



Determinants of purchasing decisions for online promoted products among marketing students at Tanzania Institute of Accountancy

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ABSTRACT

Advancements in science and technology have shifted product purchasing behavior from physical shops to digital shopping platforms. However, little is known about the determinants of online purchasing decisions among marketing students in higher education who have been exposed to digital e-commerce skills. Specifically, the study explored the type of online-promoted products experienced by higher education students, examined the determinants for higher education students' decisions to purchase online, and explored the challenges higher education students encounter when purchasing online. The study employed mixed approaches; quantitatively and qualitatively where by descriptive designs and focus group discussions established. Data were collected through questionnaires distributed to three bachelor's degree classes (all bachelor degree levels) of marketing from Tanzania Institute of Accountancy who were not only potential customers for online-promoted product but also have adequate knowledge for judging the purchasing activities and those questionnaire supported with focus group discussion. This study was informed the theory of planned behavior. Data collected subjected to inferential, descriptive, and content analysis techniques. The study found that the nature of the product itself, pricing, and promotion channel; specifically digital platforms, determined the students' purchasing decisions. The highly purchased products online were shoes, clothes, and electronics, compared to other products like food, furniture, and housewares, which suggests that online purchasing is type-dependent. Despite the exposure to digital and online platforms, some students in higher learning institutions are still reluctant to engage in online purchasing due to the product, digital, and security factors. Such a situation is a threat to the digital economy's desire because such a group of educated people was expected to serve as ambassadors and key actors in the digital economic transformation. From this conclusion, it is recommended for awareness creation on the advantages of online purchasing, a legal framework to ensure the security of transactions, and product quality. Similarly, the shoes, clothes, and online sellers should capitalize on the online platforms, targeting higher learning students in particular. However, other products' promotion should improve their strategies to meet the online consumers' desires. Further study may compare the product's price for online and physically promoted goods.

Keywords: Digital Marketing Theory, Marketing Students, Online Purchasing, Purchasing Decision

I. INTRODUCTION

Online shopping has emerged as one of the fastest-growing forms of commerce worldwide due to its convenience, accessibility, wide product variety, and time-saving nature. Through online stores such as e-commerce sites, consumers and has created new opportunities for marketers to reach customers through online strategies. The increasing use of social platforms such as Instagram, TikTok, Facebook, and Snapchat has further strengthening online purchasing behavior, particularly among young people and university students. Recent technology developments such as artificial intelligence (AI), augmented reality, and personalized algorithms have enabled marketers to influence buying decisions more effectively (Hajli, 2015).

According to Mewada et al. (2026), online purchasing has expanded rapidly and attracts a large proportion of online users because consumers can access different products and services conveniently within a short period of time. This surge has encouraged many organizations to adopt digital communication that significantly transformed the global business environment and consumer purchasing behavior through various techniques such as social media advertising, influencer marketing, personalized ads, online products promotion to attract customers. Higher education students possess advanced knowledge and dynamic thinking, making them more responsive to online marketing activities and consumer trends. (Divya et al., 2025)

Prices, quality, nature of products, and convenience plays major roles as the factors affecting purchasing decision, but on this side of online purchasing there are a lot more. Mishra et al. (2023) suggest that when developing rules and plans for online marketing, the marketing manager must consider three essential factors; trust, convenience, and service quality; marketing managers can exert influence on online buyers by providing live video testimonials from various customers of the product or service, and disseminating these positive films across several social media channels, as trust plays a vital role in influencing the intention to make online purchase. On the other side these e-



commerce activities, there are several challenges that stimulate dopamine release through interfaces and personalized promotions, increasing consumer tendency to make unplanned purchases (World Bank, 2023). Such behavioral influences are particularly common among university students who spend significant time online and are frequently exposed to digital ads and influencer content. Magoge et al. (2026) highlight that Tanzania still faces challenges related to inadequate legal and regulatory frameworks governing AI-driven online sales and e-commerce activities. This situation may reduce consumer confidence and effect online purchasing decisions among students.

In Tanzania, the increasing availability of smartphone, internet service and mobile payment systems has encourage students to participate in online shopping activities. The academic exposure of these students in terms of their knowledge helps them to make analysis when engaging with these activities; encountering ads and other online promotions before making purchasing decisions. Furthermore, when students encountering these promoted products their interests are affected by peers on how they perceive and select them. Therefore, it is necessary to understand these concerns as well as the other factors that influence them to purchase online and which products are mostly consumed or bought by them. (Shilla et al., 2023)

Although several studies have examined online shopping behavior in different countries in the context of students, limited has specifically focused on the determinants of purchasing decisions for online promoted products among higher education students of marketing in Tanzania, particularly Tanzania Institute of Accountancy (TIA). Therefore, this study aimed to examine it and more specifically on three areas; challenges associated, types of online promoted products, and the factors influencing these students.

1.1 Statement of the Problem

Technological advancement has fueled the business shift from physical to digital, which necessitates the adoption of online promotion, selling, and purchasing platforms (Kotler & Keller, 2022). Such technological trends have made higher education students possess and use intensively and extensively smartphones, computers, and other digital gadgets intensively and extensively as vital learning, assessment, and communication tools (Shilla, 2023). Despite these development, little is known on the determinants for higher education students to purchase online, the gap without being bridged it may impact negatively the digital economy desire for Tanzania Development Vision 2050, because higher education students as the emerging elite and technological group are expected to serve as champions and role model in both online promotion, selling or purchasing goods and products, hence a need for this study.

1.2 Research Objectives

- i. To examine the factors influencing higher education students of marketing at Tanzania Institute of Accountancy (TIA) decisions to purchase online-promoted products.
- ii. To explore the type of online promoted product experienced by higher education students of marketing at Tanzania Institute of Accountancy (TIA)
- iii. To identify the challenges associated with online purchasing of goods by higher education students of marketing at Tanzania Institute of Accountancy (TIA)

II. LITERATURE REVIEW

2.1 Theoretical Review

The study was guided by the theory of planned behavior (TPB) BY Ajzen (1991), explaining factors influencing an individual's behavior; behavioral intention, attitude, subjective norms, and perceived behavioral control. Therefore, in this study, the theory informed the objectives by providing a framework by examining how these psychological and social factors influence purchasing decisions, shaping the types of online-promoted products chosen and how perceived barriers for online promoted products among marketing students at Tanzania Institute of Accountancy affect online purchasing activity. The theory also justifies the methodology employed by using the mixed approaches with descriptive design where quantitative data measured the influence of identified factors on purchasing decisions and while focus group discussion explored students' experiences and perception that could not be captured through quantitative data alone. In the end, the theory informed the interpretation of the findings by providing a basis for explaining whether positive attitudes, social influence, and perceived ease of online purchasing encourages purchasing, whereas variables that discourages online purchases; unfavorable delivery services, trust, currency, and/or high prices, were interpreted as reducing perceived behavioral control or creating attitudes toward purchasing online-promoted products suggesting the best measure for legal framework for secured transactions.

Finally, the theory guided the interpretation of the findings, whereby variables found to have a significant positive influence on purchasing decisions were interpreted as strengthening students' purchase intentions, whereas variables that discouraged online purchases, such as unfavorable delivery services, unsuitable payment currency, or



high prices, were interpreted as reducing perceived behavioral control or creating negative attitudes toward purchasing online-promoted products.

2.2 Empirical Review

Globally, digital connectivity continues to expand rapidly. As of early 2025, approximately 5.56 billion people were internet users, representing about 67.9 % of the world's population, while around 5.24 billion were active on social media platforms (Kemp, 2025). Smartphone use globally reached approximately 5.78 billion users (about 70.1% of the global population) by 2026, further emphasizing the centrality of mobile devices in digital engagement (Global smartphone data, 2026). In developed regions such as Europe, high internet penetration and advanced data analytics support sophisticated online promotional strategies that leverage personalization and consumer insights. In Asia, rapid digital transformation and massive online markets such as India, with over a billion internet users, have further expanded the reach and impact of online promotions (Reuters, 2026).

2.2.1 Determinants for Higher Education Students' Decisions to Purchase Online-Promoted Products

Globally, online shopping has been influenced by different factors. For example, the study by Piki *et al.* (2026) at the Faculty of Organization and Informatics, University of Zagreb, on the factors influencing prior decision to purchase online, including security, price sensitivity, time-saving aspects, and overall attitudes during the pandemic. Therefore, price and time need to be considered for an online business to meet the students' needs. Similarly, according to Al-Mazied (2021), from Jordan; trust, perceived usefulness, ease of use, and social influence significantly influenced students' intention to shop online.

The experience in Vietnam indicates that promotional strategies: 'Buy 1 Get 1 Free, Free Samples, Discount Vouchers', supplement other factors such as price, emotional value, usefulness, risk, and ease of use, significantly affect students' purchasing behavior (Thi Phuong *et al.*, 2024). In China, the study by Ge (2022) examined the determinants of college students' online shopping behavior. The results found indicated that online shopping is influenced by convenience, social needs, personal interests, and marketing strategies. However, the study also found evidence of impulsive buying and excessive spending. It concludes that while online shopping has clear advantages, students need to develop responsible consumption habits to avoid negative financial and behavioral effects.

In the case of Africa, the study by Aineah (2016) at the University of Nairobi; established that the perceived usefulness, perceived ease of use, and transactional security determined students' intention to shop online, hence a need for improving usability, usefulness, and security can enhance online shopping adoption among students. Mwakyusa (2024) established that consumer attitude, trust, and presence positively are significantly influenced students' purchase decisions on digital platforms. The study expands the Theory of Planned Behavior by adding trust and consumer presence and replacing subjective norms and perceived behavioural control.

2.2.2 The Types of Online Purchased Products by Higher Education Students

Payaro *et al.* (2017) examined "which types of physical products are most suitable for e-commerce" in Padua, Italy, particularly for "click and brick" retailers that operate both online and offline, proposing a model based on five key attributes: brand, sensory characteristics ("touch and feel"), scarcity, price, and cost of returns that influence a product's online marketability. The model was tested through interviews with 14 retail managers, who confirmed its usefulness in guiding product selection for online sales. Findings suggest that products with strong brands, low need for physical inspection, moderate scarcity, lower prices, and manageable return costs are more successful online.

To test their model, Payaro *et al.* (2017) held qualitative interviews with 14 retail managers, and their hands-on knowledge backed up the value of these five attributes as a decision-making tool for online product curation. The managers agreed that the concept of products with high brand value, but little need for physical examination, moderate scarcity cues, competitive prices and relatively low return logistics are much more viable for online sales. Other products, however, which lacked strong branding, were highly touchable, had extreme pricing fluctuations, or had prohibitive return costs were determined to be less suitable, as they tended to have higher return rates, and less consumer trust. This empirical basis provides a practical way to evaluate product mixes and take them from theory to practice for retail strategy.

The framework developed by Payaro *et al.* (2017) is a useful analytical starting point for the present study, as it focuses on marketing students at the Tanzania Institute of Accountancy, but it does pose important questions to be considered for the context. As a cohort, Tanzanian students enrolled in higher education institutions might have unique purchasing habits influenced by various factors such as economic conditions, internet availability, payment systems, and cultural attitudes towards online shopping. The attributes of brand, sensory need, scarcity, price and return costs are applicable but may also have varying weights depending on the developing market context. For example, the importance of price sensitivity (and delivery reliability) may be more important than brand prestige, and the "touch and feel" factor could be dampened by existing product categories such as books, stationery or branded



apparel. This study therefore seeks to adapt and test this model with the Tanzanian student population to see if these five attributes are predictive of online purchasing behavior with the same degree of salience and whether other localised factors such as social media influence, word of mouth from peers, mobile money etc. become more important determinants of online purchasing behaviour.

2.2.3 Challenges Associated with Online Purchasing Among Higher Education Students

The adoption of online purchasing platforms among higher education students is limited by different barriers. For example, in the United States, Jain et al. (2019) identified perceived financial risk, lack of privacy, and insecurity threats as obstacles to fully online shopping decisions among consumers across gender, age, and ethnicity. Online shopping is challenged by financial fraud, privacy concerns, and poor product and service quality, which suggests intervention strategies to address those (Waqas et al., 2025),

Among Bachelor of Science in Business Administration (BSBA) students at Apayao State College (ASC) – Conner Campus in Asia, identified; delayed delivery, incorrect item sizes, defective products, scams, and counterfeit items as the challenges that reduced students' satisfaction and trust in online shopping, hence a need to address them (Magpia, 2026)

Likewise, the study by Kotelevets (2025) among international students in China identified transaction risks and platform trust as the key challenges towards online shopping decisions. The study by systematic literature review about online shopping challenges by Waqas et al. (2025) established financial scams, privacy concerns, poor product and service quality, fake promotions, and reduced social interaction. The study by Dhanapal et al. (2015) about online shopping among “Baby Boomers”, Generation “X”, and Generation “Y” identified the risk of credit card transactions as the challenge. Volkan (2023) among University students identified a negative attitude towards online shopping as a significant challenge for most of the students to adopt e-commerce as a purchasing platform

In Africa, digital illiteracy was identified as a challenge to online shopping; include limited internet connectivity and a lack of regulatory efficiency to control fraudulent and counterfeit products (Okechukwu, 2025). In Tanzania, the study Gopa (2018), assessed the challenges to e-commerce adoption in Tanzania; through 100 managers at Information Technology and e-commerce companies in three districts of Dar-es-Salaam, Tanzania's largest city, identifies the principal factors impeding the spread of e-commerce in that area including budget constraints, poor internet penetration, a low level of computer literacy, and a lack of skills and training along with users' security and privacy concerns to be addressed by organizational leaders to help in fostering the adoption of e-commerce technologies that can lead to increased efficiency, profits, and market reach.

I. METHODOLOGY

3.1 Research Design

This study adopted a descriptive design, pragmatist paradigm, and a quantitative approach alongside with focus group discussion to achieve the study objectives. The theory is suitable for this study for the fact that it enables the researcher to examine and describe this study without manipulating any variable. The descriptive design facilitated the collection of data on students' attitudes, perceptions and behaviors, while the pragmatist paradigm allowed the integration of quantitative methods to provide both statistical evidences into the factors affection purchasing decisions. Therefore, the combination ensured a comprehensive understanding of the research problem and effectively addressed study objectives (Creswell & Creswell, 2022)

3.2 Study Area

The study was generally conducted at the Tanzania Institute of Accountancy (TIA) – Mbeya Campus. Tanzania, where students from various business courses are available, and offer insights into their online purchasing experiences. TIA is among the highly reputable training institutions in the country, established to primarily develop and promote competency in the business-related disciplines through the use of competency-based education training (CBET) curriculum, focusing on the demanding global changes. The campus offers a broad range of academic knowledge and intellectual skills in the areas of accounting, business, and management studies, such as marketing. The study area was selected due to the researcher's familiarity and the nature of the target population, who are the students (www.tia.ac.tz).

3.3 Target Population

The target population comprised 400 students of bachelor degree in Marketing at all three levels at the Tanzania Institute of Accountancy, Mbeya Campus. This group was selected due to their academic background in business, and adequate knowledge; particularly marketing, which ensures informed analysis regarding online purchasing experiences.



3.4 Sampling Procedures and Sample Size

Purposive sampling was selected because it allows collecting information from respondents based on the knowledge they have on a particular issue and experience (Kothari 2004). Using 400 students from three bachelor degree classes (all bachelor degree levels) in marketing, the sample size employed in this research resulted in 200; calculated by the Yamane formula, which is quite enough to reflect the tendency of the rest of the population and to some extent, Tanzania youth students' understanding of the determinants of online purchasing for the students, as it is shown below.

$$= \frac{N}{1 + N(e)^2}$$

Where e = Desired Margin of Error of 5%

N = Population of 400

n = Sample Size

$$nn = \left(\frac{400}{1 + 400(0.05^2)} \right) = 200 \text{ students of bachelor's degree in marketing at TIA}$$

3.5 Data Collection Instruments and Procedures

Focus group discussion conducted as well as structured questionnaires supplied to a total of 200 students of the three classes (all bachelor degree levels) of marketing at TIA. Out of the 200 questionnaires supplied to the respondents, 190 were completely filled and received back, which makes a response rate of 95%, which is reasonable, which is 5% more than the calculated sample. The instruments were self-developed by the researcher and reviewed by the experts in marketing, information and communication technology, as well as statistics, and then piloted to 50 respondents, which resulted in dropping some questions with similar responses and modification of others for clarity due to the ambiguous responses observed in some respondents. Reliability was assessed, and a Cronbach's alpha of 7.4 was obtained, which is acceptable (Saunders et al., 2019). On the other hand, validity is acquired through a pilot study and triangulation methods.

3.6 Data Analysis

The quantitative data collected through questionnaires were analyzed using the Statistical Package for Social Sciences (SPSS) for generating descriptive statistics in frequency, percentage, mean, and standard deviation, as well as Spearman's ranks correlation coefficient.

3.7 Ethical Consideration

Research ethics relates to the question about how we formulate and clarify our research topic, design our research, gain access to the information, collect, process, and store our data, analyse, and write up our research findings morally and responsibly (Saunders et al., 2012). From gaining access to information to the TIA admission offices and collecting data from students, ethical considerations were taken into account, whereby the official data request was sent to the institute to gain access to data. Furthermore, anonymity and confidentiality with the right to withdraw from discussions or participating in filling the questionnaire, and at the end, no coercion was applied to the students in the process of collecting information from them.

IV. FINDINGS & DISCUSSION

4.1 Demographic Information of the Respondents

The study sought demographic information of the respondents in terms of age and sex. The results are presented in Table 1 in frequency and percentage.

Table 1

Demographic Information of Respondents

Category		Frequency	Percent
Age	15-20	5	2.6
	21-25	168	88.4
	26-30	17	8.9
	Total	190	100.0
Sex	Male	70	36.8
	Female	120	63.2
	Total	190	100.0



The results indicated that most of the respondents were aged between 21 and 25 (88%), followed by 26 to 30 (8%), and the least group was aged between 15 and 20 (2%), which implies that the majority were used to the digital age, hence familiar with online marketing and purchasing habits. On the other side of gender, the majority of respondents were females, as it is shown in Table 1, where 120 (63%) responded, while the remaining 70 (36%) respondents were Males; implying that the majority of females engage mostly in these activities of purchasing online products, hence encountering online promoted products and affecting their decisions.

4.1.1 Factors Influencing Higher Learning Marketing Students from Tanzania Institute of Accountancy (TIA) Decisions to Purchase Online-Promoted Products

The study investigated the determinants for marketing students' decision to purchase online; the results are presented in mean and standard deviation in Table 2.

Table 2

Factors Influencing Higher Education Students of Marketing Decisions to Purchase Online

Determinants for online purchasing	N	Min	Max	Mean	Std. Dev.
Commodity Type	190	1	5	3.17	1.144
Commodity Price	190	1	5	3.35	1.180
Commodity Brand	190	1	5	3.71	1.134
Nature of Online Platform Used	190	1	5	3.41	1.023
Prior Experience of Peers	190	1	5	3.04	1.159
Discount %	190	1	5	3.15	1.389
Nature of Delivery Service	190	1	5	3.41	1.289
Nature of Currency Used	190	1	5	3.03	1.221
Manufacturing Country	190	1	5	3.41	1.384

A mean score between 3.03 and 3.71 indicates that the examined determinants for marketing decision to purchase online fall within the range of neutral moderate agreement. The results suggest that respondents generally perceive these determinants as having some level of influence, but directly and overwhelmingly affect their decisions to buy. Among the variables, commodity brand recorded the highest mean score of 3.71, suggesting that a certain reputable brand plays an important role in influencing and/or shaping their purchasing decisions. Similarly, the nature of the delivery service, online platform, the manufacturing country and price somewhat seem to influence them by showing a score between 3.35 to 3.41 suggesting a moderate influence with the value slightly above the neutral point; while factors such as commodity type, discount percentage, nature of currency and prior experience from their fellow ones recorded the mean scores closest to neutral, suggesting relatively weaker influence on purchasing behavior.

The focus group discussions' results indicated that price, commodity type, nature of the currency, and the transaction methods influenced the students' decision to purchase online. They said that if the promoted price is less than the physically displayed price observed during window-shopping, they could be convinced to purchase the Tanzanian currency rather than USD. The results concur with previous studies in Vietnam, China, and Tanzania, which revealed that price and transaction method were mainly the determinants for online purchasing (Phuong et al, 2024; Ge, 2022; & Mwakyusa, 2024). The new determinants in this study are country of manufacturing, prior experience, nature of delivery, and commodity type. This means that online sellers should consider these factors to meet the consumer needs, particularly higher education students.

4.1.2 Types of Online Promoted Product Experienced by Marketing Students at Tanzania Institute of Accountancy (TIA)

The study explored the types of products purchased online by higher education students of marketing. The results are presented in frequency and percentage in Table 3.

Table 3

Type of Commodity Purchased Online by Higher Education Students of Marketing

Commodity Type	Frequency	Percent
Shoes and Clothes	66	35
Phones and Electronics	48	25
Cosmetics and Ornaments	14	7
Kitchenware	9	5
Food and Medicine	3	1.5
Sports gears	1	.5
None	49	26
Total	190	100.0



The findings on purchased commodities show that marketing students of marketing primarily buy fashion-related and electronic products through online promotions, showing the 66 (35%) majority of students reported purchasing shoes and clothes, making the most popular category, followed by phones and electronics, which scored 48 (25%) of 190 students equals to 48 (25%) students who are willing to buy higher-valued and functional products online, such as smartphones. This suggests that fashion and electronics items are highly influenced by online marketing, likely due to their visual appeal and strong presence on online platforms. The other categories recorded much lower engagement; cosmetics and ornaments, 14 (7%), housewares, 5%, food and medicine, 3 (1.5%), and sports gear only 1(0.5%), implying that there is a limited interest or possibly higher perceived risk in purchasing these items on digital platforms, while notably, 49 (26%) of respondents indicated that they have not purchased any commodity, suggesting a non-participating group. Overall, the findings indicate that the students are more willing or inclined to engage in purchasing the products that are either trendy or widely marketed online, while sensitive items attract less online purchasing behavior. The Focused Group Discussion indicated that not all products can be purchased online; the most preferred goods for online purchasing were shoes and clothes, as well as electronics, particularly smartphones and smart watches. There are limited studies about the types of online products purchased online; this makes it the basis for online business promoters to be aware of the types of products mostly purchased online. If shoes and clothes, as well as electronics, are the most purchased products online, other product sellers should improve online promotion for their goods while those with shoes, clothes, and electronics capitalize on the market.

4.1.3 The Challenges Associated with Online Purchasing of Goods by Higher Education Students of Marketing at Tanzania Institute of Accountancy (TIA)

The study explored the challenges encountered by students of marketing at Tanzania Institute of Accountancy (TIA) that associates with online purchasing of goods. The results are presented in frequency and percentage in Table 4.

Table 4

The Challenges Associated with Online Purchasing Goods by Higher Education Students of Marketing

Online purchasing challenge	Frequency	Percent
Delivery Complexity	67	35.3
Lack of price bargaining room	14	7.4
Bad experience for Quality Mismatch	36	18.9
Cyber Security threats	25	13.2
Complexity of Platform Use	5	2.6
Unfamiliar Mode of Payment	3	1.6
None	40	21.1
Total	190	100.0

The findings on purchasing challenges reveal that the most significant barrier encountered by students of marketing is delivery complexities, reported by 35% of students who responded. This suggests issues such as delayed shipments, unclear delivery procedures, or unreliable logistics systems strongly affect students' decisions in purchasing online. 19%, implying that students receive goods that do not conform to their expectations or are not as advertised. Furthermore, cyber security issues 13%, transaction security, and personal information privacy make students unwilling to purchase online. There are other challenges are unfavorable prices for students, as experienced by 7% of the population, which implies that there is a perception among some students that online goods are too costly or are not worth the price paid. The issue of complex platforms and unknown modes of transportation was expressed by 3% and 0.5% of the total population, respectively, implying that such issues are insignificant but existent. Interestingly, 21% of the respondents reported facing no difficulty at all, implying that a segment of the population has adjusted well to online purchases.

The focus group Discussions revealed prices, transaction currency, and security and fear for quality as the common challenges for online purchasing among marketing students from higher education. The results concur with previous studies in the United States of America (Jain et al, 2029), Asia (Magpia, 2026), Africa (Okechukwu, 2025), and Tanzania (Nantembelele et al., 2018). Such results suggest that barriers to effective online purchasing are global, which require national, regional, and global intervention strategies to address them because online business is beyond borders.



V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

The study examined the determinants of online purchasing decisions among marketing students from higher education institutions in Tanzania; specifically TIA for bachelor students of marketing. It was established that the nature of the product itself, pricing, and the channel of promotion; specifically e-commerce sites and social media platforms determined the students' purchasing decisions. The highly purchased products online were shoes, clothes, and electronics, compared to other products like food, furniture, and housewares, which suggests that online purchasing is type-dependent. Despite the exposure to digital and online platforms, some students in higher learning institutions are still reluctant to engage in online purchasing due to the product, digital, and security factors. Such a situation is a threat to the digital economy's desire because such a group of educated people was expected to serve as ambassadors and key actors in economic transformation from physical to digital.

5.2 Recommendations

From this conclusion, the following recommendation can be made: Awareness creation among higher learning students on the advantages of online purchasing, formulation of an effective legal framework to ensure security of transaction, and product quality. Similarly, the shoes, clothes, and online sellers should capitalize on the online platforms, targeting higher learning students in particular. However, other products' promotion should improve their strategies to meet the online consumers' needs. Further study may compare the product's price for online and physically promoted goods.

Declaration of Interest

The authors declare that they do not have any known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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