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DIGITAL CONSUMER BEHAVIOR AND ONLINE PURCHASING PATTERNS OF GRADUATE STUDENTS IN A UNIVERSITY

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ABSTRACT

The rapid expansion of e-commerce platforms and mobile technologies has significantly transformed the purchasing behavior of consumers, including graduate students. This study explored the digital consumer behavior and online purchasing practices of graduate students at Eastern Samar State University and examined their implications for educational management. The investigation focused on the respondents' demographic characteristics, online shopping patterns, technology adoption factors grounded in the Unified Theory of Acceptance and Use of Technology, e-commerce experiences, and the influence of online purchasing behavior on time management, budgeting behavior, and perceived well-being. A quantitative-descriptive approach was employed in the study. Data were gathered through a researcher-made survey questionnaire administered to 102 graduate students enrolled in the Master of Arts in Education major in Educational Management and Master in Management programs during Academic Year 2025–2026. Statistical tools such as frequency counts, percentages, weighted means, and verbal interpretations were utilized in processing and analyzing the collected data. Results showed that most respondents were female, employed, and within the young adult age group. Smartphones emerged as the primary device used for online shopping. The respondents commonly purchased products online one to five times monthly, with most transactions ranging from ₱200 to ₱499. Clothing, footwear, household items, electronics, and beauty products were identified as the most frequently purchased items, while TikTok Shop and Shopee were the most preferred online shopping platforms. The findings further revealed that respondents viewed online shopping platforms as practical, accessible, easy to navigate, enjoyable, and cost-efficient. Despite these favorable perceptions, concerns regarding scams, fraudulent transactions, delayed deliveries, product inconsistencies, and data privacy remained evident among the respondents. The study also found that online purchasing activities produced moderate effects on graduate students' academic routines, spending practices, and emotional well-being. The study demonstrates that digital consumer behavior has become closely embedded in the daily experiences of graduate students. Although online shopping offers convenience and flexibility, it also presents challenges related to financial discipline, academic focus, and responsible digital engagement. The findings emphasize the need for higher education institutions to strengthen programs related to digital wellness, financial literacy, and responsible online consumer practices among graduate learners.

KEYWORDS*: Digital Consumer Behavior, Online Purchasing Patterns, Graduate Students, Educational Management, E-Commerce Experiences.*

INTRODUCTION

The continuous advancement of digital technology has significantly transformed consumer behavior and purchasing practices across the world. The increasing accessibility of smartphones, mobile applications, digital payment systems, and internet connectivity has enabled consumers to engage more actively in electronic commerce platforms. In recent years, online shopping has become an essential component of modern consumer culture because it offers convenience, accessibility, competitive pricing, and time efficiency (Kumar et al., 2021). The rapid expansion of e-commerce platforms has likewise reshaped how consumers search for products, evaluate alternatives, and make purchasing decisions within digital environments.

The emergence of social commerce and mobile-based shopping platforms has further intensified the growth of online consumerism. According to Nguyen et al. (2022), digital consumer behavior in emerging markets is increasingly influenced by technological convenience, social interaction, platform usability, and promotional strategies. Similarly, Wang et al. (2022) explained that modern e-commerce platforms now integrate entertainment-based marketing approaches such as live-stream selling, influencer promotion, and algorithm-driven recommendations, which significantly affect consumers' online purchasing intentions and engagement. These developments demonstrate that online purchasing behavior is no longer solely driven by necessity but is also shaped by social and psychological motivations.

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In the Philippines, the digital economy experienced rapid growth during and after the COVID-19 pandemic. The restrictions imposed during the health crisis accelerated consumers' dependence on online shopping platforms for everyday needs, educational materials, household products, and digital services. Even after the pandemic period, many Filipinos continued utilizing e-commerce applications because of convenience and accessibility (Sheth, 2020). Platforms such as Shopee, Lazada, and TikTok Shop became dominant online marketplaces among Filipino consumers, particularly among students and working professionals who manage multiple responsibilities simultaneously. Philippine-based studies also revealed that online shopping has become integrated into the lifestyle of many young adults because of affordability, flexible payment systems, and widespread mobile internet usage (Prasetyo et al., 2023). According to the Department of Information and Communications Technology (2023), the continued expansion of mobile internet connectivity and digital payment adoption significantly contributed to the growth of e-commerce participation among Filipinos, particularly in rural and semi-urban communities.

Graduate students represent a distinct group of digital consumers because many of them simultaneously manage academic obligations, employment, and family responsibilities. Compared with undergraduate students, graduate learners are more likely to possess independent purchasing capacity and broader consumption needs. Online shopping allows graduate students to save time, compare prices conveniently, and access products that may not be readily available in physical stores. However, increasing engagement in online shopping may also influence students' financial habits, time allocation, concentration, and overall well-being. Dontre (2021) emphasized that excessive engagement with digital platforms and multitasking behaviors may negatively affect academic performance and productivity. Likewise, Sinha and Verma (2020) found that online shopping behaviors may contribute to both convenience and stress depending on consumers' purchasing habits and financial management practices.

The adoption and continued use of online shopping platforms can be further explained through technology adoption theories. One of the most widely used frameworks in explaining digital consumer behavior is the Unified Theory of Acceptance and Use of Technology developed by Viswanath Venkatesh et al. (2012). The model explains that consumers' use of technology is influenced by factors such as performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit. Recent studies confirmed that these variables significantly influence online purchasing behavior in digital commerce environments (Dwivedi et al., 2020; Tamilmani et al., 2021). Consumers are more likely to engage in online purchasing when they perceive digital platforms as useful, easy to use, enjoyable, and beneficial in terms of cost and convenience.

Trust and perceived risk also play significant roles in shaping online consumer behavior. Consumers tend to evaluate the credibility of sellers, security of payment systems, and reliability of delivery services before completing online transactions. Hossain et al. (2023) argued that trust remains one of the strongest predictors of online purchasing intention because consumers are more willing to transact in digital platforms they perceive as reliable and secure. However, consumers also experience concerns related to fraud, product mismatch, delayed deliveries, and data privacy risks. According to OECD (2020), consumer protection and dispute-resolution mechanisms are critical components in strengthening consumer confidence within e-commerce environments. Likewise, Vakulenko et al. (2019) highlighted that logistics efficiency and delivery reliability significantly influence customer satisfaction and online shopping experiences.

The increasing integration of online purchasing into students' daily routines also presents implications for educational management. Digital consumer practices may affect students' time management, budgeting behavior, academic focus, and emotional well-being. While online shopping may provide convenience and reduce time spent on physical shopping activities, impulsive buying behaviors and excessive online engagement may also contribute to financial stress and academic distractions. Duroy et al. (2020) observed that compulsive online buying behaviors are associated with emotional and behavioral concerns that may influence individuals' daily functioning and productivity. These concerns are relevant in higher education settings where graduate students are expected to balance academic requirements with professional and personal responsibilities.

Despite the growing body of literature on digital consumer behavior and e-commerce adoption, limited studies have examined the relationship between online purchasing patterns and educational management outcomes among graduate students in Philippine higher education institutions. Existing studies primarily focus on general consumers, undergraduate students, or business-related contexts, leaving graduate student populations relatively underexplored. Furthermore, few local studies have investigated how online purchasing behaviors relate to educational concerns such as time management, budgeting practices, and perceived well-being among graduate learners.

At Eastern Samar State University, graduate students enrolled in the Master of Arts in Education and Master in Management programs are increasingly exposed to digital consumer environments through mobile technology and online commerce platforms. Many of these students are employed professionals who simultaneously manage work, academic responsibilities, and family obligations. Their online purchasing behaviors may therefore influence not only their consumer practices but also broader aspects of their academic and personal lives. Understanding these behaviors may provide educational managers and institutional administrators with valuable insights in designing programs and interventions that promote responsible digital engagement, financial awareness, and student well-being. In view of these considerations, this study was conducted to examine the digital consumer behavior and online purchasing patterns of graduate students at ESSU–Can-avid Campus and determine their implications for educational management.

Statement of the Problem

This study aimed to determine the digital consumer behavior and online purchasing patterns of graduate students at Eastern

Samar State University and examine their implications for educational management.

Specifically, this study sought answers to the following questions:

1. What is the demographic profile of the respondents in terms of: age, sex, academic program, employment status, monthly income, residence, primary device used for online shopping, and internet connection quality?
2. What are the online purchasing patterns of graduate students in terms of: frequency of online purchases, average spending per transaction, preferred product categories, online shopping platforms used, payment methods, and delivery preferences?
3. How do graduate students perceive the factors influencing their online purchasing behavior based on the Unified Theory of Acceptance and Use of Technology in terms of: performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit?
4. How do graduate students assess their e-commerce experiences in terms of: trust, perceived risk, logistics and delivery experience, and dispute-resolution awareness?
5. What are the implications of online purchasing patterns on educational management outcomes in terms of: time management, budgeting behavior, and perceived well-being?

REVIEW OF RELATED LITERATURE

Digital Consumer Behavior in the Contemporary Marketplace

Shopping habits today are very different from how consumers purchased products years ago. Many people now rely heavily on smartphones and online platforms when buying everyday needs, comparing prices, reading reviews, or even discovering new products. Because digital platforms are easier to access, consumers can complete transactions almost anywhere as long as internet connection is available. Kumar et al. (2021) explained that the rapid expansion of e-commerce has changed not only retail systems but also the behavior and expectations of consumers worldwide.

Online purchasing has become common among different age groups, especially among younger adults who are more exposed to mobile technology and social media applications. In many developing countries, convenience remains one of the strongest reasons why consumers continue to use digital marketplaces. Nguyen et al. (2022) observed that consumers are often attracted to online shopping because of accessibility, ease of use, and promotional offers available through digital platforms. Aside from convenience, online shopping applications have also become more interactive and entertainment-oriented. Live selling, influencer recommendations, and algorithm-based advertisements now play a major role in influencing purchasing decisions (Wang et al., 2022).

In the Philippines, online shopping became even more visible during the COVID-19 pandemic. At that time, many consumers depended on digital platforms because physical movement was restricted and access to stores became limited. What started as a temporary adjustment gradually became part of everyday life for many Filipinos. Even after restrictions were lifted, online shopping continued to grow because consumers had already become familiar with the convenience offered by digital platforms. Sheth (2020) pointed out that several consumer behaviors developed during the pandemic remained even after the crisis period. Among Filipino consumers, platforms such as Shopee, Lazada, and TikTok Shop became especially popular because they were accessible through smartphones and often offered discounts, free shipping, and flexible payment options. Prasetyo et al. (2023) also noted that many students and working adults preferred online shopping because it helped them save time and manage daily responsibilities more efficiently.

Students are among those who frequently use online shopping platforms today. Aside from personal items, many students purchase school supplies, gadgets, subscriptions, and household products through online applications. For graduate students who often balance studies, work, and family obligations, online shopping may provide convenience that traditional shopping cannot easily offer. However, the growing dependence on digital marketplaces may also influence spending habits, routines, and daily decision-making. Because of this, examining digital consumer behavior among graduate students becomes relevant not only from a business perspective but also from an educational standpoint.

Technology Adoption and the UTAUT2 Framework

Technology adoption theories provide important explanations regarding why consumers accept and continuously use digital platforms. Among the most widely used models in understanding technology acceptance is the Unified Theory of Acceptance and Use of Technology developed by Viswanath Venkatesh et al. (2012). The model explains that technology usage behavior is influenced by several constructs, including performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit.

Performance expectancy refers to the extent to which individuals believe that using technology will improve their performance or productivity. In online shopping contexts, consumers are more likely to use digital platforms when they perceive them as useful and efficient. Dwivedi et al. (2020) found that perceived usefulness and convenience remain among the strongest predictors of digital platform adoption. Similarly, Tamilmani et al. (2021) confirmed through a systematic review that performance expectancy significantly influences online purchasing intentions across different digital environments.

Effort expectancy refers to consumers' perception of how easy a platform is to use. Consumers tend to adopt applications that are simple, user-friendly, and accessible. According to Baabdullah et al. (2019), consumers are more likely to engage with digital platforms when they perceive the technology as easy to learn and operate. The availability of intuitive interfaces and simplified transaction processes contributes to greater user satisfaction and continued platform use.

Social influence also affects consumers' online purchasing behavior. Individuals may develop purchasing intentions based on recommendations, peer opinions, online reviews, and social media exposure. Wang et al. (2022) explained that influencer marketing and live-stream commerce significantly shape purchasing decisions in digital environments. In social commerce settings, consumers are often influenced by trends, peer validation, and digital communities.

Facilitating conditions refer to the availability of resources and support necessary to use technology effectively. Reliable internet access, smartphones, technical support, and digital literacy all contribute to consumers' ability to engage in online shopping. In developing countries such as the Philippines, internet accessibility and mobile technology have become major drivers of digital commerce adoption.

Hedonic motivation and price value also contribute significantly to consumer behavior. Kim and Lennon (2021) explained that consumers engage in online shopping not only for utilitarian purposes but also for enjoyment, entertainment, and emotional satisfaction. Discounts, promotional offers, and perceived affordability further strengthen consumers' purchasing intentions. Tamilmani et al. (2021) likewise found that hedonic motivation and price value strongly influence consumer loyalty and online shopping frequency.

Habit is another important predictor of online purchasing behavior. Consumers who repeatedly use online platforms eventually develop automatic purchasing tendencies and long-term platform dependence. Continuous exposure to digital marketplaces may normalize online shopping as part of everyday consumer behavior.

Trust and Perceived Risk in Online Shopping

Trust remains one of the most essential elements influencing consumers' willingness to transact online. Since e-commerce transactions occur in virtual environments where physical inspection of products is absent, consumers rely heavily on trust in sellers, platforms, payment systems, and logistics providers. Hossain et al. (2023) argued that consumer trust significantly predicts online purchasing intention because trust reduces uncertainty and increases confidence during digital transactions.

Trust in online shopping platforms is influenced by factors such as product authenticity, payment security, platform credibility, and customer service responsiveness. Consumers who perceive online sellers as reliable are more likely to engage in repeat purchasing behavior. In contrast, lack of trust may discourage consumers from completing transactions or sharing financial information online.

Perceived risk also plays a major role in shaping online consumer behavior. Consumers commonly experience concerns related to product mismatch, scams, delayed deliveries, privacy breaches, and fraudulent transactions. According to OECD (2020), consumer protection and dispute-resolution systems are essential in strengthening consumer confidence in digital markets. Similarly, Duroy et al. (2020) noted that heightened exposure to digital marketplaces may contribute to compulsive or emotionally driven purchasing behavior, particularly among individuals who heavily rely on online platforms.

In the Philippine setting, concerns regarding fake products, delivery delays, and online scams continue to affect consumer confidence. Despite the growth of e-commerce platforms, many consumers still prefer cash-on-delivery payment methods because of trust and security concerns. These observations highlight the importance of understanding trust and perceived risk among graduate student consumers who actively participate in online shopping environments.

Logistics and Delivery Experience in E-Commerce

Efficient logistics systems are essential components of successful e-commerce operations. Delivery reliability, shipping speed, order tracking, and dispute-resolution mechanisms significantly influence customer satisfaction and online purchasing experiences. Vakulenko et al. (2019) explained that logistics performance directly affects consumers' perceptions of service quality and platform reliability.

Consumers expect timely deliveries, accurate order fulfillment, and transparent communication regarding shipment status. Delays, damaged items, and unresolved complaints may negatively affect consumers' trust and satisfaction toward online platforms. Wang et al. (2022) emphasized that digital commerce platforms increasingly invest in logistics innovations and customer support systems to maintain competitiveness and customer loyalty.

The Philippine e-commerce environment continues to experience logistical challenges due to geographic limitations, transportation issues, and varying internet infrastructure. Consumers in rural areas may encounter longer delivery periods and higher shipping fees compared with urban consumers. These conditions are particularly relevant in Eastern Samar, where transportation and accessibility issues may influence graduate students' online shopping experiences.

Online Purchasing Behavior Among Students

Students are among the most active users of digital platforms because many of them are already familiar with smartphones, mobile applications, and social media environments. Online shopping allows students to purchase products conveniently while managing school responsibilities and personal activities. Prasetyo et al. (2023) observed that many working students rely on online shopping platforms because these applications help save time and provide easier access to products and services.

Graduate students may show different purchasing behaviors compared with younger students because many of them already handle employment, family obligations, and independent financial responsibilities. Convenience becomes especially important for graduate learners who need to balance work, studies, and personal commitments at the same time. Through online shopping, products can be purchased quickly without requiring additional travel or physical store visits.

Despite the convenience provided by digital marketplaces, excessive engagement with online shopping may also create certain problems. Dontre (2021) explained that constant digital multitasking may affect concentration and productivity. Sinha and Verma (2020) likewise found that online shopping may contribute to financial stress and impulsive spending if consumers fail to regulate their purchasing behavior properly.

These observations suggest that online purchasing behavior among graduate students may influence more than consumer preference alone. Online shopping practices may also affect time management, budgeting habits, academic routines, and emotional well-being.

Educational Management Implications of Online Purchasing Behavior

The increasing use of online shopping platforms among students presents several concerns related to educational management. As digital lifestyles become more common, educational institutions may also need to understand how online consumer behavior affects students' academic routines, financial practices, and overall well-being.

Online shopping may provide advantages for students because products and academic materials become easier to access. Purchasing items online may also save time, especially for students balancing studies with employment or family obligations. However, excessive browsing, impulsive buying, and prolonged exposure to online marketplaces may also interfere with academic focus and financial discipline. Duroy et al. (2020) explained that compulsive online purchasing behavior may contribute to stress, distraction, and reduced self-control.

Financial management is another important issue connected with online shopping behavior. Digital platforms frequently expose consumers to discounts, flash sales, and promotional advertisements that may encourage unnecessary spending. Because of this, educational institutions may need to strengthen financial literacy programs and encourage responsible digital engagement among students.

Although many studies have already examined e-commerce and digital consumer behavior, limited research has focused specifically on graduate students in Philippine state universities. Most available studies concentrate mainly on business, marketing, or technology adoption perspectives. Fewer studies examine how online purchasing behavior may influence educational management concerns such as time management, budgeting practices, and student well-being.

This gap in the literature highlights the importance of the present study, which aims to examine the digital consumer behavior and online purchasing patterns of graduate students at Eastern Samar State University and determine their implications for educational management.

METHODOLOGY

Research Design

This study employed a quantitative-descriptive research design to examine the digital consumer behavior and online purchasing patterns of graduate students and determine their implications for educational management. The descriptive component of the study was utilized to present the demographic profile of the respondents, their online purchasing behaviors, and their perceptions regarding technology adoption and e-commerce experiences.

Quantitative research is appropriate for studies that involve numerical measurement, statistical analysis, and objective interpretation of data gathered from a defined population. According to Creswell and Creswell (2018), quantitative designs are suitable when researchers aim to examine patterns, relationships, and trends through statistical procedures. The descriptive approach was considered appropriate in the present investigation because it enabled the researchers to systematically describe the respondents' online purchasing practices and their perceptions of educational management concerns within the graduate school setting.

The study also adopted constructs from the Unified Theory of Acceptance and Use of Technology to explain factors influencing online purchasing behavior. The framework provided a structured basis for examining how graduate students perceive digital shopping platforms in terms of usefulness, ease of use, social influence, facilitating conditions, enjoyment, price-value, and habitual use.

Research Locale

The study was conducted at Eastern Samar State University, located in Can-avid, Eastern Samar, Philippines. The university is one of the campuses under Eastern Samar State University that offers graduate education programs designed for professionals, teachers, and individuals seeking advanced academic qualifications.

The researchers selected the campus as the locale of the study because graduate students in the institution actively utilize digital technologies and online shopping platforms while simultaneously balancing academic, professional, and personal responsibilities. The increasing accessibility of internet connectivity and mobile technology among graduate learners made the campus an appropriate setting for investigating digital consumer behavior and online purchasing patterns.

Population and Sampling Procedure

The respondents of the study consisted of graduate students enrolled in the Master of Arts in Education (MAEd) and Master in Management (MAM) programs at ESSU–Can-avid Campus during the Academic Year 2025–2026. These students were selected because they represent a population that regularly engages with digital technologies for academic, professional, and personal purposes.

Based on the enrollment records obtained from the Graduate School Office, the estimated population of graduate students was approximately 150. To determine the appropriate sample size, the researchers utilized Slovin's Formula with a 5% margin of error.

Using the formula, the computed sample size was approximately 102 respondents. A stratified random sampling technique was employed to ensure proportional representation of students from both graduate programs. This sampling procedure minimized sampling bias and increased the representativeness of the respondents.

Research Instrument
The primary data-gathering instrument used in this study was a researcher-made structured questionnaire entitled *Digital Consumer Behavior and Online Purchasing Patterns of Graduate Students: Implications for Educational Management in ESSU–Can-avid Campus*. The questionnaire was developed based on related literature, existing validated instruments, and constructs derived from the UTAUT2 framework.

The instrument consisted of seven parts. Part I gathered information regarding the demographic profile of the respondents, including age, sex, academic program, employment status, monthly income, residence, primary device used for online shopping, and internet connection quality. Part II focused on the respondents' online purchasing patterns, including purchase frequency, average expenditure, preferred product categories, platforms used, payment methods, delivery preferences, and refund experiences. Part III measured technology adoption factors based on the UTAUT2 framework, including performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit. Part IV assessed respondents' perceptions regarding trust and perceived risk associated with online shopping platforms. Part V examined logistics and delivery experiences, particularly delivery reliability, communication efficiency, and issue resolution. Part VI evaluated respondents' awareness regarding dispute-resolution mechanisms and consumer rights related to online transactions. Lastly, Part VII measured educational management outcomes in terms of time management, budgeting behavior, and perceived well-being. The questionnaire utilized a five-point Likert scale for attitudinal statements, with the following interpretation:

Scale	Range	Verbal Interpretation
5	4.21 – 5.00	Strongly Agree
4	3.41 – 4.20	Agree
3	2.61 – 3.40	Neutral
2	1.81 – 2.60	Disagree
1	1.00 – 1.80	Strongly Disagree

The indicators included in the questionnaire were adapted from previous studies related to digital consumer behavior, technology adoption, trust, and online purchasing practices (Dwivedi et al., 2020; Tamilmani et al., 2021; Wang et al., 2022).

To ensure the validity of the instrument, the questionnaire was subjected to content validation by experts in educational management, research methodology, and digital consumer behavior. Their suggestions and recommendations were incorporated to improve the clarity, relevance, and appropriateness of the questionnaire items.

After the validation process, a pilot test was conducted among graduate students from another campus of Eastern Samar State University who were not included in the actual respondents of the study. The pilot testing aimed to determine the reliability and internal consistency of the instrument.

Cronbach's alpha coefficient was used to measure reliability. According to Taber (2018), a Cronbach's alpha value of 0.70 or higher indicates acceptable internal consistency for research instruments. The computed reliability coefficient of 0.83 demonstrated that the questionnaire possessed satisfactory reliability for data collection purposes.

Data Gathering Procedure
Before the actual distribution of the survey questionnaire, the researchers first sought permission from the Graduate School Dean and the Campus Administrator of Eastern Samar State University. Coordination was also made with the graduate program coordinators to identify the schedule and appropriate manner of administering the survey among graduate students.

The researchers explained the purpose of the study to the respondents before the questionnaires were distributed. The participants were informed that their participation was entirely voluntary and that they could decline participation if they chose not to answer the survey. They were also assured that the information they would provide would remain confidential and would only be used for research purposes.

To make the survey more accessible to the respondents, the researchers used both printed questionnaires and online survey forms. Some respondents preferred answering through printed copies during class meetings, while others completed the questionnaire using online platforms because of work schedules and availability. The researchers personally followed up the retrieval of the questionnaires and checked the responses to make sure that the items were answered properly before the data were organized and encoded for analysis.

Statistical Treatment of Data
After all questionnaires were collected, the responses were organized and tabulated for interpretation and analysis. The study used basic descriptive statistical tools appropriate to the objectives of the research.

Frequency counts and percentages were used to present the demographic profile of the respondents as well as their online purchasing patterns. These statistical tools helped describe the distribution of responses according to categories such as age, sex, purchasing frequency, spending range, and preferred online shopping platforms.
The weighted mean was used to determine the respondents' level of agreement regarding technology adoption factors, trust

and perceived risk, logistics and delivery experiences, dispute-resolution awareness, and educational management outcomes. The computed means served as the basis for the verbal interpretations used in the study.

Ethical Considerations
The respondents were first briefed about what the study intended to accomplish before the questionnaires were distributed. They were informed that joining the study was their own decision and that there was no obligation to participate if they did not want to answer the survey. The participants were also free to stop answering the questionnaire whenever they wished.

No names or personal identifiers were requested from the respondents to help protect their privacy. The information gathered from the survey was treated carefully and was used only for the purposes of the research. Only the researchers handled the accomplished questionnaires and encoded responses.

The researchers also ensured that the results and discussions presented in the study came directly from the actual responses gathered during the survey. Data were interpreted fairly and without altering the findings. References and materials used in writing the study were also properly acknowledged to observe academic honesty and avoid misuse of sources.

RESULTS AND DISCUSSION

Demographic Profile of the Respondents
Table 1 presents the demographic profile of the graduate students in terms of age, sex, academic program, employment status, monthly income, residence, primary device used for online shopping, and internet connection quality.

Table 1. *Demographic Profile of Graduate Students*

Variable	f	%
Age		
20-25	18	17.65%
26-30	28	27.45%
31-35	27	26.47%
36-40	11	10.78%
40-45	11	10.78%
46-50	3	2.94%
above 50	4	3.92%
Sex		
Male	24	23.53%
Female	78	76.47%
Program		
MAEd-EM	44	43.14%
MAM	58	56.86%
Employment		
Full-time	36	35.29%
Part-time	40	39.22%
Self-employed	15	14.71%
Unemployed	11	10.78%
Average Monthly Income		
< P5,000	55	53.92%
P 5,000 - P9 ,999	18	17.65%
P 10, 000 - P 19, 999	21	20.59%
P 20, 000 - P 29, 999	5	4.90%
P 30, 000 and above	3	2.94%
Residence		
On-campus	2	1.96%
Within the town	16	15.69%
Outside of the town	84	82.35%
Primary device used to shop online		
smartphone	85	83.33%

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tablet	4	3.92%
laptop/desktop	13	12.75%
Internet connection quality at home		
good	69	67.65%
fair	28	27.45%
poor	5	4.90%

The findings revealed that the largest group of respondents belonged to the 26–30 age bracket, comprising 27.45% of the total respondents, followed closely by those aged 31–35 with 26.47%. Respondents aged 20–25 accounted for 17.65% of the population, while the remaining participants belonged to older age categories. The results indicate that most respondents were young to middle-aged adults who are likely highly exposed to digital technologies and mobile-based consumer platforms. This pattern is consistent with the findings of Nguyen et al. (2022), who reported that younger adults in emerging economies demonstrate stronger engagement in digital commerce activities because of greater familiarity with mobile technologies, online applications, and social media-driven purchasing environments. Similarly, Prasetyo et al. (2023) found that university students and young professionals tend to exhibit higher levels of online shopping participation due to convenience, technological accessibility, and increasing dependence on digital platforms for everyday transactions.

The profile of the respondents shows that females composed the bigger share of the participants in the study. Out of the total number of respondents, 76.47% were female while only 23.53% were male. This may not be surprising since graduate programs related to education and management commonly have higher female enrollment. It is also possible that women are more active users of online shopping applications compared with men. Some studies suggest that female consumers tend to spend more time exploring products and responding to online promotions because of convenience and shopping enjoyment (Kim & Lennon, 2021). Platforms like TikTok Shop and Shopee may further encourage participation because many of their advertisements and product presentations are visually appealing and lifestyle-centered.

As for academic program, respondents came from both the Master in Management and Master of Arts in Education major in Educational Management programs. Slightly more than half belonged to the management program, while the remaining respondents came from educational management. The figures suggest that online shopping is already common among graduate students regardless of field of specialization. Whether students are enrolled in management or education programs, digital purchasing appears to have become part of their everyday routines.

Most respondents were also working while pursuing graduate studies. A considerable number reported being employed either full-time or part-time, while only a few identified themselves as unemployed. This situation may explain why many respondents rely on online shopping platforms. Graduate students who juggle work, studies, and other responsibilities may find online shopping more convenient because it saves time and reduces the need to travel to physical stores. Kumar et al. (2021) noted that convenience remains one of the major reasons consumers continue using e-commerce platforms.

In terms of income, many respondents reported earning less than ₱5,000 monthly. Despite this, they still actively participated in online shopping activities. Their spending behavior, however, appeared generally moderate. This may indicate that respondents still try to manage their finances carefully even while engaging in digital purchasing activities. Consumers with limited budgets are usually more conscious of prices, discounts, and promotional offers before making purchases (Tamilmani et al., 2021).

The data also showed that many respondents resided outside the municipality of Can-avid. For students living farther from commercial centers, online shopping may serve as a more accessible option for purchasing products. Instead of traveling long distances, consumers can simply order items through mobile applications and wait for delivery. OECD (2020) explained that e-commerce platforms help improve access to products and services, especially for consumers living in areas with limited physical shopping options.

When respondents were asked about the device they commonly use for online shopping, smartphones emerged as the most common answer. This reflects the growing role of mobile technology in digital commerce. Through smartphones, consumers can easily browse products, watch live-selling sessions, communicate with sellers, and complete transactions anytime. Wang et al. (2022) observed that mobile commerce applications continue to increase consumer engagement because of accessibility and ease of use.

Most respondents also described their internet connection as good. Stable internet access likely contributed to their active use of online shopping applications. Consumers with reliable connectivity can browse products more smoothly, monitor deliveries, and use online payment systems without much difficulty. According to Dwivedi et al. (2020), internet accessibility and technological support are among the important conditions influencing consumers' continued use of digital platforms.

Overall, the respondents may be described as mostly young adult graduate students who are employed, mobile-oriented, and regularly exposed to digital commerce platforms. These characteristics may have influenced their purchasing habits, technology use, and overall experiences in online shopping environments.

Online Purchasing Patterns of Graduate Students

Table 2 contains the data on the respondents' online shopping practices. Included in the table are the number of online purchases made monthly, estimated spending per transaction, commonly purchased products, preferred shopping applications, payment methods, delivery choices, experiences related to refunds or returns, and the extent to which online shopping concerns affected academic activities.

The results showed that many respondents purchased online around one to two times in a month. Others reported buying products online three to five times monthly, while only a few engaged in more frequent online purchasing activities. This may suggest that online shopping has already become part of the normal routine of many graduate students. However, the findings also show that their purchasing activities remain fairly moderate and manageable. Prasetyo et al. (2023) observed that university students commonly use online shopping platforms because they are convenient and help save time. Kumar et al. (2021) likewise explained that many consumers continue to rely on e-commerce platforms because of flexibility and ease of access.

As to spending behavior, most respondents reported spending approximately ₱200 to ₱499 during each online transaction. Only a small number spent ₱1,000 or more per purchase. The findings may indicate that although graduate students actively participate in online shopping, many still try to spend within their financial capacity. Since several respondents reported relatively low monthly income, they may be more careful when making purchasing decisions. Consumers with limited budgets are often more attentive to product prices, discounts, and promotional offers before completing transactions (Tamilmani et al., 2021). The spending behavior observed in the study may also reflect the respondents' effort to manage both academic and personal financial obligations while still participating in digital consumer activities.

Table 2. ***Online Purchasing Patterns of Graduate Students***

Category	f	%
Monthly online purchase		
1-2	51	50.00%
3-5	42	41.18%
6-9	3	2.94%
10+	6	5.88%
Average spend per order		
< P200	19	18.63%
P200 - P499	65	63.73%
P500 - P999	14	13.73%
P1,000 and above	4	3.92%
*Top 3 product categories**		
Food/meal delivery	12	11.76%
Groceries	4	3.92%
Books/Stationery	7	6.86%
Electronics/accessories	53	51.96%
clothing/footwear	76	74.51%
Beauty/personal care	52	50.98%
Household items	57	55.88%
Academic services (printing/theses)	4	3.92%
Subscription/digital services	10	9.80%
Primary platforms		
Shopee	92	90.20%
Lazada	61	59.80%
Tiktok Shop	93	91.18%
Facebook Marketplace	3	2.94%
Local sellers via FB/IG	8	7.84%
Payment Method		
Cash on Delivery (COD)	85	83.33%
E-wallet	17	16.67%
Preferred delivery option		
home delivery	92	90.20%
pick-up point	7	6.86%

school parcel pickup	3	2.94%
Returned or refund request in the last 12 mos		
No	54	52.94%
Yes	48	47.06%
Mean Resolution Satisfaction	3.5	3.43%
No of times online purchase issues affected their studies		
0	34	33.33%
1-2	62	60.78%
3-4	5	4.90%
5+	1	0.98%

One noticeable result in the study was the type of products usually bought by the respondents through online platforms. Many of them commonly purchased clothes and footwear, while others frequently bought household supplies, gadgets, accessories, and beauty products. This may show that online shopping among graduate students is often connected to daily living and personal convenience rather than purely school-related needs. Products that are visually attractive or heavily promoted online may naturally receive more attention from consumers. Social media platforms and shopping applications now make use of live selling, short video promotions, and personalized advertisements, which may influence buying decisions more easily. Wang et al. (2022) discussed how social commerce features such as influencer content and recommendation systems shape consumer purchasing behavior. Kim and Lennon (2021) also mentioned that enjoyment and emotional appeal may encourage consumers to spend more time browsing online products.

The respondents also identified TikTok Shop and Shopee as the platforms they use most often when shopping online. These applications have become very popular because they combine shopping with entertainment and social interaction. Many consumers now discover products while watching short videos, live-selling sessions, or influencer content. For younger and digitally active users, this type of shopping environment may appear more engaging compared with traditional online stores. Prasetyo et al. (2023) observed that students are more likely to respond to platforms that are easy to access through mobile phones and provide convenient shopping experiences. Since many graduate students balance work, studies, and personal responsibilities, these platforms may also help them save time when purchasing products.

Another interesting finding was the respondents' preference for Cash on Delivery or COD. Even though digital payment systems and e-wallets are already common, many respondents still preferred paying only after receiving the item. This may reflect consumers' continuing concerns about scams, payment security, or unreliable online sellers. Some buyers may feel more comfortable when payment is done face-to-face during delivery instead of paying in advance through online systems. OECD (2020) explained that trust and transaction security remain important factors that influence consumers' willingness to participate in e-commerce activities.

As for delivery preferences, most respondents favored home delivery services. This is understandable considering that many graduate students are also employed and may have limited time to visit physical stores. Having products delivered directly to their homes reduces the need to travel and may help them manage their schedules more efficiently. Kumar et al. (2021) noted that convenience remains one of the strongest reasons why consumers continue using digital shopping platforms.

Some respondents also reported experiencing return or refund concerns within the last 12 months. Although online shopping applications already provide customer service and refund systems, satisfaction with these processes appeared only moderate. Delays in communication or difficulties during refund processing may still affect consumers' trust and overall shopping experience. OECD (2020) emphasized that effective complaint handling and consumer protection systems are important in strengthening confidence in digital marketplaces.

The findings further showed that online shopping concerns occasionally affected academic activities. Problems such as delayed deliveries, parcel-related concerns, or refund issues reportedly caused inconvenience to some respondents during the past few months. While these situations were not described as highly serious, they may still create temporary distraction or stress. Dontre (2021) explained that too much involvement in digital activities and multitasking behaviors may sometimes affect concentration and productivity. However, the findings of the present study may also suggest that graduate students are generally capable of managing their online activities alongside academic responsibilities.

Overall, the results suggest that online shopping has already become part of the usual lifestyle of many graduate students. Convenience, accessibility, affordability, and mobile technology continue to encourage participation in online purchasing. At the same time, concerns related to payment safety, delivery reliability, and customer protection remain important factors that shape consumers' experiences with online shopping.

Technology Adoption Factors Influencing Online Purchasing Behavior

Table 3 presents the respondents' assessment of the different factors that may influence their use of online shopping platforms based on the Unified Theory of Acceptance and Use of Technology. The variables included in the analysis were performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit.

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Table 3. Technology Adoption Factors			
Category	**Indicator**	**Mean**	**Description**
Performance Expectancy	Saves time in purchasing	3.96	Agree
	Speeds up buying tasks	3.77	Agree
	Improves productivity	3.57	Agree
	Composite	**3.77**	**Agree**
Effort Expectancy	Easy to become skillful	3.56	Agree
	Easy to learn platforms	3.82	Agree
	Easy to place orders	3.80	Agree
	Composite	**3.73**	**Agree**
Social Influence	Influenced by important others	3.24	Neutral
	Social pressure to buy online	2.69	Neutral
	Composite	**2.97**	**Neutral**
Facilitating Conditions	Has necessary resources	3.75	Agree
	Access to help/support	3.56	Agree
	Composite	**3.66**	**Agree**
Hedonic Motivation	Enjoys online shopping	3.86	Agree
	Browses for fun	3.69	Agree
	Composite	**3.78**	**Agree**
Price Value	Good value for money	3.39	Neutral
	Influenced by discounts	3.63	Agree
	Composite	**3.51**	**Agree**
Habit	Purchases automatically	2.61	Neutral
	Shopping is habitual	2.71	Neutral
	Composite	**2.66**	**Neutral**

Among the variables examined, performance expectancy received a verbal interpretation of “Agree.” This may indicate that many respondents consider online shopping useful in making purchasing activities easier and more efficient. The statement related to saving time while shopping obtained one of the highest responses from the participants. This may suggest that graduate students value online shopping because it allows them to buy products quickly without spending too much time going to physical stores. For individuals balancing studies, work, and personal responsibilities, convenience may become an important reason for using digital shopping platforms. Venkatesh et al. (2012) identified perceived usefulness as one of the strongest factors affecting technology adoption. Similar observations were reported by Dwivedi et al. (2020) and Tamilmani et al. (2021), who explained that consumers are more likely to continue using online platforms when these applications are seen as practical and beneficial in everyday life.

Effort expectancy also received a positive evaluation from the respondents. Many of them appeared to agree that online shopping applications are easy to understand and convenient to use. The findings may imply that simple navigation, accessible interfaces, and easy transaction procedures encourage consumers to participate more actively in online shopping activities. Baabdullah et al. (2019) explained that consumers usually respond positively to digital technologies that require less effort to operate. Applications that are simple to use may encourage repeated engagement because users experience fewer difficulties during transactions. Prasetyo et al. (2023) likewise found that students tend to prefer mobile applications with smoother navigation and user-friendly features. In the case of the present study, the favorable evaluation of effort expectancy may also be connected to the respondents’ regular exposure to smartphones, social media applications, and other digital technologies used in daily activities.

Social influence received a verbal interpretation of “Neutral,” which may indicate that the respondents were not heavily affected by the opinions of friends, relatives, classmates, or social groups when making online purchasing decisions. Instead of relying mainly on trends or peer recommendations, many graduate students may base their decisions more on personal needs, convenience, and financial considerations. This differs somewhat from the findings of Wang et al. (2022), who explained that influencer marketing, social media trends, and online communities strongly affect consumer behavior in digital shopping environments. One possible reason for the difference is that many graduate students, especially those who are already employed, may be more independent and practical when making purchasing decisions compared with younger consumers who are more easily influenced by peer approval or online trends. Although social commerce platforms remain highly popular, the findings suggest that respondents still exercise personal judgment before making purchases.

Facilitating conditions, on the other hand, obtained a positive evaluation from the respondents. This may imply that many participants already have access to the resources needed for online shopping activities. Internet connection, smartphone availability, familiarity with online applications, and basic digital skills may have contributed to their participation in online purchasing. Dwivedi et al. (2020) explained that access to technological resources and support systems plays an important role in encouraging continued use of digital platforms. In areas such as Eastern Samar, improvements in mobile internet access and smartphone usage may have made online shopping more accessible even for consumers living outside commercial centers.

Hedonic motivation also received one of the highest evaluations among the variables included in the study. Many respondents appeared to agree that online shopping can be enjoyable and entertaining. Aside from convenience, some consumers may find satisfaction in browsing products, watching live-selling sessions, or exploring promotional offers online. Kim and Lennon (2021) explained that enjoyment and emotional satisfaction are important reasons why consumers continue participating in online shopping activities. Modern shopping applications also include features designed to keep users engaged, such as interactive promotions, rewards, and personalized recommendations. Wang et al. (2022) observed that these entertainment-related features increase consumer engagement in social commerce platforms. This may also explain why applications such as TikTok Shop remain highly attractive among younger and digitally active consumers.

Price value likewise received a favorable response from the participants. The respondents generally viewed online shopping as financially beneficial because products can often be purchased at lower prices through discounts, vouchers, or promotional offers. Many graduate students may carefully compare prices before making purchases, especially since several respondents reported having limited monthly income. Tamilmani et al. (2021) explained that consumers are more likely to participate in online shopping when they perceive better value for money and greater affordability. The findings of the study may therefore suggest that practical financial considerations continue to influence purchasing decisions among graduate students.

Among the technology adoption factors included in the study, habit obtained the lowest evaluation and was verbally interpreted as “Neutral.” Although respondents regularly shop online, the findings may indicate that online purchasing has not yet become a completely automatic or deeply established routine for many of them. Some respondents may still approach online shopping carefully because of financial limitations, trust concerns, or personal spending priorities. Unlike consumers in highly digitalized environments where online shopping has already become a daily routine, the respondents in the present study may still consciously evaluate purchases before completing transactions. This may suggest that graduate students continue to exercise self-control and practical decision-making when engaging in online consumer activities.

Taken as a whole, the findings suggest that graduate students participate in online shopping mainly because of convenience, ease of use, affordability, entertainment, and access to digital technology. At the same time, practical thinking and self-regulation still appear to influence how respondents manage their online purchasing behavior.

E-Commerce Experience Factors

Table 4 presents the respondents’ perceptions regarding trust, perceived risk, logistics and delivery experience, and dispute-resolution awareness related to their online shopping activities.

The findings revealed that trust obtained a composite mean interpreted as “Neutral,” indicating that respondents demonstrated moderate confidence toward online shopping platforms, sellers, payment systems, and buyer protection mechanisms. Although respondents actively engaged in online purchasing activities, the results suggest that complete trust in digital commerce environments has not yet been fully established. This finding implies that consumers may still exercise caution when dealing with online transactions despite the convenience and accessibility offered by e-commerce platforms. The result partially contrasts with Hossain et al. (2023), who found that familiarity with digital commerce platforms generally increases consumer trust and encourages continuous online purchasing behavior. A possible explanation for the moderate trust observed in the present study may be associated with the local e-commerce environment in the Philippines where concerns regarding scams, counterfeit products, and unreliable sellers remain common among consumers. The findings suggest that frequent platform usage alone does not automatically eliminate consumer apprehensions regarding transaction security and product reliability.

Table 4. ***Graduates’ Perceptions along E-Commerce Experience Factors***

Category	Indicator	Mean	Description
Trust	Platforms deliver as promised	3.21	Neutral
	Sellers provide accurate descriptions	3.20	Neutral
	Payment information is secure	3.11	Neutral
	Buyer protection is reliable	3.23	Neutral
	Composite	**3.19**	**Neutral**
Perceived Risk	Concern about product mismatch	3.92	Agree
	Concern about fraud/scams	4.04	Agree
	Concern about data privacy	3.83	Agree

	Concern about delivery issues	3.92	Agree
	Composite	**3.93**	**Agree**
Logistics/Delivery Experience	Delivery is timely	3.11	Neutral
	Delivery fees are reasonable	3.29	Neutral
	Order updates are clear	3.20	Neutral
	Issues are resolved effectively	3.06	Neutral
	Composite	**3.16**	**Neutral**
Dispute Resolution Awareness	Aware of consumer rights (RA 11967)	3.50	Agree
	Knows how to file complaints	3.36	Neutral
	Trusts dispute-resolution systems	3.28	Neutral
	Composite	**3.38**	**Neutral**

Perceived risk obtained the highest evaluation among the e-commerce experience factors and was interpreted as “Agree.” The respondents expressed strong concerns regarding fraud, scams, product mismatch, delivery failures, and data privacy risks associated with online shopping. Among the indicators, concerns about online scams and fraudulent transactions received the highest evaluation. The findings indicate that respondents remain highly conscious of the potential dangers associated with digital commerce activities. This result supports OECD (2020), which emphasized that perceived risk continues to be one of the strongest barriers affecting consumer confidence and online purchasing behavior within e-commerce environments. Similarly, Hossain et al. (2023) found that concerns regarding transaction security, seller reliability, and privacy protection significantly influence consumers’ trust and purchasing intentions. The high perceived risk observed in the present study may also explain the respondents’ continued preference for Cash on Delivery as their primary payment method. Despite increasing digitalization, many consumers may still perceive direct payment upon delivery as safer compared with fully cashless transactions.

Logistics and delivery experience obtained a composite mean interpreted as “Neutral.” This indicates that respondents experienced moderate satisfaction regarding delivery speed, communication updates, shipping fees, and order reliability. While respondents generally acknowledged the convenience of delivery services, they also encountered occasional concerns involving delayed deliveries, damaged items, or communication difficulties during the shipping process. The findings align with Vakulenko et al. (2019), who explained that logistics efficiency and delivery reliability significantly affect customer satisfaction and perceptions of service quality in e-commerce environments. In geographically dispersed provinces such as Eastern Samar, logistical limitations and transportation challenges may contribute to delivery delays and shipping concerns experienced by consumers. The findings imply that while online shopping platforms have improved product accessibility for consumers in rural areas, logistics systems may still require further enhancement to ensure consistent customer satisfaction and service reliability.

Dispute-resolution awareness also received a “Neutral” interpretation, indicating that respondents possessed only moderate awareness regarding consumer rights, complaint procedures, and dispute-resolution mechanisms related to online transactions. The findings suggest that while some respondents are familiar with refund processes and customer protection systems, others may still lack adequate knowledge regarding formal complaint procedures and digital consumer protection laws. This observation supports OECD (2020), which emphasized the importance of strengthening consumer education and awareness programs in digital commerce environments. The moderate level of dispute-resolution awareness observed in the present study may imply that many consumers rely primarily on platform-based customer support systems rather than fully understanding broader consumer protection mechanisms available under national regulations.

The findings further suggest that active participation in online shopping does not necessarily guarantee strong digital consumer literacy. Although respondents regularly engage in e-commerce activities, concerns regarding fraud, delivery reliability, and dispute resolution remain evident. This highlights the continuing need for digital consumer education, particularly among graduate students who increasingly depend on online platforms for convenience and accessibility. Educational institutions may therefore play an important role in promoting awareness regarding responsible digital consumer practices, transaction safety, and online consumer rights.

Overall, the findings indicate that respondents maintain a cautious but active engagement in online shopping environments. While convenience and accessibility encourage continued participation in digital commerce, concerns regarding security, logistics reliability, and consumer protection continue to shape respondents’ online purchasing experiences and trust perceptions.

Educational Management Outcomes of Online Purchasing Behavior

Table 5 presents the educational management outcomes associated with the online purchasing behavior of graduate students in terms of time management, budgeting behavior, and perceived well-being.

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Table 5. ***Perceived Influence on Educational Management Outcomes***

Category	Indicator	Mean	Description
Time Management	Online shopping reduces academic task time	2.90	Neutral
	Delays academic work due to purchases	2.47	Disagree
	Shops during study hours/class breaks	2.46	Disagree
	Composite	**2.61**	**Neutral**
Budgeting Behavior	Plans purchases and sets budget	3.24	Neutral
	Overspends beyond planned budget	2.53	Disagree
	Tracks online spending	3.39	Neutral
	Composite	**3.05**	**Neutral**
Perceived Well-Being	Online shopping improves convenience and reduces stress	3.05	Neutral
	Online shopping causes stress or regret	3.14	Neutral
	Composite	**3.09**	**Neutral**

The findings revealed that time management obtained a composite mean interpreted as "Neutral," indicating that respondents moderately experienced the effects of online shopping on their academic schedules and study routines. Among the indicators, the statement "Online shopping reduces academic task time" obtained the highest evaluation, suggesting that some respondents occasionally experienced reduced study time because of online shopping activities. Meanwhile, the indicators related to delaying academic work due to purchases and shopping during study hours or class breaks both received "Disagree" interpretations. These results imply that although online shopping may sometimes consume time intended for academic responsibilities, the respondents generally maintained control over their online purchasing habits and did not frequently allow shopping activities to interfere significantly with academic obligations.

The findings partially support the observations of Dontre (2021), who argued that digital multitasking behaviors may negatively affect concentration, productivity, and academic performance when not properly managed. However, unlike studies that reported stronger negative academic effects of excessive digital engagement, the present findings suggest that graduate students may possess relatively higher levels of self-regulation and time-management skills due to their maturity, professional experiences, and academic responsibilities. A possible explanation for the moderate effects observed in the study is that most respondents were employed individuals who had already developed strategies for balancing work, studies, and personal activities. The findings imply that while online shopping may occasionally contribute to distraction, graduate students generally demonstrate the ability to regulate their digital consumer behavior within manageable limits.

Budgeting behavior also obtained a composite mean interpreted as "Neutral." The indicator related to planning purchases and setting a budget received the highest evaluation, indicating that respondents generally attempted to practice financial planning when engaging in online shopping activities. Similarly, the indicator concerning tracking online spending also received a moderate evaluation, suggesting that respondents possessed some level of awareness regarding their digital expenditures. On the other hand, the statement regarding overspending beyond planned budgets received a "Disagree" interpretation, indicating that respondents generally did not perceive themselves as frequent overspenders in online shopping activities.

The data further reveal that although graduate students actively participate in online purchasing, many of them still exercise reasonable financial discipline and spending awareness. This observation aligns with Sinha and Verma (2020), who explained that the financial effects of online shopping largely depend on consumers' budgeting habits, spending control, and purchasing discipline. Similarly, Tamilmani et al. (2021) noted that consumers tend to become more financially cautious when price value and affordability strongly influence purchasing decisions. Considering that many respondents in the present study reported relatively low monthly income levels, the moderate budgeting behaviors observed may reflect practical financial management strategies aimed at balancing personal expenses, academic needs, and online consumption.

The findings further imply that exposure to online promotions, discounts, and flash sales does not necessarily result in excessive spending among graduate students. Unlike younger consumers who may be more vulnerable to impulsive purchasing tendencies, graduate students may demonstrate more careful purchasing decisions due to greater financial responsibilities and work-related experiences. Nevertheless, the moderate evaluation of budgeting behavior also suggests that online shopping still has the potential to influence financial habits and spending priorities, particularly when consumers are frequently exposed to aggressive digital marketing strategies and convenience-based purchasing environments.

In terms of perceived well-being, the respondents obtained a composite mean interpreted as "Neutral," indicating that online shopping produced both positive and negative effects on their emotional well-being. The indicator "Online shopping causes

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stress or regret" obtained a slightly higher evaluation compared with the statement regarding convenience and stress reduction. This finding suggests that while online shopping provides accessibility and convenience, respondents also experience occasional emotional discomfort associated with online purchasing activities.

The results indicate that online shopping may improve convenience by reducing the need for physical shopping, saving transportation time, and providing easier product accessibility. However, transaction-related concerns such as delayed deliveries, product dissatisfaction, overspending, or refund issues may also contribute to stress and regret among consumers. This observation supports Duroy et al. (2020), who found that excessive or emotionally driven online purchasing behaviors may contribute to stress-related experiences and emotional discomfort among consumers. Similarly, Kim and Lennon (2021) explained that consumers' emotional responses significantly influence online purchasing experiences and satisfaction levels within digital shopping environments.

The neutral findings regarding perceived well-being may also imply that respondents generally experience balanced effects from online shopping activities. While digital commerce provides convenience and flexibility, respondents may remain sufficiently self-aware and financially cautious to prevent excessive emotional dependence on online shopping behaviors. In the context of educational management, the findings suggest that graduate students are capable of balancing the advantages of digital commerce with their academic and personal responsibilities, although occasional stress and distraction remain possible outcomes of continued online shopping engagement.

Overall, the findings imply that online purchasing behavior has moderate implications for graduate students' academic routines, financial management practices, and emotional well-being. While online shopping offers convenience, accessibility, and efficiency, responsible digital consumer behavior and effective self-regulation remain important in minimizing the potential negative effects associated with excessive online shopping engagement. The findings further highlight the importance of promoting digital wellness, financial literacy, and responsible consumer practices within higher education institutions to support students' overall academic and personal well-being.

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Summary

This study examined the digital consumer behavior and online purchasing patterns of graduate students at Eastern Samar State University–Can-avid Campus and determined their implications for educational management.

The findings revealed that the respondents were predominantly female, young adults, employed either part-time or full-time, and mostly residing outside the municipality of Can-avid. Most respondents utilized smartphones as their primary device for online shopping and generally reported good internet connectivity.

The respondents actively participated in online purchasing activities, with most making one to five online purchases monthly and spending between ₱200 and ₱499 per transaction. Clothing and footwear, household items, electronics, and beauty products emerged as the most frequently purchased items, while TikTok Shop and Shopee were identified as the most preferred online shopping platforms.

In terms of technology adoption factors, respondents generally perceived online shopping platforms as useful, convenient, easy to use, enjoyable, and financially beneficial. Performance expectancy, effort expectancy, facilitating conditions, hedonic motivation, and price value received favorable evaluations, while social influence and habit obtained neutral interpretations.

Regarding e-commerce experience factors, respondents demonstrated moderate trust toward online shopping platforms while expressing significant concerns related to fraud, scams, product mismatch, delivery issues, and data privacy risks. Logistics and delivery experiences, as well as dispute-resolution awareness, were generally evaluated at a moderate level.

The findings further revealed that online purchasing behavior moderately influenced respondents' time management, budgeting behavior, and perceived well-being. While online shopping provided convenience and accessibility, respondents also experienced occasional distractions, stress, and financial concerns associated with online purchasing activities.

Conclusions

The study showed that online shopping has already become part of the normal daily activities of many graduate students. The findings reflect how digital consumer culture continues to grow within higher education environments, especially among students who are regularly exposed to smartphones, online applications, and social media platforms.

Many graduate students participate in online shopping because it is more convenient, accessible, and practical compared with traditional shopping methods. Applications such as TikTok Shop and Shopee were frequently preferred by the respondents, showing how mobile commerce and social commerce have become closely connected to students' everyday routines. These platforms allow consumers to browse products, compare prices, and complete purchases more easily through mobile devices.

Although respondents generally viewed online shopping positively, concerns related to scams, unreliable deliveries, fraudulent transactions, and privacy issues were still evident. This may indicate that frequent use of digital shopping platforms does not completely remove consumers' worries regarding safety and security during online transactions. Trust therefore remains an important factor influencing online purchasing experiences.

The findings also suggest that online shopping behavior may affect certain aspects of students' academic and personal lives. While digital platforms provide convenience and help save time, excessive involvement in online shopping may sometimes contribute to distraction, unnecessary spending, and stress-related experiences. Because of this, educational institutions may need to strengthen programs related to financial literacy, responsible online behavior, and digital wellness among students.

Lastly, the study highlights that graduate students are an important group of digital consumers whose online purchasing practices may influence their budgeting habits, routines, and overall well-being. Despite the growing popularity of digital commerce, this sector remains relatively less explored in educational research, particularly within the context of higher education institutions.

Recommendations

The study suggests several points that may be considered by different groups connected to graduate education and digital consumer behavior. For graduate students, there may be a need to become more careful and disciplined when engaging in online shopping activities. Since digital marketplaces are now easily accessible through mobile phones and social media applications, students may benefit from learning how to manage spending habits properly, avoid unnecessary purchases, and become more alert when dealing with online transactions and digital payment systems.

For faculty members and educational managers, the findings may serve as a reminder that digital consumer behavior is already part of students' everyday experiences. Because of this, topics related to budgeting, financial awareness, responsible technology use, and digital wellness may be incorporated into student development activities, seminars, or extension programs. Discussions related to online safety and responsible spending may help students make better decisions while participating in digital marketplaces.

The administration of Eastern Samar State University may also strengthen programs connected with digital literacy and student awareness. Information campaigns regarding online scams, fraud prevention, customer rights, and dispute-resolution procedures may help students become more informed and responsible online consumers. Awareness of existing laws related to digital transactions may also help improve students' understanding of online consumer protection.

Online shopping applications and service providers may likewise improve their systems in order to provide better experiences for consumers. Faster delivery services, clearer refund procedures, and more responsive customer support may help lessen consumers' concerns regarding online shopping. Improvements in these areas may also contribute to stronger consumer trust toward digital marketplaces.

Future researchers may continue exploring the topic using different groups of respondents and additional research variables. Further studies may also examine how online purchasing behavior relates to areas such as academic performance, financial stress, emotional well-being, social media exposure, or digital dependency among students from various educational institutions.

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