

Practices, Challenges, and Business Profitability of Vendors

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ABSTRACT

The study was conducted to identify the business practices, challenges and profitability of small scale vendors of Barangay Sum-ag, Bacolod City, Philippines during 2025-2026. Specifically, it described the profile of the vendors; measured the level of business practices in financial management, marketing, inventory management, pricing, product quality and customer service; identified the challenges on capital and financing, competition, local government regulations, infrastructure and environmental concerns; measured profitability using average daily sales, average daily expenses and estimated monthly net income; and tested for differences and relationships among the study variables. The design was quantitative descriptive with 100 vendors selected by purposive quota sampling. The researcher-made questionnaire contained 70 substantive items: 30 for business practices, 25 for challenges and 15 for profitability, in addition to the respondent profile. Content was validated by experts and the overall Content Validity Ratio (CVR) was 1.00 and reliability testing revealed Cronbach's alpha of 0.964. Descriptive statistics and nonparametric inferential tests were employed. The highest business practice mean was customer service ($M = 3.72$) and the lowest mean was inventory management ($M = 3.19$). The challenge of competition was the highest rated ($M = 3.52$). Overall, the challenge was rated Very High ($M = 3.39$, $SD = 0.37$). Overall profitability was Very High ($M = 3.39$, $SD = 0.47$). Business practices differed significantly by education level ($H = 14.020$, $p = .007$), but not by age, sex, or years in vending. There were no significant differences in profitability across the demographic groups tested. There were positive and significant Spearman correlations for practices and challenges ($r_s = .398$, $p < .001$), practices and profitability ($r_s = .531$, $p < .001$) and challenges and profitability ($r_s = .442$, $p < .001$). Findings support specific measures in record keeping, inventory control, financial access, competition management and gender responsive business support for vendors in the study area.

Keywords: business practices, challenges, profitability, small-scale vendors, Barangay Sum-ag, Bacolod City.

INTRODUCTION

Small and medium-sized enterprises are important contributors to local economic, development, especially in developing countries where they provide employment and access to essential goods and services (Mensah & Agyapong, 2019). Vendor activities, which are important for urban commerce and community livelihoods, often represent a large share of the informal sector. However, the profitability of vendor businesses largely depends on their management, operational efficiency and the challenges faced in a dynamic market environment (Mwangi & Kihoro, 2021).

Effective vendor practices such as proper inventory management, strategic pricing, and customer relationship management were as key drivers of business profitability (Kotler & Keller, 2019). Vendors who adopt innovative marketing strategies and adapt to changing customer needs are more likely to experience sustained profitability compared to those who rely solely on traditional trading methods (Bashir & Verma, 2020). In addition, access to financial resources, supply chain efficiency, and the ability to leverage technology can enhance a vendor's competitive advantage and profitability (Amoako & Dartey-Baah, 2021). Also, vending in public markets, on sidewalks and community areas is an accessible form of self-employment with little capital required. Many vendors rely on their skills, experience and customer relationships to keep them

going. However, they tend to be informal and unstructured in their business practices, which may restrict their potential for profitability and growth. Other factors affecting their income levels include lack of financial management skills, limited access to credit, unstable market conditions and competition.

However, vendors experience a number of challenges that constrain their business growth and profitability. These include limited access to credit facilities, poor infrastructure, regulatory constraints and intense market competition (World Bank, 2020). Moreover, external economic challenges such as inflation, supply disruptions and socio-political instability may negatively affect profit margins as well as business sustainability (Kisaka & Njenga, 2019). As such, understanding these practices and challenges is critical to improving vendor performance and, ultimately, to advancing inclusive economic development.

Vendors also face challenges, including regulatory restrictions, inadequate infrastructure, and exposure to environmental risks. These challenges can impact their capacity to work efficiently and earn a stable income. Knowledge of these factors is crucial in the development of strategies and improvement programs that can improve their practices, increase profitability and ensure their long-term sustainability.

According to Chille, et.al. 2023, the perception of product demand amongst street vendors was positively related to profit margins as higher demand in the market increased the sales volume. Capital investment, working hours and business longevity significantly increased the income of micro-enterprises such as vendors at bus terminals. For small and medium enterprises (SMEs) productivity and industry affiliation positively affected profitability, while firm size and growth could have negative effects.

Recent evidence on street vending further points to the importance of demand, business experience, capital and operational efficiency in sustaining small enterprises (Chille et al., 2023; Das, 2019). These considerations highlight the need to consider vendors' practices and operating challenges along with profitability, not profitability as a purely financial outcome.

In view of the above, the study on Practices, Challenges and Business Profitability of Vendors intends to assess the business practices and challenges that vendors face in relation to the profitability of their businesses. The study aims to analyze the gaps and opportunities of the vending industry to help develop inclusive and sustainable livelihood solutions for the surrounding communities. Research Goals..

This study generally aimed to determine the business practices, challenges and profitability of vendors in Barangay Sum-ag, Bacolod City. Specifically, it sought to: (1) describe the profile of vendors in terms of age, sex, educational attainment, years in vending, and type of goods or services sold; (2) determine the level of business practices in financial management, marketing practices, inventory management, pricing strategies, product quality, and customer service; (3) determine the level of challenges encountered in capital/financing, competition, LGU regulations, infrastructure/facilities, and environmental concerns; (4) determine the level of profitability based on average daily sales, average daily expenses, and estimated monthly net income; (5) test whether business practices differ significantly when vendors are grouped according to age, sex, educational attainment, and years in vending; (6) test whether challenges differ significantly across the same demographic variables; (7) test whether profitability differs significantly across the same demographic variables; (8) determine the relationship between business practices and challenges; (9) determine the relationship between business practices and profitability; and (10) determine the relationship between challenges and profitability.

METHODOLOGY

Research Design

A quantitative descriptive research design was employed in describing the business practices, challenges, and profitability of vendors without manipulation of the study variables. The design was suitable for obtaining a structured description of the reported business conditions of the vendors and for examining differences and relationships among the variables. The data were ordinal Likert scale responses and the demographic groups were unequal in size, thus nonparametric inferential procedures were used.

Data were collected numerically by structured researcher made questionnaire and analyzed by descriptive and inferential statistics. The respondent profile was characterized by frequencies and percentages. Likert-scale dimensions were described by means and standard deviations. Kruskal-Wallis H tests were used for comparisons of three or more independent groups, while Mann-Whitney U tests were used for two-group comparisons. Spearman rank order correlations were used to examine relationships among business practices, challenges and profitability

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Study Area Data were collected numerically by structured researcher made questionnaire and analyzed by descriptive and inferential statistics. The frequencies and percentages were used to describe the profile of the respondents. Likert scale dimensions were reported as means and standard deviations. Kruskal-Wallis H tests were used for comparing three or more independent groups, and Mann-Whitney U tests were performed for comparisons of two groups. Relationships among business practices, challenges and profitability were examined using Spearman rank order correlations.

Respondents, Sampling, and Sample Size

The respondents were small-scale vendors in Barangay Sum-ag, Bacolod City, such as food vendors, sari-sari and general-merchandise vendors, clothing vendors, vendors of fruits and vegetables, service providers and other informal retail operators. They were chosen because they had firsthand knowledge of daily sales, costs, customer transactions, inventory decisions, and operational challenges.

Sampling-frame details required for final submission: The total population of eligible vendors in Barangay Sum-ag was 100. The purposive quota sampling strata were in Barangay Pta. Taytay, Bacolod City with 30 vendors allocated to each stratum.

The inclusion criteria were: (1) the vendor was actively operating in Barangay Sum-ag during the study period; (2) the vendor has been operating for 6 months or more; (3) the vendor was directly involved in the day to day management of the business; and (4) the vendor voluntarily agreed to participate. Respondents who did not fulfill these criteria were excluded.

The respondents gave first-hand information on their business practices, problems and perceived profitability. Their involvement allowed the study to describe the operating conditions of vendors in the selected barangay and identify practical areas for business and policy intervention.

Research Instrument, Validity, and Reliability

The major tool was researcher produced questionnaire which consisting of demographic profile of respondents and 70 substantive Likert scale items. The 70 items contained 30 items on company methods, 25 items on obstacles faced and 15 items on profitability. The business-practice items regarding financial management, marketing methods, inventory management, price strategies, product quality, and customer service. The difficulty items were linked to capital/financing, competition, LGU laws, infrastructure/facilities and environmental concerns. The profitability items included are average daily revenues, average daily expenses and estimated monthly net income. For transparency and replicability, the whole list of substantive elements is reported in Appendix A.

All the substantive items were assessed using a four-point Likert scale. 4=Very High, 3=High, 2=Low, 1=Very Low. The dimension scores were calculated as the mean of the item responses within each dimension and the overall score was calculated as the mean responses at the dimension level. The mean scores were interpreted as Very High (3.26-4.00), High (2.51-3.25), Low (1.76-2.50) and Very Low (1.00-1.75). The reviewer noticed no reverse scored items in the paper.

Experts validated the instrument and the total Content Validity Ratio (CVR) was 1.00. Reliability test demonstrated Cronbach's alpha was 0.964, which shows an excellent internal consistency. Authors must also provide or attach a supplementary table of the item-level CVR values, and the items that were retained, revised or removed during validation for final submission. The present manuscript only reports the overall CVR available in the source document.

Data Gathering and Statistical Analysis

Institutional and ethical permissions were obtained and data were collected. The respondents were told about the purpose of the study, the voluntary nature of participation and the confidentiality of their responses. Questionnaires were administered in person and/or through the approved mode of survey employed by the researchers. Questionnaires were completed, checked for completeness, coded and analyzed.

Scale Value	Verbal Interpretation	Mean Range	Description
4	Very High	3.26 - 4.00	Denotes strong implementation or severe obstacles significantly driving or hindering profitability
3	High	2.51 - 3.25	Reflects consistent practices or notable hurdles moderately influencing business profits
2	Low	1.76 - 2.50	Suggests limited adoption or low-severity issues with modest effects on vendor margins
1	Very Low	1.00 - 1.75	Indicates minimal or absent practices/challenges with negligible profitability impact

The researcher collected the data in rigorous and ethical way to ensure that the material was reliable, accurate and useful for the study. The researcher developed and pre-tested the questionnaire and created informed consistent forms for the participants and received ethical permission where necessary. Vendors were contacted via appropriate communication channels and asked to participate in the survey.

RESULTS

Table 1. Frequency and Percentage Distribution of the Respondents According to Profile.

Profile	Category	f	%
Age	20 years old and below	8	8.00
	21-30	14	14.00
	31-40	22	22.00
	41-50	28	28.00
	51 and above years old	28	28.00
	Total	100	100.00
Sex	Male	34	34.00
	Female	66	66.00
	Total	100	100.00
Educational Attainment	No formal Education	4	4.00
	Elementary	13	13.00
	High School	27	27.00

	College	49	49.00
	Vocational	7	7.00
	Total	100	100.00
Years in Vending			
	Less than 1 year	10	10.00
	1-3 years	26	26.00
	4-6 years	21	21.00
	More than 6 years	43	43.00
	Total	100	100.00
Type of goods or services sold			
	Food	65	65.00
	Clothing	10	10.00
	Household Items	5	5.00
	Services	10	10.00
	Others	10	10.00
	Total	100	100.00

The study was conducted to 100 vendors in Barangay Sum-ag, Bacolod City. The age groups with the highest number of respondents were 41-50 years and 51 years and above with 28 respondents each (28%). The age groups 31-40 years, 21-30 years and 20 years and below had 22%, 14% and 8% respondents respectively.

Most of the respondents were females accounting for 66% (n = 66) of the total respondents while males contributed 34% (n = 34). Educational Level was distributed as follows: College (49%), high school (27%), elementary (13%), vocational (7%) and no formal education (4%).

Forty-three percent had > 6 years, 26% had 1-3 years, 21% had 4-6 years, and 10% had < 1 year of vending experience. Food was the largest category of goods sold (65%), followed by clothing (10%), services (10%), other goods (10%), and household items (5%).

The demographic profile of those surveyed is consistent with the wider literature describing vending as an accessible livelihood in urban and community markets. Prior studies on street-food and vendor enterprises have highlighted the role of business experience, operational adaptation, and local market environment in affecting vendor performance (Das, 2019; Handayani et al., 2022). This study provides a local perspective of these features in Barangay Sum-ag.

The predominance of female respondents and food vendors further highlights the role of vending as a livelihood in the community. This finding should be considered as a description of the present sample and not as a general statement about all vendors in Bacolod City given the single-brgy setting and the purposive quota sampling.

Table 2. Level of Business Practices of vendors in terms of Financial Management; Marketing Practices; Inventory management; Pricing strategies; Product Quality; and Customer Service.

Statements	Mean	Standard Deviation	Interpretation
Financial Management	3.35	0.49	Very High
1. I maintain records of my daily sales and expenses to keep track of my business finances.	2.91	1.13	High
2. I regularly monitor and plan my cash flow to ensure that my business can meet its daily and future financial needs.	3.58	0.59	Very High
3. I set aside a portion of my income for savings, emergencies, and business reinvestment.	3.18	0.83	High

4. I manage my pricing and budgeting carefully to maintain profitability in my small-scale business.	3.58	0.62	Very High
5. I face challenges in managing my finances, such as handling unexpected expenses and maintaining accurate financial records	3.51	0.7	Very High
Marketing Practices	3.21	0.64	High
6. I promote my products or services using simple and affordable marketing strategies such as word of mouth and social media.	2.73	1.14	High
7. I consider customer preferences and feedback when deciding how to market my products.	3.46	0.8	Very High
8. I use attractive product display and presentation to encourage customers to buy	3.34	0.88	Very High
9. I adjust my marketing strategies based on customer demand and market trends.	3.38	0.76	Very High
10. I offer promotions, discounts, or incentives to attract and retain customers.	3.15	0.9	High
Inventory Management	3.19	0.58	High
11. I regularly monitor my inventory to ensure that products are available when customers need them.	3.05	0.99	High
12. I keep records of the items coming in and going out of my inventory.	2.86	1.14	High
13. I reorder products on time to avoid running out of stock or having excess inventory.	3.26	0.82	Very High
14. I check the quality and condition of my inventory to prevent losses due to spoilage or damage.	3.54	0.63	Very High
15. I experience challenges in managing my inventory, such as limited storage space or inaccurate stock.	3.24	0.89	High
Pricing Strategies	3.45	0.52	Very High
16. I set my product prices based on the cost of goods and my desired profit.	3.58	0.55	Very High
17. I adjust my prices to remain competitive with other vendors in the area.	3.44	0.7	Very High
18. I consider customer purchasing power when determining my prices.	3.18	0.95	High
19. I review and adjust my prices regularly in response to changes in costs and market conditions.	3.51	0.66	Very High
20. I face challenges in pricing my products fairly while still maintaining profitability.	3.53	0.73	Very High
Product Quality	3.62	0.48	Very High
21. I face challenges in pricing my products fairly while still maintaining profitability.	3.68	0.51	Very High
22. I regularly check the quality of my products to prevent selling damaged or expired items.	3.64	0.56	Very High
23. I source my products from suppliers that provide consistent and reliable quality.	3.65	0.54	Very High
24. I handle and store my products properly to maintain their quality.	3.57	0.56	Very High
25. I address customer complaints related to product quality promptly and appropriately.	3.58	0.62	Very High
Customer Service	3.72	0.35	Very High
26. I treat my customers with respect and politeness at all times.	3.75	0.44	Very High

27. I respond promptly to customer inquiries, requests, or complaints.	3.79	0.41	Very High
28. I listen to my customers' feedback and use it to improve my products or services.	3.77	0.45	Very High
29. I provide additional assistance or guidance to customers when needed.	3.54	0.66	Very High
30. I make efforts to build good relationships with my customers to encourage loyalty and repeat business.	3.77	0.45	Very High
Business Practices As a Whole	3.42	0.39	Very High

Legend: (3.26-4.00)-Very High; (2.57-3.25)-High; (1.76-2.50)-Low; (1.0-1.75) - Very Low

Table 2. Overall Mean and Standard Deviation of Respondents' Business Practice As shown in table 2 the overall mean of the business practice of the respondents is 3.42 with a standard deviation of 0.39 which is interpreted as Very High. This means that the respondents in general have very high levels of business practices in managing and operating their enterprises. The findings show that they consistently adhere to sound practices in areas like conducting business activities, ensuring product quality, serving customers, and addressing operational requirements.

In the given indicators, Financial Management was first with a mean of 3.35 and a standard deviation of 0.49 interpreted as Very High. It implies that the respondents are generally very good at handling the finances of their businesses. The result indicates that they keep a regular eye on cash flow, handle pricing and budgets carefully, set aside income for investment and savings, and face financial challenges such as unexpected expenses and maintaining financial records. Moreover, statement 2 and 4 had the highest mean of 3.58 with standard deviations of 0.59 and 0.62, respectively, both interpreted as Very High. This means the respondents are keeping track of their cash flow to make sure they have sufficient funds to meet their present and future business requirements. This shows that respondents are very sensitive to pricing and budgeting decisions to help maintain the profitability of their business. In contrast, statement 1 got the lowest mean of 2.91 with a standard deviation of 1.13 with an interpretation of High. It implies that while respondents generally kept records of their daily sales and expenses, this was done less consistently than their other financial management activities.

However, as a whole Marketing Practices mean of 3.21 with standard deviation of 0.64 is interpreted as High. This shows that the respondents generally used good marketing strategies in marketing their products, knowing the taste of customers, presenting their products well and responding to changes in customer demand. Statement 7 has the highest mean of 3.46 with a standard deviation of 0.80, interpreted as Very High. This means that the respondents spend a lot of time thinking about what their customers want and use consumer input as the basis of marketing decisions. This practice can help entrepreneurs to respond better to customers' needs in their products and promotional strategies and this can lead to higher customer satisfaction and repeat purchases. Lastly, statement 6 had the lowest mean of 2.73 with standard deviation of 1.14 which was interpreted as High. The result, which is still rated as High, indicates that use of simple and inexpensive promotional tactics are less consistent among respondents than other marketing activities.

Meanwhile, for Inventory Management in general, the mean was 3.19 with a standard deviation of 0.58 which was interpreted as High. This shows that the respondents in general are doing proper inventory management in their businesses which include monitoring of the products available, keeping inventory records, reordering products and checking the quality and condition of stocks. Furthermore, statement 14 had the highest mean of 3.54 with the standard deviation of 0.63 which is interpreted as Very High. It means respondents spend a lot of time checking the quality and condition of their inventory. Such practice may help them to minimize the losses from spoiled, damaged or unsellable products and to ensure that customers receive products in good condition. Statement 12 had the lowest mean of 2.86 with a standard deviation of 1.14 which was interpreted as High. The result, still High, shows that the detailed records of inventory movement are not practiced as consistently compared to other inventory management activities. This implies a need to strengthen inventory record-keeping practices to better monitor stock and to minimize the chances of incorrect inventory information.

Again, in terms of Pricing Strategies the mean of 3.45 with a standard deviation of 0.52 was interpreted as Very High. In general, the respondents have effective pricing strategies in managing their business. Respondents take the following aspects into account in setting and adjusting their prices: product costs, desired profit, competition, customer purchasing power and changes of market conditions. In contrast, statement 16 had the highest mean of 3.58 with a standard deviation of 0.55 interpreted as Very High. This shows that the respondents are primarily influenced by the cost of their products and the profit they want to make when setting their prices. This means that they are careful to stay profitable and ensure that the selling price is high enough to cover costs and provide a reasonable return. Finally, statement 18 had the highest mean score which is 3.18 with a standard deviation of 0.95 which was interpreted as High. Although still rated High, this shows that consideration of customers' purchasing power is practiced less strongly than with the other pricing strategies. It shows that entrepreneurs could better take into account the purchasing power of customers when pricing in an effort to keep prices affordable and protect their profit margins. Furthermore, Product Quality had a whole mean of 3.62 (SD = 0.48) and was interpreted as Very High. The result indicates a high level of focus on maintaining product quality, correct handling and storage, reliability of suppliers and handling of customer complaints about quality. The wording of item Statement 21 of the source manuscript is a duplicate of a pricing-related statement and should be checked against the original questionnaire before final submission. Thus, no further substantive interpretation is drawn from that item here.

Finally, in Customer Service, an overall mean of 3.72 with a standard deviation of 0.35 was obtained, interpreted as Very High. This shows that the customers consistently exhibit strong customer service practices in dealing with their customers. They value respect for the customer, listening to their concerns, taking their feedback into account, helping them out, and developing positive relationships that foster loyalty and repeat business. In contrast, statement 27 got the highest mean of 3.79 with a standard deviation of 0.41, interpreted as Very High. Respondents were very concerned about responding to customer inquiries, requests and complaints promptly. Quick responses can help address customer concerns in a timely manner, demonstrate attentiveness and contribute to positive customer experiences and satisfaction. Finally, statement 29 has the smallest mean of 3.54 with a standard deviation of 0.66, which is interpreted as Very High. The Very High rating, although it has the lowest mean of the statements, indicates that respondents still often provide help and guidance to their customers. Overall the results indicate that the respondents have Very High customer service practices especially in providing quick responses to customer inquiries, requests and complaints.

The study findings indicate that the vendors possess high business practices especially in pricing strategies, product quality and customer service. However, their financial management, marketing and inventory management are at moderate levels. These results are consistent with the findings of Kotler and Keller (2022) who emphasized the value of good marketing, price, product quality and customer-oriented strategies for better business outcomes. They said companies that consistently provide high quality products and great customer service are more likely to achieve long-term customer satisfaction, competitiveness and sustainability. Similarly, moderate ratings in financial management, marketing and inventory management indicate that vendors need to improve record keeping, promotional activities and inventory control to improve operational efficiency. This is consistent with the findings of Hisrich et al. (2023) who stated that the growth and success of small businesses are contingent upon good financial management, accurate inventory accounting and clever marketing. By improving these practices, entrepreneurs can make better business decisions, increase profitability and maintain the stability of business operations.

Table 3. Level of challenges Encountered by Vendors in their business operations with regard to Capital/financing; Competition; LGU regulations; Infrastructure facilities; and Environmental Concerns.

Statements	Mean	Standard Deviation	Interpretation
Capital/ Financing	3.37	0.66	Very High

1. I experience difficulties in securing sufficient capital to start or maintain my business.	3.48	0.61	Very High
2. I rely on personal savings or loans from family and friends to finance my business operations.	3.34	0.86	Very High
3. I face challenges in obtaining formal financing from banks or lending institutions.	3.12	1.05	High
4. Limited capital affects my ability to purchase inventory, pay for utilities, or expand my business.	3.47	0.69	Very High
5. I encounter financial challenges that make it difficult to plan for business growth and sustainability.	3.46	0.7	Very High
Competition	3.52	0.51	Very High
6. I experience competition from other vendors selling similar products in my area.	3.55	0.67	Very High
7. Competition affects my pricing, sales, and profit margins.	3.56	0.62	Very High
8. I adjust my products, services, or marketing strategies to stay competitive.	3.6	0.59	Very High
9. I face challenges in attracting and retaining customers because of competition.	3.53	0.63	Very High
10. I continuously monitor competitors to identify opportunities and threats to my business.	3.37	0.81	Very High
LGU Regulations	3.51	0.61	Very High
11. I comply with all local government regulations related to my business operations.	3.7	0.63	Very High
12. I am aware of the permits and licenses required by the LGU to operate legally.	3.65	0.66	Very High
13. I face challenges in understanding or fulfilling LGU requirements for my business.	3.43	0.9	Very High
14. Compliance with LGU regulations affects my business expenses and operations.	3.43	0.87	Very High
15. I seek assistance or guidance from LGU offices to ensure my business follows the rules.	3.36	0.92	Very High
Infrastructure/Facilities	3.03	0.67	High
16. I have access to adequate infrastructure facilities, such as electricity, water, and storage space, to run my business smoothly.	3.16	0.87	Very High
17. The condition of roads, transportation, and market facilities affects my business operations and product delivery.	2.7	1.03	High
18. I face challenges due to limited or poorly maintained infrastructure that impacts my business efficiency.	3	1.02	High
19. I make adjustments to my business practices to cope with inadequate infrastructure facilities.	2.96	0.94	High
20. Availability of proper infrastructure contributes to the growth and sustainability of my business.	3.34	0.82	Very High
Environmental Concern	3.51	0.38	Very High
21. I make efforts to reduce waste and practice proper disposal of materials in my business operations.	3.69	0.51	Very High
22. I use environmentally friendly packaging or materials whenever	2.8	1.13	High

possible.	7		
23. I am aware of environmental regulations that affect my business.	3.7 2	0.49	Very High
24. Environmental factors, such as weather or pollution, impact the daily operations of my business.	3.6 7	0.6	Very High
25. I consider sustainable practices in my business to minimize negative effects on the environment.	3.6 2	0.56	Very High
Challenges Encountered As A Whole	3.3 9	0.37	Very High

Legend: (3.26-4.00)-Very High; (2.57-3.25)-High; (1.76-2.50)-Low; (1.0-1.75) - Very Low

As shown in Table 3, the overall level of challenges faced by vendors was Very High ($M = 3.39$, $SD = 0.37$). Competition had the highest mean dimension ($M = 3.52$), while LGU regulations and environmental concerns had the same mean dimension ($M = 3.51$). The Infrastructure/Facilities dimension had the lowest mean ($M=3.03$) and was interpreted as High. The results show that there are many operational pressures on vendors, but they also are trying to comply with regulations and solve environmental problems.

The first indicator is Capital/Financing. It has a whole mean of 3.37 with a standard deviation of 0.66, interpreted as Very High. This shows that generally the respondents experience a high level of concerns regarding obtaining capital and financing to run and maintain their businesses. The results suggest that respondents still face important financial issues such as raising enough funds, managing capital, financing business operations, purchasing inventory, and supporting business growth. In contrast, statement 1 received the highest mean of 3.48 with a standard deviation of 0.61 which is interpreted as Very High. This means that getting enough capital is the most salient financing concern among the respondents. The finding suggests that some entrepreneurs may face difficulties in obtaining adequate capital to launch their businesses, maintain daily operations, or meet financial commitments required to keep the business afloat. Finally, statement 3 had the lowest mean of 3.12 and a standard deviation of 1.05 which was interpreted as High. While this scored the lowest among the indicators, the result still suggests that access to formal financing continues to be a major concern. This means that respondents have difficulty in getting loans and other financial services from banks and credit institutions which results in their reliance on alternative sources of funds.

Also, in the Competition got as a whole mean of 3.52 with standard deviation of 0.51, interpreted as Very High. This demonstrates that the respondents generally face high competitive pressures in the operation of their businesses. This result shows that competition has consequences on different parts of their business, like pricing, sales, profit margins, customer retention, product or service changes, and marketing plans. In contrast, statement 8 was given the highest mean of 3.60 and standard deviation of 0.59 which is interpreted as Very High. This means that the respondents are to a great extent competing with the market. The finding also suggests that vendors realize they have to change what they sell or the way they promote their businesses in the face of competition. Finally, the statement 10 got the lowest mean of 0.37 and standard deviation of 0.81 which is interpreted as Very High. The Very High interpretation (indicating the monitoring of competitors is a very common practice) received the lowest mean among the statements. Thus, vendors are aware of the importance of keeping an eye on competing businesses to identify potential threats and opportunities, even if this is not as regular as changing their products, services or marketing strategies.

Likewise, the LGU Regulations obtained a mean of 3.51 with a standard deviation of 0.61 as a whole interpreted as Very High. This implies that the respondents are generally exposed to and witness a high level of involvement with local government regulations in their business operation. The results imply that the respondents are aware of the permits, licenses, and other requirements of the LGUs and that they comply with the requirements but are aware that regulatory compliance can affect their business expenses and operations. Statement 11 however had the highest mean of 3.70 and standard deviation of 0.63 which is interpreted as Very High. This means the respondents are very compliant with the regulations of the LGU. The finding suggests that most vendors try to comply with the rules and requirements imposed by the local

authorities which may help them to operate their businesses legally and avoid possible penalties or interruptions in their operations. Finally, statement 15 had the lowest mean of 3.36 and standard deviation of 0.92 which is interpreted as Very High. However, the Very High interpretation reveals that the practice of asking for help from LGU offices is still prevalent even if it has the lowest mean among the indicators. This implies that when respondents need to understand or comply with business regulations, they may seek clarification or guidance from local government offices, although this practice is less common than simply complying with regulations.

Meanwhile, the Infrastructure/Facilities got a whole mean of 3.03 with standard deviation of 0.67 which is interpreted as High. This implies that respondents generally have a significant experience of infrastructure and facility condition to run their business. The outcome suggests that access to electricity, water, storage facilities, road, transportation and market facilities affect the smooth operation, efficiency, delivery of products and overall growth of their businesses. Besides, statement 20 had the highest mean of 3.34 and a standard deviation of 0.82 interpreted as Very High. It implies that the respondents are very aware of the importance of having adequate infrastructure to facilitate the continued growth and sustainability of their businesses. Good infrastructure can assist vendors to operate more efficiently, sustain their services, enable their business activities and support their capacity to sustain operations over time. By contrast, statement 17 had the lowest mean value of 2.70 with a standard deviation of 1.03 which was interpreted as High. While this had the lowest mean among the indicators, the High interpretation suggests that these infrastructure conditions still have a significant impact on the respondents' businesses. This means that the condition of roads, transportation systems and market facilities can affect the ease with which vendors do business and deliver their products.

In contrast, for Environmental Concern the average mean is 3.51 with a standard deviation of 0.38, which is Very High. It implies that the respondents generally show a high level of concern on environmental protection in their business operations. They intend to properly manage waste, use sustainable materials, comply with environmental laws, understand the impact of environmental factors and consider environmentally friendly procedures to minimize the negative impact on the environment. Conversely, statement 23 had the highest mean, 3.72, and standard deviation, 0.49, which is interpreted as Very High. This shows that the respondents have a good knowledge of environmental regulations that are relevant to their businesses. This awareness may assist them to act responsibly by complying with the applicable environmental requirements and avoid practices that may have negative impacts on the environment. Finally, statement 22 obtained the lowest mean of 2.87 and a standard deviation of 1.13 interpreted as High. It implies that respondents are less consistent in using environmentally friendly packaging or materials than in the other environmental practices, although still rated High. This could mean that they cannot use environmentally friendly materials on a regular basis because they are not affordable, practical or available.

The challenge results indicate that competition, regulatory requirements, access to capital and environmental conditions are significant operational concerns for vendors. The relatively lower score on infrastructure/facilities indicates that infrastructure is still relevant, but it is less important than competition, LGU regulations and environmental concerns in the minds of the respondents.

The results are in line with the view that the small businesses are experiencing widespread financial constraints, market competition and regulatory requirements. Competition was the most prominent challenge for the current vendors. This is a reflection of the need for practical strategies in customer retention, pricing, product differentiation and low cost promotion.

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Table 4. Level of Profitability of the Vendors based on Average daily sales; Average daily expenses; and Estimated monthly net income.

Statements	Mean	Standard Deviation	Interpretation
Average Daily Sales	3.46	.53	Very High
1. I track my average daily sales to evaluate the profitability of my business.	3.55	.64	Very High
2. I set sales targets to ensure that my business generates sufficient profit each day.	3.30	.82	Very High
3. Fluctuations in daily sales affect my ability to meet my business expenses and financial goals.	3.56	.72	Very High
4. I make adjustments to my products, pricing, or marketing strategies to increase daily sales.	3.28	.81	Very High
5. Monitoring my average daily sales helps me plan for business growth and sustainability.	3.59	.57	Very High
Average Daily Expense	3.35	.55	Very High
6. I record my daily expenses to monitor how much I spend on business operations.	2.84	1.11	High
7. I regularly analyze my expenses to identify areas where I can reduce costs.	3.36	.81	Very High
8. Fluctuations in daily expenses affect my ability to maintain profitability.	3.51	.69	Very High
9. I plan my daily spending carefully to ensure that I have enough funds for inventory and other needs..	3.47	.67	Very High
10. Monitoring my average daily expenses helps me make better financial decisions for my business.	3.58	.67	Very High
Estimated Monthly Net Income	3.37	.56	Very High
11. I calculate my estimated monthly net income to assess the overall profitability of my business.	3.14	.94	High
12. I compare my monthly net income against my business goals to evaluate performance.	3.07	1.02	High
13. Fluctuations in monthly net income affect my ability to plan for savings, reinvestment, and business growth.	3.67	.49	Very High
14. I take measures to increase my monthly net income through better management of sales, expenses, and pricing.	3.39	.69	Very High
15. Monitoring my estimated monthly net income helps me make informed decisions for sustaining my business.	3.56	.61	Very High
Profitability As a whole	3.39	.47	Very High

Legend: (3.26-4.00)-Very High; (2.57-3.25)-High; (1.76-2.50)-Low; (1.0-1.75) - Very Low

The results in table 4 shows that Profitability as an aggregate mean of 3.39 with a standard deviation of 0.47, interpreted as Very High. This implies that generally the respondents view their business as highly profitable and able to generate adequate returns from their operations. The Very High rating indicates that the companies are capable of effectively managing their revenues and expenses, maintain their financial performance and generate profits from their products or services. In general, the results show that the businesses of the respondents are very profitable which may be a factor for them to be able to keep their operations; control business expenses and stay competitive in the market.

Average daily sales Overall average = 3.46 S.D. = 0.53 (Very High) This implies that the respondents attach high importance to monitoring and managing their daily sales as part of sustaining the profitability and sustainability of their businesses. This means that respondents often think about their daily sales performance to assess profitability, set targets, react to sales variations, and plan for future business growth.

Meanwhile, statement 5 got the highest 3.59 with a standard deviation of 0.57 which was interpreted as Very High. This further implies that the respondents are very much aware of the importance of tracking daily sales in planning for the growth and sustainability of their businesses.

Conversely statement 4 got the lowest mean of 3.28 with standard deviation of 0.81 which is interpreted as Very High. Even with the lowest mean of the indicators, the Very High rating indicates that respondents still regularly make adjustments to improve their daily sales. This suggests some entrepreneurs are more proactive in adapting business strategies, whereas others may continue with present practices.

Then for Average Daily it got a whole mean of 3.35 with a standard deviation of 0.55 which is interpreted as Very High. This means that the respondents generally have good practices in monitoring, analyzing and managing their daily business expenses. This means that the respondents are aware of the need to control costs, plan the day's outlay and monitor financial outflows to ensure profitability and facilitate good financial decision making. Statement 10 meanwhile got the highest mean of 3.58 with a standard deviation of 0.67 which is interpreted as Very High. This means that respondents are very aware of how important is to keep track of daily expenses in making financial decisions. By monitoring regularly, entrepreneurs can keep track of where their money is going, understand their financial health and make necessary adjustments to their business expenses. In contrast, statement 6 had the lowest mean score of 2.84 with a standard deviation of 1.11 interpreted as High. Recording daily expenses was therefore still highly rated but less consistently than other expense management activities. In this way, the registration of daily expenses should be strengthened to provide more accurate information for the monitoring of costs and for better financial decisions. Estimated Monthly Net Income had a mean of 3.37 (SD = 0.56), which can be interpreted as Very High. This shows that respondents tend to watch and control their estimated monthly net income in an effort to determine profitability and to make business decisions. However, the lower mean scores for the ability to calculate estimated monthly net income (3.14) and to compare monthly net income with business goals (3.07) indicate the possibility of opportunities to improve formal monthly financial review.

Results indicate Very High overall profitability ($M = 3.39$, $SD = 0.47$). However, some of the financial monitoring items received lower ratings, such as daily recording of expenses and comparison of monthly net income with business goals. This trend highlights the need for accurate sales and expense tracking and proper financial planning to maintain small-business performance (Brigham & Houston, 2022).

Vendors also performed well in tracking average daily sales but daily expense recording and some monthly net-income practices were comparatively lower. This implies that better record keeping and continuous financial evaluation could lead to better business decisions (Brigham & Houston, 2022).

Table 5a. Difference between Practices of Vendors when group According to Age.

Age	Test Statistics (H)	p-value	Decision for H_0	Interpretation
20 AND BELOW	3.848	0.427	Failed to Reject H_0	Not Significant
21-30				
31-40				
41-50				
51 AND ABOVE				

The Result

In the table 5a shows that the value of the test statistic of Kruskal-Wallis H-test is 3.848 with the p-value of 0.427. Since the p-value is higher than the significance level of 0.05, the decision is to not reject the null hypothesis. This implies that vendors' practices do not vary greatly when grouped by age. The results show that vendor's age does not seem to affect the business practices. Respondents have almost similar practices in managing their businesses whatever age category they belong. Younger vendors may try new approaches and technology-based strategies. Older vendors may depend on practical knowledge and traditional methods. Both groups may have similar business practices. Moreover, the result indicates that there may not be a need for age-specific interventions in designing business development programs. Instead, support programs can

be targeted to improving financial management, inventory control, customer relations, pricing strategies and entrepreneurial skills that can be beneficial to vendors of all ages.

The result showed that there was no significant difference in the business practices of vendors when classified according to age. Therefore, both young and old vendors adopt similar approaches in their businesses. Younger vendors may be more innovative and technology driven, while older vendors may be more experienced but these differences do not play a significant role in their overall business practices. This result is in line with the study of Hisrich et al. (2023) where they argued that effective business practices are more related to entrepreneurial knowledge, skills, and experience than demographic features such as age. Their study suggests that business development programs should focus on strengthening managerial competencies applicable to entrepreneurs of all ages.

Table 5b. Difference Between Practices of Vendors when group According to Sex.

Sex	Test Statistics (U)	p-value	Decision for H ₀	Interpretation
Male	1029.500	0.501	Failed to	Not Significant
Female			Reject H ₀	

It is shown in table 5b that practices of vendors are significantly different when group according to sex. The outcome of the Mann-Whitney U Test suggests that the U-value is 1029.5 with a p-value of 0.501. If the p-value is greater than the level of significance (0.05), the decision is to fail to reject the null hypothesis. This implies that there is no significant difference in practices when grouped by sex. The result also shows that gender does not mean much in the way the vendors perform and carry out their business practices. However, although male and female vendors may have different strengths and ways of doing business, these differences do not seem to significantly affect their overall practices. The finding also suggests that business development programs and interventions do not have to be sex-specific in design, as both groups show similar business behaviors.

Results indicated no significant difference in the business practices of vendors when categorized by sex, suggesting that male and female vendors employ similar techniques in running their businesses. They may be better or worse in different areas but these differences don't really matter much overall in their business practices. This is in line with the study by Zimmerer et al. (2020) who discovered that entrepreneurial success and business practices are mostly a matter of managerial skills, experience, and access to resources, not sex. The study also suggests that business development programs should equally provide opportunities and support to both male and female entrepreneurs.

Table 5c. Difference between Practices of Vendors when group According Educational Attainment.

Educational Attainment	Test Statistics (H)	p-value	Decision for H ₀	Interpretation
No formal Education	14.020	0.007	Reject H ₀	Significant
Elementary				
High School				
Vocational				
College				

The result of table 5c revealed that the respondents were classified using the Kruskal-Wallis H-Test into No Formal Education, Elementary, High School, Vocational and College levels. The computed H- value is 14.020, with a p-value of 0.007, is statistically significant at the .05 level. Thus, the null hypothesis is rejected implying that vendor practices differ significantly with educational attainment. This also implies that education background may affect the way vendors conduct their business practices. Respondents with different levels of education may have different decision making, problem solving skills, business knowledge and management approaches. The level of education could also lead an individual to learn more business concepts and strategies that could have an impact on the effectiveness of their business practices.

To determine which specific educational groups were significantly different from each other, a post hoc pairwise comparison test was performed as shown in Table 5c.1 below. The pairwise results showed that there are significant differences between No Formal Education and College with p- value of 0.022, Elementary and College with p-value of 0.007 and High School and College with p-value of 0.018. This shows that those respondents with college education show business practices which differ significantly from some lower educational groups. This means that level of education especially a college education may affect business practices by having access to knowledge, managerial skills, decision making skills and exposure to business concepts. In contrast, the homogeneity of the other educational groups indicates that the vendors' practices may be considerably affected by real-life experience and exposure to business, regardless of their formal educational level.

The results showed significant difference in business practices of vendors when grouped according to educational attainment. Thus, education influences how vendors run and manage their businesses. Post hoc analysis revealed that college educated vendors differed significantly from vendors with no formal education, elementary and high school education, implying that the higher level of education enhances business knowledge, decision-making and managerial skills. This finding is in line with the research of Kotler and Keller (2022) that education increases the entrepreneur's ability to carry out effective management, marketing, and strategic decision-making practices, which improves business performance and sustainability.

Table 5c.1 Pairwise Comparison between Educational Attainments

Educational Attainment		Test Statistic	Sig.	Interpretation
No Formal Education	Elementary	-10.048	.544	Not Significant
	High School	-18.255	.240	Not Significant
	Vocational	-34.482	.058	Not Significant
	College	-34.645	.022	Significant
Elementary	High School	-8.207	.402	Not Significant
	Vocational	-24.434	.072	Not Significant
	College	-24.597	.007	Significant
High School	Vocational	-16.228	.187	Not Significant
	College	-16.391	.018	Significant
Vocational	College	.163	.989	Not Significant

Table 5.1 Kruskal–Wallis Post Hoc Comparison of Vendors' Responses by Educational Attainment The results showed that most of the comparisons were not statistically significant. Specifically, No Formal Education and Elementary ($p = .544$), No Formal Education and High School ($p = .240$), No Formal Education and Vocational ($p = .058$), Elementary and High School ($p = .402$), Elementary and Vocational ($p = .072$), High School and Vocational ($p = .187$), and Vocational and College ($p = .989$).

However, significant differences were found between No Formal Education and College ($p = .022$), Elementary and College ($p = .007$), and High School and College ($p = .018$). The results showed that vendors with college education were significantly different from vendors with no formal education, elementary education and high school education in the variable being compared, as these p-values were below the 0.05 level of significance.

To summarize, the results indicated that the vendors' answers differed depending on their educational attainment, especially between college-educated vendors and those with less education. Vendors in the other educational groupings, by contrast, were relatively similar in their responses. The results could indicate that the educational level of the vendors contributed to the variations in their perception or

Table 5d. Difference between Practices of Vendors when group According to Years in Vending.

Years in Vending	Test Statistics (H)	p-value	Decision for H ₀	Interpretation
Less than 1 year	2.305	0.512	Failed to Reject H ₀	Not Significant
1-3 years				
4-6 years				
More than 6 years				

The result of the table 5d shows that H-value is 2.305 with the p-value is 0.512. The p-value is greater than the 0.05 level of significance; therefore we cannot reject the null hypothesis (H₀). This implies that there is no significant difference between the practices of the vendors when grouped according to years of vending. Thus, it can be said that the respondents' business practices are not influenced by the time spent in vending. Vendors, regardless of whether they are relatively new or highly experienced, tend to engage in similar practices in the management of their businesses. The results also indicate that successful business practices may not be related solely to the number of years a vendor has been in business. New vendors can gain business knowledge and abilities via training, technology, social media and access to information, enabling them to perform similarly to more experienced vendors.

Results indicated no significant difference in business practices for vendors grouped by years in vending. Both new and more experienced vendors reported similar practices, indicating that effective business capabilities may be built through learning, adaptation and access to information, rather than through experience alone. This view is consistent with Drucker (2021) who highlighted the value of knowledge application and the adaptability to changing business conditions.

Table 6a. Difference Between the Challenges Encountered of Vendors when Group According to Age.

Age	Test Statistics (H)	p-value	Decision for H ₀	Interpretation
20 AND BELOW	1.742	0.783	Failed to Reject H ₀	Not Significant
21-30				
31-40				
41-50				
51 AND ABOVE				

The result in table 6a, the Kruskal–Wallis H Test yielded a value of 1.742 and p-value of 0.783. The p-value is greater than significance level at 0.05. Hence, the decision is to not reject the null hypothesis. It means there is no significant difference between challenges faced by vendors when group according to age. Thus, age does not affect the nature of the challenges that vendors face in running their businesses. Respondents face similar problems in their business operations irrespective of their age. The finding also implies that challenges faced by vendors are likely to be common across all age categories and may be influenced more by external and operational factors rather than age per se. You may face challenges such as inventory management, pricing strategies, competition in the market, customer demands, financial limitations, and the need to maintain product quality. The results showed that there was no difference in the challenges experienced by the vendors when classified according to age, which suggested that vendors in different age groups experience similar operational challenges. This implies that the difficulty of doing business is more a matter of external factors such as financial constraints, market competition, infrastructure and business regulations than the age of the entrepreneur. Jayasundara et al. (2020) reported similar findings, where demographic variables such as age were not significant predictors of business-related problems and continuity in micro and small enterprises. Instead, the enterprise's performance was more closely linked to the external business climate and to how managers responded to that climate.

Table 6b. Difference Between Challenges Encountered of Vendors when group According to Sex.

Sex	Test Statistics (U)	p-value	Decision for H ₀	Interpretation
Male	934.500	0.172	Failed to Reject H ₀	Not Significant
Female				

The results of the Mann – Whitney U Test are presented in Table 6b. The U-value was 934.500 and the p-value was 0.172. The null hypothesis could not be rejected since the p value was greater than the 0.05 level of significance. This implies that there is no statistically significant difference in the challenges faced by vendors when grouped according to sex. The results indicate that male and female vendors face similar challenges in running their businesses. Thus, sex does not have a significant influence on the challenges faced by vendors. These findings indicate that sex is not a major factor in the difficulties encountered in business operations. The finding also suggests that the issues vendors are faced with are likely to be related to common business-related factors rather than demographic characteristics like sex.

The findings showed that there was no significant difference in the challenges faced by vendors when grouped by sex which indicates that male and female vendors encounter similar business related challenges. This means that the business environment is more important in relation to challenges like the lack of capital, market competition, regulatory compliance and operational constraints than the sex of the entrepreneur. This is in line with the study of Welter et al. (2023) that men and women may differ in their entrepreneurial motivations, but they face similar operational and financial challenges in running small businesses, especially in the informal sector. The study pointed out that sex is not the key determinant of entrepreneurial challenges, but external business conditions.

Table 6c. Difference Between Challenges Encountered of Vendors when group According Educational Attainment.

Educational Attainment	Test Statistics (H)	p-value	Decision for H ₀	Interpretation
No formal Education	1.757	0.780	Failed to Reject H ₀	Not Significant
Elementary				
High School				
Vocational				
College				

Table 6.c. Kruskal-Wallis H Test H=1.757, p=0.780 The p-value is greater than the 0.05 level of significance and therefore we fail to reject the null hypothesis. This implies that the challenges experienced by the vendors do not differ statistically when grouped according to the level of education. The results indicate that vendors face similar business related problems regardless of their educational level hence inferring that levels of education attained are not major determinants of the problems faced in the management and operation of their businesses. Vendors at any education level are faced with the same types of business problems. This finding also suggests that business issues are likely to be universal and more affected by operational and environmental factors than educational background.

Table 6d. Difference Between Challenges Encountered by Vendors When Grouped According to Years in Vending

Years in Vending	H	p-value	Decision	Interpretation
Less than 1 year; 1–3 years; 4–6 years; More than 6 years	6.353	0.096	Failed to Reject H ₀	Not Significant

The findings revealed no significant difference in the challenges encountered by vendors when grouped according to age, indicating that younger and older vendors experience similar operational difficulties. This suggests that business challenges such as limited access to finance, market competition, infrastructure constraints, and customer demands are common across age groups and are driven more by external business conditions than by the entrepreneur's age. A similar observation was reported by Manalo, Balanay, and Verdadero (2025), who found that MSMEs generally encounter the same business constraints regardless of owners' demographic characteristics and recommended policy interventions focused on improving access to finance, infrastructure, and business support services rather than targeting specific age groups.

Table 7a. Difference Between Profitability of Vendors when Group According to Age.

Age	Test Statistics (H)	p-value	Decision for H ₀	Interpretation
20 AND BELOW	2.551	0.636	Failed to Reject H ₀	Not Significant
21-30				
31-40				
41-50				
51 AND ABOVE				

Table 7a shows the results of the Kruskal–Wallis H Test, which gave an H-value of 2.551 and a p-value of 0.636. The p-value is greater than the 0.05 level of significance and the null hypothesis is not rejected. This means that there is no statistically significant difference between the profitability of vendors when grouped by age. Results indicate that age does not have a significant effect on the profitability of the vendors' businesses. Although the age differences are significant, people of different age categories seem to reach similar relative levels of profitability. Furthermore, the finding implies that the different strengths of younger and older vendors may lead to the same results in profitability. Younger vendors can be more nimble to technology trends and modern marketing approaches while older vendors can have the advantage of practical experience and established customer relationships. This implies that programs to improve profitability should be directed at improving business competencies and management practices among all vendors rather than among specific age groups. When vendors were classified by age, the results did not exhibit any significant difference in profitability. This suggests the profitability in the current sample may be more related to the business management, financial practices, and market conditions, rather than age per se. The result is consistent with the wider small-business literature that emphasizes financial decision-making and resource management as important performance determinants (Brigham & Houston, 2022; Hisrich et al., 2023).

Table 7b. Difference Between Profitability of Vendors when group According to Sex.

Sex	Test Statistics (U)	p-value	Decision for H ₀	Interpretation
Male	1023.00	0.470	Failed to Reject H ₀	Not Significant
Female				

Table 7b presents the result of Mann – Whitney U Test which is 1023.00 with p-value of 0.470. The p-value is greater than the significance level of 0.05, so we do not reject the null hypothesis. This means that there is no significant difference between profitability of vendors when group according to sex. The profitability ratio between vendors is relatively similar despite the sex differences (male and female). The result also suggests that vendors of both genders might have different strengths and business approaches that lead to similar profitability outcomes. Male and female vendors may use similar management strategies and decision making processes in their business operations. Therefore, profitability improvement programs should be implemented to assist vendors to improve their business competencies, managerial skills and access to business resources equally without regard to the sex of the vendors. The profitability was not significantly different in the classification of the vendors by sex. It implies that the male and female vendors in the sample were equally profitable though they may have differed in individual management style. Business support should therefore be available to all vendors, including gender-responsive delivery mechanisms where relevant (Welter et al., 2023).

Table 7c. Difference Between Profitability of Vendors when group According Educational Attainment.

Educational Attainment	Test Statistics (H)	p-value	Decision for H ₀	Interpretation
No formal Education	8.791	0.067	Failed to Reject H ₀	Not Significant
Elementary				
High School				
Vocational				
College				

The Kruskal–Wallis H Test resulted in an H-value of 8.791 and a p-value of 0.067, as shown in Table 7c. As the p-value is larger than the 0.05 level of significance, we do not reject the null hypothesis. This means that when vendors are classified according to their educational achievement, there is no significant variation in their profitability. The results indicate that the difference in educational level has no significant impact on the profitability of vendors' businesses. The results seem to show that respondents with different levels of education obtain relatively similar profitability results despite the differences in formal education. Moreover, this finding indicates that academic qualifications may not be the sole determinant of business profitability. Educational attainment may add theoretical knowledge and managerial understanding but other practical factors may have larger importance in determining profitability. Moreover, the finding suggests that vendors with less education can still reach similar levels of profitability through practical experience, good decision-making and business skills acquired. Similarly, vendors with higher educational attainment may apply formal knowledge and strategic planning in running their businesses. Therefore, programs to increase profitability should focus on the development of practical business skills and equal access to training and business development opportunities, regardless of educational background.

The findings revealed no significant difference in the profitability of vendors when grouped according to educational attainment, indicating that vendors achieve comparable profitability regardless of their formal education. This suggests that while education may enhance business knowledge, profitability is influenced more by practical entrepreneurial skills, financial management, and day-to-day business decisions than by academic qualifications. A similar finding was reported by Suryanto et al. (2024), who found that formal education had only a minimal direct effect on the financial performance of micro, small, and medium enterprises (MSMEs), whereas management accounting practices and entrepreneurial learning played a more important role in improving business performance. These findings imply that practical competencies and continuous business development are stronger determinants of profitability than educational attainment alone. The results showed that when vendors were grouped by their educational attainment, there was no significant difference in the profitability of the vendors. Thus, vendors attain similar profitability irrespective of their formal education. This means that while education may contribute to business knowledge, the profitability is more dependent on practical entrepreneurial skills and financial management and day to day business decisions than academic qualifications. In addition, Suryanto et al. (2024) found that formal education has a limited direct effect on the financial performance of micro, small and medium enterprises (MSMEs), as management accounting practices and entrepreneurial learning are more important to improve business performance. The results show that practical skills and continuous business development activities are better determinants of profitability than educational attainment.

Table 7d. Difference between Profitability of Vendors when group According to Years in Vending.

Years in Vending	Test Statistics (H)	p-value	Decision for H_0	Interpretation
Less than 1 year	0.774	0.856	Failed to Reject H_0	Not Significant
1-3 years				
4-6 years				
More than 6 years				

The results of the Kruskal–Wallis H Test are shown in Table 7d with an H-value of 0.774 and a p-value of 0.856. The p-value is more than the significance level of 0.05. Thus, it does not reject the null hypothesis. This shows that there is no statistically significant difference in the profitability of vendors when grouped by years in vending.

The results suggest that the length of the vendor's business operation does not have a significant effect on profitability. Profitability results are relatively similar across vendors of different experience levels. Moreover, this finding suggests that profitability is not merely a function of years of business experience. While experienced vendors may have practical knowledge and existing relationships with customers, newer vendors may also use effective business practices, up-to-date strategies and technology-driven approaches to help them stay competitive. It also means that new and experienced vendors alike have opportunities to achieve similar levels of profitability when they successfully apply sound business practices.

The results showed that there was no significant difference in the profitability of vendors based on years in vending as vendors were grouped by years in vending, implying that both new and experienced vendors could achieve comparable levels of profitability. This shows that the profitability of a company is more related to good financial management, operational procedures and business durability than the time a company has been in operation. Alferos (2023) found similar results, that is, MSMEs varied in years in business, but the effect of financial management practices did not significantly differ by years in business.

Table 8. Relationship between Business Practices and Challenges

Variable	Spearman r _s	p-value	Decision	Interpretation
Practices vs. Challenges	.398	< .001	Reject H ₀	Significant; moderate positive association

Table 8 shows a moderate and statistically significant positive relationship between business practices and challenges ($r_s = .398$, $p < .001$). The results suggest that the way in which vendors manage their enterprises is related to the operational conditions and difficulties they report. However, given the cross-sectional, correlational nature of the design, the finding does not imply that business practices lead to challenges or that challenges lead to certain practices. The association may indicate that more actively managed firms experience, identify, and respond to a larger set of operational demands.

Table 9. Relationship between Business Practices and Profitability

Variable	Spearman r _s	p-value	Decision	Interpretation
Practices vs. Profitability	.531	< .001	Reject H ₀	Significant; large positive association

As shown in Table 9, the R-value is 0.531 and the p-value is $< .001$. As the p-value is less than the significance level of 0.05, null hypothesis is rejected. Thus, there is a significant relationship between practices and profitability of vendors. It is revealed that the effective business practices have a great influence on the vendor's profitability. Practices can include inventory control, pricing tactics, product quality maintenance, and customer support. These practices can positively impact business performance and financial results. Vendors who regularly implement efficient business practices are likely to get better operational efficiency and increased revenue generation. Additionally, the findings suggest that improved business practices can generate the right atmosphere for increasing profitability through enhanced customer satisfaction, product quality, and cost control and customer loyalty. Effective inventory control may reduce losses and unwanted costs and suitable pricing policies and quality products may increase customer demand and sales performance. Vendors can help improve profitability, sustain business growth, and lead to long-term success through better business practices.

The results showed that there was a significant large positive relationship between business practices and profitability ($r_s = .531$, $p < .001$). The findings are in line with the wider literature on entrepreneurship, which considers financial management, operational efficiency, customer relations and managerial capability as key components of small-business performance (Hunde & Yohannes, 2020; Hisrich et al, 2023). This finding should be taken as an association rather than as evidence that some practices cause greater profitability.

Table 10. Relationship between Challenges and Profitability

Variable	Spearman r _s	p-value	Decision	Interpretation
Challenges vs. Profitability	.442	< .001	Reject H ₀	Significant; moderate positive association

As shown in Table 10, challenges and profitability are significantly and positively correlated ($r_s = .442$, $p < .001$) indicating a moderate relationship. The positive coefficient should be interpreted with caution as the challenge scale contains items reflecting vendors' recognition, adjustment and response to operating conditions. The finding may indicate that vendors who actively acknowledge and manage difficult conditions report stronger business outcomes. It doesn't prove the more problems you have the more profitable you are.

The finding emphasizes the value of adaptive capacity and problem solving in small-business operations. Vendors that can identify and react to competitive, financial, regulatory, infrastructure and environmental pressures are better positioned to sustain their businesses. Future research should test whether changes in specific challenges are followed by changes in profitability, using longitudinal data and objective financial records.

Table 11. Effect Sizes for Group Comparisons

Outcome / Grouping	Test statistic	p	Effect size	Magnitude
Practices – Age	H = 3.848	.427	$\eta^2H = .039$	Small
Practices – Sex	U = 1029.50	.501	$r = .067^*$	Negligible
Practices – Education	H = 14.020	.007	$\eta^2H = .142$	Large
Practices – Years in vending	H = 2.305	.512	$\eta^2H = .023$	Small
Challenges – Age	H = 1.742	.783	$\eta^2H = .018$	Small
Challenges – Sex	U = 934.50	.172	$r = .136^*$	Small
Challenges – Education	H = 1.757	.780	$\eta^2H = .018$	Small
Profitability – Age	H = 2.551	.636	$\eta^2H = .026$	Small
Profitability – Sex	U = 1023.00	.470	$r = .072^*$	Small
Profitability – Education	H = 8.791	.067	$\eta^2H = .089$	Medium
Profitability – Years in vending	H = 0.774	.856	$\eta^2H = .008$	Small

Table 12. Spearman Correlations with Approximate 95% Confidence Intervals

Relationship	r s	p	95% CI	Strength	Interpretation
Practices – Challenges	.398	< .001	[.219, .551]	Moderate	Positive, statistically significant
Practices – Profitability	.531	< .001	[.374, .659]	Large	Positive, statistically significant
Challenges – Profitability	.442	< .001	[.269, .587]	Moderate	Positive, statistically significant

DISCUSSION

Business Practices and Operational Priorities

Overall business-practice score was Very High ($M = 3.42$, $SD = 0.39$). The highest dimension mean was customer service ($M = 3.72$) followed by product quality ($M = 3.62$) and pricing strategies ($M = 3.45$). The lowest rated dimension was inventory management ($M = 3.19$) and marketing practices were also comparatively low ($M = 3.21$). This pattern suggests that vendors are strongest in direct customer-facing activities and day-to-day pricing decisions, but may need more structured systems to record inventory movements and implement low-cost promotional activities. This finding is consistent with the literature on small-business management, which stresses customer orientation, sound pricing, accurate records, and operational control as bases of sustainable performance (Kotler & Keller, 2022; Hisrich et al., 2023).

The significant difference in business practices by educational attainment ($H = 14.020$, $p = .007$; $\eta^2H \approx .142$) points to a relatively large group effect in this sample. The post hoc comparison showed significant difference between the vendors with college education and vendors with no formal education, elementary education and high school education. This finding provides support for the practical value of training that improves financial literacy, inventory control, marketing and decision making skills. However, the cross-sectional design does not demonstrate that education leads to better practices, the finding should be considered as an observed difference between groups.

Challenges and Business Conditions

Overall challenges were Very High ($M = 3.39$, $SD = 0.37$) with competition having the highest mean ($M = 3.52$). Both LGU regulations and environmental concerns were also high ($M = 3.51$ each). Infrastructure/facilities had the lowest dimension mean ($M = 3.03$) but was still within the High range. These results imply that vendors are operating in an environment where competitive pressure, regulatory

compliance, financing and environmental conditions are important considerations. The results support the entrepreneurship literature that small enterprises need to access finance, reliable infrastructure, business support and adaptive strategies to sustain operations (Scarborough, 2022; Zimmerer et al., 2020).

The positive correlation between challenges and profitability ($r_s = .442, p < .001$) should not be interpreted as meaning that greater hardship leads to greater profit. The survey measures perceived challenges and responses to these challenges and more capable vendors may be more likely to recognize, report and actively manage challenges. Hence, the correlation is indicative of an association rather than causation. Future studies using objective financial records and longitudinal designs could determine the direction of this relationship.

Profitability and Relationships among Variables

Profitability was generally Very High ($M = 3.39, SD = .47$). The dimension of average daily sales had the highest mean ($M = 3.46$). The dimensions of daily recording of expenses ($M = 2.84$) and comparison of monthly net income with business goals ($M = 3.07$) were comparatively weaker. This pattern indicates that vendors pay attention to revenue generation, but may have less consistent formal documentation of costs and monthly financial performance. It may also be that vendors' inherent strengths in sales monitoring are further complemented by improved routine expense recording and periodic review of income versus targets.

Profitability was positively and significantly related to business practices ($r_s = .531, p < .001$), and this is considered a large association. Practices were also positively related to challenges ($r_s = .398, p < .001$; moderate association). Challenges were positively related to profitability ($r_s = .442, p < .001$; moderate association). These results support an integrated view of managerial practices, operating conditions and perceived business outcomes. However, the correlations do not indicate causal effects. The study did not run multiple regressions so no claim has been made for the independent or combined predictive effects of practices and challenges on profitability.

Theoretical Implications

The findings contribute to the entrepreneurship and small-business management literature by revealing that perceived profitability in an informal vending context is closely related to practical managerial behaviors. This strong association of business practices with profitability is consistent with the view that financial management, customer orientation, pricing, product quality, and operational control are important managerial resources. At the same time, the absence of large differences in profitability across age, sex, education and years in vending suggests that demographic characteristics alone cannot explain business outcomes adequately. The study thus contributes to the debate on informal entrepreneurship by suggesting that capabilities and operating conditions, rather than demographic labels, are more useful targets for business-development interventions.

Policy and Local Development Implications

The findings support targeted assistance for Barangay Sum-ag and the City Government of Bacolod, instead of generic assistance. A practical support package for vendors could include short training modules on daily recording of sales and expenses, simple inventory cards, cost-based pricing, low-cost digital promotion and competition management. LGU offices may enhance information dissemination on permits and regulations and may explore coordinated referral mechanisms for financing, training and infrastructure concerns. This is consistent with the study's findings that competition and regulatory concerns remain high, with infrastructure being a continuing but somewhat lower concern. These interventions are also relevant for SDG 1 (No Poverty), SDG 5 (Gender Equality) and SDG 8 (Decent Work and Economic Growth) as vending provides livelihood opportunities and a significant proportion of the respondents are women.

Gender Dimension and Women's Economic Participation

Women were 66% of the respondents that indicated vending is an important livelihood activity for women in

the study area. But no significant sex differences were found in business practices, challenges or profitability by Mann–Whitney tests. This indicates the need for vendor support programs to be gender responsive and inclusive of specific needs such as flexible hours of training, accessible financing, market intelligence and safe and adequate vending facilities. This finding echoes a broader literature that emphasizes the importance of context, resources and business capabilities in understanding gender and entrepreneurship (Welter et al., 2023).

Limitations and Directions for Future Research

Study findings should be interpreted in the light of the methodological limitations. Limitations include the single-barangay setting and purposive quota sampling limits generalizability; the lack of a documented sampling frame and quota allocation in the current manuscript also limit assessing representativeness. The data are self-reported and cross-sectional, raising the possibility of social desirability bias, common method variance, and causal ambiguity. Profitability was gaged by what respondents perceived and reported they monitored, not by audited sales records, expenses, or objective profit margins. Future studies should consider multi-barangay or citywide samples, probability-based sampling when feasible, longitudinal designs, objective financial records, qualitative interviews, and multivariable models such as regression to test the combined contribution of business practices, challenges, and demographic characteristics.

CONCLUSION

The 100 respondents were predominantly female (66%), aged 41 years and above (56%), college educated (49%), experienced in vending for more than six years (43%), and primarily engaged in food vending (65%).

Vendors demonstrated Very High overall business practices ($M = 3.42$, $SD = 0.39$). Customer service was the strongest dimension ($M = 3.72$), while inventory management was the lowest ($M = 3.19$), indicating a specific need to strengthen inventory recording and control.

Vendors reported Very High challenges overall ($M = 3.39$, $SD = 0.37$). Competition was the most prominent challenge ($M = 3.52$), followed by LGU regulations and environmental concerns ($M = 3.51$ each). Infrastructure/facilities was rated High ($M = 3.03$) and was the comparatively least prominent challenge.

Overall profitability was rated Very High ($M = 3.39$, $SD = 0.47$). Average daily sales received the highest profitability-dimension mean ($M = 3.46$), while daily expense recording and monthly income comparison were comparatively weaker financial-monitoring practices.

Business practices did not differ significantly by age, sex, or years in vending, but they differed significantly by educational attainment ($H = 14.020$, $p = .007$). The post hoc comparisons showed significant differences involving the college group and the no-formal-education, elementary, and high-school groups.

Challenges did not differ significantly by age, sex, or educational attainment based on the reported Kruskal–Wallis and Mann–Whitney results. The manuscript does not contain a complete Table 6d result for years in vending; this missing output should be restored and verified before the final submission.

Profitability did not differ significantly by age ($H = 2.551$, $p = .636$), sex ($U = 1023.00$, $p = .470$), educational attainment ($H = 8.791$, $p = .067$), or years in vending ($H = 0.774$, $p = .856$).

Business practices and challenges were positively and significantly related ($r_s = .398$, $p < .001$), indicating a moderate association.

Business practices and profitability were positively and significantly related ($r_s = .531$, $p < .001$), indicating a large association.

Challenges and profitability were positively and significantly related ($r_s = .442$, $p < .001$), indicating a moderate association. These correlational findings do not establish causality.

RECOMMENDATIONS

For vendors keep a simple daily record of sales, expenses, inventory movement and monthly net income. A one-page ledger or spreadsheet that can be updated daily, and reviewed at least monthly. Focus on inventory record keeping, pricing based on cost, low-cost social media or word-of-mouth promotion and monitoring of consumer input. Suggested indicators are: Percentage of operating days with complete records Monthly inventory reconciliation Monthly review of net income against targets.

Barangay and City LGU Improve vendor-support services with regular information sessions about permits, financing options, waste management, and business assistance. Where possible, link referrals to financing and enterprise-development programs. Focus on practical infrastructure issues related to water, electricity, storage, roads and market facilities. Potential Indicators: Count of vendor orientations conducted Count of vendors referred to support services documented infrastructure concerns addressed.

Provide short, practical modules on financial literacy, inventory control, pricing, digital marketing, customer service and competition management to business development and training institutions. Training should be accessible to vendors with different levels of education and delivered in a series of short sessions rather than a long seminar. Suggested indicators include training completion, pre/post knowledge scores, and self-reported adoption of at least one new record-keeping or marketing practice.

Policymakers and community partners should consider gender-responsive approaches and integrate small-scale vendors into local economic-development planning, as 66% of the study samples are women. Support measures should encourage equal access to finance, market information, safe vending facilities and livelihood-development opportunities. Among the suggested indicators are: women and men participation in support programs, access to financing or market opportunities, vendor retention or continuity.

Further studies should replicate the study in various barangays with a bigger and preferably probability sample. Future work should include a full accounting of the vendor population and sampling frame, an a priori power analysis, objective financial records where possible and longitudinal or mixed method designs. The combined contribution of business practices, challenges and demographic variables on profitability may also be examined using multiple regression or other multivariable approaches.

Future researchers are encouraged to improve the generalizability of the results, carry out comparable research with larger samples and broader geographic coverage. They may also explore additional variables related to business practices, challenges, and profitability to provide deeper insights into factors affecting vendor business performance.

LIMITATIONS OF THE STUDY

First, it focused on the vendors in just one barangay, Barangay Sum-ag, so the results cannot be automatically generalized to all vendors in Bacolod City or other sites. Second, purposive quota sampling may introduce selection bias and the manuscript does not report the total vendor population, sampling frame, quota allocation, or sampling fraction. Third, the study relied on self-reported questionnaire responses, which may be vulnerable to social-desirability and recall bias. Fourth, the cross-sectional design only allows for the identification of associations but not causality. Fifth, profitability was based on the sales, expense and income-monitoring practices reported by respondents rather than on independent verification of accounting records or audited profit margins. Sixth, all key variables were gathered using the same questionnaire, which could result in common method variance. Finally, the analysis was limited to the variables indicated in the research objectives, and the multivariable model was not included. Some of these risks were mitigated with anonymity, confidentiality, voluntary participation, validation of experts and testing for reliability. Future research requires broader sampling, objective financial measures, longitudinal designs, qualitative inquiry, and multivariable analysis to address these limitations

Ethical Considerations

Participation was voluntary. Respondents were informed of the study purpose and their right to participate or decline. Responses were treated confidentially and used for academic purposes only. The manuscript reports that authorization and ethics-approval documents were secured as part of the study records.

Conflict of Interest

The author declares that there is no conflict of interest related to the conduct, analysis, or reporting of this study. The research was conducted for academic purposes, and no personal, institutional, or financial interest was allowed to influence the presentation or interpretation of the findings.

Data Availability

Data supporting the findings were gathered directly from participating vendors of Barangay Sum-ag, Bacolod City. The complete raw data is not available to the public because it contains business information at the respondent level. The manuscript presents the aggregated results. Access to de-identified data may be requested by researchers on reasonable terms and subject to applicable ethical and confidentiality requirements.

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APPENDIX A. RESEARCH QUESTIONNAIRE ITEMS

The following substantive items are reproduced from the manuscript's results tables in an effort to document the instrument and scoring. Respondent rated each item as 4=Very High, 3=High, 2=Low, 1=Very Low. The respondent-profile section asked for age, sex, educational attainment, years in vending and type of goods/services sold. 21. Product Quality: This statement is reproduced as recorded in the manuscript and should be compared with the original questionnaire. The wording of this statement is the same as an earlier statement related to pricing.

Domain	Item	Statement
Business Practices	1	I maintain records of my daily sales and expenses to keep track of my business finances.
Business Practices	2	I regularly monitor and plan my cash flow to ensure that my business can meet its daily and future financial needs.
Business Practices	3	I set aside a portion of my income for savings, emergencies, and business reinvestment.
Business Practices	4	I manage my pricing and budgeting carefully to maintain profitability in my small-scale business.
Business Practices	5	I face challenges in managing my finances, such as handling unexpected expenses and maintaining accurate financial records
Business Practices	6	I promote my products or services using simple and affordable marketing strategies such as word of mouth and social media.
Business Practices	7	I consider customer preferences and feedback when deciding how to market my products.
Business Practices	8	I use attractive product display and presentation to encourage customers to buy
Business Practices	9	I adjust my marketing strategies based on customer demand and market trends.
Business Practices	10	I offer promotions, discounts, or incentives to attract and retain customers.
Business Practices	11	I regularly monitor my inventory to ensure that products are available when customers need them.
Business Practices	12	I keep records of the items coming in and going out of my inventory.
Business Practices	13	I reorder products on time to avoid running out of stock or having excess inventory.
Business Practices	14	I check the quality and condition of my inventory to prevent losses due to spoilage or damage.
Business Practices	15	I experience challenges in managing my inventory, such as limited storage space or inaccurate stock.
Business Practices	16	I set my product prices based on the cost of goods and my desired profit.
Business Practices	17	I adjust my prices to remain competitive with other vendors in the area.
Business Practices	18	I consider customer purchasing power when determining my prices.
Business Practices	19	I review and adjust my prices regularly in response to changes in costs and market conditions.
Business Practices	20	I face challenges in pricing my products fairly while still maintaining profitability.
Business Practices	21	I face challenges in pricing my products fairly while still maintaining profitability.
Business	22	I regularly check the quality of my products to prevent selling damaged or expired

Practices		items.
Business Practices	23	I source my products from suppliers that provide consistent and reliable quality.
Business Practices	24	I handle and store my products properly to maintain their quality.
Business Practices	25	I address customer complaints related to product quality promptly and appropriately.
Business Practices	26	I treat my customers with respect and politeness at all times.
Business Practices	27	I respond promptly to customer inquiries, requests, or complaints.
Business Practices	28	I listen to my customers' feedback and use it to improve my products or services.
Business Practices	29	I provide additional assistance or guidance to customers when needed.
Business Practices	30	I make efforts to build good relationships with my customers to encourage loyalty and repeat business.
Challenges	1	I experience difficulties in securing sufficient capital to start or maintain my business.
Challenges	2	I rely on personal savings or loans from family and friends to finance my business operations.
Challenges	3	I face challenges in obtaining formal financing from banks or lending institutions.
Challenges	4	Limited capital affects my ability to purchase inventory, pay for utilities, or expand my business.
Challenges	5	I encounter financial challenges that make it difficult to plan for business growth and sustainability.
Challenges	6	I experience competition from other vendors selling similar products in my area.
Challenges	7	Competition affects my pricing, sales, and profit margins.
Challenges	8	I adjust my products, services, or marketing strategies to stay competitive.
Challenges	9	I face challenges in attracting and retaining customers because of competition.
Challenges	10	I continuously monitor competitors to identify opportunities and threats to my business.
Challenges	11	I comply with all local government regulations related to my business operations.
Challenges	12	I am aware of the permits and licenses required by the LGU to operate legally.
Challenges	13	I face challenges in understanding or fulfilling LGU requirements for my business.
Challenges	14	Compliance with LGU regulations affects my business expenses and operations.
Challenges	15	I seek assistance or guidance from LGU offices to ensure my business follows the rules.
Challenges	16	I have access to adequate infrastructure facilities, such as electricity, water, and storage space, to run my business smoothly.
Challenges	17	The condition of roads, transportation, and market facilities affects my business operations and product delivery.
Challenges	18	I face challenges due to limited or poorly maintained infrastructure that impacts my business efficiency.
Challenges	19	I make adjustments to my business practices to cope with inadequate infrastructure facilities.
Challenges	20	Availability of proper infrastructure contributes to the growth and sustainability of my business.
Challenges	21	I make efforts to reduce waste and practice proper disposal of materials in my business operations.
Challenges	22	I use environmentally friendly packaging or materials whenever possible.
Challenges	23	I am aware of environmental regulations that affect my business.
Challenges	24	Environmental factors, such as weather or pollution, impact the daily operations of

		my business.
Challenges	25	I consider sustainable practices in my business to minimize negative effects on the environment.
Profitability	1	I track my average daily sales to evaluate the profitability of my business.
Profitability	2	I set sales targets to ensure that my business generates sufficient profit each day.
Profitability	3	Fluctuations in daily sales affect my ability to meet my business expenses and financial goals.
Profitability	4	I make adjustments to my products, pricing, or marketing strategies to increase daily sales.
Profitability	5	Monitoring my average daily sales helps me plan for business growth and sustainability.
Profitability	6	I record my daily expenses to monitor how much I spend on business operations.
Profitability	7	I regularly analyze my expenses to identify areas where I can reduce costs.
Profitability	8	Fluctuations in daily expenses affect my ability to maintain profitability.
Profitability	9	I plan my daily spending carefully to ensure that I have enough funds for inventory and other needs..
Profitability	10	Monitoring my average daily expenses helps me make better financial decisions for my business.
Profitability	11	I calculate my estimated monthly net income to assess the overall profitability of my business.
Profitability	12	I compare my monthly net income against my business goals to evaluate performance.
Profitability	13	Fluctuations in monthly net income affect my ability to plan for savings, reinvestment, and business growth.
Profitability	14	I take measures to increase my monthly net income through better management of sales, expenses, and pricing.
Profitability	15	Monitoring my estimated monthly net income helps me make informed decisions for sustaining my business.