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Analyzing the Influence of Business Customer Behavior on Online Shopping Trends for Tanzania Breweries Plc Brands in Mwanza Region, Tanzania

By

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Abstract

This study analyzes the influence of business customer behavior on online shopping trends for Tanzania Breweries PLC (TBL) brands in Mwanza Region. The research was driven by low adoption of TBL's online shopping platforms despite growing national internet use and digital marketing. A cross-sectional research design was applied, and data were collected from 324 bar owners and distributors through structured questionnaires. Quantitative data were analyzed using descriptive statistics and binary logistic regression to assess the effect of brand offer, trust, and security concerns on online shopping behavior. The findings show that concerns about platform security, trust in digital transactions, delivery reliability, and internet costs affect online purchasing decisions for TBL products. The study concludes that improving trust, enhancing security features, and expanding digital literacy among business customers are critical to strengthening online shopping engagement for TBL brands in Mwanza.

Keywords: *Online shopping, consumer behavior, trust, security*

1. 0 INTRODUCTION

The rise of digital commerce has transformed purchasing behavior across global markets, allowing businesses and consumers to access products more efficiently through online platforms. Worldwide, online retail sales exceeded $6.3 trillion in 2023, driven by increased internet connectivity, mobile technologies, and digital payment systems (inBeat Agency, 2025; Stock Analysis, 2025). Countries with strong digital infrastructure, such as the United States, China, and South Africa, have seen rapid growth in online transactions due to consumer trust, secure payment systems, and reliable delivery logistics (Soleimani, 2022; Gurung & Raja, 2016). However, adoption remains uneven in developing economies where digital literacy, trust in platforms, and perceived risk continue to influence consumers' willingness to shop online (Lăzăroiu et al., 2020; Kamalul Ariffin et al., 2018).

In Tanzania, the e-commerce sector is growing but still in its early stages. Internet penetration reached 55% in 2023, supported by increased smartphone ownership and mobile money services such as Tigo Pesa and Airtel Money (TRA, 2023). Urban areas like Dar Es Salaam and Mwanza lead in digital transactions, yet adoption of formal e-commerce platforms faces challenges including high delivery costs, limited product diversity, and low trust in online payment systems (Soleimani, 2022). Tanzania Breweries PLC (TBL), the country's largest brewery, has embraced online platforms to market and sell brands such as Balimi Extra Lager, Safari Lager, Redds, Castle Lager and Kilimanjaro Premium Lager directly to business customers (Charles & Kanani, 2025). Despite these efforts, online purchasing of TBL products remains relatively low, especially among bar owners and distributors in Mwanza.

Studies highlight that business customers in Tanzania are often cautious about online shopping due to concerns about payment security, product authenticity, and inconsistent delivery reliability (Tanzania Breweries Plc, 2023; AfterShip, 2025). While TBL's digital sales channels and the BEES ordering platform were designed to simplify procurement, many customers continue to rely on traditional ordering methods. Similar patterns have been observed in other developing contexts, where perceived trust and security concerns strongly influence digital purchase decisions (Hidayat et al., 2021; Nada et al., 2025). This indicates that business customer behavior particularly trust, risk perception,

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and platform usability plays a critical role in shaping online shopping trends.

Although a number of studies have explored consumer behavior in general online markets, limited empirical work has focused on how trust, security, and brand offerings influence digital purchasing decisions within Tanzania's beverage industry (Shanthi & Desti, 2015; Halim & Karsen, 2020). Existing research tends to emphasize consumer markets rather than business customers, despite the fact that bar owners and distributors represent the backbone of TBL's supply chain. As a result, there is a knowledge gap on how behavioral factors affect online purchasing among business customers in Mwanza, where traditional buying patterns remain dominant even with the availability of digital channels.

Therefore, this study aims to analyze the influence of business customer behavior on online shopping trends for Tanzania Breweries PLC brands in Mwanza Region. The research focuses on three key behavioral constructs: brand offer, trust, and security. By examining how these variables affect the likelihood of online purchasing, the study contributes both theoretically and practically. Theoretically, it extends consumer behavior literature by applying trust and perceived security frameworks to business shoppers in a digital beverage market. Practically, the findings provide insights for TBL, policymakers, and digital service providers to strengthen adoption of online platforms, improve delivery systems, enhance security measures, and build customer confidence. Strengthening these areas could increase online purchases, improve supply efficiency, and support the continued digital transformation of Tanzania's alcohol industry.

2.0 MATERIAL AND METHOD

2.1 Research Design and Approach

This study adopted a cross-sectional research design, allowing data to be collected at a single point in time to examine the influence of business customer behavior on online shopping trends for Tanzania Breweries PLC brands. A cross-sectional approach was appropriate because it captures current perceptions and behavioral responses from a large population in a short time frame (Saini & Lynch, 2016; Shanthi & Desti, 2015). The study used a quantitative research approach, relying on structured questionnaires with closed-ended questions to generate measurable responses on variables such as brand offer, trust, and security concerns. This approach ensured uniformity in responses and facilitated statistical analysis, consistent with previous studies examining digital purchasing behavior (Hidayat et al., 2021; Lăzăroiu et al., 2020). Primary data were prioritized to ensure that information collected was accurate, timely, and relevant to the study objectives.

2.2 Study Area, Population and Sample Size

The study was conducted in Mwanza Region, one of Tanzania's major commercial cities and a leading distribution hub for Tanzania Breweries PLC (TBL). Mwanza was selected because business customers in urban areas are at the forefront of digital adoption, supported by high rates of smartphone ownership and widespread use of mobile money services such as Tigo Pesa and Airtel Money (TRA, 2023; Charles & Kanani, 2025). These conditions make Mwanza a suitable location for examining how business customer behavior influences online shopping trends for TBL brands.

The target population consisted of bar owners and beverage distributors who purchase TBL products for retail consumption. These business customers were chosen because they regularly interact with TBL's sales platforms and therefore provide reliable insights on the adoption of online purchasing systems. Structured questionnaires were distributed both physically and electronically, giving respondents adequate time to complete them independently without research influence.

The sample size for this study was determined using the Yamane (1967) formula, a reputable method widely used in social science and marketing research to calculate representative sample sizes. From a target population of 1,715 business customers (bar owners), a total of 324 respondents were selected. This sample size was calculated using a 95% confidence level and a 5% margin of error, which are standard statistical thresholds for ensuring reliability and generalizability of results. Key informants were also purposively selected from operators of pubs, bars, and entertainment venues that sell TBL alcoholic and non-alcoholic products. Interviews with these informants continued until thematic saturation was reached, providing deeper qualitative insights to complement the quantitative data.

The Yamane (1967) formula used is:

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

Whereby;

n is the sample size =? N is the target population = 1715 and e is the random error term = 0.05 that means a confidence level of 95%.

$$n = \frac{N}{1 + N(e^2)} = \frac{1715}{1 + 1715(0.05^2)} = \frac{1715}{5.2875} \approx 324$$

Therefore, the total study sample size were 324 bar owners.

2.3 Data Collection Methods

Data were collected using structured questionnaires, containing closed-ended questions designed to measure perceptions on trust, security concerns, brand offer, and online shopping adoption. Questionnaires were self-administered after respondents received clear instructions, ensuring consistency and reducing researcher influence on responses. This method was chosen because it is cost-effective and allows data collection from a large sample within a short period (Halim & Karsen, 2020; Gurung & Raja, 2016). The use of closed-ended items also enabled simple coding and statistical processing, which aligns with consumption studies analyzing digital behavior in e-commerce environments (Nada et al., 2025; Rossolov et al., 2021).

*Corresponding Author: **Shamily Michael.**

2.4 Data Analysis

Data analysis involved both descriptive and inferential statistical techniques. Descriptive statistics such as means and standard deviations were used to summarize responses and identify patterns within the data, offering a clear overview of consumer perceptions (Solomon, 2024; Saini & Lynch, 2016).

Inferential analysis was conducted using Binary Logistic Regression, appropriate for estimating the influence of independent variables; brand offer, trust, and security concerns on the likelihood of adopting online shopping. Binary logistic regression is widely used in studies assessing consumer trust and risk in digital purchasing contexts (Lăzăroiu et al., 2020; Hidayat et al., 2021) because it measures both the direction and strength of predictor variables. All statistical analyses were performed using the Statistical Package for Social Sciences (SPSS), which enabled efficient data coding, computation, and regression output interpretation.

To analyze the influence of customer behavior on online shopping trends for Tanzania Breweries PLC brands in Mwanza Region using binary logistic regression, was as follows

Table 1: Variables, Measurements and Analysis Technique

S/N	Constraints	Measurement	Data analysis
1	Brand offer	5-pointsLikert scale	Descriptive statistics, Binary logistics regression method
2	Trust	5-pointsLikert scale	Descriptive statistics, Binary logistics regression method
3	Security	5-pointsLikert scale	Descriptive statistics, Binary logistics regression method
4	Online shopping trends	5-pointsLikert scale	Descriptive statistics, Binary logistics regression method

The binary logistic regression equation models the log-odds of the probability p*p* of an event occurring (where the dependent variable Y*Y* is binary, coded as 0 or 1) as a linear combination of predictor variables. The general form of the equation is:

Logit (P) = $(\frac{P}{1-P})$ $B_0 + \sum_{i=1}^{k} \beta 1X1 \ldots . \varepsilon$

Where;

Y= online marketing trend

β_0, β_1, β_2, and β_3 are coefficients or constants

X_1 = Brands (B)

X_2 = Trust (T]

X_3 = Security(S)

The combined equation;

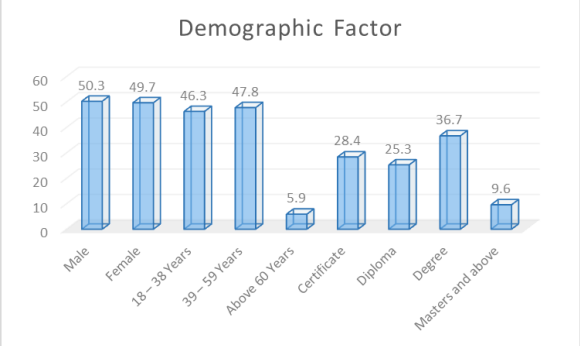
Logit (P) β_3 = (P / (1-P)) $B_0 + \beta_1 B + \beta_2 T + \beta_3$

3.0 RESULTS AND DISCUSSION

3.1 Demographic Profile of the Respondents

The demographic profile of the respondents, as presented in figure 1 below, shows that the sample consisted of a fairly balanced gender distribution, with 50.3% of respondents being male (163 individuals) and 49.7% female (161 individuals). In terms of age, the majority of respondents were between the ages of 18 and 38, making up 46.3% of the sample (150 individuals), followed closely by those in the 39 to 59 age range at 47.8% (155 individuals). A smaller portion, 5.9% (19 individuals), was above the age of 60. Regarding education level, most respondents held a degree, comprising 36.7% of the sample (119 individuals), while 28.4% had a certificate (92 individuals), 25.3% had a diploma (82 individuals), and 9.6% had a master's degree or higher (31 individuals). This demographic distribution highlights the diversity in the sample, which provides a broad perspective on the factors influencing online shopping behavior among business customers.

Figure 1: Demographic Profile of the Respondents



3.2 Descriptive Statistics Results

3.2.1 The factors affecting consumer choices for TBL brands online purchasing

Table 2 shows that consumers generally view online purchasing of Tanzania Breweries brands positively, though with some variation across factors. The highest mean score was for free delivery as a motivator to buy online (M = 4.04, SD = 1.11), suggesting it is the most influential factor. Discounts were also a strong driver (M = 3.91, SD = 1.00), while choosing shops that offer free delivery (M = 3.81, SD = 1.01) and getting a free case (M = 3.80, SD = 1.04) had nearly equal weight. Ease of buying online (M = 3.79, SD = 1.07) and recommending online shopping due to free cases (M = 3.77, SD = 1.05) scored slightly lower, though still above the neutral midpoint. Overall, the results suggest that promotions such as free delivery and discounts are stronger incentives for online purchases than convenience alone.

*Corresponding Author: **Shamily Michael.**

Table 2: Consumer choices for TBL brands online purchasing

Statement	N	Mean	Std. Deviation
It is easy for me to buy Tanzania Breweries brands online.	324	3.79	1.07
Buying these brands online saves me time.	324	3.72	1.05
I am more likely to buy online when there are discounts.	324	3.91	1.00
Free delivery makes me want to buy online.	324	4.04	1.11
I choose online shops that offer free delivery.	324	3.81	1.01
Getting a free case makes me interested in buying online.	324	3.80	1.04
Free cases make me recommend online shopping to others.	324	3.77	1.05

3.2.2 The level of trust among business consumers on online shopping platform

Table 3 shows that business consumers have mixed levels of trust in online shopping platforms. Concerns about fraud are relatively strong, with high agreement that fear of being cheated discourages online purchases (M = 3.91, SD = 1.04) and that fraud risk remains a barrier (M = 3.94, SD = 0.96). Although respondents reported feeling somewhat safe sharing personal information (M = 3.73, SD = 1.11) and generally comfortable doing so (M = 3.64, SD = 1.15), these scores are moderate rather than high. Confidence in receiving timely support for security issues was also modest (M = 3.66, SD = 1.12). Notably, good customer service received a more positive response (M = 3.87, SD = 1.02), suggesting it may help build trust. Overall, while some trust exists, fear of online fraud remains a significant concern for business buyers.

Table 3: Level of trust among business consumers on online shopping platforms

Statement	N	Mean	Std. Deviation
I worry about being cheated when buying online.	324	3.91	1.04
Fear of fraud makes me avoid buying online.	324	3.94	0.96
I feel my personal details are safe when shopping online.	324	3.73	1.11
I am comfortable sharing my information online.	324	3.64	1.15
I can get help quickly if I have a security problem online.	324	3.66	1.12
Good customer support makes me trust online shopping.	324	3.87	1.02

3.2.2 The security concerns that influence business consumers' willingness to engage in online purchases

Table 4 shows that security concerns strongly affect business consumers' willingness to buy online. Trust in the payment system was the strongest factor (M = 4.02, SD = 1.02), along with confidence that transactions are secure and private (M = 4.00, SD = 0.91). Consumers were also willing to recommend online shopping to others (M = 4.03, SD = 0.93) and trusted service providers to be dependable (M = 3.94, SD = 0.98). Although perceptions of protection from hackers (M = 3.82, SD = 1.06) and cyber threats (M = 3.76, SD = 1.10) were slightly lower, they were still positive. The lowest score was related to having no previous payment problems (M = 3.59, SD = 1.13), showing that some users have faced issues before. Overall, trust in secure payments and transaction privacy remains the strongest driver of online purchasing willingness.

Table 4: The security concerns that influence business consumers' willingness to Engage in online purchases

Statement	N	Mean	Std. Deviation
I feel safe from hackers when I shop online.	324	3.82	1.06
The online shop protects me from cyber threats.	324	3.76	1.1
I trust the payment system when buying online.	324	4.02	1.02
I have not had problems with online payments.	324	3.59	1.13
I believe my online transactions are secure and private.	324	4.0	0.91
The online shop uses strong security for my purchases.	324	3.92	0.99
I would tell my friends to buy these brands online.	324	3.94	0.97
The service provider is dependable.	324	3.94	0.98
I am happy to recommend online shopping for these brands.	324	4.03	0.93

3.3 Inferential Statistics Results

3.2.1 Pearson Correlation Analysis

*Corresponding Author: **Shamily Michael.**

Table 5 shows that the key variables in the study are significantly and positively correlated. The relationship between brand offer and trust is strong (r = 0.525, p = 0.001), indicating that when customers perceive TBL's online offers as valuable, their trust in the platform increases. A similar positive relationship exists between brand offer and security (r = 0.483, p = 0.002), meaning better offers are associated with higher perceptions of online safety. Trust and security are also strongly related (r = 0.498, p = 0.001), showing that higher confidence in the platform leads to stronger feelings of security among consumers. Overall, these findings suggest that improving brand offers, customer trust, and perceived security can increase consumer willingness to engage in online purchasing. All correlations are statistically significant based on data from 324 respondents, demonstrating reliable and meaningful results.

Table 5: Pearson Correlation Analysis

		Brands offer	Trust	Security
Brands offer	Pearson Correlation	1	0.525	0.483
	Sig. (2-tailed)		0.001	0.002
	N	**324**	**324**	**324**
Trust	Pearson Correlation	0.525	1	0.498
	Sig. (2-tailed)	0.001		0.001
	N	**324**	**324**	**324**
Security	Pearson Correlation	0.483	0.498	1
	Sig. (2-tailed)	0.002	0.001	
	N	**324**	**324**	**324**

3.2.2 Binary Logistic Regression Analysis

3.2.2.1 Brands offer and Online shopping Trends

Table 6 shows that brand offers have a significant positive effect on online shopping trends. The logistic regression results indicate that Brand Offer is a significant predictor of online purchasing behavior, with B = 0.120 (SE = 0.052), z = 2.31, and p = 0.020. The odds ratio, Exp(B) = 1.13, means that as perceptions of brand offers improve, the likelihood of being in the high online shopping group increases by about 13%. The 95% confidence interval (1.02–1.25) further confirms that this effect is statistically meaningful. Overall, the results suggest that attractive brand offers such as promotions, discounts, or free delivery increase the likelihood of business customers shopping online more often.

3.2.2.2 Trust and Online shopping Trends

Table 6 shows that trust has a statistically significant positive influence on online shopping trends. The logistic regression results report B = 0.145 (SE = 0.070), z = 2.07, and p = 0.038, indicating that higher trust increases the likelihood of frequent online purchasing. The odds ratio, Exp(B) = 1.16, means that for every one-point increase in trust, the odds of belonging to the high online shopping group rise by about 16%. The 95% confidence interval (1.01–1.34) confirms the reliability of this effect. Overall, the results demonstrate that trust is an important factor shaping customer engagement in online shopping.

3.2.2.3 Security and Online shopping Trends

Table 6 shows that security has a statistically significant positive influence on online shopping behavior. The logistic regression results indicate B = 0.150 (SE = 0.050), z = 3.00, and p = 0.003, meaning increased perceptions of security lead to higher online purchasing. The odds ratio, Exp(B) = 1.16, shows that a one-point increase in perceived security raises the odds of belonging to the high online shopping trend group by about 16%. The 95% confidence interval (1.05–1.28) confirms this effect is reliable. Overall, the findings demonstrate that stronger perceptions of online security make consumers more likely to engage actively in purchasing TBL brands online.

Table 6: Logistic Regression on Brand Offer, Trust, Security and Online Shopping Trends

Variables	B	Std. Error	Z	P – Value	Exp (B)	95% CI for Exp (B)
Brand Offer	0.120	0.052	2.31	0.020	1.13	1.02 – 1.25
Trust	0.145	0.070	2.07	0.038	1.16	1.01 – 1.34
Security	0.150	0.050	3.00	0.003	1.16	1.05 – 1.28

3.2.3 Model Fit Statistics

Table 7 shows that the logistic regression model provides a strong fit for the data. The omnibus test of model coefficients (χ^2 = 24.65, df = 3, p < 0.001) confirms that adding Brand Offer, Trust, and Security significantly improves the model over the null model, meaning the three predictors are effective in explaining variation in online shopping adoption among business customers. The model explained a substantial portion of the behavior, with Cox and Snell R^2 = 0.512 and Nagelkerke R^2 = 0.674, indicating that between 51% and 67% of the variation in online shopping behavior is accounted for by these predictors an excellent level of explanatory power in social and behavioral science research. At individual predictor level, Brand Offer had a significant but smaller effect (B = 0.120, p = 0.020, Exp(B) = 1.13), suggesting that incentives such as free delivery and discounts increase adoption by 13%. Trust was a stronger predictor (B = 0.145, p = 0.038, Exp(B) = 1.16), raising the odds of adoption by 16%, while Security was the most influential factor (B = 0.150, p = 0.003, Exp(B)

*Corresponding Author: **Shamily Michael.**

= 1.16), demonstrating that perceptions of safety are crucial in motivating active online purchasing. Overall, these findings show that although attractive offers encourage customers to try online shopping, trust and especially security are what sustain their continued engagement.

Table: 7 Model Fit Statistics

Statistic	Chi - Square	df	P - value	R^2 (Cox & Snell)	Nagelkerke R^2
Omnibus Test of Model Coefficients	24.65	3	< 0.001	0.512	0.674

4.0 CONCLUSION

The study revealed that discounts, free delivery, and promotional offers are important in encouraging business consumers to try TBL's online shopping platform. These incentives reduce cost barriers and add value, making online purchasing more attractive. However, the findings also showed that promotions alone cannot sustain long-term use of the platform. While they help trigger initial adoption, they are not strong enough to maintain loyalty unless other key factors are addressed. This means that brand offers should act as supportive motivators rather than the main reason customers commit to buying online.

Trust and security proved to be the most powerful drivers of online shopping adoption. Trust had the strongest influence, with many respondents expressing concerns about fraud, transparency, and customer support. Even when promotions were available, low trust levels discouraged customers from transacting digitally. Security concerns such as the safety of payment systems, data protection, and fear of cyber threats also affected willingness to shop online. The study showed that when customers believe the platform is secure, adoption rates rise significantly. Therefore, building trust and ensuring strong security measures are essential for sustained and confident participation in TBL's online shopping system.

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