

2. The second one. Women are considered to be more reasonable when it comes to financial decisions. The discipline of female clients is very convenient for banks because it reduces loan risks.

3. The third advantage is that there is more women than men in society, and they live longer. According to the official statistics, there are 1140 women on 1000 men in Ukraine. Banks have to be pragmatic, that is why women would more likely return loans.

In Ukraine, the first bank who paid necessary attention for female clients was AlfaBank, which produced special Visa card called “Cosmopolitan” in 2007 [3]. All owners of this card had a discount of 15% for female magazine “Cosmopolitan” and some other sub-products, and this idea had a positive effect. Another banks, for instance, Nadrabank and Fidobank, tried to implement similar programs, but all their efforts were about emitting pink debit-cards and offering preferential loans for women.

Foreign banks were much creative. From simple credit cards with small mirrors on one side, to separate branches of the banks which service only women. For example, Raiffeisenbank launched a “lady’s bank” in Germany in 2006. And all stuff was consisted from women. The main idea was it that only women may fully understand female needs.

To sum up, women are born to be in the centre of attention, and not only by men, but also by financial institutions.

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CONSUMER BUYING BEHAVIOR: THE INFLUENCE OF MARKETING COMMUNICATIONS

The aim of the research is to investigate the relationship between independent variables which are environmental response and emotional response with attitudinal and behavioral aspects of consumer buying behavior.

Emotional Response. Advertisement is one of the effective tools of integrated marketing communication to emotionally motivate consumers to buy the products. It also has strong linkage with entertainment and the proliferation of media has blurred the distinguishing lines between advertisements and entertainment. The most

influencing theory in marketing and advertising research is attitude-towards-the-ad. However, the attitude that is formed towards the ad help in influencing consumer's attitudes toward the brand until their purchase intent. As the goal of effective advertising is to form positive attitude toward ad and the brand, to increase the number of purchase, then a positive emotional response to an ad may be the best indicator of effective advertising [1]. That's why basic aim of advertising to encourage people to buy things and creates awareness.

Advertising proliferate the beliefs that possessions are more important and desirable qualities like beauty, achievement, prominence and happiness can be acquired only by material possessions. According to the traditional attitude theory consumer behavior is predicted from consumer attitude when consumers buy the brand, which they like the most. However suggested that behavior is a result of emotional response, which is affected by three independent factors: pleasure, arousal, dominance.

Environmental Response. Environmental attitudes are conceptualized in terms of attitude theory as being composed of beliefs. Environmental concern appears to be a specific belief, which is largely set in cognitive structure and should be considered an opinion rather than an attitude. Environmental variables might affect on buying behaviors of consumer. As marketing related research proposed that environment provides certain type of experience for consumer, which are used for promotion and selling product or services. Specially, marketing research has attempted to explain the effects of different environmental conditions, like atmosphere in retailing store, and background music at the time of purchasing [2].

In our society, social norms have led to a cultural climate that favors the expression of impulse and moment desire. Sensory stimuli can reduce self-control mechanisms; which can hinder or even reduce the ability of consumers to resist the temptation to engage in desire moment. Impulse buying may also be driven by other variables such as rewards, possessions, materialism, moment desire, post-purchase decision and self-exploration. Therefore, businesses offer consumers specific types of media experiences, which are used for setting the stage or creating a context that promotes or sells related products or services. Although, those purchasers who plan to buy a product but they may not have yet decided features and brand that they want, can be considered impulse buyers. Shopping lifestyle is defined as the behavior exhibited by purchaser with regard to the series of personal responses and opinions about purchase of the products. In this situation, consumers use the retail store for gaining information, finding options, comparing products and then reaching to a purchase decision. Although impulse behavior is preceded by a consumer's intention to buy impulsively the products or services.

However, the environmental psychology model provides better concept of emotional response rather than traditional marketing research. Sense modalities and information rates make the environmental psychology model. Sense modalities are sound, sight, and touch that can affect user experience. The information rate can affects user for gaining information from advertisement. Thus, this model is

applicable to music, text lyrics, image, and music video, which are strongly related with each other and are shown in advertisement. The environmental psychology model proposes an environment (such as retailing store) that produces an emotional state in an individual that can be categorized into pleasure, arousal or dominance in buying situation [3]. This study defines media, which provides information that is represented by the combination of sound, sight, and touch sources. This study covers various areas of the visual and verbal media messages through which people take information. The verbal and visual information affects individual's perception of the environmental stimuli.

The results of this research clearly indicate that there exists a weak association between environmental response with the consumer buying behavior including the attitudinal as well as behavioral aspects of the consumers buying behavior. Emotional response on the other hand established strong association with the consumer buying behavior. Therefore, it is established through this research that consumers purchase products by emotional response, rather than environmental response. The environmental response of the purchasing associates these buyers with unplanned or impulse buying but in this research consumers purchase those products from which they are emotionally attached. In addition, these attachments are created through advertisement as audio, video and text form, which appeals to him or her.

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EUROPEAN STANDARD ECOCERT IN THE RETAIL MARKET UKRAINE

The consumer is the target audience of any manufacturer, it expects a good quality of products, which begins with the production of raw materials and in production cycle. The consumer hopes to get quality products that will not harm consumers health, the safety factor is most important for him in the organized retail network.

The topic of safety and quality of food products in Ukraine regarded for many