Female's Purchase Behavior On Skin Whitening Products

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Abstract. This study aims to analyze purchasing behavior of female consumers in skin whitening cosmetics products. The study was conducted with a survey of 187 respondents. The analysis technique used is Covariance Based Structural Equation Model (CB-SEM) with AMOS software. The results of the analysis show that of the 13 hypotheses proposed, there are 9 supported hypotheses, and 4 hypotheses 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 purchasing cosmetics skin whitening decisions are consumer satisfaction and the intention to do Word of Mouth (WoM).

Keywords: skin whitening, decision making, product quality, brand image, price, promotion, group reference, word of mouth

INTRODUCTION

The perception of some Indonesians is that beautiful women are clean white women, whereas historically, the Indonesian tribes are descendants of the Malay people who are characterized by brown skin. Based on 'mistakes' perceptions of the beautiful meanings, many people are competing to clarify their dreams of being beautiful women, namely white ones. This condition was captured by the producers/marketers of cosmetic products by launching a skin whitening variant. Until now, it can be seen on the market for various skin whitening products, including Ponds, Sara Lee, Loreal, Pixy, Viva, Mustika Ratu, Sari Ayu, Nivea, Avon, La Tulipe, Olay, Revlon, Maybeline, Oriflame, Bless, Putri , and others. In addition to manufacturers/manufacturers that produce cosmetic products, the market is still enlivened by the emergence of offers from various beauty clinics that are mushrooming in cities in Indonesia, including Miracle Aesthetic Clinic, Natasha Skin Care, Light Skin Clinic (LSC), Erha Clinic, Martha Tilaar Salon Day Spa, Esther House of Beauty, London Beauty Center (LBC), Larissa Aesthetic Center, Epiderma Clinic, and others.

The cosmetics market, especially skin whitening, which has been enlivened by offers from cosmetic manufacturers and the proliferation of beauty clinics, seems to attract 'naughty' business people by producing and marketing fake/fake skin whitening products. For some layers of society, the offer of 'cheap' skin whitening products is the main attraction, without them thinking about the side effects that will actually make their skin become damaged.

The above phenomenon is interesting to study further, related to purchasing behavior of female consumers as well as side effects related to consumer health, as well as the role of the government in protecting consumers through consumer protection foundations. Therefore, this research will be conducted to answer the problems mentioned above. In line with the current research roadmap carried out by Airlangga University which is health-oriented, so too is this research to uphold the success of the realization of the University research roapmap.

The comfort and safety aspects of consumers, including the health aspects of consumers for consuming a product is one of the responsibilities of the marketer. Especially for cosmetics businesses, that with a good and correct understanding of their consumers, a promising market share is in sight.

According to Tranggono (2007), cosmetics are preparations or mixtures of ingredients that are ready to be used on the outside of the body such as the epidermis, hair, nails, lips, teeth, and oral cavity, among others to clean, increase attractiveness, change appearance, protect it to remain deep good condition, improve body odor but is not intended to treat or cure a disease. In this research research object is focused on skin whitening cosmetic products.

Meanwhile, in an effort to satisfy consumers, marketers need to understand their consumer behavior. Consumer behavior is a behavior that consumers pay attention to in finding, buying, using, evaluating and ignoring products, services, or ideas that are expected to satisfy consumers in order to satisfy their needs (Schiffman and Kanuk, 2014). Thus, it is very important for business people to understand their consumer behavior so that customer satisfaction and loyalty can be realized. As a marketer of skin whitening cosmetics products, marketers need to understand the internal aspects and external aspects that affect their consumers in behaving. Therefore, this study aims to analyze the antecedents and consequences of purchasing behavior of female consumers residing in major cities in Indonesia in purchasing skin whitening products.

THEORETICAL BACKGROUND

Consumer Behavior

In business, marketers are required to understand their customers well through understanding their behavior. Schiffman and Kanuk (2014) define consumer behavior as a behavior that consumers attention to find, buy, use, evaluate and ignore products, services, or ideas that are expected to satisfy her/his needs. Meanwhile, Kotler and Keller (2016) define consumer behavior as a study of how individuals, groups and organizations choosing, buying, using and placing products, services, ideas and experiences to satisfy their needs and desires. The same thing was also stated by Solomon (2013) that consumer behavior is a process that involves individuals and groups in choosing, buying, using, or disposing of products, services, or experiences to satisfy needs and desires. Thus, it can be underlined that consumer behavior is a crucial thing that should not be forgotten by businessmen.

Internal and External Factors in Consumer Behavior

Marketers realize that consumers have a variety of interesting varieties to learn, because they cover all individuals of various ages, cultural backgrounds, education, and different socio-economic conditions. On the other hand, marketers must understand why and how consumers make decisions in consuming a product / service, so that marketers can design the right marketing strategies and tactics. Kotler and Keller (2016) sort these factors as follows: cultural factors, sub-cultures (religion, race, geography) & social class, social factors (reference group, family, and social status), personal factors (age, cycle stage life, work, income, lifestyle, personality, and self-concept, as well as psychological factors (motivation, perception, learning, and memory).

Another point of view was put forward by Schiffman and Kanuk (2014), who saw that in principle the behavior of consumers was divided into two sources, namely internal sources and external sources. Internal sources include consumer motivation, consumer personality, consumer perception, and consumer learning, as well as the formation of consumer attitudes. Meanwhile, external sources include reference groups, word of mouth, family, social status, culture, and marketing strategies. By understanding the diversity of consumers from various factors or sources of emergence of behavior, marketers will be able to win the competition, through making marketing strategies and tactics that are suitable for the consumers they target..

Customer Satisfaction

Shing (2012) explained that satisfaction is a psychological response, feeling happy or disappointed someone who appears after comparing between perceptions or impressions of the performance of a product and expectations before and after consuming the product/service. The same thing was also explained by Kotler and Keller (2016). Satisfaction is a crusial thing in understanding consumers, because by obtaining satisfaction by consumers, it will lead them to loyalty. The forms of loyalty include: buying back, buying more in number, doing word of mouth, and buying new products offered by the company.

Behavior Intention

Blackwell et al. (2001) define intention as a subjective statement about how someone will behave in the future. This statement is in line with Mowen and Minor (2001) who interpret behavior intention as

consumers' desire to behave according to certain ways in order to own, disposing of, and using products. Meanwhile, Peter and Olson (2008) describe that the intention to behave is a proposition that connects itself with future actions. Measuring behavioral intentions will be the best way to predict future buying behavior. The manifestation of intention to behave is in the form of recommendations to others, buying more, and doing positive word of mouth (WoM), and intention to repurchase in the future (Dodds et al., 1991; Nel, 2019; Garcia-Rubio et al., 2019).

Behavior of Purchasing Cosmetic Products

Research on the purchase of skin whitening cosmetic products carried out in Malaysia (Siti et. Al., 2015) revealed that the preference for white skin is a driving factor in the growth of the skin whitening cosmetics industry. Meanwhile, similar research was also carried out by Gopinath (2012) in India, where the aim of his research was to expand the definition of beauty for Indian women. It should be realized that the word 'beautiful' is interpreted differently by different nations. In the United States, women who have tall and slim postures are categorized as beautiful, while in China, women with small legs are categorized as beautiful, while in India, women who have pure white skin are considered the most beautiful (Gopinath, 2012). This condition causes Indian women to be obsessed with having white skin, thus directing women there to consume skin whitening products. Meanwhile, Foltyn (1989) sees that being beautiful is fundamental in a social process and is central to the dimension of femininity.

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 the purchasing decision
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 to do WoM
H11: Consumer satisfaction affects the intention to repurchase
H12: Consumer satisfaction has a negative effect on intention to switch
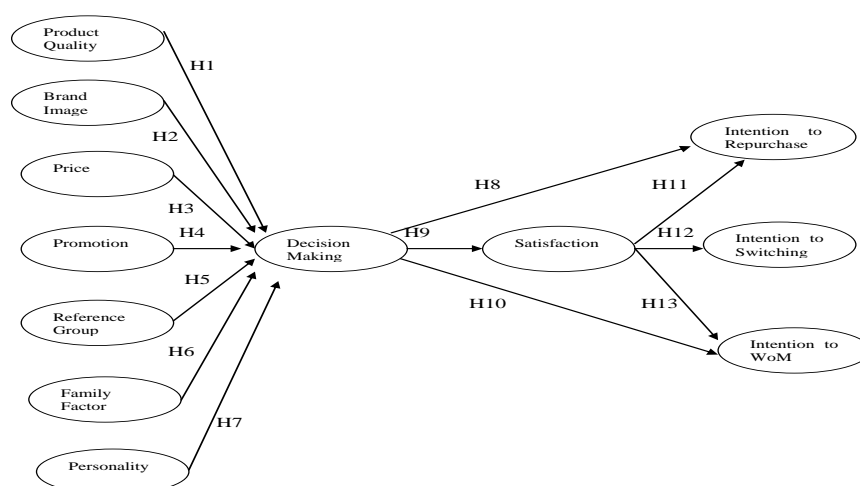H13: Consumer satisfaction affects the intention to do WoM

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 behavioral consequences of purchasing skin whitening cosmetics products in major cities in Indonesia, from the background of aspects, including aspects of 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 behavior, specifically the buying behavior of 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/preventing adverse effects on health due to the consumption of fake/fake skin whitening products. Meanwhile, for skin whitening cosmetics businesses, the research findings are expected to be used as guidance in understanding purchasing behavior of female consumers.

Research Variables, Operational Definitions, Measurement of Research Variables, Populations, Samples, Sampling Techniques, and Analysis Techniques
In this study, the research variable consisted of exogenous variables and endogenous variables. Exogenous variables consist of: product quality, brand image, price, promotion, reference group, family factors, and personality. Meanwhile, endogenous variables consist of: Purchasing decisions, customer satisfaction, intention to repurchase, intention to do word of mouth, and 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 from female consumers in purchasing skin whitening products. The family size is defined as the perception of the smallest social group, namely the family. Personality variables are defined as the personality inherent in female consumers.

Meanwhile, 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 feeling happy or disappointed by consumers after comparing the expectations and performance of skin whitening products that they buy. The variable intention to repurchase is the intention of female consumers to buy back skin whitening cosmetic products in the future. The intention variable to do 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 criteria: 1 to strongly disagree; 2 to disagree; 3 for neutral; 4 to agree; and 5 to strongly agree. The population in this study are consumers of skin whitening cosmetic products in Indonesia. The sample chosen is skin whitening consumer women who are at least 17 years old and domiciled in major cities in Indonesia. Meanwhile, the sampling technique used was purposive sampling.

The appropriate analysis technique to answer the problems in this study is to use multivariate analysis techniques 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 (2) testing structural models.

RESULT AND DISCUSSION

Characteristics of Respondents

The results of the questionnaire distribution to the respondents are 187, with a description of the characters as shown in Table 1.

Table 1. *Characteristic of Respondents*

Age	Amount	Percentage
18-25 year	76	40%
26-35 year	33	17%

36-45 year	66	35%
>45 year	12	8%
Job	Amount	Percentage
Student	65	35%
Entrepreneur	17	9%
Private Employees	54	29%
Government Employees	15	8%
House wife	30	16%
Others	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 construct validity that measures the extent to which a construct is positively correlated with other constructs (Malhotra, 2010: 321; Hair et al., 2014). Hair et al. (2014) explained that convergent validity was achieved when standardized loading estimates > 0.5. From the test results, it can be seen that how many indicators have a standardized 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 shows 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 switching	3	0,702; 0,992; 0,758	Valid
Intention to 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. So, a construct is completely different from the other constructs (Malhotra, 2010: 321; Hair et al., 2014). Hair et al. (2014) explain that discriminant validity is achieved when Average Variance Extracted (AVE) > estimated square correlation estimate. From the results of testing discriminant validity shows 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), when 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, and then 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, Goofness-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 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.

Thus, with the fulfillment of convergent validity, discriminant validity, reliability testing, and the results of the overall model analysis show that the measurement model of this study is good and acceptable. Therefore, the next step is testing 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 hypothesized theoretical models (Hair et al., 2014). To see statistical significance can be seen in the same way as used in other multivariate techniques. In this study there are 13 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, unstandardized regression weights, standardized regression weights, and t values can be seen in Table 5. Table 5 presents 13 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	Unstandardized Loading Factor	Standardized Loading Factor	t value	Explanation
H$_1$	Product quality → Decision	0,628	0,636	8,608	Significant
H$_2$	making	0,309	0,358	4,466	Significant
H$_3$	Brand image → Decision making	0,508	0,589	5,448	Significant
H$_4$	Price → Decision making	0,460	0,432	5,137	Significant
H$_5$	Promotion → Decision making	0,300	0,341	3,850	Significant
H$_6$	Reference group → Decision	0,284	0,295	3,708	Significant
H$_7$	making	0,009	0,007	0,027	Not
H$_8$	Family effect → Decision making	0,019	0, 025	0,151	Significant
	Personality → Decision making				Not
H$_9$	Decision making → intention to	0,253	0,270	2,072	Significant

H$_{10}$	repurchase	0,189	0,098	1,195	
H$_{11}$	Decision making →Satisfaction	0,232	0,241	1,964	Significant
H$_{12}$	Decision making →Intention to WoM	-0,104	0,104	- 0,240	Not Significant
H$_{13}$	Satisfaction →Intention to repurchase	0,241	0,257	2,011	Significant
	Satisfaction → Intention to switching				Not Significant
	Satisfaction → Intention to WoM				Significant

The summary of the results of the analysis of the thirteen hypotheses can be seen in Table 5. The results of the analysis using 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 9 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 show that the first hypothesis, product quality has an effect on supported purchasing decisions. This indicates that the quality of skin whitening cosmetic products affects female consumers in deciding the purchase of these products. Quality cosmetics 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 consumers to 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 prices influence consumer decisions in buying a product.

From the results of the analysis, it shows that the fourth hypothesis is supported, that promotion influences purchasing decisions. Various forms of marketing communication carried out by marketers are aimed at informing about the products they offer, as well as to attract consumers to make purchases. With the presence of marketing communication that is felt by consumers it is 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 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 them in deciding 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) explained 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 back 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.

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

Next is H10. The results of the study show that H10 is not supported, meaning that the purchasing decision does not affect WoM's intentions. The decision of female consumers in purchasing cosmetics skin whitening products did not direct them to do word of mouth. It appears in this study that the decision to purchase skin whitening cosmetic products has an effect on the intention to do WoM indirectly, 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 satisfaction with the skin whitening cosmetic products they consume, make them intend to buy back 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's likely they won't switch or look for a replacement for the 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. The possibility of this condition is caused because the majority of the samples in this research are young women (age of 18 - 25 years)so that the adventure spirit is still large. Thus, the findings of this study are not in line with the findings of previous studies that satisfaction has a negative effect on 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 their intention to do positive WoM. With a sense of satisfaction with the products they consume make consumers 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 to do WoM.

CONCLUSION

From the results of the analysis it was concluded that from the 13 hypotheses tested, there were 9 supported hypotheses, while 4 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 to do 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 the last hypothesis the effect of customer satisfaction on the intention to do WoM is supported.

The first suggestion is for cosmetic business people, as follows: that female consumers in 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 and improve these factors.

The next suggestion is for researchers, that further research can do research related to halal cosmetics, given the trend of halal products, cosmetics products from Korea, it is also recommended for cosmetic-related research with the subjects of research for teenagers.

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