

**A STUDY ON INFLUENCE OF PERSONAL FACTORS AND
PROMOTIONAL FACTORS TOWARDS SEASONAL OFFERS
(SAVINGS AND FIXED DEPOSITS) PURCHASE IN
COMMERCIAL BANKS IN
MANMUNAI NORTH D.S DIVISION IN BATTICALOA**

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ABSTRACT

Marketers are expected to attract more customers and fulfilling the needs and expectations of their customers. With the continuous growth of competition in the market place, understanding customers has become more and more importance. In Commercial banks, they make known about seasonal offers time to time of marketing. Therefore customers are more mobile and knowledge than ever before. Commercial banks have to fight with other banks with their seasonal offers.

Main objective of this study is to evaluate the "Influence of Personal factors and Promotional factors towards seasonal offers purchase in Commercial banks in Mannanai North D.S Division in Batticaloa District". To achieve this objective, researcher captures two variables namely Personal factors and Promotional factors and also one dependent variable namely purchasing seasonal offers.

All the relevant information for this study was collected from all the 200 respondents, who have seasonal offers in Commercial bank in Mannanai North D.S Division in Batticaloa District. The structured questionnaire was administered to collect primary data from the respondents and the collected data were analyzed and presented by Univariate analysis and descriptive one using SPSS (16) computer package.

The result of the study reveals that there is a high level of influence of Personal factors and Promotional factors on seasonal offers purchase in Commercial banks in Mannanai North D.S Division in Batticaloa District. Both factors have high level of influence on seasonal offers purchase while, compare between two factors, the influence of Promotional factors are higher than the influence of Personal factors.

In order to increase seasonal offers purchase, Commercial banks should concentrate on Personal factors and Promotional factors highly. In addition, the study offers suggestions to attend to the consideration on the variable for loosing Commercial banks in order to increase their market share in banking industry.

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APPENDIX I: Questionnaire in English.

APPENDIX II: Questionnaire in Tamil.

APPENDIX III: Interview Questions.