Research Article



Investigating purchase intention for skin care products in Bangladesh: The role of personal factors

Bangladeş'te cilt bakım ürünleri satın alma niyetinin araştırılması: Kişisel faktörlerin rolü

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Abstract

This study investigates how personal factors influence buying intention for skincare products in Bangladesh. This study employs a structured questionnaire to gather information from a sample of 318 respondents. Multivariate analysis (e.g., factor analysis, multiple regression) was used to examine the data. The study's outcomes revealed that three personal factors: self-image, ageing effect, and physical attractiveness, have a significant impact, while the health consciousness factor does not have a considerable influence on consumers' intention to buy skincare goods. The study adds value in two unique areas; First, it reaffirms the importance of personal considerations in skin care product purchases in Bangladesh. Second, it supplies marketers with information to help them better understand consumers' purchase intention for skincare goods.

Keywords: Purchase Intention, Self-İmage, Ageing Effect, Physical Attractiveness, Skincare Products

Jel Codes: M31, M39

Öz

Bu çalışmanın amacı, kişisel faktörlerin Bangladeş'te cilt bakım ürünleri satın alma niyetini nasıl etkilediğini araştırmaktır. Bu çalışma, 318 katılımcıdan oluşan bir örneklemden bilgi toplamak için yapılandırılmış bir anket kullanmaktadır. Verileri incelemek için çok değişkenli analiz (örn. faktör analizi, çoklu regresyon) kullanıldı. Çalışmanın sonuçları, üç kişisel faktörün: benlik imajı, yaşlanma etkisi ve fiziksel çekiciliğin önemli bir etkisi olduğunu, sağlık bilinci faktörünün ise tüketicilerin cilt bakım ürünlerini satın alma niyeti üzerinde önemli bir etkisi olmadığını ortaya koydu. Çalışma iki benzersiz alanda değer katıyor; İlk olarak, Bangladeş'te cilt bakım ürünü satın alırken kişisel değerlendirmelerin önemini bir kez daha teyit ediyor. İkincisi, pazarlamacılara tüketicilerin cilt bakım ürünleri satın alma niyetlerini daha iyi anlamalarına yardımcı olacak bilgiler sağlar.

<u>Anahtar Kelimeler:</u> Satın Alma Niyeti, Benlik Imajı, Yaşlanma Etkisi, Fiziksel Çekicilik, Cilt Bakım Ürünleri

IEL Kodları: M31, M39

Introduction

The term "beauty" is no longer limited to one gender (Elsesser, 2019). Individual's body and physical appearance are a way of gaining a preferable and expected position in society (Gill, Henwood, & McLean, 2005; Holliday & Cairnie, 2007; Lin & DeCusati, 2016; Martin & Govender, 2011). Consumers think that beautiful and soft skin and an ideal body shape are essential for a happy life (Nair & Pillai, 2007). Additionally, body shape and beauty are essential to a person's identity and impact personal and professional life (Featherstone, 2007). As a result, skincare items have been widely used to improve personal beauty and maintain proper safety and hygiene (Kim & Chung, 2011; Noor, Zerin, Das, & Nitu, 2015). Skincare products are generally known as chemical substances mainly produced from indigenous plants prescribed to treat the human body for beautification and protection from various skin-related hazards (Eze, Tan, & Yeo, 2012; Mohezar, Zailani, & Zainuddin, 2016). As the desire and trends for adopting skincare items are overgrowing among all ages and classes (Roberts, 2021), the beauty and personal care market is a treasure trove opportunity for marketers globally.

Alexander (2008) reported that expenditure on cosmetics is rising among men and women, where women spend \$7 billion annually. Between 2020 and 2027, the global cosmetics market is anticipated to be \$ 457.8 billion. Besides, the Asia-Pacific cosmetics market is expected to be \$ 181.3 billion with a CAGR of 6.3% (Allied Market Research, 2020). This trend is also prevalent in Bangladesh (Noor et al., 2015). The State of the Global Islamic Economy Report states that Bangladeshi consumers spent a stunning 2.5 billion dollars on skincare alone in 2016. Bangladesh is the world's sixth-largest cosmetics purchaser (Farhin, 2017). In India, the neighbouring country of Bangladesh, the market size of cosmetic products is estimated to grow at a CAGR of 4.23% in 2022 (Mordor Intelligence, 2021). In Pakistan, people spend approximately 4% of their household expenditure on personal care products every year (Khan et al., 2021). Changing sex roles, the influence of media and various marketing stimuli, and the global trend of skincare product usage are the reasons behind this significant adoption of cosmetics products in the South-Asian region, motivating men and women to adopt new lifestyles and attitudes (Noor et al., 2015). These circumstances point to the need for more empirical research to measure the determinants predicting the purchase of skincare products.

The COVID-19 pandemic has shaken many industries globally. The cosmetics market also experienced a devastating impact due to a complete lock-down situation that forced complete store closure and declining demand for cosmetics items (Allied Market Research, 2020). Previous reports revealed that approximately 30% of premium cosmetic outlets were shut down during this pandemic (Gerstell, Marchessou, Schmidt, & Spagnuolo, 2020). In general, for people who had to work from their homes by following the rules of avoiding social distance and wearing masks, wearing cosmetics has become less important to them (Allied Market Research, 2020). While the COVID-19 has affected the traditional consumption pattern (Talwar, Srivastava, Sakashita, Islam, & Dhir, 2022), further investigation is required to examine how such changes affect consumers' intention toward using skincare products.

Due to globalization and technological advancement, many people are becoming more conscious of how they might achieve the perfect appearance. Now, men and women no longer hesitate to strategically opt for and utilize skincare products (Ghazali, Soon, Mutum, & Nguyen, 2017). Thus, beauty care and health consciousness are no longer confined to young women only (Elsesser, 2019). Furthermore, men's desire for attractiveness, aesthetics, vigour, and fitness pulls them away from traditional notions of "only sanitation". This viewpoint is further emphasized by the growth of men's fashion periodicals (Souiden & Diagne, 2009). This growing awareness is a driving force behind the spectacular growth of the worldwide men's and women's skincare product markets.

However, a considerable number of studies on skincare products has been conducted in various context globally, i.e., the impact of personal factors on skincare products in Vietnam (Khuong & Duyen, 2016), Malaysian consumers' values toward organic cosmetics (Ghazali et al., 2017), male's perceptions about cosmetic usage in China and Pakistan (Khan et al., 2017), consumer purchase intention of halal cosmetics (Ishak, Che Omar, Khalid, Intan, & Hussain, 2020), green skincare products buying behaviour of Malaysian consumers (Mamun, Nawi, Hayat, & Zainol, 2020) and Indian consumers (Sadiq, Adil, & Paul, 2021). In Bangladesh, several studies have also been conducted in multiple areas, i.e., Y generation's motivations for purchasing herbal care goods (Huda & Sultan, 2013), determinants affecting buying behaviour of cosmetic products (Ashaduzzaman, 2013), environmental governance

toward microplastic pollution caused by personal care and cosmetics products (Islam, 2019), while ignoring the personal factors affecting skincare products' purchase intention. In this present study, we used a framework from earlier studies (Khan et al., 2017; Souiden & Diagne, 2009) to identify what personal factors motivate Bangladeshi consumers' purchase intention toward skincare products. In particular, we examined self-image, ageing effect, physical attractiveness and health consciousness as personal factors, given that former studies (Khan et al., 2017; Souiden & Diagne, 2009) found those as significant personal factors shaping consumer's purchase intention of cosmetic items. Therefore, this study's research question is: "Do these personal factors impact consumers' buying intention of skin care products in Bangladesh?"

This study aims to add to the existing body of knowledge on the adoption of skin care products in the following ways. First, as no earlier studies have been conducted on investigating purchase intention for skincare products in the context of Bangladesh concerning personal factors, this is the first study to provide in-depth insights. Accordingly, this study's empirical results can contribute to other developing countries in a similar context. Second, this study exclusively investigates the impact of various personal factors, which is also a unique contribution of this research to the present literature. Finally, this research offers in-depth understanding and implications for the marketers and policymakers who can utilize the findings of this research to target and nourish skincare consumers effectively.

Literature review

Skincare

Beautifying the body or the face is a general approach among males and females. However, this activity is not only restricted to older adults but also attracts the younger generation's interest. In this regard, cosmetics/skincare products have a symbolic or forthright value (Coulter, Feick, & Price, 2002; Elsesser, 2019). Skincare refers to procedures (e.g., proper diet, avoiding excess sunlight exposure, and using moisturizer appropriately) that help maintain the skin's integrity, improve its look, and alleviate skin disorders. In other words, skincare is a standard practice used in treating wounds, radiation therapy, and some drugs on the external parts of the human body (Eze et al., 2012; Lichterfeld et al., 2015; Mohezar et al., 2016).

The acts associated with obtaining, consuming, and disposing goods and services are referred to as purchase intention (Eng, Buckley, & Peng, 2022). Alternatively, purchase intention refers to a consumer's desire to acquire particular things and is frequently linked to consumer behaviour, perceptions, and attitudes (Chakraborty, Siddiqui, Siddiqui, & Mohmmad, 2022). Whitlark, Geurts, and Swenson (1993) stated that the chance of purchasing anything related to an intention category is defined as buying intention.

Consumer behaviour is influenced primarily by three variables: cultural, societal, and personal determinants (Kotler & Keller, 2009). According to Souiden and Diagne (2009), personal factors (self-image, ageing effect, physical attractiveness, and health consciousness) are the most influencing variables that affect consumer behaviour toward skincare products. Personal factors are qualities unique to an individual and may differ from those of others in the same society or even in the same group. These traits or features have an impact on how people make purchase decisions.

Furthermore, Khuong and Duyen (2016) posited that personal aspects such as skin health awareness and self-image impact customer purchasing intention for skincare goods. In this context, Cheng, Ooi, and Ting (2010) opined that self-image and societal expectations impact males' skincare product purchase decisions. Based on this discussion, this study examines self-image, ageing effect, physical attractiveness, and health consciousness as personal factors influencing consumers' purchase intention toward skincare products (PISP). The following section discusses the arguments for this study's proposed hypotheses, where Figure 1 represents this study's proposed model.

Self-image (SI)

The sum of a person's feelings about himself or herself to serve as an object is referred to as self-image (Hershey & Wilson, 1997). Both female and male consumers use gender-specific skincare products to enhance their self-image (Grubb & Grathwohl, 1967; Shimul, Cheah, & Khan, 2022). Besides, body image is a part of self-image, and in many societies, it has become a critical component influencing people to

exercise and use skincare products (Sturrock & Pioch, 1998). Indeed, the self-image strongly affects the consumer purchase decision of personal care products in Vietnam (Khuong & Duyen, 2016).

When customers are confident in their self-image, they are referred to as motivated customers (Sirgy, 1982) as they are benefited from their self-image in both a symbolic and practical way (Seitz & Johar, 1993). Furthermore, like women, men consumers are also becoming more conscious about their look and beauty (Bakewell, Mitchell, & Rothwell, 2006). Accordingly, former studies (Khan et al., 2017; Souiden & Diagne, 2009) found that concerns for self-image influence men to express a positive attitude toward skincare products. In line with this discussion, we argue that self-image has a significant positive impact on Bangladeshi consumers' (male and female) purchase intention toward skincare products and propose the following hypothesis.

H1: Self-image positively influences PISP.



Figure 1: The Conceptual Model

Ageing effect (AE)

Kotler and Keller (2009) opined that consumers' preferences for food, clothing, music and leisure activities are typically determined by age. People of different ages (e.g., teenagers, youth, and aged) frequently purchase products at their will, which is dominantly individual. Noel (2009) argued that peoples' interests and desires evolve as people age. According to research, younger people are more interested in purchasing skin care products than older people (Khuong & Duyen, 2016; Sarpila & Räsänen, 2011). Young males are more concerned about their youth and want to preserve this youthfulness through skincare products (Khan et al., 2017; Souiden & Diagne, 2009). Women are also highly concerned about the ageing effect on their bodies and appearance (Halliwell & Dittmar, 2003), which leads them to use different anti-ageing grooming products. The subsequent hypothesis is proposed based on the above evidence in our study context.

H₂: The ageing effect positively influences PISP.

Physical attractiveness (PA)

Practically in all social encounters, our physical appearance is regarded as one of the personal attributes that are evident and approachable to others (Berscheid & Walster, 1974). The degree to which a person's physical traits are deemed aesthetically acceptable or lovely is referred to as physical attractiveness (Li, Zhang, & Fang, 2022). In addition, body appearance, shape, and size are considerable physical attributes (Souiden & Diagne, 2009).

According to earlier research, men and women with excellent looks might earn four to five per cent more money than their less handsome colleagues. As a result, their bosses also notice them (Whiltar et al., 1993). Thus, individuals focus on personal care and use skincare products to maintain physical fitness and attractiveness, among others in society (Souiden & Diagne, 2009; Sturrock & Pioch, 1998). In this context, Gill et al. (2005) found physical attractiveness and appearance necessary for both men and women in purchasing skin care products. Thus, the following hypothesis is postulated based on the above discussion.

*H*³: *Physical attractiveness positively influences PISP.*

Health consciousness (HC)

Health-conscious consumers are concerned about their desired well-being and strive to live a healthy lifestyle (Newsom, McFarland, Kaplan, Huguet, & Zani, 2005). Although males are more susceptible to the environment than females, UV rays significantly impact their skin (Asadi, Khalili, & Wang, 2022), pollution, wind damage, and other issues contribute to the skin's degeneration, resulting in additional wrinkles and hyperpigmentation. As a result of their increased health awareness, male customers are

purchasing more personal care items in recent times (Souiden & Diagne, 2009). Sturrock and Pioch (1998) also found that male consumers are motivated to buy skin care products because they are concerned about their health, which helps them avoid various disorders. Furthermore, Khan et al. (2017) found that health consciousness is an essential variable influencing men's attitudes toward grooming product consumption. In line with these previous findings, recent studies (Ghazali et al., 2017; Sadiq et al., 2021) outlined that health concern positively impacts the consumption of green cosmetics for males and females. The above discussion allows the formulation of the hypothesis below.

H4: Health consciousness positively influences PISP.

Methodology

Research approach

In this study, we applied a quantitative research approach, a research strategy highlighting quantification in data collection and analysis. According to Bryman and Bell (2011), in quantitative techniques, researchers use instruments, such as standardized questionnaires, to ensure reliability, as we did in this study. Moreover, as this study examines personal factors influencing consumers' purchase intention toward skincare products, it is descriptive, where data was gathered only once from a group of respondents. Thus, the study is a part of a single cross-sectional research design.

Measurement and scaling

According to Malhotra and Dash (2010), respondents easily understand using the Likert scale, making it suitable for personal, electronic, and mail interviews. Hence, we used a 5-point Likert scale with a 1– 5 scale (strongly disagree to strongly agree). Past validated items were used to gather data about the factors mentioned in the literature review section. Three items were accepted by Han, Hsu, and Sheu (2010) to measure consumers' purchase intention toward skincare products. Three items from self-image were adopted from Coulter et al. (2002). Two items from Sturrock and Pioch's (1998) and one from Gould's (1988) were considered to measure the ageing effect. Moreover, two items from Netemeyer, Burton, and Lichtenstein (1995), one from Bakewell et al. (2006), and one from Gould (1988) were used to examine the health consciousness factor.

Data collection and data analysis

A structured questionnaire was employed to collect data from targeted respondents. Three well-trained interviewers were employed to gather data by meeting the respondents face-to-face. The same interviewers were also responsible for collecting data through an online survey. The online and offline survey took a total of 28 days to complete. The collected data were analysed using multivariate analysis (e.g., factor analysis, multiple regression) with SPSS (version 20.0).

Population and sampling

The study includes the population composed of Bangladeshi consumers who use skin care items. Thus, the present study was limited to three major cities, i.e. Khulna, Dhaka, and Barishal. A total of 318 sample respondents were considered for the study. Tabachnick and Fidell (2014) recommended that having at least 300 samples for factor analysis is sound. Therefore, samples were chosen based on the purposive sampling technique.

Data normality

Following previous studies (e.g., Sabbir, Khan, Das, Akter, & Hossain, 2022; Tandon, Dhir, Islam, Talwar, & Mäntymäki, 2021) approach, we determined this study's data normality by computing skewness and kurtosis values. As a result, it is found that the absolute skewness and kurtosis values were below 3 and 10, respectively, which are within the acceptable threshold as suggested by Kline (2015).

Analysis and findings

Demographics of the respondents

Table 1 demonstrates the summary of the sample distribution, which illustrates that among the respondents, 54.4% are male and 45.6% are female. In addition, the table illustrates that the age levels of the respondents are from 15 to above 39 years. According to the table, the highest number of respondents are aged from 21 years to 26 years (53.5%). In addition, most respondents are university graduates (64.8%) and post-graduates (27.4%). The 69.2% of the respondents are students, and job holders comprise 18.9%, while the rest are businessmen (5%), housewives (4.7%), or working in other professions. The table also contains the monthly income distribution of the participants.

Desc	Frequency	Percentage	
Gender	Male	173	54.4
Schuch	Female	145	45.6
	15-20	30	9.4
	21-26	170	53.5
Age	27-32	70	22.0
	33-38	30	9.4
	Over 39	18	5.7
Education	HSC	25	7.8
	Graduate	206	64.8
	Post Graduate	87	27.4
	Businessman	16	5.0
	Job Holder	60	18.9
Occupation	Student	220	69.2
	Housewife	15	4.7
	Others	7	2.2
	Less than TK.20,000	210	66.0
Income (Monthly)	TK.20,001-TK.35,000	76	23.9
	Above TK.35,000	32	10.1

Table 1: Respondents' Demographic

Exploratory factor analysis (EFA)

Before testing this study's hypotheses, the reliability of the dependent and independent variables was evaluated by employing exploratory factor analysis (EFA) with varimax rotation. At this stage, items with factor loadings higher than .40 and eigenvalues above 1.0 were retained as Tabachnick and Fidell (2014) suggested that the cut-off value for factor loading is 0.32. Hair, Black, Babin, and Anderson (2014) posited that factor loadings between 0.3 and 0.4 are minimally accepted.

The first EFA was performed for the dependent variable of consumers' purchase intention toward skincare products with three measured items. The KMO index is 0.631> 0.5 and the significance level of Bartlett's test is 0.000 < 0.05. In this context, Kaiser (1974) recommended that a minimum acceptable score for the KMO test is 0.5. Besides, all three items have loadings higher than 0.40, illustrating a substantial correlation between items and the corresponding extracted component, as shown in Table 2.

Table 2: Factor Loadings and Reliability Coefficient (Dependent Factor)

Component	Indicators	Component	Cronbach's
Name		1	Alpha
Purchase Intention	PISP2	0.844	
toward skincare products	PISP3	0.775	0.680
(PISP)	PISP1	0.725	

Additionally, the value of Cronbach's Alpha was 0.68. An Alpha score ranging from 0.50 to 0.75 is generally accepted, indicating a moderately reliable scale, whereas a figure below this generally

indicates a scale of low reliability (Hinton, McMurray, & Brownlow, 2014). Since the Cronbach's Alpha for all variables in Table II is more significant than 0.50, all three items of consumers' purchase intention dimension were statistically well-related and reliable.

The second EFA was conducted for independent variables, and 16 items were retained for further analysis.

Component Name	Indicators	Component				Cronbach's Alpha
		1	2	3	4	<u> </u>
	PA1	0.794				
Dhawigal	PA2	0.735				
Physical attractiveness (PA)	PA4	0.725				0.746
attractiveness (FA)	PA3	0.568				
	PA5	0.484				
	HC2		0.710			
Health	HC3		0.681			
consciousness (HC)	HC1		0.645			0.673
	HC4		0.619			
	HC5		0.567			
	SI1			0.819		
Self-image (SI)	SI2			0.807		0.771
	SI3			0.782		
	AE3				0.780	
Ageing effect (AE)	AE2				0.716	0.651
	AE1				0.678	

Table 3: Factor Loadings and Reliability Coefficient (Independent Factors)

The results shown in Table 3 are statistically appropriate as the KMO value is 0.810> 0.5 and Sig. of Bartlett's test is 0.000 < 0.05. Furthermore, the analysis extracted four factors that correspond to the concepts of self-image, ageing effect, physical attractiveness, and health consciousness. All items have loadings greater than 0.4 (see Table III). This illustrates a high correlation between each item and the corresponding extracted components/factors. Moreover, the Cronbach's Alpha of these factors ranges from 0.651 to 0.771, illustrating the high reliability of the independent variables.

Correlation among factors

Table 4 illustrates the positive correlations between personal factors and consumers' buying intention toward skincare products. Among these significant relationships, physical attractiveness (r = .472) and self-image (r = .405) have the most vital relationship with consumers' purchase intention. At the same time, the ageing effect (r = .335) has a moderate relationship with consumers' purchase intention. The remaining factor, health consciousness (r = .280), has a relatively low correlation with consumers' buying intention. Consumers with deeper concerns for self-image, physical attractiveness, and ageing are more likely to purchase skincare products.

	SI	AE	PA	HC	PISP
SI	1				
AE	0.277**	1			
PA	0.350**	0.393**	1		
нс	0.176**	0.357**	0.322**	1	
PISP	0.405**	0.335**	0.472**	0.280**	1

 Table 4: Correlation Among Factors

**significant at < 0.05

Regression analysis

Table 5 illustrates the multiple regression analysis results for testing this study's proposed hypotheses. A simple multiple regression analysis was adopted to measure four independent variables (self-image, ageing effect, physical attractiveness, and health consciousness) derived from EFA, with consumers' buying intention as the dependent variable. The standardized coefficient shows the impact of independent variables on consumers' purchase intention on skincare items. Besides, the variance

inflation factor (VIF) values for all factors (Table 5) are less than 3, demonstrating that our data is free from multicollinearity issues (Hair, Risher, Sarstedt, & Ringle, 2019). From Table 5, it is also apparent that physical attractiveness has the highest (β = 0.31) effect on consumers' purchase intention toward skincare products which is subsequently followed by self-image (β =0.247) and ageing effect (β = 0.11). Hence, physical attractiveness, self-image, and aging effect positively influence consumers' purchase intention toward skincare items.

Variables	Unstandardized Coefficients		Standardized	t	Sig.	Collinearity
			Coefficients			Statistics
	В	Std. Error	Beta			VIF
(Constant)	0.682	0.274		2.487	0.013	
SI	0.229	0.047	0.249	4.907	0.000	1.171
AE	0.115	0.056	0.110	2.054	0.041	1.301
PA	0.338	0.059	0.310	5.732	0.000	1.329
HC	0.130	0.069	0.097	1.877	0.061	1.201

 Table 5: Summary of Regression Analysis

On the other hand, health consciousness (β = 0.097, p > 0.05) has little impact on consumers' purchase intention, and the result is not statistically significant. However, based on Table 5, we put forward the regression equation for personal factors affecting consumers' purchase intention toward skincare products:

PISP = 0.31PA + 0.249SI + 0.110AE

As F = 35.313 and p < .05, the above equation is statistically significant, implying that our model sufficiently predicts the level of consumers' purchase intention toward skincare products. In addition, the R, R², and adjusted R² values are 0.558, 0.311 and 0.302, respectively, again highlighting the goodness of fit of this study's regression model.

Table 6: Decision Regarding Hypotheses

Hypothesis	paths	Coefficients	t value	p-value	Supported
H_1	$\mathrm{SI} \mathrm{PISP}$	0.249	4.907	0.000	Yes
H_2	AE PISP	0.110	2.054	0.041	Yes
H3	PA PISP	0.310	5.732	0.000	Yes
H_4	$\mathrm{HC} \rightarrow \mathrm{PISP}$	0.097	1.877	0.061	No

The results shown in Table 6 generated from multiple regression analysis ascertain that self-image, ageing effect, and physical attractiveness significantly affect consumers' purchase intention. Still, health consciousness has a *p*-value greater than 0.05, meaning it has no significant impact on consumers' purchase intention. Accordingly, H1, H2, and H3 are supported, while H4 is not.

Discussions and implications

In this study, the authors examined the significance of personal factors on Bangladeshi consumers' buying intention toward skincare items. In particular, the authors explained the effects of self-image, ageing, physical attractiveness, and health consciousness factors on consumers' purchase intention toward skincare products. The findings of this study revealed that self-image, ageing effect and physical attractiveness have a positive relationship and significant impact on purchase intention toward skincare items.

Physical attractiveness has the highest coefficient value, which is β = 0.31, and it is the most dominant factor having the most significant influence on the level of consumers' purchase intention. It indicates that physical attractiveness is fundamental to Bangladeshi consumers intending to purchase skincare items. This result is congruent with Souiden and Diagne's (2009), who found that physical attractiveness has a positive and significant influence on purchase intention in the context of skincare products. A similar result has been found by Khan et al. (2017) and Khuong and Duyen (2016), who found that physical attractiveness is crucial for customers purchasing skincare products. Currently, Bangladesh has a growing economy where people enjoy incremental purchasing power with more consciousness

about their physical appearance. Thus, skincare product companies could capitalize on enhancing consumers' physical appearance in devising marketing strategies for their company.

Besides, self-image is also an essential consideration for Bangladeshi people, given the results reveal that it has the second-highest coefficient (β = 0.249). The former research findings support this result (Khan et al., 2017; Souiden & Diagne, 2009), identifying that self-image is an essential motivator for people to buy skincare products and as a tool for improving their self-esteem and appearance. In line with this, Featherstone (1991) found self-image as one of the primary stimuli for purchasing skincare products. Thus, marketers should highlight how skin care products can improve individuals' self-image.

Furthermore, the ageing effect has a moderate influence on purchase intention toward skincare products, with the third-highest coefficient ($\beta = 0.11$). This result supports the argument that people use skincare products to counter age-related changes in their skin and want to show themselves as young. Furthermore, this result is consistent with previous research (Khan et al., 2017; Khuong & Duyen, 2016; Souiden & Diagne, 2009), illustrating that the ageing effect positively impacts the consumption of skincare products.

Unexpectedly, health consciousness does not significantly influence consumers' purchase intention toward skincare products. This result is also supported by Souiden and Diagne (2009) but contradicts the findings of Khuong and Duyen (2016), claiming that consumers' health consciousness stimulates purchase intention toward skincare products. In our context, this finding might be attributable to the fact that Bangladeshi people with growing income and various engagements are not as concerned for their health as they are for their self-image or physical attractiveness when using skincare products. Besides, people might believe that conventional skincare products do not offer significant health benefits but instead causes some skin-related diseases (e.g., acne).

This study adds some crucial managerial implications. Firstly, as the skincare market in Bangladesh is still emerging and the number of consumers is increasing, the local manufacturers can tap the opportunity by initiating mass sales and promotional strategies. Secondly, marketers can integrate the roles of physical attractiveness, ageing effect and self-image in developing their policies or conceptualizing ideas for advertisement. Finally, this study demonstrates a gender-based consumption pattern of skincare products, which may help marketers offer more customized skincare products based on gender preferences.

Research limitations and directions for further study

This study has some limitations which could be addressed by undertaking further studies. First, most respondents are students, rather than a more evenly distributed sample of respondents from various occupations, which would better reflect the population. Second, this study only used data from the respondents of three cities. The findings of this study might better represent Bangladesh if respondents could be drawn from all over Bangladesh. Third, this research concentrates on all types of skincare products, but it is often challenging to measure purchase intention for all skincare products similarly. Therefore, it would be more convenient if future studies were conducted for a specific skincare item. Fourth, future studies might investigate whether the impact of personal factors differs according to respondents' age, gender, occupation or income. Finally, this study illustrates the impact of personal factors on consumers' purchase intention while ignoring their actual purchase behaviour, which could be another direction for future research in a similar context.

Conclusion

The skincare product sector in Bangladesh is one of the fastest-growing sectors. The explanation for this might be because customers' discretionary income has increased, as has their awareness of their beauty. This paper provides insights into consumers' purchase intention toward skincare products by analysing personal factors from Bangladesh's perspective. According to this study, the ageing effect, physical attractiveness, and self-image substantially influence customers' purchase intention for skincare products. On the other hand, health consciousness does not impact the inclination to acquire skincare products. In Bangladesh, the market for both male and female skin care products is expanding as many

international players are coming to this country and developing strategies for particular segments. Thus, the findings of this research will contribute to developing those strategies.

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