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- Sharma T., Kwatra, G. (2008) Effectiveness of Social Advertising: A Study of Selected Campaigns, Corporate Social Responsibility, Edited by David Crowther & Nicholas Capaldi, Ashgate Research Companion to Corporate Social Responsibility, Chapter 15, pp 287-303.

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**A STUDY ON ONLINE SHOPPING BEHAVIOUR OF TEACHERS WORKING IN SELF-FINANCING COLLEGES IN
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ABSTRACT

In Recent years, the gigantic increase of internet usage and information technology have transformed the way of goods are bought and sold, resulting to the exponential growth in the online shoppers and for better marketing performance. The success or failure of a business is determined by the consumers' perception. The ability to attract and retain consumers is important to the success of online businesses. This study examines how consumers perceive online shopping and what factors are perceived by the consumers to prefer online shopping. The population selected for this research is teachers working in self-financing colleges in Namakkal district. K.S.R College of arts and science was chosen as the sampling unit. The sample size is 120 (out of 220 teachers only 120 teachers have online shopping history). Factor analysis was employed and seven factors namely Information, Company and product perception, Safety, Purchase intension, Easiness, Value and Assurance were extracted from the study.

KEYWORDS

Buying behavior, Consumer perception, e-commerce, Teachers' online shopping.

INTRODUCTION

The study involves what consumers buy, why they buy it, where they buy it, how frequently they buy the product while they buy product through internet. According to American Marketing Association, consumer behaviour is the dynamic interaction of affect and cognition, behaviour, and the environment by which human beings conduct the exchange aspect of their lives. Consumer behaviour is an area of study that focuses on how consumers make decisions to spend their available resources such as money, time and effort on consumption and use-related items. It should be noted that the final purchase activity is the end result of a long process of consumer decision making. Online shopping or online retailing is a form of Electronic commerce (e-commerce) which allows the consumers to directly buy goods or services from a seller over the internet without intermediary service. (Kenneth and Carol, 2002) defines e-commerce as the use of Internet and the Web to transact business, i.e. digitally enables commercial transactions between and among organisations and individuals. The e-commerce can be classified by many authors in different ways. The current study focuses on consumer's perception on online shopping, therefore, this study deals with Business-to-Consumer (B2C) e-commerce category.

The internet technology provides the advances like gathering information, purchasing a product or rendering a service and it allows for the expansion of shopping options beyond the traditional methods. However, more and more people are gaining confidence about purchasing products online. Online shopping has become an easy and comfortable way of shopping for a large range of products in different categories. It also gives a chance to compare the features, benefits, price and other product related information of one brand with other brands so as to find out the best deals. There is no transportation and related hassle like car parking, travel under hot sun or heavy rain etc. The customers have been wooed by online retailers through special offers and Cyber Monday needs a special mention. According to Wikipedia, the term Cyber Monday was created by Shop.org in 2005 to persuade people to shop online. Since 2005 Cyber Monday has become synonymous with biggest discounts and offers. Cyber Monday denotes the Monday after Black Friday following Thanksgiving Day in the United States. Many companies have started using the Internet with the aim of cutting marketing costs, thereby reducing the price of their products and services in order to stay ahead in highly competitive markets.

Companies also use the Internet to convey, communicate and disseminate information, to sell the product, to take feedback and also to conduct satisfaction surveys with customers. Generally, internet users avert online shopping because of credit-card fraud, lack of privacy, non-delivery risk, lack of guarantee on quality of goods and services. Concerned authorities devise policies to minimize the risk involved in e-business. On the other hand, E-commerce has been growing very fast because of many advantages associated with buying on internet which has lower transaction and search cost as compared to other types of shopping. Through online shopping consumers can buy faster, can compare more alternatives and can order product and services with comparatively lowest price (Cuneyt and Gautam 2004). Therefore, marketers have to carefully analyse the consumers' perception towards the online shopping and to facilitate all the demographics of online shoppers.

The number of internet users worldwide is expected to touch 2.2 billion by 2013. India is projected to have the third largest online population during the same period. In the year 2012 online shopping has more than doubled to \$14 billion as compared to the previous year that yielded \$6.3 billion. According to Internet and Mobile Association of India (IAMAI), the current number of internet users in India stands at 150 million. Currently online shopping is just under 1% of the organized retail volume in India. The Indian retail market forecasts the value of online shopping will grow to \$9 billion in the year 2016. In the year 2020 it will be grow to \$70 billion. Today, from a hairpin to air ticket to real estate can be purchased from the e-commerce portals. In India there are more than 100 e-

commerce portals are waiting to serve the needs of buyers in the country. As on 2012 Amazon.com is the number one portal in terms of visitors, followed by flipkart.com, jabong.com, myntra.com, indiatimes.com and snapdeal.com. In 2012 the fastest growing industry is apparel industry. Major numbers of buyers prefer shopping through websites to buy apparels followed by consumer goods, sports/outdoor, home furnishings, retail food, retail movies etc. This is because of the increasing variety and better convenience of shopping online that encourage buyers to visit sites often compared to the regular traditional shopping.

METHOD OF ONLINE SHOPPING

Most of the online shopping websites have the same pattern. First, you choose the category under which the items are listed and then customer can select the item that he/she is looking for and add it to his shopping cart. If the customer wants to buy other items, he/she can add to the existing cart. When the customer is finished he can check out the list. After that the customer can see a list with everything that he/she has ordered, the total amount to be paid etc. Payment is usually done through credit card, debit card, net banking or cash on delivery, a facility to pay the amount while taking the delivery of goods, is offered by the online stores.

REVIEW OF LITERATURE

The various authors have focused their study on customers' online shopping behaviour and the factors influencing online shopping behaviour. The present study is warranted, since the researcher would like to address the research gap that is found in the past researches. The researcher would like to study the online shopping behaviour of teachers working in self-financing colleges (government approved self-supportive higher educational Institutions) in Namakkal district of Tamilnadu, India. Accordingly, the researcher has taken K.S.R College of Arts and Science (Autonomous), Tiruchengode as the sampling unit.

Hee-Woong Kim, Yunjie Xu and Sumeet Gupta (2012) examined that price and trust are considered to be two important factors that influence customer purchasing decision in internet shopping decisions for both potential and repeat customers. Perceived price exerted a stronger influence on purchase decisions of repeat customers as compared to that of potential customers. Perceived trust exerted a stronger influence on purchase decisions of potential customers as compared to that of repeat customers.

Zuroni Md Jusoh Goh Hai Ling (2012) investigated that e-commerce experience, product perception, customer service are the factors influencing consumers' attitude towards online shopping.

Kanwal Gurleen and Pawan Singh Rathour (2012) explained that most of the consumers prefer to buy some selected products online because they will get heavy discounts in comparison to store purchases. Also, the consumers feel that there are good websites available which can be trusted for the purchases. The consumers perceive that shopping online is very convenient and it saves time.

Guo jun, nor ismawati jaafar (2011) Examined that the perceived marketing mix and perceived reputation could impact on the consumers' attitude of adopting online shopping. Online retailers could better realize online consumers' expectations and the determinants of consumers' behavior. By understanding the key drivers that could impact on online consumers' attitude towards online shopping. Online retailers would be able to formulate and implement their e-business strategy efficiently and effectively and build stronger competitive advantage.

Ankur Kumar Rastogi (2011) Analysed that online shopping has become a significant part in life as a result of the growing internet. This adds up to faster, easier, safer and less costly shopping. Online shopping has a great advantage for customers as it is time saving and also a wide range of products can be selected with the best offer.

Gurvinder S Shergill, Zhaobin Chen (2005) indicated that, the four website factors (i.e) website reliability/fulfilment, consumer service, website design, security and privacy has a crucial influence on all the online buyers perception of online purchasing.

Know and Lee (2003) explored consumers' concerns about payment security and its relationship to online shopping attitude and actual purchases. They observed a negative relationship between attitude towards online shopping and concerns about online payment security. Consumers with a positive attitude seem to be less concerned about payment security.

Na Li and Ping Zhang, (2002) Analysed that consumer attitudes, intentions and purchasing behaviour has significant dependency on personal characteristics, seller/product characteristics and website quality. These factors are giving important contributions to understand the dynamics of online shopping behaviour.

Thompson S. H. Teo (2002) indicates that to induce sales, internet access speeds have to be improved to a level fast enough to meet or exceed consumers' expectations. The cost of the internet access is the main concern among the respondents. The main deterrents to purchasing online have been customers' preference to examine products, the need to possess a credit card and security concerns. So, the business should work on improving internet brand equity as one way of reassuring their shoppers.

Ernst and Young (2000) identified the factors that influence or hinder online shopping. Ernst and Young reported that Internet users purchased online because of good product selection, competitive prices, and ease of use, but were concerned about shipping costs, lack of opportunity to prior examining the products, as well as, the confidentiality of credit card and personal information.

Bellman et al (1999) investigated various predictors for whether an individual will purchase online. These authors concluded that demographic variables, such as income, education and age, have a modest impact on the decision of whether to buy online, whereas, the most important determinant of online shopping was previous behaviour, such as earlier online purchases.

Jarvenpaa, S.L. and Todd, P.A., (1997) Proposed a model of attitudes and shopping intention towards internet shopping in general. The model included several indicators, belonging to four major categories; the value of the product, the shopping experience, the quality of service offered by the website and the risk perceptions of internet retail shopping, these factors are affecting the actual buying behaviour on shopping on the internet.

OBJECTIVES OF THE STUDY

The present study has the following objectives,

1. To find out the factors that influence online shopping behaviour of teachers working in self-financing colleges in Namakkal district with special reference to K.S.R College of Arts and Science, Tiruchengode.
2. To find out the product purchase preferences of teachers working in self-financing colleges in Namakkal district with special reference to K.S.R College of Arts and Science, Tiruchengode.
3. To find out the internet usage pattern of teachers working in self-financing colleges in Namakkal district with special reference to K.S.R College of Arts and Science, Tiruchengode.

RESEARCH METHODOLOGY

As the study undertaken aims to describe the characteristics of online shopping behavior of teachers working in self-financing colleges, it can be called as descriptive research. According to Naresh K. Malhotra (2005) descriptive research is a type of conclusive research that has as its major objective the description of something- usually market characteristics of functions. After carefully reviewing the various relevant literatures, the researcher has prepared a detailed questionnaire for data collection. All questions are arranged logically and the language is simple to understand. Keeping in view the objectives of the study, the questionnaire (as given Annexure) was constructed. The pilot study was conducted by the researcher to validate the questionnaire. The inputs from the pilot study are used to fine tune the questionnaire. The primary data was collected from teachers working in K.S.R College of Arts and Science, Tiruchengode. There are 220 teachers (lecturers/ assistant professors/ professors) working in the institution out of which only 120 teachers have purchased products through online. Hence, the questionnaires were given only to those 120 teachers. Survey method was adopted for this study. After all the questionnaires were collected back, the responses were tabulated. Each answer of the respondent was tabulated to its respective category. Primarily, Factor analysis was used to interpret the data. Secondary data were also used, which were sourced from research papers, journals, magazines and websites.

DATA ANALYSIS AND DISCUSSION

TABLE 1: RESPONDENTS' PROFILE

Demographic Variables		No. of respondents	Percent
Gender	Male	68	56.7%
	Female	52	43.3%
Age (years)	20-35	86	71.7%
	35-50	33	27.5%
	Above 50	1	0.8%
Education	PG	48	40%
	M.phil	47	39.2%
	Ph.D	25	20.8%
Income(Rs.)	Below 15000	49	40.8%
	15001-25000	49	40.8%
	25001-35000	20	16.7%
	Above 35000	2	1.7%

TABLE 2: RESPONDENTS' ONLINE SHOPPING BEHAVIOUR

Variables		No. of respondents	Percent
Usage of internet per day	Less than 1 hour	53	44.2%
	1-2 hour	42	35%
	2-3 hour	16	13.3%
	More than 3 hours	9	7.5%
Using internet for information prior to purchase	Never	2	1.7%
	Rarely	5	4.17%
	Sometimes	60	50%
	often	44	36.7%
Using web	Very often	9	7.5%
	Less than 1 year	0	0%
	1-2 year	13	10.8%
	2-3 year	32	26.7%
Internet connection	More than 3 years	75	62.5%
	Broad band	73	60.8%
	Dial up	6	5%
	Other	25	20.8%
Online shopping-product preference	No connection	16	13%
	Books	34	3%
	Home furnishings	3	2.5%
	Electronics and appliances	19	15.8%
	Apparels and accessories	17	14.2%
	Beauty products	7	5.8%
	Games and toys	13	10.8%
	Movie, events or travel tickets	17	14.2%
Preferred site	Other	10	8.3%
	Flipkart.com	45	37.5%
	E.bay.in	27	22.5%
	Jabong	9	7.5%
Mode of payment	Other	39	32.5%
	Credit card	12	10%
	Debit card	28	23.3%
	Cash on delivery	46	38.3%
	Net banking	34	28.3%

The table 2 shows majority (44.2%) of the teachers use internet for less than one hour in a day and 62.5% of teachers were using for more than 3 years. Majority (60.8%) of the teachers have access to broad band connection. The table () also indicates that electronic and appliances were the preferred product for online shopping followed by apparels and travel/movie ticket purchases. The survey highlights flipkart (37.5% of teachers) as the preferred site and cash on delivery (38.3% of teachers) as the preferred mode of payment.

TABLE 3: RESPONDENTS' SEARCH FREQUENCY

Search item	frequently	occasionally	Infrequently	Rarely	Never
Electronic newspaper/magazine	40.8%	49.2%	1.7%	2.5%	5.8%
Chatting	26.7%	33.3%	20%	4.2%	15.8%
Research/education	86.7%	12.5%	0%	0.8%	0%
Product/service information	41.7%	45%	5%	0%	8.3%
Gaming	15%	21.7%	15%	10.8%	37.5%
Shopping	17.5%	71.7%	8.3%	2.5%	0%
Communication via email	61.7%	30.8%	5%	0%	2.5%
Work/business	22.5%	24.2%	14.2%	3.3%	35.8%

The table 3 highlights that majority (86.7%) of the teachers used frequently for research and education followed by E-mail communication.

FACTOR ANALYSIS

Factor analysis has been employed to explore the underlying factors associated was applied to the constructs validity. Then again the Kaiser-Mayer-Olkin measure of sampling adequacy employed to analyze the strength of association among variables. The Kaiser-Mayer-Olkin measures of sampling adequacy (KMO) was first computed to determine the suitability of using factor analysis to predict whether data are suitable to perform factor analysis of not. The value of

KMO varies from 0 to 1, and KMO overall should be .60 or higher to perform factor analysis. If not then it is necessary to drop the variables with lowest anti image value until KMO overall rise above .60. Result for the Bartlett's Test of Sphericity and the KMO reveal that both were highly significant and concluded that this variable was suitable for the factor analysis (table 2)

TABLE 4: DESCRIPTIVE STATISTICS

	Mean	Std. Deviation	Analysis N
Wider choice of products	1.70	.729	120
Quality of the product is good	2.18	.767	120
Guarantees and warranties	1.52	.622	120
Purchasing procedure is simple	1.95	.672	120
Internet reduces monetary cost	2.02	.745	120
Saves time	1.53	.579	120
Convenience	1.57	.604	120
Anytime access	1.58	.616	120
Easy to buy other country product	1.83	.837	120
Description of the product	1.95	.633	120
Reputation of the company	1.58	.545	120
Accuracy and usefulness	1.42	.630	120
Presenter and brand ambassador	2.35	.904	120
Web site design	2.31	.807	120
Advertisement	2.17	.813	120
Friends recommendation	2.36	.858	120
Security and privacy of information	1.31	.515	120

TABLE 5: KMO AND BARTLETT'S TEST

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.562
Bartlett's Test of Sphericity	Approx. Chi-Square	698.154
	Df	136
	Sig.	.000

From the table no. 5 Bartlett's Test of Sphericity was also conducted to check the overall significance of the correlation matrices. The value of Kaiser-Meyer-Olkin Measure of sampling adequacy is 0.562. The test value of Bartlett's Test of Sphericity was significant and it is indicating that correlation matrix is not an identify matrix.

TABLE 6: COMMUNALITIES

	Initial	Extraction
Wider choice of products	1.000	.650
Quality of the product is good	1.000	.790
Guarantees and warranties	1.000	.881
Purchasing procedure is simple	1.000	.782
Internet reduces monetary cost	1.000	.817
Saves time	1.000	.811
Convenience	1.000	.798
Anytime access	1.000	.664
Easy to buy other country product	1.000	.628
Description of the product	1.000	.835
Reputation of the company	1.000	.757
Accuracy and usefulness	1.000	.692
Presenter and brand ambassador	1.000	.617
Web site design	1.000	.794
Advertisement	1.000	.752
Friends recommendation	1.000	.747
Security and privacy of information	1.000	.700

Extraction Method: Principal Component Analysis.

Principal component analysis works on the initial assumption that all variance is common. Communalities indicate the amount of variance in each variable that is accounted for. Initial communalities are estimates of the variance in each variable accounted for by all variables accounted for by all components of factors. Therefore, before extraction the communalities are all 1. Extraction communalities are estimates of the variance in each variable accounted for by the factors in the factor solution. Small values indicate variables that are not fit well with the factor solution and should possibly be dropped from the analysis.

TABLE 7: TOTAL VARIANCE EXPLAINED

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.265	19.208	19.208	3.265	19.208	19.208	2.471	14.535	14.535
2	2.569	15.112	34.319	2.569	15.112	34.319	2.042	12.012	26.547
3	2.012	11.833	46.153	2.012	11.833	46.153	1.892	11.129	37.676
4	1.412	8.306	54.459	1.412	8.306	54.459	1.693	9.961	47.637
5	1.377	8.100	62.559	1.377	8.100	62.559	1.657	9.749	57.386
6	1.079	6.344	68.903	1.079	6.344	68.903	1.527	8.981	66.368
7	1.002	5.893	74.796	1.002	5.893	74.796	1.433	8.429	74.796
8	.835	4.913	79.709						
9	.686	4.035	83.744						
10	.569	3.348	87.093						
11	.505	2.969	90.062						
12	.432	2.539	92.601						
13	.349	2.054	94.655						
14	.297	1.748	96.403						
15	.275	1.617	98.020						
16	.184	1.082	99.102						
17	.153	.898	100.000						

Extraction Method: Principal Component Analysis

Table 7 lists the eigenvalues associated with each linear factor before extraction, after extraction and after rotation. Before extraction SPSS has identified 17 linear components within the data set. The eigenvalues associated with each factor represent the variance explained by that particular linear factor and SPSS also displays the eigenvalue in terms of the percentage of variance explained (so, factor 1 explains 19.208% of total variance). It should be clear that the first few factors explain relatively large amounts of variance (especially factor 1) whereas subsequent factors explain only small amounts of variance. SPSS then extracts all factors with eigenvalues greater than 1, which leaves us with 7 factors. The eigenvalues associated with these factors are again displayed in the columns labeled Extraction Sums of squared Loadings.

Scree Plot

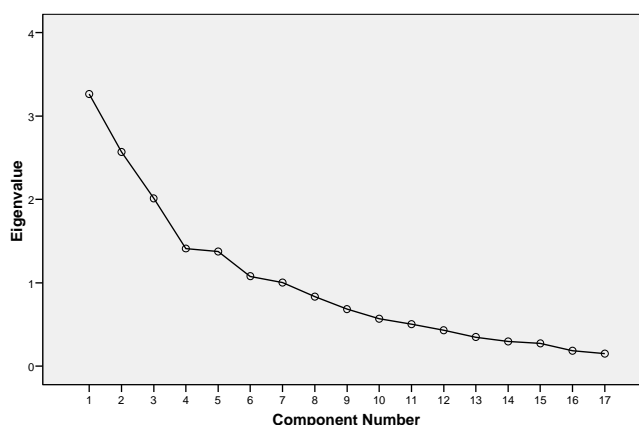


TABLE 8: COMPONENT MATRIX(A)

	Component						
	1	2	3	4	5	6	7
Wider choice of products	.733	-.075	.238	-.019	-.180	-.125	-.044
Quality of the product is good	.377	-.145	-.362	.063	-.384	.550	.206
Guarantees and warranties	.104	-.246	.365	.396	.557	.431	.156
Purchasing procedure is simple	.599	-.069	-.195	.222	-.417	-.356	.174
Internet reduces monetary cost	.478	-.152	-.564	.084	.126	.302	-.365
Saves time	.536	-.108	-.072	-.624	.285	.070	.178
Convenience	.409	-.375	.290	-.336	.179	-.042	.509
Anytime access	.613	-.241	.293	-.221	.015	-.178	-.253
Easy to buy other country product	.680	.123	-.198	-.211	.069	.049	-.243
Description of the product	.424	-.367	-.257	.590	-.068	-.064	.312
Reputation of the company	.411	-.304	.300	.356	.271	-.084	-.446
Accuracy and usefulness	.209	.269	.629	.128	-.383	.126	.037
Presenter and brand ambassador	.255	.688	-.049	.023	.237	-.126	.063
Web site design	.349	.801	.017	.115	-.114	-.063	-.009
Advertisement	.212	.741	-.191	-.065	.073	.328	.059
Friends recommendation	.197	.406	-.198	.288	.521	-.315	.225
Security and privacy of information	.180	.315	.701	.081	-.084	.251	-.003

Extraction Method: Principal Component Analysis.

a 7 components extracted.

This table shows the factor loadings of each variable on the unrotated components or factors. Each number represents the correlation between the item and the unrotated factor. It can be helpful to examine a rotated solution.

TABLE 9: ROTATED COMPONENT MATRIX (A)

	Component						
	1	2	3	4	5	6	7
wider choice of products	.072	.557	.325	.353	.296	.100	-.083
quality of the product is good	-.071	-.072	.053	.295	.106	.824	-.017
guarantees and warranties	-.056	.036	.128	-.008	.109	.025	.921
purchasing procedure is simple	.101	.257	.062	.764	.091	.125	-.305
internet reduces monetary cost	.113	.465	-.433	.079	-.085	.614	.106
saves time	.142	.280	-.161	-.129	.793	.196	-.052
Convenience	-.162	.069	.112	.191	.827	-.071	.170
anytime access	-.094	.701	.166	.084	.350	-.045	-.058
easy to buy other country product	.335	.565	-.082	.032	.238	.339	-.129
description of the product	-.068	.071	-.144	.822	-.006	.205	.295
reputation of the company	-.113	.709	.062	.144	-.132	-.135	.425
accuracy and usefulness	.067	.080	.821	.069	-.034	-.007	-.019
presenter and brand ambassador	.775	.041	.063	-.023	.028	-.090	-.034
web site design	.776	.083	.338	.084	-.130	.063	-.207
Advertisement	.742	-.113	.129	-.197	-.012	.362	-.049
friends recommendation	.683	-.019	-.275	.246	.035	-.282	.252
security and privacy of information	.160	.107	.771	-.148	.031	-.042	.209

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a Rotation converged in 12 iterations.

This table reports the factor loadings for each variable on the components or factors after rotation. It helps to formulate an interpretation of the factors. In this table the eigenvalues of the factors after rotation are displayed. Rotation has the effect of optimizing the factor structure and one consequence for these data is that the relative importance of the 7 factors is equalized. Before rotation factor 1 accounted for considerably more variance than the remaining six (19.208% compared to 15.112, 11.833, 8.306, 8.100, 6.344, 5.893%), however after extraction it accounts for only 14.535 % of variance (compared to 12.012%, 11.129%, 9.961%, 9.749%, 8.981%, 8.429%) respectively (table 4). This is done by looking for a common thread among the variables that have large loadings for a particular factor.

TABLE 10: COMPONENT TRANSFORMATION MATRIX

Component	1	2	3	4	5	6	7
1	.319	.650	.150	.421	.407	.330	.033
2	.861	-.182	.280	-.224	-.213	-.033	-.223
3	-.187	.148	.791	-.186	.146	-.440	.262
4	.083	-.036	.089	.568	-.637	-.037	.505
5	.312	.124	-.455	-.306	.238	-.307	.660
6	-.074	-.179	.224	-.372	-.014	.775	.416
7	.105	-.688	.093	.429	.553	-.030	.130

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

TABLE 11: THE FACTOR TRANSFORMATION MATRIX DESCRIBES THE SPECIFIC ROTATION APPLIED TO THE FACTOR SOLUTION

Factors	Evaluating criteria	Factor loading
Information	Presenter and brand ambassador	.775
	Website design	.776
	Advertisement	.742
	Friends recommendation	.683
Company and product perception	Wider choice of products	.557
	Anytime access	.701
	Easy can buy other country products	.565
	Reputation of the company	.709
Safety	Accuracy and usefulness	.821
	Security and privacy of the information	.771
Purchase intension	Purchasing procedure is simple	.764
	Description of the product	.822
Easiness	Saves time	.793
	Convenience	.827
Value	Quality of the product is good	.824
	Internet reduces monetary cost	.614
Assurance	Guarantee and warranties	.921

FACTOR 1- INFORMATION

This factor consists of four items namely presenter and brand ambassador, website design, advertisement and friends' recommendation. All these items are the resources for an online customer therefore, these items can be called as information.

FACTOR 2- COMPANY AND PRODUCT PERCEPTION

The items like wider choice of products, anytime to buy, easy to buy other country products and reputation of the company can be clubbed together and may be called as company and product perception.

FACTOR 3- SAFETY

This factor consist of two items namely accuracy and security and privacy of information.

FACTOR 4- PURCHASE INTENSION

The evaluating criteria like purchase procedure and description of the product make the fourth factor which may be named as purchase intension

FACTOR 5- EASINESS

The convenience and saves time make the fifth factor which the researcher would like to name it as easiness

FACTOR 6- VALUE

The quality of the product and reduction in monetary cost are the two items that makeup the sixth factor, value

FACTOR 7-ASSURANCE

The seventh factor consists of only one variable or item that is guarantees and warranties offered by online service providers.

LIMITATIONS, FUTURE DIRECTIONS AND CONCLUSION

The study has been conducted in K.S.R College of Arts and Science, Tiruchengode. The researcher has assumed that the sampling unit would have homogeneity with other self-financing colleges in Namakkal district. Even though, the sampling unit is one among the self-financing colleges in Namakkal district, there may be differences between the chosen sampling unit and the other self-financing colleges in Namakkal. The differences could be in terms of number of students studying, work load (teaching and other administrative works), qualification of teachers, motivation of teachers, the technology prevalent in the campus, the working environment (the policy, rules and regulation the shapes the conduct of the employees), salary and other amenities. Therefore, the future studies can be extended to cover various self-financing colleges in Namakkal district of Tamil Nadu. The researcher can also be conducted among the teachers working in government Arts and Science colleges and Government aided colleges (private management controlled but financial support received from government) in Namakkal district. Further, future studies may also include the teachers working in Engineering colleges, Polytechnic colleges, Schools etc, so that the entire gamut of teachers' online shopping behaviour can be studied. The above mentioned factors best explain the online shopping behaviour of teachers' working in self-financing colleges in Namakkal district. There are chances, that if the study is conducted in various other geographical areas, new factors could also be extracted.

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