than half of the participant responded that for doing online business only one thing is important that is passion. However, one of the participant said that "The first thing is that you should have passion of doing work and earn money."

Research question 2: What are the challenges in online business for students at college level?

Theme 4: Challenges in Online Business

The theme has been emerged from the categories mentioned below. This theme depicts the challenges which faced by students in online business. The categories in this theme include financial deficits, time management, communication problems, shortage of experience, small social network and inaccessible websites. Organizations are offered signification opportunities for digital and social marketing by increase in sale, increased awareness for brand, and less costs. But there is the existence of various challenges (Dwivedi et al., 2021).

Category 1: Financial Deficits

This category indicates that less than half of the participant respondent that in any investment work need money so the biggest difficulty in online business is lack of investment at initial level. However one of the respondent said that

"Students pocket money is limited so they have to see which online business they can start with few money."

Category 2: Time Management

This category shows that majority of participant responded that there is problem in managing time. One of the respondent said that

"In the beginning there is issue of time management because both studies and business have to be managed."

Category 3: **Communication Problems**

This category shows that few of the participant responded that lack of communication skill becomes deficiency for the online business. However, one of the participant said that "Communication is biggest problem because all marketing in online business requires English language proficiency."

Category 4: **Shortage of Experience**

This category depicts that few of the participant responded that face difficulty in how to take start of business for first time because of lack of experience. These participant also stated that facing failure is because of totally lack of experience. Moreover, one of the participants said that "Without skill or experience, people come in field, when they face failure they advise others that there is no chance of success in online business."

Category 5: **Small Social Network**

This category displays that few of participant responded that Social network should be large for online business. Additionally, one of the participant said that

"Very first difficulty that student face in business is engagement with other field partners."

Category 6: **Inaccessible Websites**

This category indicates few of participant responded said that many websites are not accessible for blind person for doing online business. However, one of the participant said that "If writing work is less and graphical work more then there will also be difficulty for blind person."

Research question 3: What are suitable strategies for students with and without disabilities?

Theme 5: Strategies for Online Business

The theme has been emerged from the categories mentioned below. This theme depicts the strategies for online business. The categories in this theme include planning, consultation, appropriate legislation, adequate proficiency and social networking. There is positive impact of strategies in business to get a competitive advantage (Farida & Setiawan, 2022).).

Category 1: **Planning**

This category shows that few of participant responded that planning plays important role in online business. These participants also stated that Goals should be pre-planned. Moreover, one of the participant said that

"business must start with planning."

Category 2: **Consultation**

This category indicates few of participant responded that before starting online business should knowing about which online business is profitable and in future demanded. These participant also stated that work under the supervision of experts for getting experience. However, one of the participants said that

"Meet with people who achieve proficiency in business."

Category 3: **Appropriate Legislation**

This category shows that few of participant responded that online business should be registered by any Governmental organization. These participants also stated that Govt. should facilitate in receiving money from foreign countries. However one of the participants said that

"There should be strong legislation for doing online business."

Category 4: **Adequate Proficiency**

This category displays that few of participants suggested some unique skills, knowledge, abilities and proficiency in specific domain of online business. Additionally, one of the participants said that

"Proper skills must be there among the students for doing online bussiness."

Category 5: **Social Networking**

This category indicates that few participant responded that for marketing purpose choose both local and international platforms. These participant also stated that social circle should be large for business development because in beginning advertise business through what's app. Moreover, one of the participant said that

"You should have good communication in your social network."

Findings

The findings of the study have been given below:

Perception

The study found that online business is very profitable. There will be a lot of demand of online business in the future. However, adequate knowledge is necessary for doing online business. Additionally, freelancing is the best way of earning because there is no need to invest money.

Nature of Online Business

The study found that e-commerce, multinational partnership and network making are very profitable business. Online business is un-restricted activity through this a student can become self dependent.

Students' Traits

The study found that communication skills, computer literacy, consistency and passion for doing online business are the common traits that students' should adopt.

Challenges in Online Business

The study found that challenges face by students in online business are investment shortage, experience deficiency, lack of communication skills, small social network and inaccessible websites.

Strategies for Online Business

The suitable strategies for doing online business include planning, consultation, appropriate legislation, adequate proficiency and social networking. These strategies are helpful for students for making online business successful.

Discussion

The perception of students about online business at college level with regards to gender and qualification depicts that through online earning is very easy and profitable. The well-known advantages of digital platforms (low cost, ubiquity, rapid dissemination, etc.) have created economic liquefaction and have taken the notion of sidedness to the forefront of markets and platforms (Hofacker & Belanche, 2016). There is no such investment required in freelancing but it requires only unique skill with appropriate training. As policy maker, the government can develop and strengthen policies or programs to support small businesses, digital transformation agendas, by creating specific policies, support and counselling initiatives, customized training programs, and collaboration ecosystems (Pelletier & Cloudier, 2019). commerce, multinational companies and network marketing are profitable business. The store setup cost is another reduction in the initial store investment, as through opening an commerce website most of the setup expenses are eliminated including the store interior/exterior design, equipment, furniture, point of sales display and signage (Niranjanamurthy et al., 2013). Consistency, passion, communication skill, active use of technology made business more profitable. Individual with disabilities can get more benefit from online businesses with appropriate training and support. Person who wants to have an online business and will use online marketing should have good business decision skills to become prepared to encounter the benefits and difficulties (Santos, 2020). Although, there are various challenges including unavailable investment, little experience, communication deficiency, isolated personality, and inaccessible websites. However, these challenges can be overcome by gaining knowledge from business experts about the field of online business. Additionally, suitable strategies can be very helpful if implement properly as per situation. The use of online networking strategies can help increase revenue, generate website traffic, and appeal to new audiences (Lee et al., 2018).

Conclusion

In conclusion, doing online business is not an easy job for college students with & without disabilities. Adequate knowledge about online business and understanding the nature of online business is mandatory for college students with or without disabilities. There are various challenges that college students experience for doing online business. Additionally, students with or without disabilities must develop few common traits in them to do online business. Moreover, suitable planning, consultation, appropriate legislation and social networking are the strategies of online business for college level students with or without disabilities.

Recommendations:

The study recommends the following:

- Particular training should be given to college students for doing online business.
- Government should promote and support online business for college level students with and without disabilities.

- Visually impaired students at colleges should be trained to get comprehensive understanding about using websites dealing online business.
- Strict laws of online business should be introduced to deal with any criminal act i.e fraud, forgery etc.
- Companies dealing online business should be invited more in Pakistan to give opportunities to students in higher education to do their online business as a contribution to country's economy.

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