# University of Co-operative and Management, Sagaing Aye Le' Abstract

This paper primarily aimed at defining the factors influencing the buying behavior of skincare products in Social Enterprise Management (SEM) major students. The objective of the study is to define the variables affecting the buying behavior of skincare products. Primary data was collected by using structure questionnaires. This survey involved 166 students from total 283 students in SEM major at University of Co-operative and Management, Sagaing. The descriptive and binary logistics regression method was performed for analysis of the data. For examining buying behavior of skincare products, personal, social, cultural and psychological factors were used in this study. This research found that personal factors and psychological factors are important for the buying behavior of skincare products at a level of 5 percent. As a result, the personal aspect is a powerful tool for attracting more clients to purchase skincare products and is a powerful tool for attracting more clients to purchase skincare products and is relevant in the cosmetic industry. And then, psychological variables such as motivation, understanding, learning and values (attitudes) are more important factors when customers make some buying decisions. For this reason, it is also concluded that the psychological factor is one of the most significant and powerful variables influencing consumer behavior. The findings might benefit cosmetics firms and marketers to better understand important factors underlying skincare products buying behavior among students in order to better compete in the global as well as local market. This research shows that marketers should develop successful marketing strategies to combine personal, social, cultural and psychological factors in order to increase the value received by customers to increase their buying power.

Keywords: Buying behavior, Skincare, Influencing factors

#### 1. Introduction

Improving technology, research, culture, environment and education in the 21<sup>st</sup>century provides people with improved living conditions and styles. With increased purchasing power and a rising number of dual earnings, people have become more mindful of appearance, grooming and healthier lifestyles (Nizar Souiden & Mariam Diagne, 2009). Today, people are more engaged, liberal and active in every area of life, so they are more concerned with their looks and appearance (Kumar, 1998). In order to make their appearance look good, they use skincare products in several distinct ways, such as using lipstick, facial surgery and body surgery. Among them, the use of cosmetics is readily accessible because of a large number of supporters.

Skincare products are not only used for natural products, but also for cosmetics. Beauty care goods psychologically suggest that consumers take care of these products to help their grooming, beauty and wellbeing. Today, women use skin care items on a regular basis, such as clothing and accessories.

In the past, the people of Myanmar used traditional Thanakha as cosmetics to safeguard against sunburn and smooth the skin. Global skincare and cosmetics have entered Myanmar's market since the 1980s. Therefore, individuals can use only conventional Thanakha, but also ready-made Thanakha and cosmetics. Everyone should preserve their skin to protect them from sunburn, wind, air pollution, alcohol, tobacco and harmful chemicals. Skincare is also important for the health of the skin and is one of the main elements in the daily urban lifestyle. Skincare products include cleansing, face masks, toner, moisturizers,

<sup>1</sup> Assistant Lecturer, Department of Co-operative Studies, University of Co-operative and Management, Sagaing

sunscreen, tanning oil and lotion, skin lighteners, serums and exfoliants. In Myanmar, these types of goods are available everywhere and at all times. Based on their needs and preferences, many individuals will choose these goods. Marketers aim to consider the needs and desires of their clients. This calls for a comprehensive understanding of consumer behaviour.

Consumer behavior is the behavior exhibited by customers in the search for, purchase, use and assessment of goods, services & ideas that they expect to meet their needs. Various variables such as social, cultural, demographic, personal, economic, etc affected the purchasing decision. Thus, the marketer must know the basis of decisions made by consumers for successful marketing. The skincare products are, therefore, the most interesting buying pattern on the Myanmar market.

#### 1.1 Objective of the Study

The objective of the study isto analyze the factors influencing on SEM major students' buying behavior of skincare products at University of Co-operative and Management, Sagaing.

# 1.2 Scope, Limitations and Methods of the Study

This research focuses on factors that affect SEM major students' buying behavior of skincare products and performs case studies with students who use skincare products at University of Co-operative and Management, Sagaing. The study population is Social Enterprise Management students attending the academic years 2019-2020 at University of Co-operative and Management, Sagaing. In this analysis, the quantitative testing approach was used with respect to the study method. To evaluate the contributing variables, the binary logistics regression approach is used and descriptive statistics are used to characterize student demographic backgrounds (respondents). The study questionnaire is about factors that affect the purchasing behavior of skincare products by students. This research uses both primary data and secondary information. Using questionnaires, the primary information is obtained from SEM students at Co-operative University. The questions use the Likert scale measurement of 1 to 5: 1 to strongly disagree, 2 to disagree, 3 to neutral, 4 to agree and 5 to strongly agree respectively. Analysis articles, previous thesis papers, and internet websites and text books are used for secondary data.

#### 1.3 Sampling Design

Using a simple random sampling process, data was selected. For full sampling frames, this technique is very useful. The Taro Yamane (Yamane, 1937) formula was taken into account to achieve a sample size from the population. The formula was used to collect the samples of University of Co-operative and Management, Sagaing population students.

Formulan = 
$$\frac{N}{(1+Ne^2)}$$

Where, n = sample size

N = Population = 283

e = the level of precision [A (95%) confidence level or (5%)level of precision, was assumed]

$$n = \frac{283}{(1+283*0.05^2)} = 166$$

The sample size should be 166 students out of 283 students in this report. Using well-structured questionnaires, the survey was carried out.

# 2. Factors of Consumer Purchasing Behavior

Consumer buying behavior could be understood such as searching, buying, using, evaluating, and disposing the products and services as expected and getting the satisfaction to their needs by the consumer. Consumer buying behavior focuses on how consumer make the decisions to spend their available resources on consumption related items. That includes what they buy, why they buy it, when they buy it, where they buy it, how they buy it, how often they use it, how often they evaluate it after the buying and the impact of such evaluations on future buying. It includes elements from psychology, sociology, social anthropology and economics. It attempts to understand the purchase decision making process, both individually and in groups. It studies characteristics of each consumer such as demographics and behavioral variables in an attempt to understand consumer's wants (M.Armstrong, 1991).

The personal consumer and organizational consumer are two basic categories in presenting the consumer buying behavior within the respective field. Firstly, personal consumer buys the products and services for private usage like using for the family, giving the presents to another person. This show that directly application as the final step of the ultimate consumer. Secondly, organizational consumer includes profit and non-profit business organization, government representatives from individual area and services institutions such as educational sectors, hospitals and prisons, all of which purchase products, equipment and services in order to run their organizations.

The process of decision for selecting, security, recycling or disposing the product, given services, related experiences, or assumption to the process impacts of community and final consumer are consumer behavior of individual or organization. It attempts to understand the decision-making processes of purchaser, both individually and in organization. Consumer behavior is based on consumer buying behavior, with the customer playing the three distinct roles of user and buyer. The involving actions of consumers when they make purchasing and using products can be understood as consumer buying behavior. To be a success firms, the great impact is derived from marketing strategy and that strategy is analyzed by the firms for marketing behavior, the marketing concept stresses that a firm should create a marketing mix that satisfies customers, therefore need to analyze what, where, when and how consumers buy and marketers can better predict how consumers will respond to marketing strategies(Anisha, A. Kalaivani, 2016).

## 2.1 Factors influencing Consumer Buying Behavior

Consumer buying behavior is influenced by many factors. These may include personal factors, social factors, cultural factors and psychological factors.

#### 2.1.1 Personal Factors

Personal factors that influence consumer behavior include age, stage of life cycle, occupation, economic condition, lifestyle, personality.

#### (a) Age and Stage of Life Cycle

People who are part of the same age-group often share similar needs, wants and values. Preferences have the tendency to change with age. People of similar ages share similar past experiences and memories and are also more likely to experience important life changes within the same timeframe. As the ages of consumers are not the same, the different marketing mix are applied according to their intensity(Solomon, 2015). As a result of that generational similarities, age is accepted good factor of the life-cycle stage consumers are likely to be in.

#### (b) Occupation

Occupation can strongly influence buying behaviour. It is beneficial for marketers to recognize the occupational groups which are likely to have above-average interest in their offered products or services. Occupation type is one important factor and some of the products are modified or created with differentiation idea for that specific market. These intentions are targeted for different occupational group. Hence, occupation is closely binned to economic condition.

#### (c) Economic Conditions

In studying the buying behavior, there is one undeniable effect that is economic condition(M.Armstrong, 1991). Consumers with more disposable income available, can afford more want-based pruchases. Wealthy consumers with the most purchasing power are where marketers often target their marketing efforts. A lot of products and services are internationally positioned in a way that overlooks consumers with low income are similarly targeted with very low-end and cost-efficient offerings. This approach makes sense, but it should be noted that not all wealthy consumers spend according to their resources. Purchasing habits are influenced by so many factors that it would be short-sighted to assume that income alone determines the level of consumption. In addition to personal income, other economic conditions have an impact on consumers buying behavior.

#### (d) Lifestyle

Lifestyle refers to a pattern of living. This pattern can be expressed in the person's activities, interests and opinions. Therefore, lifestyle describes more than just the purchaser's social class or personality. Instead, the person's whole patterns of acting and interacting is contained in the lifestyle. It is important to know that the consumer's buying behavior is strongly linked to the match between his/her own lifestyle and that of a product. Consumers do not purchase products; they purchase the lifestyles and values those products represent. Therefore, in executing the black box affairs of the buyers, the main one component is the "the life cycle".

#### (e) Personality

Personality also plays a role in influencing consumer behavior. One of the natures that the person used to adapt their life based on that what they have met and solved on the daily matter. After passing many times on that affair, these experiences

become personality and that personality generate the behavior as the style of thinking, acceptance emotion, like and dislike. So, doing decision for purchasing and consumption influencing factors are generated by these personalities of the individual. The traits such as acceptance, willingness, insipiration, braving, changing the trend are manifested by the personality(Chang, 2010).

#### 2.1.2 Social Factors

Family, group referencing, roles and status could be identified that they are the controlling social factors of behavior of consumers (Kotler, 2012).

#### (a) Family

The person in the family can affect the behavior of consumers. By the size of the family, the purchasing power can increase or decrease, so the family is one great factor for the society. In selling and buying in the market, individual or grouped family members(Kotler, 2012).

# (b) Reference Groups

Reference groups were narrowly defined to include only those groups with which a person interacted on a direct basis (such as family and close friends). However, the concept gradually has broadened to include either direct and indirect individual or group influences. The second factor is described as the reference groups like the person of popular persons on movie, the famous sport players politicians of the nations, other well-known persons from individual sectors. They are indirectly concerned as the referencing group in buying behavior(Kotler, 2012).

#### (c) Roles and Status

Most people interest the roles and status of the persons. So, that is one next important factor. This roles and status could be understood clearly according his or her behaviors on affairs that how they can concern with personal use, work area, and their community. These are reflected by his or her proficient, post in job, holding academic degree, responsibility level in family etc.

#### 2.1.3 Cultural Factors

Cultural refers to the set of values, and attitudes that are accepted by a homogenous group of persons and transmitted to the next generation. Culture is the most fundamental determined of a person's wants and behavior since all facts of life are carried out against the background of the society in which an individual life. Cultural valuesare transmitted through three basic organizations like the family, religious organizations and educational institutions. Cultural is different for different societies. Culture of a society is differentiated across all of groups in the society. There can be subcultures with certain elements differing from other group's cultural elements.

#### (a) Subcultures

Each culture includes small subcultures that have more specific identification and socialization. The more different in values standard, thinking, perspective, the more subculture are emerged with segments consisting of large and complex mention data. The demographic components such as nationality, faith, geography position,

ethnic, life time, and gender that can divide the segments in the market. These emerged segments can generate again the subculture with limited specialities(Kotler P., 2009).

#### (b) Social Classes

Social classes are homogeneous and enduring divisions in the society. They are hierarchically ordered and those members share similar values, interests and behaviour. Social classes do not impact income alone, but also other indicators such as occupation, education and residence area. Social classes do not similar in dress, speech patterns, recreational preferences and many other characteristics.

#### 2.1.4 Psychological Factors

When one makes purchasing the products or services, there is one factor in this behavior also existing. This is psychological factor. A person is influenced by psychological factors in his buying behavior. There were four elements namely, motivation, learnig, perception, beliefs and attitudes (Kotler, 2012).

#### (a) Motivation

The energy that can create the activities for filling the needs of person is called the motivation. These motives implemented the actions to achieve the desire action. Therefore, the marketers have tried to understand these motivations and they explored the technique as the marketing mix. Actions are impacted by the set of motives, not just one. If marketers can identify motives then they can make the better develop a marketing mix. MASLOW's hierarchies of needs are physiological needs, safety needs, love and belonging needs, esteem needs and self-actualization needs. The marketers also must understand what motivation made the customer to purchase and what level of hierarchy makes to purchase them.

#### (b) Perception

Consumer buying behavior is often influenced by a person's perceptions of products or services. Perception is the selecting, organizing and interpreting process of information inputs to provide meaning. The inputs of information inputs are the sensations received through sight, taste, hearing, smell and touch. The interpreting of the information is based on what is already familiar, on the stored knowledge in the memory. Perception has the implications of the strategy for marketers because buyer make decisions based on what they perceive rather than on the basis of objective reality.

#### (c) Learning

Learning is a change in a person's thought processes caused by previous experiences or exposure. According to (William, 2002), the consumer makes buying decisions by applying the information or knowledge they were put by the marketers. This information can support well for collecting the idea to buy or not. Therefore, marketing technology is important and their left data are learnt by the consumer. Every consumers' most decision-making styles are learned from their experiences including marketers' information.

### (d) Beliefs and Attitudes

Throughout life, most of the people's purchase decision is concerned with some of their trust and attitude. The trust is the opinion and acceptance in the mind and can be understood as believe that a person has something about to complete, knowledge, opinion, faith are components of the belief. Consumers form their own beliefs also about products and services. Sometimes these beliefs can be negative or false and emotionally charged.

Attitude and belief are not the same, attitude concerned with more spiritual work. The person feels on the things for background condition, inspiration, type of person, and on the logo or brand are the attitude. These feelings may be positive when he feels good and when he feels wrong in something it may be not good. In their buying behavior, they willing to work out with the coincident information or better before that they have received in the past to start forming the attitude. Attitudes are learned and often based on past experience and observation.

Tanja Lautiainen (2015) did the research on factors affecting consumers' buying behavior in the selection of a coffee brand. This study examined the influence of the cultural, social, personal and psychological factors on consumers' buying behavior. The result found that cultural, social, personal and psychological factors were influencing on consumers' buying behavior. Isa Kokoi (2011) carried out the study on female buying behavior related to facial skincare products. The framework was developed with the influencing factors of female buying behavior; cultural, social and personal factors. This study concluded that female buying behavior was influenced by cultural, social and personal factors. Elizabeth Mbugua (2017) did the research on factors influencing consumer behavior when buying selected fast-moving consumer goods in Nairobi. This research examined the factors of personal, social, cultural and psychological factors influences on consumer behavior.

Personal factors (age, economic circumstance, occupation, lifestyle and personality), social factors (family, reference community and position and status), psychological factors (subculture and social class), and cultural factors (subculture and social class) are the independent variables selected for this study (motivation, perception, learning and beliefs and attitudes). In this research, the dependent variable evaluated is the purchasing behavior of cosumers. This conceptual structure indicates that the purchasing behaviour of customers.

# Independent Variables Personal Factors - Age - Occupation - Economic condition - Lifestyle - Personality Social Factors - Family - Reference Group

Source: Adopted from Lauitiainen, Tanja (2015)

Figure 1. Conceptual Framework of the Study

# 3. Results and Discussions

# 3.1 Profile of Respondents

Profile of the respondents covered in the survey is presented in this section. It has been constructed based on six factors namely age, gender, education, marital status,types of households' members, monthly income. Table 1 presents the profile of the respondents.

Table 1. Profile of the Respondents

Category		Frequency	Percent
Age	22 and under 22	117	70.5
	Over 22	49	29.5
	Total	166	100.0
Gender	Male	59	35.5
	Female	107	64.5
	Total	166	100.0
Education	Second Year	38	22.9
	Third Year	65	39.2
	Fourth Year	54	32.5
	Master I & II	9	5.4
	Total	166	100.0
Marital Status	Single	164	99.4
	Married	2	0.6
	Total	166	100.0

Types of Household	Parents	142	85.5
Members	Relatives	16	9.6
	Friends	6	3.6
	Others	2	1.2
	Total	166	100.0
Monthly Income	Below 50,000 Ks	75	45.2
-	50,001-100,000 Ks	48	28.9

100,001-200,000 Ks	26	15.7
200,001-300,000 Ks	12	7.2
Above 300,000 Ks	5	3.0
Total	166	100.0

Source: Survey Data, 2020

According to table, the total respondents comprised of (166) students from Cooperative University, Sagaing. The age of respondents is divided into two groups; under 22 years (70.5%) and over 22 years (29.5%). Regarding gender, (64.5%) of respondents are female and (35.5%) of respondents are male. Therefore, it is found that most of the respondent are female. The respondents' education is divided into four groups; Second Year, Third Year, Fourth Year, Master I and Master II. The (22.9%) of respondents are Second Year, (39.2%) of respondents are Third Year, (32.5%) of respondents are Fourth Year and (5.4%) of respondents are Master I and II. Marital Status are that (99.4%) of respondents are single and (0.6%) of respondents are married. Therefore, most of respondent are single. Types of Household Members are divided into four groups; which consists of parents, relative, friends, and others. Most of the respondents live with their friends and parents. In this study, monthly income is divided into five groups; which consists of below 50,000 Ks, between 50,001-100,000 Ks, between 100,001-200,000 Ks, between 200,001-300,000 Ks and above 300,000 Ks. The highest income level is (45.2%) of those who got monthly income below 50,000 Ks. The second highest is those who get between 50,001-100,000 Ks with (28.9%), followed by between 100,001-200,000 Ks with (15.7%) and between 200,001-300,000 Ks is with (7.2%). And (3%) of respondents have the lowest income level of above 300,000 Ks.

#### 3.2 Reliability Testing

Table 2. Reliability Statistics for Four Factors

Sr. No.	Particular	No. of items	Cronbach (a)
1.	Personal Factors	5	0.564
2.	Social Factors	3	0.595
3.	Cultural Factors	3	0.595
4.	Psychological Factors	4	0.847

Source: Survey Data, 2020

The above table (2), show the result of reliability test for the actual study, which is done on the four independent variables (personal factors, social factors, cultural factors, and psychological factors) and the overall variables' internal consistency. Among the variables, peer influence has the highest Cronbachs' Alpha at the value of (0.847). Social factors and Cultural factors are the second highest at the value of (0.595). The personal factors of Cronbachs' Alpha value is (0.564). Overall, the variables internal consistency is good as is Cronbachs' Alpa is (0.847).

#### 3.2.1 Binary Logistics Regression

According to the 166 sample respondents, (85.5%) of the respondents of buying behavior were 'when it is running low'. The rest of (14.5%) of buying behavior were 'weekly and monthly'. It was coded when do you with 0= weekly and monthly, 1= when it is running low.

As a final stage of data anlalysis, binary logistics regression analysis is applied to investigate the factors influencing of students' buying behavior of skincare products. To develop the binary logistic regression model, when it is running low, designated by 1 if factors influencing on students' buying behavior of skincare products "when do you buy" is used as dependent variable and personal factors, social factors, cultural factors and psychological factors were used as independent variables.

The probability that factors influencing on students' buying behavior of skincare products is

$$P\left(Y_i = 1/X_i\right) = \frac{e^{X_i} \ \beta_j}{1+ \ e^{X_i} \ \beta_j}$$

In creation the model, the variables are noted as:

 $Y_i = 1$  if when it is running low in dependent variable

= 0 weekly and monthly

X= vector of independent variables  $[X_1, X_2, X_3, X_4]$ 

 $X_1 = MPF$ 

 $X_2 = MSF$ 

 $X_3 = MCF$ 

 $X_4 = MPsyF$ 

To determine the adequacy of the estimated model, the likelihood ratio (LR) test  $(X^2)$  was used. The value of calculated  $(X^2)$  was 10.611 and its significant p-value was (0.000), the model was significant at (1%) level. Therefore, it can be concluded that not all the slope coefficients were simultaneously equal to zero. The results of estimated binary logistic model were shown in the following table.

Table 3. Model Fitting Informations

Model Fitting Criteria	Chi-Square	d.f	P-value
Omnibus Tests	10.611	4	0.031
Hosmer and Lemeshow Test	14.060	8	0.080
-2 log likelihood			126.568
Cox & Snell R Square			0.062
Nagelkerke R Square			0.110
Overall current prediction			84.9%

Source: Survey Data, 2020

According to above table, the omnibus Test of model coefficients has a chi-square of (10.611) on 4 degree of freedom, significant beyond (0.033). There is no evidence of take of fit based on the Hosmer and Lemeshow Test (Chi-square = 14.000, df = 8, p = 0.080). Since 2log likelihood statistic is (167.058), it can be said that this existence of a relationship between the independent variable and dependent variable is supported. The model fitting information of Cox and Snell R square and Nagelkerke R square indicate the (6.2%) and (11.0%) of the variation student buying behavior can be explained by the variation can independent variables overall (84.9%) of SEM students in predicted correctly.

Table: 4. Results of Binary Logistic Model

Independent Variables	В	S.E	Wald	df	Sig	Exp (B)
-----------------------	---	-----	------	----	-----	---------

Personal Factors	0.913**	.444	4.236	1	.040	2.493
Social Factors	-0.432	.335	1.659	1	.198	.649
Cultural Factors	-0.067	.386	.030	1	.862	.935
Psychological Factors	-0.986**	.418	5.557	1	.018	.373
Constant	4.130	1.626	6.451	1	.011	62.196
$X^2 = 10.611*$						

<sup>\*:</sup> Indicate statistical significance at the 5% level.

Source: Survey Data, 2020

According to the results in Table, factors influencing on students' buying behaviour of skincare products, personal factors and psychological factors were significant at (5%) level. Then, these significant variables were chosen as the independent variables to find the binary logistic model for students' buying behaviour of skincare products.

The estimated slope coefficient for personal factors was (0.931). The coefficients for social factors, cultural factors and psychological factors were (-0.432), (-0.067),(-0.986).

# 4. Findings

The primary aim of this research was to study the influencing factors that decide the purchasing behaviour of SEM students at University of Co-operative and Management, Sagaing, for skincare items. Finally, in order to provide the corporations and marketing managers of the beauty industry with important consequences, the research aims to gain an understanding of factors affecting the purchasing behaviour of skincare products by students. Questionnaires containing both open and close-ended data for the analysis were collected. The survey questionnaires are distributed to (166) SEM University of Co-operative and Management, Sagaing students and a total of (166) survey questionnaires are received in full. Specialized Major Students in Social Enterprise Management attending University of Co-operative and Management, Sagaing are the target demographic for the study.

Most of the respondents in this survey sample areunder (22) years of age, which is (70.5) percent. In addition, (29.5) percent of respondentswere over (22) years of age. And then the bulk of respondents in this study are in the second year at (22.9) percent, third year at (39.2) percent, fourth year at (32.5) percent and Master I & II at (5.9) percent. Skincare items are more concerned with the female areaand then the male area, according to the study. SEM major students are included in this article. (99.4) percent of Social Enterprise Management learners are single, but (0.6) percent are married. And then we found that more than ever, (85.5) percent of (166) respondents live with parents. Most respondents have monthly revenue as the income level of respondents in the survey and the approximate expenditure for the skincare product is below (50,000) Ks per month. When it's tiny, most of the respondents purchase skincare products.

The coefficient of personal factor is statistically significant at(5%) level and it has been found that it is (when it is running low) positively affected on student buying behavior. The odds ratio suggests that personal factor is about (0.943) times more likely to have in appropriate weekly and monthly buying behavior.

The coefficient of psychological factor is statistically significant at (5%) level and it has been found that it is negatively affected on student buying behavior (when it is running

low). The odds ratio suggests that psychologically factor is about (0.373) times less likely to have in appropriate student buying behavior (weekly and monthly).

#### 5. Discussions

This study found that personal and psychological factors are important influencing factors on students' buying behavior. Personal factor should consider the target difference in marketing such as age, occupation, economic condition, lifestyle and personality. Personal factor plays an important part in the students' buying behavior decision. Psychological factor should consider the target different in marketing such as motivation, perception, learning, beliefs and attitudes. In this research, psychological factor is less likely inappropriate students' buying behavior.

#### **5.1** Suggestions and Conclusions

Individuals should look aftertheir appearance, confidence and skin. And they should take care not only of personal andpsychological factors, but also of social and cultural factors as well. Better knowledge of skincare products tends to make their purchasing behavior very effective. They should therefore update their knowledge of skincare products and ask forknowledge, information and suggestions for products from a beauty advisor or sales promoter.

Personal factors are significant effects on influencing students' buying behavior of skincare product. It is recommended that the marketers realize that personal factor is one of the motivation factors for students to buy skincare product. Psychological factors are negatively influence because of the emotional relationship and express reviews suggestion on students' buying behavior of skincare product.

For future researcher, it is suggested that the future researcher should consider reinvestigating the influence of personal, social, cultural and psychological factors on buying behavior of skincare product. As the conclusion, further study with the larger sample size and expanded survey from different point of view will support to get the better results.

#### Acknowledgements

I wish to express my deepest gratitude to Professor Dr. Moe Moe Yee, Rector, University of Co-operative and Management, Sagaing. I would like to respect and thank to Professor Daw Khin Aye Myint (Retire), Co-operative University, Sagaing for her comments and suggestions. I am grateful to Daw Soe Yu Nwe, Profesor, Head of Department of Co-operative Studies and all of my colleagues who helped and supported me to accomplish this research paper. Finally, I also thank my SEM Major students for their answer with my questionnaires.

#### References

Eric J. Arnould; , Linda Price; , George Martin Zinkhan;. (2002). Consumers Books.

Kotler. (2012). Psychological and Social Factors that Influence Online Consumer Behavior. 62, 24 October.

Kotler& Armstrong . (2010). Beliefs and Attitude.

Kotler, P.; Keller; Lane, K;. (2012). Marketing Management (14th Global Ed). New Jesey: Printice-Hall.

- Kumar, G. (1998). Network restoration using recurrent neural networks. *International Journal of Network Management*, Volume 8, Issue 5.
- Nizar Souiden & Mariam Diagne. (2009). Canadian and French Men's Consumption of Cosmetics: A comparison of their Attitudes and Motivations. *Journal of Consumer Marketing*, 26(2):97-109.
- William and Mc Carthy;. (2002). ""Basic Marketing:"" Books A Global managerial Approach. Mc Graw-Hill.