Factors Affecting Purchasing Behaviour through Electronic Business to Consumer (B2C) Sites and Marketplaces: Evidence from Internet Users in Tanzania

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Abstract

The study established the online purchasing choices and factors that affect customer online purchasing behaviour that is determined by customer online buying experience. A descripto-explanatory design was adopted so as to profile and explain the causal effect relationship of repetitive online purchasing. The study sampled 385 internet users, and data were collected using online survey tools. Multistage sampling was adopted, whereby at first online platforms were purposively selected and thereafter the shared survey tool was open for anyone to access and respond. Data collected were both quantitatively and qualitatively analysed and presented. The findings show that online purchasers prefer to purchase from social media applications rather than from specialized e-commerce sites. Also, the findings reveal that online buyers can purchase quality products and at affordable prices online just as they did in physical retail markets. Pertaining to factors affecting customer online purchasing behaviour, it was found that online buying experience is affected by presence of phantom sellers, lengthy browsing time, user friendliness of e-marketplaces and internet data cost. Further, the study found that in spite of negative experiences encountered when purchasing online, buyers aren't willing to entirely quit making online purchases. The study concludes that e-marketplaces and online retailers are using digital commercial mechanisms which buyers perceive as restrictive. The emergence of social media poses a threat to specialized e-commerce sites which causes underutilization of e-commerce sites. The study recommends that online retailers and local e-commerce sites developers should consider electronic dynamism that is user-friendly and offers a variety of products with easily accessible product details.

Keywords: e-commerce, online marketplaces, online purchasing, e-commerce sites
DOI:https://dx.doi.org/10.4314/ajasss.v5i1.10

1. Introduction

The global multiplication of internet users has led to emergence of new ways of transacting, with the exploitation of electronic commerce as one of the primary changes from old traditional ways (Ndonga, 2012). Prior to the development in technological infrastructure, business was conducted offline whereby physical contact was paramount to conclude transactions. Nevertheless, today even though traditional offline exchange still holds, there has been a steady growth in online business whereby millions and millions of people shop for their essentials and non-essentials online (Gupta, 2015). Traditional commercial ways have become insufficient for the vast majority of individuals who prefer easy and convenient ways of a
ccessing brands and stores. Through the internet, it can be argued that customer's perception of convenience, speed, price, product information and service have changed abruptly. E-commerce has given marketers greater options in adding value to maintaining relationships with customers while, on the other hand, the internet has given the customer a leverage by offering more brand choices, more information, and more ways to buy (Lakshmi, 2016). The growth of online transactions is due to the growth of internet whereby websites and mobile applications have become valuable to both sellers and buyers because they aren't impeded by distance, and they offer low-cost operation, order collection and customer feedback at convenience anytime and anywhere (Liat & Wuan, 2014).

Despite the global growth of e-commerce, Africa lags behind when it comes to digitizing transactions, particularly in B2C arrangements. Africa lags behind to e-commerce exploitation because it scored poorly on internet use penetration, secure server per 1 million inhabitants, credit card penetration, and postal reliability (UNCTAD, 2019). Despite the problems with internet connectivity, Africa also faces problems with the exploitation of e-commerce benefits due to the buying culture of buyers preferring bargaining prior to purchasing which is an option not readily available in e-commerce. Also, Africa still faces the challenge of a lack of proper city plans that makes it impossible to effectively make e-commerce deliveries. Low penetration rates, logistical challenges, payment infrastructure and reliance on cash are cited as other reasons for the failure to upscale e-commerce in Africa (Ajene, 2020; Nanje, 2022).

Tanzania experiences similar problems with internet connectivity, and this affects the growth of online trading. Internet services have been prevalent in Tanzania since 1995 but during this time internet connectivity was mainly through satellite and hence brought about latency and service cost problems. In 2009, Tanzania embarked on a major project to introduce its own international

fibre and internet exchange points (IXPs) with a view of reducing internet costs by eliminating the need to route its local traffic to international links (TCRA, 2014). The efforts undertaken to improve internet connectivity have brought about an increase in the online presence of the country's citizens. There has been a steady growth of internet users in Tanzania, and this was expected to act as an impetus for global, regional, and countrywide e-commerce (Oreku, Mtenzi & Ali, 2013).

Despite the efforts to ensure internet services penetration and usage in Tanzania, there is still a problem with the utilization and exploitation of internet rendered services particularly e-commerce by individual consumers. According to Mlelwa, Chachage and Zaipuna (2015) optimists expected e-commerce to dominate East African retail markets in the next five years. However, for some time across Africa, e-commerce start-ups have failed miserably, and some have mothballed operations. For example, Jumia, which was a specialized e-commerce site, has closed its operation in Tanzania citing reasons that they intend to optimize resources by focusing on other markets (Idris, 2019). In addition, according to Lukhanyu (2020), Roam Africa, the parent company that hosted BrighterMonday, one of the leading online marketplaces in Africa, as well as EverythigDar and Cheki stated that they decided to shut down operations in Tanzania and focus on their major markets in Ethiopia, Nigeria, Ghana, Senegal and Kenya. The failure of Roam Africa compounds the problem of e-commerce utilization in Tanzania.

Furthermore, International Trade Administration (2021) argues that e-commerce is not widely adopted in Tanzania because the buying behaviour of most Tanzanians is through social media pages where businesses tend to post their products and services. Kemp (2021) stated that there are 15.15 million internet users and 5.40 million social media users in Tanzania while LLOYDS BANK (2021) estimated that only 1% of internet users in Tanzania make purchases and pay bills online. Thus, the failure of e-commerce sites in Tanzania illustrates that the problem isn't just about internet penetration and accessibility but also an understanding of customer purchasing behaviour.

Adwan, Zamil and Areiqat (2021) argue that understanding factors influencing online shopping and managing relationships is not a trivial task because there are many underlying pertinent factors. Customer purchasing behaviour is an aspect of human behaviour that is expressed as the way customers interact with the environment (Orji, 2013). Customers' purchase behaviour is affected by features of a shop either physical or digital, from the search of product until the actual

purchase (Terblanche, 2018). Hence, customer purchasing behaviour is directly linked to customer experience, which is an internal subjective assessment of satiation that a customer feels from directly contacting a company that motivates the retention of the behaviour (Meyer and Schwager, 2007). There is a direct relationship between customer satisfaction and consumer spending in e-commerce sites (Adwan, Zamil and Areiqat, 2021). Therefore, this study focuses on fathoming the decision-making process pertaining to online shopping. It will also help online retailers to understand the main online shopping areas that need their concentration so as to develop.

2. Literature Review

2.1 Customer Online Purchasing Behaviour

Customer behaviour refers to the psychological, behavioural and emotional response that affects people's decisions about what they consume, how much they consume and how frequently they make purchase orders for products (Mothersbaugh et al, 2020). Online purchasing behaviour refers to the process of how individuals make purchase decisions of products in e-commerce (Wenzl, 2021). Online purchasing behaviour describes the general perception or opinion of an individual in relation to electronic retail, which can be either optimistic or pessimistic (Baeva, 2011). Various studies have enumerated diverse factors that affect online purchasing behaviour. Online purchasing by consumers is influenced by confidence in online stores, what customers believe to be a good price, ease of use and effectiveness of technology, the environment of the web, security and confidence of the internet, price and product characteristics (Azami, 2019; Hamli & Sobaih, 2022). When customers make an evaluation of online purchasing, they tend to consider the benefits that online retailing can bring. When the perceived benefit is high, there are higher chances that an individual can maintain making online purchases behaviour (Deng et al., 2021).

2.2.1 Electronic Marketplace Product Quality and Pricing

When buying online, customers are after price and quality satisfaction. The satisfaction of customers in the aspects of price and quality guarantees repeated purchases (Vasic et al., 2018; Yuniasih et al., 2022). When assessing product quality for products offered online, quality is based on the perception of the customer focusing on how the characteristics of the product have been adequately described (Wang et al., 2019). With regard to prices, customers expect online retailers to offer quality products at lower prices compared to traditional stores (Vasic et al., 2018). Customers argue that when they purchase online they are normally after lower prices but yet the products must meet certain quality

requirements (Shanthi & Kannaiah, 2015; Zhao et al., 2021). Based on the above, the following hypothesis was formulated:

> **H_1**: Buyers obtain quality products at affordable prices electronically similarly to physical marketplaces.

2.2.2 Richness of Information

E-commerce is a systemic platform that provides users with a range of services. However, it has been found that the majority of individual internet users are using internet-based systems to collect product information while only a few are using internet-based systems for actual buying (Ahuja, Gupta & Raman, 2003). Considering that internet users are interested in gathering information, the question is do they really get the information they crave for? The answer is basically no because most online-based companies in Africa are developing websites that appear on the face of things to be informative but actually they lack highly interactive facilities for online transactions (Kabanda & Brown, 2015). To compound the problem of information, most online marketplaces in Africa are swamped with a sizeable problem of distrust whereby people perceive online shopping to be synonymous with online fraud and thus people are sceptical about putting true and accurate credentials online (Ekekwe, 2015). Also, companies that are dealing with online sales are reluctant to expose most of their information that they consider as company-specific knowledge pivotal in accruing a competitive edge (Ndyali, 2013).The problem of information sharing is not only attached to sellers, but also buyers are reluctant to share their information, and this is due to a lack of trust in e-commerce where buyers perceive sharing private information across an online platform to be excessively risky, and this is due to the growth of phishing practices (Kim & Byramjee, 2014; Ekekwe, 2015). Also, some online retailers prefer to conceal pricing information for their products, a thing which affects the intention of purchasers to trade with the retailers because they perceive products to be relatively expensive (Kim et al., 2020). Based on the above, the following hypotheses were developed:

> **H_2**: Internet users obtain rich information about products through e-commerce sites.
>
> **H_3**: Internet users obtain rich information about products through social networks.
>
> **H_4**: Online purchasing experience is affected by fraudsters, scammers, and phantom sellers.
>
> **H_5**: Displaying price increases the intention of internet users to purchase from an online retailer.

2.2.3 User Friendliness of Electronic Marketplaces

Convenience is influenced by the platform design that enables self-service technology (Salehi et al., 2012). Online purchasers prioritize easy navigation and easy use of online platforms when purchasing online (Bucko et al, 2018). The perceived easy use of online shopping platforms affects intentions to buy online. The perceived ease of use is determined by the easiness of online purchasing; online shopping platforms are easy to use and the easiness of browsing or surfing online shopping platforms (Jibril et al., 2020). Additionally, it is documented that an upfront investment of time must be made for online shopping so as to develop online shopping proficiency in the long run. Even though online shopping may be regarded as convenient in comparison to traditional stores due to its quickness, it may still consume time through the required online expediency (Alreck et al., 2009). Online retailers want customers to spend more time browsing hoping that they will ultimately make a purchase. On the contrary, customers are time pressured and hence want to restrict the duration of their stay on websites (Her-Shi et al., 2019). Based on the above statements, the following hypotheses were developed:

H_6: The user friendliness of e-commerce sites enhances the chances of repeated purchases.

H_7: The user friendliness of social networks enhances the chances of repeated purchases.

H_8: Lengthy browsing time affects online purchasing experience.

2.2.4 Effect of mobile data cost

The intention of buyers to shop electronically on a sustained basis is affected by the exorbitant costs of broadband (Katawetaraks & Wang, 2011; Ekekwe, 2015). Between 2020 and 2021, developing countries experienced a 21% increase in the cost of internet broadband. In Tanzania, specifically in 2021, people were no longer offered affordable prices for 1GB of data (Rodrigues & Woodhouse, 2022). Users are accessing online marketplaces using smartphones and tablets more than using desktop computers; this implies that the majority of online purchases are conducted through mobile devices (Smith, 2022).

H_9: The increased mobile data cost affects the online purchasing experience.

2.2.5 Negative Experiences of Online Purchasing

For internet users to repeatedly make online purchases, the past experience of online purchasing has a significant impact. It is not uncommon to see people hesitate to shop online because of their negative past experiences (Daroch, Nagrath & Gupta, 2020). There are some perceived risks for purchasing across

various electronic marketplaces that affect buyers' level of trust associated with online purchasing (Svenarito et al., 2018). Buyers sourcing for their requirements across electronic marketplaces are susceptible to adversities like receiving poor quality products, fake products, and slow delivery (Arumugan et al., 2021). Superior and speedy delivery service is paramount when selecting a seller. Fast delivery motivates customers to buy repeatedly or even pay more (Peng & Guanyi, 2017). The influence of delivery charges is rated high by customers when purchasing online. Thus, an unreasonable increase in delivery charges is an unwelcome experience (Kennedy & Kundu, 2018). The negative experiences associated with online purchases affect not only a particular customer's future intentions to purchase online but also other customers. The notable negative experiences that cause complaints from purchasers include wrong product delivery, delivery time being longer than expected and products delivered are different from pictures shown online (Kuriachan, 2014; Gupta et al., 2019). Based on the above propositions, the following hypothesis was developed:

> **H_{10}**: Negative experience influences intentions to quit making repeated online purchases.

3.0 Methodology

3.1 Study Design, Sampling and Data Collection

This study adopted a descripto-explanatory design since it wanted to articulate the current inclination to purchase online and factors affecting online purchasing through e-commerce sites as a prelude to determining the effect of this online purchasing behaviour on e-commerce sites (Saunders, Lewis & Thornhill, 2009). The study collected data from internet users since they are the subjects who are likely to engage in making online purchases. The sample size was based on the statistical estimation method recommended by Kelsey et al. (1996) using the population size (N) of 15.60 million internet users, given by Kemp (2022), population proportion (P) set at 0.50, degree of accuracy set at 0.05, and a Chi-square value (X^2) of 3.841 with a degree of freedom of 1 and a confidence interval of 95%. Substituting the aforementioned values in the Kelsey's (1990) formula gives the minimum adequate sample size of 385 internet users.

The study adopted multistage sampling whereby the sample was drawn from a population using smaller groups at each stage (Bhandari, 2021). Data were collected by means of floating a Google Form across online platforms. Hence, initially, the study purposively selected the online platforms which were WhatsApp, Twitter, Facebook and LinkedIn. The selected online platforms created clusters for the study. Thereafter, a Google Form was floated across the platforms for respondents to access and respond. The questionnaire was made up of open-ended and close-ended questions. The open-ended questions

compensated for the need to gather detailed verbal responses through alternative techniques like interviews or focus group discussions that the researcher deemed unfeasible. The questionnaire was floated online for the first time on 30th January 2022. A two-month period of collecting data until 30th March 2022 was established. Upon the expiry of the data collection period, 285 (74%) questionnaire copies were retrieved. From the 285 questionnaire copies received, 275 (96.5%) internet users had at least once made purchases online while 10 (3.5%) had never made online purchases. Therefore, for further analysis, only respondents who had made online purchases were retained.

3.2 Measurement and Analysis

The study focused on establishing the online purchasing experience in terms of consumer choices for online purchases, factors affecting their online purchasing experience, negative experiences associated with online purchasing and intentions to make repeated purchases online. The questionnaire was mostly made of dichotomous nominal responses that were measured at nominal level (1 = Yes, 2 = No and 1 = Good, 2 = Bad). The dichotomous nominal responses were in relation to factors affecting online purchase experience; user friendliness, the richness of information shared, presence of phantom sellers, internet data costs, lengthy browsing time and displaying of product price. For negative experiences, the respondents were required to select from the listed negative experiences which are late deliveries, poor quality goods, wrong deliveries, high delivery costs and non-delivery of goods. The data collected by means of close-ended questions were quantitatively analysed, presented and descriptively interpreted. On the other hand, the questionnaire included open-ended questions that were subjected to thematic content analysis.

4.0 Findings and Discussion

4.1 Demographic characteristics

The findings in Table 1 present the demographic profiles of internet users who had made online purchases for various products. The findings show there was a nearly equitable gender-wise distribution in online presence. Also, the findings vindicate that the young populace is more internet active and hence are more exposed to making online purchases as compared to elderly populace. In addition, college students and people with income-generating opportunities are more likely to be internet active and purchases online.

Table 1: Demographic characteristics

Demographic variables	n (%)
Gender	
Male	125(45.5%)
Female	150(54.5%)
Age	
16 to 24	93(33.8%)
25 to 35	129(46.9%)
Above 35	53(19.3%)
Employment Status	
College student	125(45.5%)
Employed/Self-employed	133(48.4%)
Unemployed	17(6.1%)

4.2 Choice of Online Purchasing Media

The study wanted to understand the most preferred electronic marketplaces and sites that sampled internet users are likely to use when making online purchases. The online-based platforms that can be used for online purchases are categorized as social media platforms (WhatsApp, Instagram, Twitter, Facebook, etc.) and specialized e-commerce sites (Kikuu, Kupatana, etc.). The findings in Table 2 below depict that the sampled internet users were more likely to search and source for their requirements across social media (56.4%) rather than specialized e-commerce sites (16.4%). The inclination of internet users to purchase their requirements from social media solidifies the notion that social media platforms are easy to use and hence pull buyers even though they were not primarily conceived for those commercial purposes. These findings align with the observations made by Uddin and Sultana (2015) who found that the majority of internet users are channelling their online trading through free and easy-to-use social media applications rather than e-commerce sites.

Table 2: Type of platform used

Platform	n (%)
Social media	155(56.4%)
E-commerce sites	45(16.4%)
Both	75(27.3%)

4.3 Good Quality-Price Achievement

Using the McNemar Chi-Square test of before and after measurement, the study tested and established internet users' ability to achieve value through purchasing items of satisfactory quality at affordable prices across various online platforms after switching from physical marketplaces (H_1). The McNemar test result gave a p-value = 0.000 which translates to a statistically significant association

between purchasing through traditional marketplaces and purchasing through online marketplaces. These findings show that even though there is a change in purchasing mediums, internet users are still in a position to meet their requirements in terms of quality and price affordability. The quality-price combination of expectation findings are congruent with the findings made by Nawaz (2014) and Gupta (2015) who found that buyers are switching to online purchasing due to wide variety of quality products and that online platforms offer lower prices for products in comparison to physical marketplaces.

Table 3: Ability to achieve value in online purchases

Test	N	X^2	Asymp. Sig. (2-sided)
McNemar test	275	74.233	0.000

4.4 Factors Affecting Satisfaction and Usability of Electronic Marketplaces and Sites

Using a Pearson Chi-Square Test of independence, the study established various factors that affect the usability and satisfaction of internet users when purchasing from electronic marketplaces and sites. The result shows that internet users perceive that both social media and e-commerce sites aren't providing a detailed description of products sold by online retailers. Further, it is shown that internet users perceive that online purchasing is associated with the presence of fraudsters, long browsing time, and easy use of social media and e-commerce sites for purchasing purposes. Also, internet users proclaim that internet data costs affect their online purchase experience. With regard to online retailers' tendency to conceal product prices, internet users have demonstrated a preference for online retailers to display product prices.

Table 4: Factors affecting online purchasing experience

Factor	Value	Df	Asymp. Sig. (2-sided)
The richness of information on social network	0.615	1	0.433
The richness of information on e-commerce sites	0.295	1	0.587
Presence of phantom sellers, scammers, and fraudsters	171.233	1	0.000
Lengthy searching time for sellers and products	62.404	1	0.000
User-friendliness of social networks for online purchase	72.295	1	0.000
User-friendliness of e-commerce sites for online purchase	60.513	1	0.000
Internet bundle cost	5.531	1	0.019
Displaying products price	267.058	1	0.000

Descriptive results support the perception of customers pertaining to usability and satisfaction derived from various online marketplaces and sites. Almost three-fifths, 159 (57.8%), of the sampled internet users declared that they had worries pertaining to the integrity of online marketplaces; hence they preferred to make payment by cash for the ordered goods upon delivery of such goods. Further analysis shows that the preference for making payment after delivery is due to the main reasons that are shown in Table 5.

Table 5: Descriptive results on cash preference

Reason	n (%)
High transacting cost for mobile and banking services	34(21.4%)
Disliking disclosing personal and financial details	6(3.8%)
Distrusting the seller to deliver after paying in advance	113(71%)
Other reasons	6(3.8%)

In addition to Chi-Square results and descriptive results, the study conducted a pairwise correlation analysis to determine the inter-relationship between factors that affects the online purchasing experience. The correlation results show that there was a negative correlation between internet users' perception of their purchasing experience being affected by online fraudsters with the richness of information shared through social networks and e-commerce sites. This means that the more the user finds insufficient information shared through social media and e-commerce sites, the more the user is worried that the site or the retailer is an online fraudster. Also, lengthy browsing time was negatively correlated with the richness of information shared across social networks and e-commerce sites. These findings compound the weakness of electronic marketplaces and sites not meeting the expectations of customers in terms of supplying detailed information about products sold and services provided. The pairwise correlation results are depicted in Table 6.

Table 6: Pairwise correlation results of factors affecting online purchasing experience

Factors	Social network information richness	E-commerce sites information richness	Presence of fraudsters	Long browsing time	User friendliness of social networks	User friendliness of e-commerce sites	Internet bundle cost	Displaying product price
Social network information richness	1.000							
E-commerce sites information richness	0.471	1.000						
Presence of fraudsters	-0.123	-0.119	1.000					
Long browsing time	-0.045	-0.096	0.307	1.000				
User friendliness of social networks	0.151	0.061	-0.140	-0.10	1.000			
User friendliness of e-commerce sites	0.013	0.061	0.008	0.166	0.082	1.000		
Internet bundle cost	-0.129	-0.119	0.085	0.052	0.056	-0.005	1.000	
Displaying product price	0.082	0.088	-0.029	0.046	-0.049	0.045	-0.074	1.000

The findings in Table 6 generally depict that internet users are affected by the presence of fraudsters and scammers who are looking to swindle customers. In an attempt to navigate contacting fake sellers and insufficient information, buyers spend lengthy browsing time searching for a reliable seller and who explicitly displays all details about the products. Also, buyers require sellers to make deliveries prior to effecting payment as a means of circumventing the mistrust

problem associated with online purchasing. The issue of distrust was further cited by one internet user in an open-ended question remarked, who argued :"Online sellers, especially those using social media, should display prices instead of asking buyers to call or inbox them about product price as it signifies malice in business dealing and lowers their trustworthiness". The inability to access instant detailed information about prices is consistent with the findings by Ahuja, Gupta and Raman (2003) who stated that buyers have to peruse through multiple searches so as to obtain efficient comparisons. Also, Daroch, Nagrath and Gupta (2020) argue that buyers have to contend with the problem of insufficient information when purchasing online.

4.5 Negative Experiences of Online Purchasing and Quitting Intentions

The study established the chance that sampled internet users have encountered negative experiences associated with purchasing online. Using a Pearson Chi-Square test of independence, the result was statistically significant ($X^2 = 49.778$; p-value = 0.000). Further, the study determined the prominent negative experiences that internet users had to contend with when purchasing online. Figure 1.0 enlists the negative experiences that internet users had encountered when purchasing online. The notable negative experience is the issue of product quality as it was noted by one respondent in an open-ended question, "Online sellers should be truthful through delivering to customers exactly what they have posted or advertised on their sites or pages". These findings are echoed by Katawetaraks and Wang (2011) by stating that buyers become dissatisfied with online buying because they receive products of low quality and slow or late shipping.

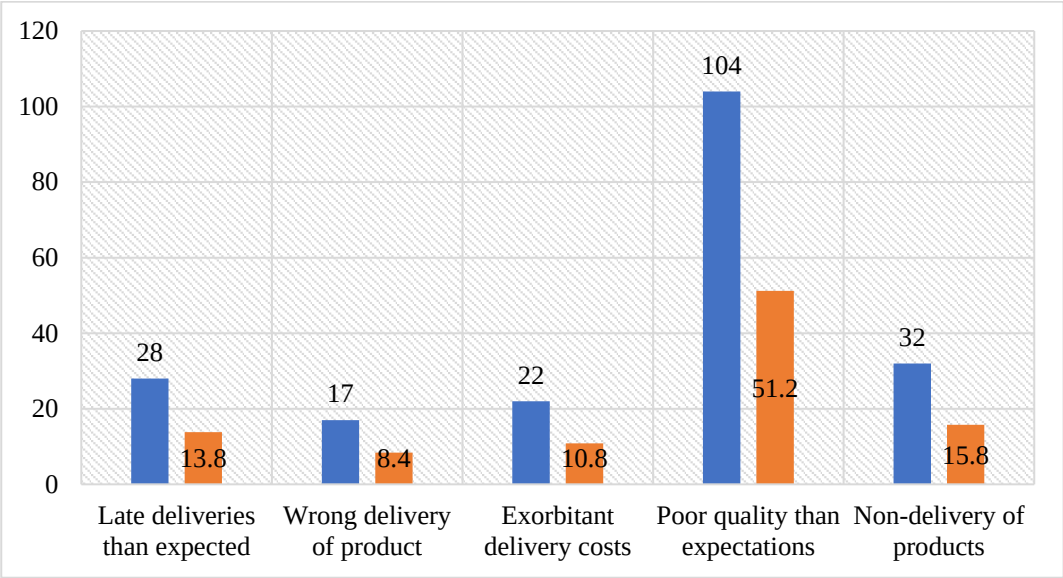

Figure 1: Negative experiences of online purchasing

Thus, on the basis of the negative experiences, the study used a Kruskal Wallis Test to establish the intentions to avoid making repeated purchases online. Kruskal Wallis Test was used because it seeks to determine if there is independence in the intentions to quit online purchases, influenced by negative experiences encountered. The results show that there was an insignificant statistical relationship ($p > 0.05$) between negative experiences encountered and the intention to quit online purchasing. Also, the negative experiences had small effect size (0.038) on decisions to quit from making repeated purchases online. The lack of intention to quit from online purchasing shows that purchasers are attracted to the convenience of buying online where they can buy from anywhere and anytime. In addition, buyers may believe that unpleasant experiences faced may be a result of their own wrong choice of seller. The favouring of online buying in the midst of risks implies that buyers believe that the benefits obtained offset the negatives of online buying. These findings are congruent with the findings by Lim and Dubinsky (2004) who stated that customers are more motivated by a variety of products and services than the associated risks. Also, customers, despite the associated risks are pulled by the convenience of online shopping whereby they can source material anywhere and anytime (Vaicondam, 2020; Hofacker, 2001).

Table 7: Negative experiences influence on intentions to quit online purchases

Test	H	df	Asymp. Sig.	Epsilon Squared
Kruskal Wallis	7.771	4	0.100	0.038

4.6 Summary of Hypothesis Test

This study was made up of several hypotheses that were tested to determine whether the hypotheses were supported or not supported by the findings of the study. A summary of the findings of testing the hypotheses is shown in Table 8.

Table 8: Summary of hypotheses test

S/N	Hypothesis	P-value	Remarks
H_1	Buyers obtain quality products at affordable prices electronically similarly to physical marketplaces.	0.000	Supported
H_2	Internet users obtain rich information about products through e-commerce sites	0.587	Unsupported
H_3	Internet users obtain rich information about products through social networks.	0.433	Unsupported
H_4	Online purchasing experience is affected by fraudsters, scammers, and phantom sellers	0.000	Supported
H_5	Displaying price increases the intention of internet users to purchase from an online retailer	0.000	Supported
H_6	The user friendliness of e-commerce sites enhances the chance of repeated purchases.	0.000	Supported
H_7	The user friendliness of social networks enhances the chances of repeated purchases	0.000	Supported
H_8	Lengthy browsing times affects online purchasing experience	0.000	Supported
H_9	The increased mobile data cost affects online purchasing experience	0.019	Supported
H_{10}	The negative experience influences intentions to quit making repeated online purchases	0.100	Unsupported

5.0 Conclusions and Recommendations

5.1 Conclusions

The theoretical underpinnings of the study provided that customers expect to derive satisfaction both in the process and outcomes of using a product, service or system. Further, the customers' satisfaction and repetitiveness of using a product, service or system are conditioned by certain factors. These theoretical underpinnings have been validated by the findings in this study. Online purchasing is valued as it is convenient and has the potential of optimizing the purchasing process by making it cost-effective. However, online retailers using

online platforms both e-commerce sites and social media are using a selling mechanism that buyers perceive as restrictive. Nevertheless, buyers value the convenience of online shopping, and hence they continue to purchase electronically regardless of the prevailing restrictive conditions. This study adds to the existing literature by articulating factors that internet users perceive as faults that contribute to the downfall of specialized e-commerce sites in Tanzania.

5.2 Implications

The findings of this study showed that there is a growing presence for both buyers and sellers in electronic marketplaces and sites. This implies that, currently, internet penetration is no longer a challenge to adoption of digital business. Further, the study has shown that digital sellers and buyers are attracted to use the social media application to conclude their commercial transactions which means they are shunning specialized e-commerce sites. This attraction to social media applications is a threat that contributes to underutilization of e-commerce sites. In addition, it is crucial that social networks are now considered as part of electronic marketplaces and not just a social interacting tool. The developers of social networks in their own right have realized that their applications are increasingly used for business purposes hence have introduced business features. Considering social media as part of electronic marketplaces will shift the focus from only regarding electronic marketplaces to be only those webpages that were designed specifically for the purpose of facilitating electronic commerce processes.

6.2 Recommendations

Online buyers have demonstrated a preference for having sufficient details of a product including price details. Also, buyers have shown that the presence of fake sellers online and their inability to assess and compare prices instantly leads them to spend lengthy periods of time in an attempt to search for a reliable seller who offers affordable prices and accepts payment upon delivery. This means that buyers have placed a greater importance to reliable sellers who offer reasonable prices, hence the reason why buyers trust in using social networks to find seller because they perceive highly the possibility of contacting the seller in person and deliberately about the subject of exchange. This attribute may not be made available with some e-commerce sites where the buyer orders the products without having to communicate directly with the seller. It is therefore, paramount to understand that online buyers in Tanzania prefer to have a personal touch to the conclusion of the business transaction. Therefore, web based application developers should develop applications that have this element embedded. This can be seen from the success of transport dedicated applications (online taxi) like

Uber and Bolt since they enable buyers to have a personal feel of the transactions whereby communication and payment maybe made offline.

Buying online helps to reduce the hassles that the buyer has to go through in search of sellers and buying their basic and aesthetic needs. Hence according to Ndonga (2012) online marketplaces provides an avenue for market competition by embracing the principles of a perfect competitive market with many buyers and sellers as well as freedom for entry and exit. This shows there is still an opportunity to be exploited by local online retailers and applications developers in the electronic commerce.

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