

CONSUMERS IMPULSE BUYING OF APPARELS

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Impulse buying covers non-rational purchase behaviour, unplanned and sudden purchase which is initiated on the spot along with powerful urge and feelings of pleasure and excitement. Rook and Fisher (1995) introduced impulsiveness as personality trait and defined as consumer's tendency to buy spontaneously, non-reflectively, immediately and kinetically. Researchers forwarded that there are external stimuli that target the impulsive buying. It had found that the painless payment (credit card), promotional activities such as free products and cash discounts and window display will influence on the impulse buying. Eroglu and Machleit, 1993; and Mitchell, 1994 divulged that in-store environment will lead to impulse buying. Therefore, this study tries to examine the research question of what is the level of influence of painless payment (credit card), promotional activities such as free products and cash discounts, window display and in-store environment on impulse buying of the employees of banking sector. Since the banking staff mostly concentrates on their dress code, the study area is specifically narrow down to apparel industry. The main objective of this study is to examine the influence of external factors as influence of painless payment (credit card), promotional activities such as free products and cash discounts, window display and in-store environment on impulse buying of banking staff. According to the Central Bank of Sri Lanka (2012), there are 24 licensed commercial banks (LCBs), out of which 12 LCBs are in Batticaloa district. This research is limited to the LCBs in Batticaloa district. The population is 167 and it is taken for this study. Self-administrated questionnaires are issued among the bank officers. Out of received questionnaire usable questionnaire was 152. In light of the study findings, there is a positive relationship between mode of painless payment (credit card), promotional activities (free products and cash discounts), and window display and in-store environment. Furthermore, the findings stated that the promotional activities together with credit card usage tempted the employees to go for purchasing of branded apparels. The finding also revealed that the young unmarried employees mostly exhibited the impulse buying towards apparel and male rather than female were exhibiting more impulse toward apparel. The marketers can combine the promotional activities with credit card usage and make the retailing environment very nicely as well as window display to encourage impulse purchasing.

Keywords: Credit card, Impulse buying, In-store environment, Promotional activities, Window display