Female Purchasing Behaviour Concerning Skin Whitening Products

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This study aims to analyse the purchasing behaviour of female consumers in purchasing skin whitening cosmetic products. Data was collected through a survey of 187 women in Indonesia. The Covariance Based Structural Equation Model (CB-SEM) with AMOS software was used for analysing the data. The results of the analysis show that of the thirteen hypotheses proposed, there are nine supported hypotheses, and four hypotheses that are not supported. This study found that the antecedents of purchasing cosmetics skin whitening decisions were product quality, brand image, price, promotion, reference group, and family factors. The consequences of cosmetics skin whitening purchasing decisions are consumer satisfaction and the intention to share by Word of Mouth (WoM).

Key words: *Skin whitening, decision making, product quality, brand image, price, promotion, group reference, word of mouth.*

Introduction

The Ministry of Industry states that cosmetics product purchases continue to increase from year to year (https://kemenperin.go.id/artikel/18957/Industri-Kosmetik-Nasional-Tumbuh-20). In the last decade, cosmetic products in Indonesia have emerged, especially products relating to facial skin. These cosmetic products offer various benefits ranging from clean skin, glowing skin to the whitening skin. From the legal aspect, cosmetic products are partly legal products, whereby the product has received an official permit/certification from the competent authority (the Badan Pengawas Obat dan Makanan - the Food and Drug Monitoring Agency). There are also illegal cosmetic products. Female consumers are not only bombarded by offers of skin whitening cosmetic products, but are also faced with a large selection of beauty care centres that offer facial care services, across small and large cities in Indonesia.

Theoretical Background

Decision Making

Decision making is an important stage in consumer behaviour. The decision made by a consumer in the purchase of products / services is caused by various reasons, and the consequences of consumer decisions will have an impact on these consumers, as well as on product marketers. Reason (1990) defines that decision making as an outcome or output from a mental or cognitive process that leads to the selection of an action pathway among several available alternatives. According to Schiffman and Kanuk (2014), the purchase decision is the selection of two or more alternative choices. Additionally, consumer decision making includes stages: problem recognition, information searching, alternative evaluation, purchasing decisions, and post-purchase behaviour (Kotler and Keller, 2016).

Customer Satisfaction

Shing (2012) explain that satisfaction is a psychological response; satisfaction or dissatisfaction occurs when someone compares the performance of goods or services before and after they consume them. Kotler and Keller (2016) describe satisfaction as feelings of pleasure or disappointment in someone after comparing the results of the product with the expected performance. Satisfaction is a crucial factor in understanding consumers, as consumer satisfaction leads to customer loyalty. Forms of loyalty include: return buying, increased buying, promotion by word of mouth, and the buying of new products offered by the same company.

Behaviour Intention

Zeithaml, et al. (1996) explain the importance of measuring customers' behaviour intentions, to assess their potential to stay in touch with the organisation or not. The existence of a customer's behaviour intention into the future reflects the customer's desire to continue to establish relationships with the organisation and sustain payments (Garbarino and Jhonson, 1990). The opposite of the intention to contribute again is the desire to leave the organisation. Bluedorn (1982) in Morgan and Hunt (1994) explains that the desire to leave the organisation is an act to stop the relationship for a certain reason in the near future. Necessarily, every relationship partner will always hope that such a thing does not happen and would rather an intention to maintain the relationship.

Consumers' Perception of Beauty

There is an assumption that women who have white skin are beautiful women, resulting in an

increased demand for skin whitening cosmetics products. The findings of studies conducted by Handriana et al. (2017) on Indonesian society, Siti el al., (2015) on Malaysian society, and Gopinath (2012) on Indian society, shows that most people assume that white skin corresponds with beauty. This is certainly different from the meaning of beauty held by Europeans and Americans. However, Foltyn (1989) underlined that beauty is fundamental in social processes and beauty is the centre of a woman's femininity dimension.

Research Hypotheses

H1: Perception of product quality influences purchasing decisions
H2: Perception of brand image influences purchasing decisions
H3: Perception of product prices has an effect on purchasing decisions
H4: Perception of promotion influences consumer purchasing decisions
H5: Perception of the reference group influences purchasing decisions
H6: Perception of family factors influences purchasing decisions
H7: Perception of the influential personality of the purchasing decision
H8: Purchasing decisions affect consumer satisfaction
H9: Purchase decisions affect the intention to repurchase
H10: Purchase decisions affect the intention of WoM
H11: Consumer satisfaction affects the intention to repurchase
H12: Consumer satisfaction has a negative effect on the intention to switch
H13: Consumer satisfaction affects the intention of WoM

Model of Analysis

Figure 1. Model of Analysis
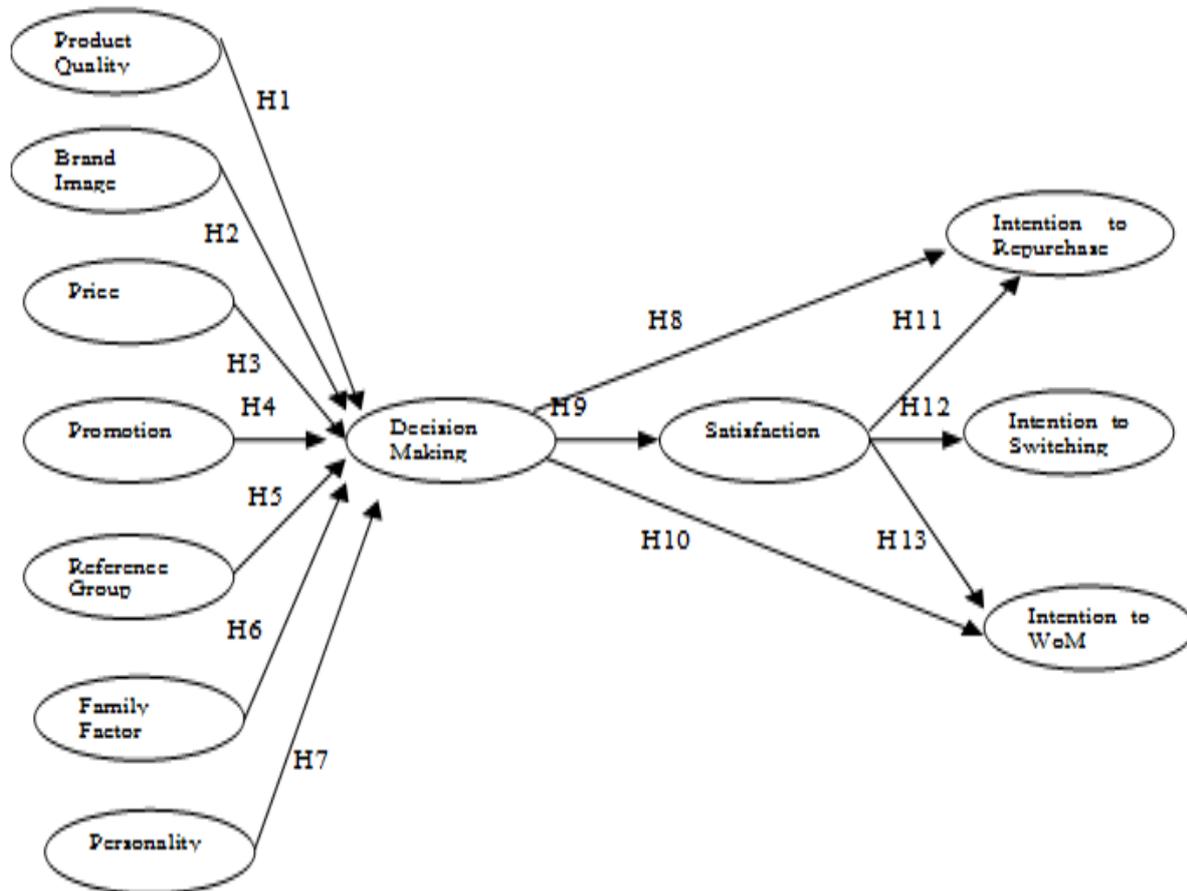
Methodology

Research Design

Research is conducted using a quantitative approach, namely by using survey methods on female consumers. In this survey approach, the antecedents and behavioural consequences of purchasing skin whitening cosmetics products in major cities in Indonesia, from the background aspects including social class, culture, demography, psychography, and aspects of educational background, will be studied.

The results of the research findings are expected to be able to make a major contribution to the development of the theory of consumer behaviour, specifically the buying behaviour for cosmetic products in developing countries. On a practical level, the results of this study are expected to be able to provide contributions to government/ health services in anticipating

and preventing adverse effects on health due to the consumption of fake cosmetic and skin whitening products. Additionally, for skin whitening cosmetics businesses, the research findings are expected to be used as guidance in understanding the purchasing behaviour of female consumers.

Research Variables, Operational Definitions, Measurement of Research Variables, Populations, Samples, Sampling Techniques, and Analysis Techniques

In this study, the research variables consist of exogenous variables and endogenous variables. Exogenous variables consist of: product quality, brand image, price, promotion, reference group, family factors, and personality. The endogenous variables consist of: purchasing decisions, customer satisfaction, intention to repurchase, intention towards word of mouth, and the intention to switch.

The operational definitions of each variable are as follows: variable product quality, defined as consumer preferences for skin whitening products; brand image, defined as operational beliefs, ideas, and impressions held by consumers towards a brand of cosmetic skin whitening products; price variables are defined as consumer perceptions of the price they must pay for the purchase of skin whitening cosmetic products; promotional variables are defined as consumer perceptions of the efforts of manufacturers / marketers to promote skin whitening products; the reference group variable is a role model for female consumers in purchasing skin whitening products; the family size is defined as the perception of the smallest social group, namely the family; and personality variables are defined as the personality inherent in female consumers.

The operational definition of the purchase decision variable is defined as the action of consumers to decide on purchasing skin whitening cosmetic products. Consumer satisfaction is defined as consumers feeling happy or disappointed after comparing the expectations and performance of skin whitening products that they buy. The variable of the intention to repurchase is the intention of female consumers to repeat-buy skin whitening cosmetic products in the future. The intention variable towards WoM is defined as the intention of female consumers to make positive communication related to skin whitening cosmetic products. Finally, the intention variable for switching is the behavior of female consumers to switch to other brands / cosmetic products.

The indicators in this study were measured using a 5 level Likert Scale, with the following response criteria: (1) strongly disagree; (2) disagree; (3) neutral; (4) agree; and (5) strongly agree. The population in this study are consumers of skin whitening cosmetic products in Indonesia. The sample chosen is from skin whitening consumers (women) who are at least seventeen years old and domiciled in major cities in Indonesia. The sampling technique used

was purposive sampling.

The appropriate analysis technique to use to answer the problems in this study is the multivariate analysis technique Covariance Based Structural Equation Model (CB-SEM) with AMOS software. The main stages in this analysis technique are: (1) testing the measurement model; (2) test the overall model; and (3) testing structural models.

Results and Discussion

Characteristics of Respondents

The number of results from the questionnaire distributed to the respondents is 187, with a description of the characteristics shown in Table 1.

Table 1: Characteristics of Respondents

Age	Amount	Percentage
18-25 years	76	40%
26-35 years	33	17%
36-45 years	66	35%
>45 years	12	8%
Job	Amount	Percentage
Student	65	35%
Entrepreneur	17	9%
Private Employee	54	29%
Government Employee	15	8%
House wife	30	16%
Other	6	3%
Last Education	Amount	Percentage
Bachelor/Postgraduate	95	51%
Diploma	24	13%
Senior High School	64	34%
Junior High School	4	2%
Expenditure	Amount	Percentage
< Rp 1,000,000	45	24%
Rp 1,000,000 – Rp 2,500,000	30	16%
Rp 2,500,000 – Rp 5,000,000	81	44%
Rp 5,000,000 – Rp 7,500,000	11	6%
Rp 7,500,000 – Rp 10,000,000	13	7%
Rp 10,000,000	7	3%

Testing the Measurement Model

In this measurement model, the validity and reliability tests are carried out. Validity testing includes convergent validity and discriminant validity.

Convergent Validity Test

Convergent validity is a construct validity that measures the extent to which a construct is positively correlated with other constructs (Malhotra, 2010; Hair et al., 2014). Hair et al., (2014) explain that convergent validity was achieved when standardised loading estimates are > 0.5. From the test results, it can be seen how many indicators have a standardied loading estimate value of < 0.5, therefore the indicators are reduced. The indicators are: one indicator of the brand image variable, one of the promotion variables, one of the reference group variables, and one indicator of the family factor variable. After reduction, the results are shown in Table 2, which demonstrates that all indicators in this study meet convergent validity.

Table 2: Test Results for Convergent Validity

Constructs	n*	Loading Factor	Explanation
Product quality	3	0.776; 0.795; 0.698	Valid
Brand image	3	0.605; 0.968; 0.619	Valid
Price	3	0.644; 0.825; 0.858	Valid
Promotion	4	0.724; 0.735; 0.661; 0.811	Valid
Reference group	3	0.767; 0.683; 0.989	Valid
Family Effect	3	0.703; 0.729; 0.930	Valid
Personality	3	0.783; 0.945; 0.630	Valid
Decision making	4	0.512; 0.969; 0.959; 0.876	Valid
Satisfaction	3	0.856; 0.922; 0.677	Valid
Intention to repurchase	3	0.832; 0.932; 0.681	Valid
Intention to switch	3	0.702; 0.992; 0.758	Valid
Intention towards WoM	3	0.851; 0.799; 0.622	Valid

Description: n is the number of indicators in a variable

Test Validity of Discrimination

Discriminant validity shows the extent to which a construct does not correlate with other constructs. That is, a construct is completely different from other constructs (Malhotra, 2010; Hair et al., 2014). Hair et al. (2014) explain that discriminant validity is achieved when Average Variance Extracted (AVE) is > the estimated square correlation estimate. The results of testing discriminant validity show that all constructs in this study meet discriminant

validity. This is because the AVE value is greater than the estimated squared correlation between constructs. The AVE is calculated using a formula: (Standardized loading factor) / n (Hair et al., 2014), where n is the number of indicators of the construct in question. The results of the AVE calculation for each construct can be seen in Table 3.

Table 3: The Calculation of Average Variance Extracted (AVE)

Constructs	n*	(Σ Stand. factor loading^2)	AVE
Product quality	3	1.721	0.574
Brand image	3	1.686	0.562
Price	3	1.832	0.611
Promotion	4	2.159	0.540
Reference group	3	2.033	0.678
Family Effect	3	1.890	0.630
Personality	3	1.903	0.634
Decision making	4	2.888	0.722
Satisfaction	3	2.060	0.687
Intention to repurchase	3	2.025	0.675
Intention to switching	3	2.052	0.684
Intention to WoM	3	1.749	0.583

Description: n is the number of indicators in a variable

Reliability Test

The reliability of a construct is reached when the value of AVE > 0.5 (Hair el al., 2014). From Table 5.6 it appears that all constructs in this study have AVE > 0.5. Therefore, it can be concluded that the rules of reliability in this study are fulfilled. With the fulfillment of convergent validity testing, discriminant validity, and reliability testing, the testing of the measurement model has ended, after which the whole model will be tested.

Overall Model Testing

From the results of processing the data obtained, a number of outputs that can be used as a measure to assess the fit / fit or failure of the research model. These measures include (1) measures of absolute compatibility, including Chi-square (X2), degree of freedom, probability, Goodness-of-fit index (GFI), root mean square error of approximation (RMSEA), root mean square residual (RMR), normed Chi-square (CMIN / DF); (2) additional fit measures (incremental fit measures), including: normed fit index (NFI), comparative fit index (CFI), Tucker-Lewis index (TLI); and (3) measures of parsimony compatibility, including the adjusted goodness of fit index (AGFI), parsimony normed fit index (PNFI). In this study, these measurements can be seen in Table 4.

Table 4: Goodness of Fit Research Models

GOF Criterion	Cut-off Value	Result	Explanation
Absolut Fit Measures			
Chi-square (X^2)		1, 102.174	
Degree of freedom		632	
Probability		0.000	
GFI	≥ 0.90	0.846	Marginal
RMSEA	≤ 0.08	0.054	Good
RMR	≤ 0.05	0.026	Good
Normed Chi-Square (CMIN/DF)	2.00 – 5.00	2.462	Good
Incremental Fit Measures			
NFI	≥ 0.90	0.814	Marginal
CFI	≥ 0.90	0.880	Marginal
TLI	≥ 0.90	0.969	Good
Parsimony Fit Measures			
AGFI	≥ 0.90	0.824	Marginal
PNFI	0.60-0.90	0.745	Good

The measure of absolute compatibility is used as the basis of the most common assessment to find out how well a theory used by researchers matches the sample data. The additional match size compares the proposed model with the baseline model, which is often referred to as the null model. Furthermore, a parsimony compatibility measure that connects the GOF of the research model with a number of estimated coefficients is needed to achieve a level of compatibility. From the size of the absolute match, the RMSEA, RMR, CMIN / DF values are good, while GFI is in a marginal position. For additional match sizes, all sizes are in a marginal position. Meanwhile, in terms of the size of the parsimony match, it is seen that the AGFI value is marginal, while the PNFI value is good.

Therefore, with the fulfillment of convergent validity, discriminant validity, reliability testing, and the results of the overall model analysis it can be shown that the measurement model of this study is good and acceptable. The next step then is the testing of the structural model, as discussed in the following sub-section.

Structural Model Testing

In SEM, the results of structural model specifications are used as testers of hypothesised theoretical models (Hair et al., 2014). Statistical significance can be observed in the same way as used in other multivariate techniques. In this study there are thirteen structural

relationships between latent variables, as stated in the research hypothesis. By using a two-sided t-test with a significance level of 95% or α of 5%, the effect of a construct on other constructs is said to be significant if the t-value of the statistic shows a number > 1.96.

The hypothesis, structural relations, unstandardised regression weights, standardised regression weights, and t-values can be seen in Table 5. Table 5 presents thirteen causal relationships that have t-statistics > 1.96. That is, in this research there were 9 supported hypotheses, namely H1, H2, H3, H4, H5, H6, H9, H11, and H13. The not supported hypotheses are H7, H8, H10, and H12

Table 5: Calculations for Structural Models

Hypo-thesis	Causal Relationship	Unstandardised Loading Factor	Standardised Loading Factor	t value	Explanation
H_1	Product quality →	0.628	0.636	8.608	Significant
H_2	Decision making	0.309	0.358	4.466	Significant
H_3	Brand image → Decision	0.508	0.589	5.448	Significant
H_4	making	0.460	0.432	5.137	Significant
H_5	Price → Decision making	0.300	0.341	3.850	Significant
H_6	Promotion → Decision	0.284	0.295	3.708	Significant
H_7	making	0.009	0.007	0.027	Not
H_8	Reference group →	0.019	0. 025	0.151	Significant
	Decision making				Not
H_9	Family effect → Decision	0.253	0.270	2.072	Significant
H_{10}	making	0.189	0.098	1.195	
H_{11}	Personality → Decision	0.232	0.241	1.964	Significant
H_{12}	making	-0.104	0.104	-	Not
H_{13}	Decision making →	0.241	0.257	0.240	Significant
	intention to repurchase			2.011	Significant
	Decision making				Not
	→Satisfaction				Significant
	Decision making				Significant
	→Intention to WoM				
	Satisfaction →Intention to repurchase				
	Satisfaction → Intention to switching				
	Satisfaction → Intention to WoM				

The summary of the results of the analysis of the thirteen hypotheses can be seen in Table 5. The results of the analysis use a two-stage SEM process (Hair et al., 2014). The first stage is testing the measurement model that shows the relationship between indicators and constructs. The second stage is testing the structural model, which is a model that describes the causal relationship between research constructs.

Discussion

The results of the study show that from thirteen hypotheses tested, there are nine supported hypotheses, namely H1, H2, H3, H4, H5, H6, H9, H11, and H13. While the four unsupported hypotheses are H7, H8, H10, and H12. From the results of the analysis it can be shown that in the first hypothesis, product quality has an effect on supporting purchasing decisions. This indicates that the quality of skin whitening cosmetic products affects female consumers in deciding on the purchase of these products. Quality cosmetic skin whitening products are those that provide product benefits as promised by producers / marketers. The results of this study support the study findings conducted by Heriyati and Siek (2011), Deka (2016), Thanasuta (2015), Fan and Xiao (1998), that product quality has a significant effect on consumer purchasing decisions.

The second hypothesis, that brand image influences purchasing decisions, is also supported. A good brand image will direct the decision of female consumers to buy skin whitening cosmetic products. A good brand image indirectly becomes a guarantee for a product. The findings of this research support the results of research conducted by previous researchers (Hossain and Bhayani, 2013), that brand images influence consumer decisions in buying a product.

The third hypothesis tested in this study is also supported, that the price affects the purchasing decisions of female consumers on skin whitening cosmetics products. Price is an important variable for consumers in deciding the purchase of a product. Thus the findings in this study support the research findings conducted by Deka (2016), Thanasuta (2015), Fan and Xiao (1998), Hossain and Bhayani (2013), that price influences consumer decisions in buying a product (Turki and Amara, 2017).

The results of the analysis show that the fourth hypothesis is supported, that is, that promotion influences purchasing decisions. Various forms of marketing communication carried out by marketers are aimed at informing consumers about the products they offer, as well as to attract consumers to make purchases. The presence of marketing communication is felt by consumers to be able to influence them in deciding the purchase of cosmetic skin whitening products. This study is in line with the findings of previous research that found that

promotion influences consumer purchasing decisions (Rucker and Du, 2007; Sharabati et al., 2014; Fletcher, 1987).

The test results on H5 indicate that the influence of the reference group influences consumer purchasing decisions. With the progress of the development of social media, many people interact with more parties. This further broadens and multiplies the reference groups around consumers. The existence of a reference group can influence female consumers in deciding to buy cosmetic skin whitening products. These findings support the findings of previous research (Shweta and Dhyani, 2016; Bearden and Etzel (1982), Childers and Rao (1992), Schulz (2015)), that the reference group influences consumer purchasing decisions.

The sixth hypothesis in this study is also supported, meaning that family factors influence consumer purchasing decisions. The family is the smallest group in the social environment that will shape the behavior and habits of the family members. This study shows that family factors (parents and siblings) influence consumer decisions to buy skin whitening cosmetic products. The findings of this study are in line with previous research findings conducted by Childers and Rao (1992) and Schulz (2015).

The test results on H7 indicate that personality does not affect the purchasing decision. Personality is an inherent characteristic of each individual consumer. Kotler and Keller (2016) explain that consumers often choose a brand that suits their personality. Meanwhile, Lala (2015), revealed that consumer characteristics are a greeting in the consumer decision making style. This study is not in line with findings from previous studies, that personality influences purchasing decisions (Cooper, 1999; Burns 2011).

Likewise, the results of the analysis on the eighth hypothesis are also not supported, meaning that the purchasing decision does not affect the intention to repurchase. The decision of female consumers in purchasing skin whitening cosmetics products does not directly affect them to buy similar products in the future. However, the consumer's decision to make a purchase of cosmetics will affect the intention to repurchase indirectly, namely through the satisfaction felt by the consumer. The findings of this study are not in line with the findings obtained by the study conducted by Wang and Chiahui Yu (2015). From their study it appears that purchasing decisions affect the intention to repurchase in the future (Wirtza et al., 2014).

The ninth hypothesis in this research is supported, meaning that purchasing decisions affect satisfaction. Consumers' decision to purchase skin whitening cosmetic products results in satisfaction. Satisfaction is interpreted as someone feeling happy or disappointed after comparing the expectations towards and performance of the product bought (Kotler and Keller, 2016). Therefore, this study supports the findings of previous studies (Karimia et al., 2018; Alavi et al., 2015), that purchasing decisions affect satisfaction.

The results of the study show that H10 is not supported, meaning that the purchasing decision does not affect the intention of WoM. The decision of female consumers to purchase cosmetic skin whitening products did not direct them to promote them by word of mouth. It appears in this study that the decision to purchase skin whitening cosmetic products has an indirect effect on the intention towards WoM, that is, through the satisfaction variable. This indicates the magnitude of the role of the satisfaction variable in understanding women's consumer behavior. The results of this study are not in line with Levy's findings (2012).

The eleventh hypothesis tested in this research is supported, meaning that satisfaction affects the intention to repurchase. Female consumers who feel satisfied with the skin whitening cosmetic products they consume, intend to buy the same product in the future. The intention to repurchase is one reflection of consumer loyalty to a product. The results of this study support the findings of previous studies conducted by Oyedele et al. (2018), Bindroo et al. (2016), Lin and Lekhawipat (2014), that satisfaction influences the intention to repurchase.

The results of the analysis in H12 indicate that the hypothesis is not supported, meaning that satisfaction does not negatively affect the intention to switch to another product. Satisfied consumers generally will be loyal, so it is likely they will not switch or look for a replacement product. However, the findings of this research indicate a different fact, that female consumers who are satisfied with skin whitening cosmetics products still have the intention to buy other brands of skin whitening cosmetics. This is possibly because the majority of the samples in this research are young women (age of 18 - 25 years) and the desire to experiment is still strong. Thus, the findings of this study are not in line with the findings of previous studies, that satisfaction has a negative effect on the intention to switch (Wirtz, et al., 2014; Gray et al., 2017; Bhattacherjee et al., 2012).

The final hypothesis in this study is also accepted, meaning that consumer satisfaction affects the intention to spread positive WoM. A sense of satisfaction with the products they consume causes consumers to willingly disseminate information to others about positive things related to the products they consume. This study is in line with the findings of previous studies (Keiningham, 2018; Turkey and Amara, 2017), that satisfaction affects the intention towards WoM.

Conclusion

From the results of the analysis it was concluded that from the thirteen hypotheses tested, there were nine supported hypotheses, while four hypotheses were not supported. The influence of product quality on the decision to purchase cosmetics skin whitening products is supported, the influence of brand image on the decision to purchase skin whitening cosmetics products is supported, the effect of price on the decision to purchase skin whitening

cosmetics products is supported, the effect of promotion on the decision to purchase skin whitening cosmetics products is supported, the influence of the reference group on purchasing decisions for skin whitening cosmetics products is supported, the influence of the family on the decision to purchase skin whitening cosmetics products is supported, the influence of personality on purchasing decisions for skin whitening cosmetics products is not supported, the influence of the purchasing decision on the intention to repurchase is not supported, the influence of purchasing decisions on customer satisfaction is supported, the influence of purchasing decisions on the intention towards word of mouth is not supported, the effect of customer satisfaction on the intention to buy back is supported, the effect of satisfaction on the intention to switch is not supported, and finally, the effect of customer satisfaction on the intention towards WoM is supported.

The first suggestion, for the cosmetics industry, is as follows: female consumers purchasing skin whitening cosmetic products are influenced by product quality, brand image, price, promotion, reference groups and family factors. Therefore, it is necessary for producers and marketers of skin whitening products to always pay attention to and improve according to these factors.

The next suggestion is for researchers, that further research can be done relating to halal cosmetics, given the trend of halal products and cosmetics products from Korea. It is also recommended that cosmetic-related research be directed towards teenagers as future subjects of research.

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