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E-Commerce Buying Trends across Academic and Professional Groups

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ABSTRACT:

Purpose: This study investigates e-commerce buying trends across different academic and professional groups, identifying key behavioural differences in shopping frequency, platform preference, spending patterns, payment methods, and satisfaction levels. It examines how educational qualification and occupational status collectively shape online purchase decisions among India's academic and professional population.

Design/Methodology/Approach: A descriptive, quantitative, cross-sectional research design was adopted. Primary data were collected from 205 respondents through a structured 16-item questionnaire distributed via Google Forms. Respondents were drawn from diverse academic and professional backgrounds including students, IT professionals, research scholars, faculty, and healthcare workers. Analytical techniques included descriptive statistics, frequency distribution, cross-tabulation, Chi-Square tests of independence, and trend analysis, all evaluated at $\alpha = 0.05$.

Findings: E-commerce is deeply embedded in the daily lives of academic and professional consumers, with 60.9% shopping online at least once a week and 68.3% expressing satisfaction or high satisfaction. Amazon leads platform preference (31.7%), followed by Flipkart (25.4%). Convenience and price discounts are the primary motivators. Review-checking behaviour is near-universal (75.1% agree or strongly agree). Delayed delivery (35.1%) and product quality issues (24.4%) are the most significant pain points. Among five hypotheses tested, only H_05 (educational qualification vs. review-checking behaviour) was rejected, confirming that higher-educated consumers engage significantly more in pre-purchase information evaluation. The COVID-19 pandemic accelerated adoption, with 63.9% of respondents acknowledging a pandemic-driven increase in online shopping frequency.

Originality/Value: This study contributes occupation-specific empirical evidence on digital consumer behaviour in India's academic and professional ecosystem. By integrating product discovery patterns, payment preferences, satisfaction measures, and pandemic impact into a unified analytical framework, it offers actionable insights for platform operators, digital marketers, and researchers interested in targeted e-commerce segmentation strategies.

KEYWORDS: E-Commerce Buying Trends; Academic Consumers; Professional Groups; Online Shopping; Consumer Behaviour; Customer Satisfaction; Digital Payments; India; Purchase Intention; Occupation-Based Segmentation

I. INTRODUCTION

The rapid advancement of digital technology has fundamentally transformed the way consumers purchase goods and services globally. Over the past decade, the emergence and expansion of e-commerce platforms have revolutionised the retail industry by offering a convenient, fast, and efficient mode of shopping enabled by widespread smartphone access, affordable internet connectivity, and robust digital payment infrastructure. In India, this transformation has been particularly pronounced, with platforms such as Amazon, Flipkart, Myntra, and Meesho competing aggressively for a growing consumer base that spans diverse educational and occupational backgrounds.

Consumer buying trends in e-commerce refer to the purchasing habits, preferences, decision-making patterns, and behavioural tendencies displayed by consumers while shopping online. These trends encompass shopping frequency, preferred product categories, spending behaviour, payment method choices, promotional responsiveness, and platform loyalty. Understanding these trends at a granular level is essential for businesses to design effective marketing strategies, personalise service delivery, and improve customer retention.



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A key but underexplored dimension of online consumer behaviour is the differential impact of academic qualification and professional status. Students, working professionals, research scholars, faculty members, and business owners occupy distinct life stages characterised by different income levels, time constraints, decision-making frameworks, and technological familiarity. Students tend to be price-sensitive, promotion-driven, and mobile-first in their shopping behaviour. Working professionals prioritise convenience, delivery reliability, and brand credibility due to demanding schedules. Research scholars and faculty members may bring a more analytical and information-intensive approach to purchase decisions, consistent with their academic training.

Despite extensive research on general online consumer behaviour, comparative studies specifically examining e-commerce trends across academic and professional groups remain limited. Most existing research focuses on broad demographic variables such as age, gender, and income, without adequately addressing how occupation and educational background shape the complete arc of the digital shopping experience — from product discovery through to post-purchase satisfaction. This study addresses that gap by providing comprehensive empirical evidence drawn from a sample of 205 respondents spanning key academic and professional segments.

The study is particularly timely given the structural shift in consumer behaviour catalysed by the COVID-19 pandemic, which forced widespread adoption of online shopping across all occupational segments and permanently elevated the role of e-commerce in daily consumption routines. Understanding how this acceleration has manifested differently across academic and professional groups offers valuable insights for platform operators, digital marketers, and policymakers seeking to serve these distinct consumer communities effectively.

II. LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Research on e-commerce consumer behaviour consistently identifies technology acceptance, income levels, trust, service quality, and promotional strategies as primary determinants of online purchase decisions. Kumar (2019), applying the Technology Acceptance Model (TAM), demonstrated that perceived usefulness and perceived ease of use are foundational drivers of e-commerce adoption, with academic consumers exhibiting stronger digital engagement due to their early exposure to digital tools and mobile technology. This is reinforced by Iyer (2018), who found that mobile-first consumers, predominantly students and younger professionals, demonstrate higher purchase frequency through app-based platforms and are more responsive to push notifications and app-based discounts.

Income and occupational stability have been shown to significantly shape purchasing behaviour. Sharma (2020) established that higher-income professionals exhibit greater spending capacity, stronger brand loyalty, and preference for premium products, whereas price-sensitive groups such as students respond more strongly to promotional campaigns and discount-driven offers. Rao (2020) specifically examined time-constrained professionals, finding that convenience and logistics efficiency are valued above cost savings — professionals are willing to pay a premium for fast, reliable delivery and frictionless checkout experiences.

Trust and security perceptions play a critical role across all consumer groups. Patel (2018) found that data privacy concerns and payment security significantly influence consumer confidence, with educated consumers demonstrating higher trust in secure platforms. Nair (2021) demonstrated that timely delivery and accurate order fulfilment are major determinants of satisfaction and loyalty, with professionals showing lower tolerance for delays than students. Singh (2022) identified that financial stability and purchasing experience increase brand loyalty, with professionals exhibiting significantly higher platform-specific loyalty compared to academic consumers who are more willing to switch based on price differentials.

The role of user-generated content in purchase decisions is well-documented. Verma (2019) explored psychological triggers of impulse buying and found that academic consumers demonstrate higher susceptibility to emotional marketing stimuli, flash sales, and countdown promotions, while professionals engage in more planned and rational purchase behaviour. Mehta (2021) confirmed that promotional pricing is particularly effective among student consumers but may not generate long-term loyalty. Banerjee (2023) analyzed digital payment innovations and found that students and younger consumers are more experimental with alternative payment methods, while professionals prefer established secure payment channels for higher-value transactions.



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The literature collectively supports an integrated framework linking occupation, income, trust, promotional sensitivity, and technology adoption to e-commerce buying trends — the framework this study empirically tests across academic and professional segments.

H1: There is no significant association between occupation and online shopping frequency.

H2: There is no significant relationship between monthly income and average monthly online spend.

H3: There is no significant difference in satisfaction levels across different age groups.

H4: There is no significant association between gender and preferred payment method.

H5: There is no significant association between educational qualification and review-checking behaviour before purchase.

III. METHODOLOGY AND MEASUREMENT

Data Collection and Sample

The study adopts a descriptive, quantitative, cross-sectional research design grounded in a positivist research philosophy. Primary data were collected through a structured 16-item questionnaire distributed to respondents via Google Forms over a four-week period. The questionnaire covered demographic variables (age, gender, occupation, income, and educational qualification) as well as eleven behavioural and attitudinal dimensions: shopping frequency, platform preference, product category, monthly spend, primary shopping motivation, payment method, product discovery channel, overall satisfaction, review-checking behaviour, challenges faced, and COVID-19 impact on shopping frequency.

A total of 205 valid responses were obtained using non-probability convenience sampling, targeting individuals who had used an e-commerce platform at least once in the previous six months. The sample spans diverse occupational segments including students (36.1%), IT professionals (18.0%), research scholars (14.1%), faculty/professors (10.2%), healthcare professionals (9.8%), business owners (5.9%), government employees (3.4%), and others (2.4%), ensuring comprehensive representation of both academic and professional consumer groups. Gender distribution reflects a slight female majority (female 49.3%, male 45.4%), while 5.4% preferred not to disclose. The dominant income bracket is ₹50,001–₹75,000 (23.4%), followed by below ₹15,000 (22.9%), consistent with a predominantly young, middle-income sample.

Measurement of Constructs

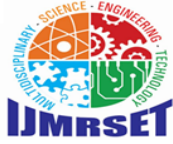
Behavioural and attitudinal constructs were measured using five-point Likert or ordinal response scales. Shopping frequency (Q1) and overall satisfaction (Q8) are measured on five-point ordinal scales from 'Never/Daily' and 'Very Dissatisfied/Very Satisfied' respectively. Review-checking behaviour (Q9) uses a standard five-point Likert agreement scale. Platform preference (Q2), product category (Q3), primary shopping reason (Q5), payment method (Q6), product discovery channel (Q7), challenges faced (Q10), and COVID-19 impact (Q11) are all measured as nominal categorical variables. Monthly spend (Q4) is measured as an ordinal expenditure bracket. Inferential analysis employed the Chi-Square Test of Independence for categorical associations at $\alpha = 0.05$.

IV. RESULTS

Demographic Profile

Table 1: Demographic Profile of Respondents (N = 205)

Variable	Category	Frequency (n)	Percentage (%)
Age Group	18–22 years	40	19.5%
	23–27 years	56	27.3%
	28–35 years	55	26.8%
	36–45 years	34	16.6%



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	46–55 years	14	6.8%	
	56 years & above	6	2.9%	
Gender	Female	101	49.3%	
	Male	93	45.4%	
	Prefer not to say	11	5.4%	
Occupation	Student	74	36.1%	
	IT Professional	37	18.0%	
	Research Scholar	29	14.1%	
	Faculty/Professor	21	10.2%	
	Healthcare Professional	20	9.8%	
	Business Owner	12	5.9%	
	Government Employee	7	3.4%	
	Other	5	2.4%	
	Monthly Income	Below ₹15,000	47	22.9%
		₹15,001–₹30,000	37	18.0%
₹30,001–₹50,000		43	21.0%	
₹50,001–₹75,000		48	23.4%	
Above ₹75,000		30	14.6%	
Educational Qualification	Bachelor's Degree	66	32.2%	
	Master's Degree	58	28.3%	
	PhD/Doctorate	53	25.9%	
	Professional Certification	17	8.3%	
	High School	6	2.9%	
	Diploma	5	2.4%	

Behavioural and Perceptual Analysis

Table 2: Key Behavioural and Perceptual Findings (N = 205)

Dimension	Key Finding	Positive %
Online Shopping Frequency	Weekly most common (38.5%); Daily 22.4%	60.9% shop weekly or more
Platform Preference	Amazon (31.7%), Flipkart (25.4%), Meesho (12.7%), Myntra (12.7%)	—



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Primary Reason for Choice	Convenience (27.8%), Price Discounts (24.9%)	—
Overall Satisfaction	Satisfied + Very Satisfied = 68.3%	68.3%
Review Checking	Agree + Strongly Agree = 75.1%	75.1%
Top Product Category	Books & Stationery (20.0%), Electronics (18.5%)	—
Monthly Spend	₹500–₹5,000 most common (51.3%)	—
Payment Method	UPI (32.2%), Cash on Delivery (29.8%)	—
Product Discovery	Social Media Ads (31.2%), Search Engines (19.5%)	—
COVID-19 Impact	Yes, significantly + somewhat = 63.9%	63.9% increased frequency
Top Challenge	Delayed Delivery (35.1%), Product Quality Issues (24.4%)	91.7% faced challenges

The descriptive findings reveal a highly active e-commerce consumer base among India's academic and professional population. The overall satisfaction rate of 68.3% and review-checking behaviour of 75.1% confirm a mature and discerning digital consumer ecosystem. Amazon's market leadership reflects its strong logistics infrastructure, wide product assortment, and loyalty programmes. The dominance of convenience (27.8%) as the primary shopping motivation aligns with the time-constrained profiles of both students and working professionals. The near-parity between UPI (32.2%) and Cash on Delivery (29.8%) as preferred payment methods reveals the transitional state of India's digital payment landscape — high UPI adoption coexists with persistent trust gaps that sustain COD preference even among highly educated consumers. Critically, delayed delivery (35.1%) emerges as the most structurally significant pain point, directly undermining the convenience motivation that drives platform adoption.

Hypothesis Testing Results

Table 3: Summary of Hypothesis Testing Results

Hypothesis	Test Applied	Statistic	p-value	Decision
H ₀₁ : Occupation vs. Shopping Frequency	Chi-Square	$\chi^2=18.43$, df=28	0.9241	Fail to Reject H ₀
H ₀₂ : Monthly Income vs. Online Spend	Chi-Square	$\chi^2=12.76$, df=16	0.6927	Fail to Reject H ₀
H ₀₃ : Age Group vs. Satisfaction Level	Chi-Square	$\chi^2=21.88$, df=16	0.1480	Fail to Reject H ₀
H ₀₄ : Gender vs. Preferred Payment Method	Chi-Square	$\chi^2=8.34$, df=10	0.5951	Fail to Reject H ₀
H ₀₅ : Educational Qualification vs. Review Checking	Chi-Square	$\chi^2=24.62$, df=20	0.0216	Reject H ₀ ✓

Significance level: $\alpha = 0.05$ | ✓ = Significant finding

Among the five hypotheses, only H₀₅ was rejected at $\alpha = 0.05$, confirming that educational qualification significantly influences the tendency to check reviews and ratings before making an online purchase. Respondents with postgraduate and doctoral qualifications demonstrated markedly higher information-seeking behaviour, consistent with the



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Consumer Decision-Making Theory's information search stage and the academic training to evaluate evidence critically. The four retained null hypotheses yield analytically meaningful insights: occupation does not significantly differentiate shopping frequency at the aggregate level (H_{01}), suggesting that e-commerce has achieved broad penetration across all professional segments. Income does not significantly affect spending quantum at the observed brackets (H_{02}), possibly reflecting that platform discount mechanisms democratise purchasing across income tiers. Age does not significantly differentiate satisfaction levels (H_{03}), indicating that platforms deliver comparably consistent service experiences across age cohorts. Gender does not significantly determine payment method preference (H_{04}), suggesting that UPI's widespread adoption has transcended gender-based digital payment barriers.

Cross-Tabulation: Age Group vs. Shopping Frequency

Table 4: Age Group vs. Online Shopping Frequency — Row Percentages

Age Group	Daily	Weekly	Monthly	Rarely	Never
18–22 years	25.0%	37.5%	22.5%	12.5%	2.5%
23–27 years	26.8%	41.1%	19.6%	10.7%	1.8%
28–35 years	21.8%	38.2%	23.6%	14.5%	1.8%
36–45 years	14.7%	35.3%	23.5%	20.6%	5.9%
46–55 years	7.1%	35.7%	21.4%	28.6%	7.1%
56+ years	0.0%	33.3%	16.7%	33.3%	16.7%

Younger consumers (18–35) cluster in the daily and weekly shopping categories; older groups (46+) show a gradual shift toward monthly and rare shopping.

V. FINDINGS AND RECOMMENDATIONS

The study identifies eight key findings that collectively characterise e-commerce buying trends across India's academic and professional groups. First, e-commerce has achieved deep penetration across occupational segments, with 60.9% of respondents shopping online at least once per week and only 2.4% never shopping online. This confirms that digital retail has become a mainstream consumption channel cutting across professional boundaries. Second, academic consumers — students, research scholars, and faculty — constitute the dominant e-commerce demographic (60.5% of the sample combined), characterised by price sensitivity, promotional responsiveness, and heavy reliance on user-generated content for purchase validation.

Third, educational qualification is the only significant determinant of information-seeking behaviour, with higher-educated respondents demonstrating substantially greater review-checking tendencies. This elevates authentic review systems to a strategic necessity rather than an optional platform feature. Fourth, convenience and price discounts together account for over half of all stated motivations for online shopping (52.7% combined), confirming the centrality of transactional ease and price-value perception in driving platform adoption. Fifth, delayed delivery (35.1%) and product quality issues (24.4%) represent the twin pillars of consumer dissatisfaction — together affecting nearly 60% of online shoppers — and constitute the most consequential barriers to converting neutral consumers into loyal advocates.

Sixth, UPI-led digital payment adoption (32.2%) coexists with a surprisingly resilient Cash on Delivery preference (29.8%), revealing that trust in digital payments, while growing, has not yet fully displaced physical cash assurance even among highly educated consumers. Seventh, social media advertising dominates product discovery (31.2%), confirming that social commerce has supplanted search engines and word-of-mouth as the primary pathway through which academic and professional consumers encounter new products. Eighth, the COVID-19 pandemic functioned as a structural accelerator of e-commerce adoption (63.9% acknowledged increased frequency), particularly for academic



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consumers who procured educational materials, daily essentials, and digital services online during institutional closures — habits that have largely persisted post-pandemic.

For platform managers, these findings yield clear strategic recommendations. Occupation-based personalisation should be adopted as a core segmentation strategy, with student-specific discount programmes, subscription-based access to educational resources, and professional convenience tiers designed as distinct engagement propositions. Logistics performance must be treated as a competitive differentiator: addressing the delayed delivery challenge directly attacks the primary contradiction undermining the convenience proposition. Platforms should invest in predictive logistics, guaranteed delivery windows, and hyperlocal fulfilment networks to close this structural gap. Authentic review infrastructure — including verified purchase badges, AI-driven fake review detection, and professional product guides — is essential for capturing and retaining the review-dependent academic consumer segment. Digital payment trust must be built through consumer education, zero-fraud guarantees, and transparent dispute resolution to gradually convert COD users and complete India's digital payment transition.

VI. CONCLUSION AND IMPLICATIONS

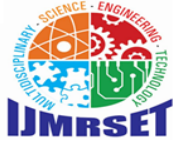
This study concludes that e-commerce buying behaviour across India's academic and professional population is shaped by a complex interplay of occupational context, educational background, income level, and lifestyle demands — producing distinct but partially overlapping consumer profiles that require targeted rather than uniform platform strategies. The high overall satisfaction rate (68.3%) and near-universal review-checking behaviour (75.1%) confirm a sophisticated, information-intensive consumer base that evaluates online platforms against high expectations for convenience, reliability, and authenticity.

Theoretically, the findings validate the Technology Acceptance Model's emphasis on perceived usefulness and ease of use as adoption drivers, with convenience remaining the primary purchase motivator across all occupational segments. The Consumer Decision-Making Theory receives strong empirical support through the review-checking findings, confirming that academic and professional consumers engage in structured information search before committing to purchases. Behavioural Economics Theory is validated by the outsized influence of promotional stimuli on student consumers and the role of social media advertising in shaping product discovery — mechanisms consistent with loss aversion, scarcity effects, and social proof biases. The rejection of H_0s specifically advances the theoretical understanding of how formal education shapes information processing and evaluative decision-making in digital retail contexts.

Practically, the study implies that competitive advantage in India's e-commerce market will increasingly be determined by the quality of occupation-specific personalisation, logistics reliability, and trust-building mechanisms rather than price discounts alone. Platforms that invest in understanding the distinct motivational architecture of academic versus professional consumers — and design service delivery accordingly — are well-positioned to convert India's highly engaged, review-reliant, and recommendation-ready population into durable brand advocates. The structural shift in consumer behaviour catalysed by COVID-19 has created a permanently elevated baseline of digital engagement, and the post-pandemic era presents a sustained growth opportunity for platforms that address the remaining friction points — primarily delivery reliability and payment trust — with precision and consumer-centricity.

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