Understanding the Online Learner

Differences in independence, AI confidence, and institutional support

Why learner differences matter

Online learners may share an expectation of flexibility while differing considerably in the guidance and technology-enabled assistance they value. Boundless Learning's 2026 Online Learner Segmentation study, conducted with Hanover Research, identifies four groups with distinct motivations, attitudes, and preferences. These differences offer a useful evidence base for examining how institutions design and deliver online experiences.

This brief provides more detail on findings referenced in the UPCEA article "Preparing the Learner Journey for Technology." It focuses on what respondents reported, then offers questions institutions may wish to consider when assessing whether their technologies and processes are fit for purpose.

Four perspectives on online learning

The segments differ not only in their use of technology and support, but also in what they want from education and how they approach decisions about pursuing it.

Learner segment	Share of sample	Growth and education mindset
Independent Learners	23% · n=317	Self-directed and focused on learning on their own terms. Two-thirds (67%) prefer self-paced study and 64% asynchronous instruction; only 9% say they want to feel part of the institution beyond enrollment.
Support-Seeking Strivers	34% · n=473	Pragmatic learners balancing goals with uncertainty and competing demands. Nearly three-quarters (74%) worry about finishing a program, 82% face financial constraints, and 73% struggle to balance education with other responsibilities.
Driven Achievers	19% · n=272	Purposeful learners who see education as an investment in their future. Most prioritize long-term goals (82%), actively seek self-improvement (82%), and feel confident they can succeed in further education (91%).
Personal Growth Explorers	24% · n=338	Curiosity and self-development matter more than external career pressure. Nearly half (48%) cite personal growth as a motivation, 20% want to explore interests unrelated to their career, and just 18% are influenced by employers.

The segments describe patterns across respondents, not fixed expectations for every individual or every interaction. Their shares are rounded.

1. Independence does not eliminate the need for support

Across the full sample, 88% agreed that they feel comfortable learning independently online. Yet preferences for program structure and institutional assistance differed. Independent Learners were the most likely to prefer self-paced learning (67%) and asynchronous instruction (64%). Only 35% of this segment said they need support to succeed, compared with 68% of Support-Seeking Strivers.

Measure	Independent Learners	Support-Seeking Strivers
Prefer self-paced learning	67%	55%
Say they need support to succeed	35%	68%
Say student support services are important	38%	70%

Support-Seeking Strivers also reported substantial pressures beyond their preference for guidance: 74% worried about completing a program once started, 82% cited financial constraints, and 73% reported difficulty balancing education with other demands. The findings suggest that independence, flexibility, and support are not interchangeable concepts. A learner can value control over pace and still face circumstances in which assistance matters.

2. Confidence in AI varies substantially

Driven Achievers were the most receptive to AI across several measures: 84% felt confident using AI tools to support their learning and 81% valued AI-enabled support tools. Personal Growth Explorers reported notably lower levels on the same measures—44% and 39%, respectively. The gap is not simply about using technology: it also reflects different motivations and expectations about its relevance to learning and career goals.

Learner segment	Confident using AI for learning	Value AI-enabled support tools
Independent Learners	55%	52%
Support-Seeking Strivers	72%	69%
Driven Achievers	84%	81%
Personal Growth Explorers	44%	39%

AI also features in how prospective learners research opportunities. Overall, 40% reported using AI tools or AI-assisted search to research online education and training programs. The share ranged from 53% among Driven Achievers to 28% among Personal Growth Explorers. These are reported preferences and

behaviors; they do not establish whether AI assistance is effective or appropriate for a particular institutional task.

3. Human guidance remains relevant to educational decisions

Respondents differed in the influence they assigned to admissions or enrollment advisors. Among Support-Seeking Strivers, 68% regarded these advisors as influential in decisions about further education, compared with 34% of Independent Learners, 57% of Driven Achievers, and 17% of Personal Growth Explorers.

Influence of admissions / enrollment advisors	IL	SSS	DA	PGE
Share reporting influence	34%	68%	57%	17%

These differences sit alongside some shared information needs. Across respondents who answered the relevant question, 69% sought information on tuition and fees, 58% on flexibility, and 57% on time to completion when researching online education. The information required may be similar, while the preferred route to understanding it differs. Some learners may find a clear digital explanation sufficient; others may value a conversation that helps them interpret choices in their circumstances.

Considerations when assessing technology fit for purpose

The study describes learner attitudes and preferences, rather than testing particular platforms, integration approaches, or learner outcomes. Its findings therefore raise questions for institutional teams to examine, not conclusions about which technologies to procure or how every interaction should be handled.

- Can learners find and act on routine information independently, while retaining a clear route to further guidance?
- Do technology-enabled services account for varying confidence in AI, including ways to clarify limitations or seek assistance?
- When a question moves between channels or teams, does the relevant context move with it?
- Are technology decisions evaluated against the needs of the interaction and the learner, rather than a single assumed user preference?

A practical starting point is to select a few important learner interactions and examine where information, support options, and responsibility change. This is a prompt for institutional evaluation, not a research-validated intervention.

About the research

Boundless Learning commissioned the 2026 Online Learner Segmentation study with Hanover Research. An online panel survey was fielded July–August 2026 with 1,400 respondents aged 18–60 in the United States (550), United Kingdom (550), Canada (150), and Ireland (150). Respondents had an interest in fully or primarily online continued education or skill development, alongside other study eligibility criteria. Hanover used cluster analysis to identify four learner segments. Percentages reflect the surveyed, screened sample and should not be read as population-wide estimates or causal evidence. Question bases vary where indicated in the source study.

Source: Boundless Learning and Hanover Research, Online Learner Segmentation: 2026 Research Findings (August 2026), pp. 4, 6, 14–18, 20–24, 30–31, 36–38, 44–45.