SIDE BY SIDE

Wholesale vs. Online: Put the economics side by side.

FACTOR	Wholesale	Online
Customer reach	Local and regional	**Nationwide**
Growth investment	**$4,650–7,500/month** for an additional truck, driver, insurance, fuel, and maintenance	**$1,000–3,000/month** for platform, marketing, and basic operating expenses, plus variable fulfillment costs
Delivery	Local drivers and vehicles	Parcel carriers (with preferred rates)
Payment	30/60/90-day terms	**Paid at checkout**
Competition	Established local wholesale dealers	Online retailers and aftermarket brands
Returns	Unexpected collision returns, sometimes months after the sale	Typically shorter return windows, with more control over return policies
Delivery damage	Dealership is responsible for damage during local delivery	Carrier coverage or shipping protection helps cover damage during shipping
Key growth challenge	Winning local accounts and expanding delivery coverage	Reaching nationwide buyers and converting demand into sales
Profit model	**10–20%** Volume-driven gross profit	**10–20%** Volume-driven gross profit

Try the Wholesale vs. Online Profit Calculator
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