Country of origin and brand loyalty on cosmetic products among Universiti Utara Malaysia students

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Abstract

The purpose of this study is to examine the effect of brand loyalty on the country of origin, in the context of cosmetic and skin-care products (i.e. makeup). The study also examines the students' demography on the relationship between brand reputation and purchase behavior. In this study, brand loyalty is conceptualized as a dependent variable and its relationship with other independent variables (i.e. country of origin, students' demography, brand reputation, purchase behavior and cosmetic brands). The students who had purchased and personally used cosmetic and skin-care products were participants in this study. Data from 277 participants were used for the statistical analysis. The data were collected from UUM students. Limitations of the study and recommendations for future researchers are also are included in this study. Furthermore, this study explores brand loyalty behavior on cosmetic and skin-care products and examines key brand loyalty factors: brand name product quality, price, style, and service quality. Student consumers classified in two categories by their degree on brand loyalty: hard-core loyal consumers and brand switchers. The study concludes that brand name, style, and price are the key brand factors which can distinguish hard-core loyal consumers and brand switchers. Brand name and price have more influence on the brand loyalty of hard-core loyal consumers.

Resumen

El propósito de este estudio es examinar el efecto de la lealtad a la marca en el país de origen, en el contexto de productos cosméticos y cuidado de la piel (es decir, maquillaje). El estudio también examina demografía del alumnado sobre la relación entre la reputación de la marca y comportamiento de la compra. En este estudio, lealtad a la marca se conceptualiza como una variable dependiente y su relación con otras variables independientes (es decir, país de origen, la demografía de los estudiantes, reputación de la marca, comprar marcas de comportamiento y cosmética). Los estudiantes que habían comprado y utilizado personalmente los productos cosméticos y cuidado de la piel fueron los participantes en este estudio. Datos de 277 participantes fueron utilizados para el análisis estadístico. Se recolectaron los datos de los estudiantes de la Universiti Utara Malaysia . Limitaciones del estudio y recomendaciones para futuros investigadores son también están incluidas en este estudio. Además, este estudio explora la conducta de lealtad de marca de productos cosméticos y de cuidado de la piel y examina los factores clave marca lealtad: marca la calidad del producto, precio, estilo y calidad de servicio. Los consumidores estudiante clasificados en dos categorías por su grado de lealtad a la marca: los consumidores fieles incondicionales y conmutadores de marca. El estudio concluye que marca, estilo y precio son los factores clave de la marca que pueden distinguir los consumidores fieles incondicionales y conmutadores de marca. Nombre de marca y precio tienen más influencia en la lealtad a la marca de los consumidores fieles incondicionales.

Keywords: brand loyalty, brand reputation, purchase behavior.

JEL Classification: M41, G34

1. Introduction.

One consideration of awareness to marketers is the demographic description of brand loyalists. There is significant empirical study on brand loyalty in general in the marketing literature (e.g., Andrews & Srinivasan, 1995; Day, 1969; Guest, 1964; Howard & Sheth, 1969; Jacoby, 1971; Jeuland, 1980; Sheth, 1974; Yim, 1999). Furthermore, there is an understanding among researchers and practitioners that the brand loyalty construct is of importance in understanding consumer behavior (Howard & Sheth, 1969; Jacoby, 1971; Sheth, 1974). According to Howard and Sheth (1969), Jacoby (1971), Sheth (1972), brand loyalty is an extremely useful create in customer psychology. Unfortunately, due to (a) diverse and sometimes conflicting conceptual definitions, (b) over-simplified measures based on relative regularity or stochastic processes, and (c) lack of any systematic and distinct theory of brand loyalty, we have not paid the due attention in research and thinking it deserves in consumer psychology.

In Malaysia, cosmetic brands such as Avon, Oriflame, Garnier, L'Orial, Nevea and Adidas are popular among cosmetic consumers. Cosmetic has become a common and popular category among young and adult people as it identifies them with a more relaxed lifestyle, greater versatility and comfort. This has prompted manufacturers like Avon, Garnier and Nevea to begin increasing their business mostly in Asia as it has the potential to give them top volume of sales for their manufactured goods. Many companies, mainly those in the cosmetic industry try to increase brand loyalty among their customers. Brand loyalty is a consumer's conscious or unconscious decision that is expressed through the intention or behavior to repurchase a particular brand continually. Brand loyalty has been proclaimed to be the ultimate goal of marketing (Reichheld & Sasser, 1990). In marketing, brand loyalty consists of a consumer's commitment to repurchase the brand through repeated buying of a product or a service or other positive behaviors such as word of mouth. This indicates that the repurchase decision very much depends on trust and quality performance of the product or service (Chaudhuri & Holbrook, 2001).

Consumer behavior study has focused mostly on purchasing behavior, whereas knowledge of all phases in the consumption cycle, from acquisition, through use, to disposition is valuable. Consequently, less is understood about the consumer-product relationship during ownership, even though this post-purchase behavior plays an essential role in replacement purchases. Consumers' tendency to replace the product they own by buying a new one depends on their experiences with and feelings toward their old product (Hendrik, Mugge and Schoormans, 2010).

Stores are the place where consumers purchase products whether it's planned or unplanned purchase. These stores sell hundreds and thousands of products day by day, and consumers are consuming these products at the cost of their earnings. It only dependents on the profits of the person, that how much and how many times he or she visits shopping stores to purchase products. It is regularly seen that consumers buying goods which they have not planned and this fact of unplanned buying is termed as impulse purchasing. In prior researches, researchers and scholars have tried to measure impulse buying of various types of goods in multiple shopping stores as it is reported by Bellenger et al. (1978), Du Pont (1965), Kollat and Willett (1967), Prasad (1975), Williams and Dardis (1972).

"When one's body is disliked because of deviation from norms of function or appearance, replicated evidence shows that anxiety, insecurity, and low self esteem are regular correlates" (Jourard, 1964). However, students are more likely to be the target of cosmetic products. And, this group people, especially students in higher learning Institution has been considered as a potential group of customers by cosmetic industry. This people use various types of cosmetic products in everyday- life to promote their good looking and personality. They also tend to seek for a variety of satisfied products.

Many studies were conducted to examine behavior on cosmetic purchasing and factors related to cosmetic consumption behavior among University students (Maetee & Saowanee, 2001). In higher learning Institutions student's peer pressure also play important role on influence of the cosmetics to the students.

Furthermore, this influencing we can meet on the Brand Loyalty's factors, for example: different kind of cosmetic Promotions, Prices, Product qualities, Brand names and even we can see also influencing of the service quality. It has been shown elsewhere that cosmetics have a beautifying effect on the facial attractiveness on women (Bowen & Galumbeck, Cash, Davis, Dawson, 1989; Miller & Cox, 1982). While these studies looked at the effect of cosmetics on the attractiveness of young (18–27 years) college students, Mulhern, Fieldman, Hussey, Ler've^que, and Pineau (2003) studied the impact of makeup on women in their 30s.

Students are more likely to be the target of cosmetic products. Moreover, this group of people has been considered as the potential group of customers by cosmetic industry. This people use various types of cosmetic products in everyday-life to promote their good looking and personality. They also tend to seek for a variety of satisfied products (Farsai, 2005). Many studies were conducted to examine behavior on cosmetic purchasing and factors related to cosmetic consumption behavior among students (Maetee, 2001; & Saowanee, 1997).

Besides the fact that students are considered as the new generation, the students were also considered as the leader in fashion and in the new trend. They are also considered as the potential group of cosmetic customers (Farsai, 2005).

However, they are the target points of most marketers. Therefore, marketers who understand student's psychological trait could control the market of the new generation. This shows that they are the main stream of consumption in today's society. On the other side, it also shows that they may have conspicuous consumption.

Therefore, this large consumption market is very important for marketers and academicians to study student consumer behavior. Furthermore, students are thought to be a brand loyal segment for a number of reasons. The students are involved in purchase decisions, they are targeted frequently by marketing communications efforts, and they use brands to become influencers and trendsetters (Angeline, 2001).

One consideration involving students and brand loyalty is their purchasing ability and role in purchasing decisions. The students increasingly actively participate in consumer decision-making and purchase involvement on the branded goods which they choose. The contribution to purchasing decisions may be primarily due to their increasing knowledge of the marketplace (e.g., what brands are cool) and product alternatives (e.g., "uncool" generics).

Thus, it is the "cool" brands that students tend to demonstrate loyalty towards. Students often evolve into a more dominant role in purchasing. The inclusion of factors (e.g., credit or debit card; drivers license) aiding their ability to purchase branded goods, as well as an increased responsibility (e.g., grocery shopping) may lead students to become more active in consumer decision-making. Furthermore, when students begin to earn money, they establish an increased sense of independence, and are more likely to purchase the (branded) products they desire, without reverting to consultation of parents (Angeline, 2001).

A final important consideration is that students and teenagers, with their brands of choice, are strong influencers; students and teenagers may use brands to become trendsetters and opinion leaders for several groups in society. Students and teenagers not only co-decide on products for themselves and join in on family-oriented decisions, yet they often highly influence their peers with their brand selections (Angeline, 2001).

Most of people would like to be beautiful, healthy and good looking. The global world we are living in sets stereotypes that become models. Models are presented widespread all around us in daily life such as on the television, in the commercials, in the magazines, on the billboard, in the fashion shows, in the streets and even at school or at workplace. There is a normal fact that most people want to look like the models. Men and women are alike, a smooth and bright skin with an ideal body shape for a wonderful life (Nair et al, 2007).

The purpose of the study is to examine brand loyalty of students (respondents) of Universiti Utara Malaysia (the Northern University of Malaysia) to local, international, organic, and natural cosmetic products, and does COO affect brand loyalty to purchase products made in foreign countries. In addition, the study examines patterns of brand loyalty, namely speaking are students of UUM hardcore loyals or switchers of cosmetic products. Moreover, the study evaluates purchase behavior of UUM students and correlation between purchase behavior of UUM and brand reputation, and students' monthly expenses or salary.

The outcome of the research would be beneficial to marketing professionals especially for Malaysian cosmetic industry manufactures to be aware of their target towards consumer whether brand loyalty affects their purchasing decision or not. "To what extent the brand loyalty lie in their purchasing decision" will be investigated as it will help for foreign brand marketers to see their strengths and weaknesses in their use of brand equity and can improve their performance accordingly?

There have been a number of valuable studies of cosmetic products and brand loyalty (Beausoleil, 1992; Bloch & Richins, 1992; Cash, 1985; Elif & Handan, 2005; LaBelle, 1988; Miller & Cox, 1982; Nair, 2007; Poran, 2002; Day, 1969; Farley, 1964; Guest, 1964; Howard & Sheth, 1969; Jacoby, 1971; Sheth, 1967, 1968; Tucker, 1964) all of which present evidence on brand loyalty and cosmetic product sector. However, none of these studies provides a picture of brand loyalty on cosmetic products among students, and this is gap between previous studies and current study. The outcome of the current study will fill gap.

The results of this research should be beneficial for both to academicians and practitioners to understand relations between adherence of the consumer to the given mark of the goods, satisfaction of the consumers and COO in the beauty product market setting.

From the theoretical point of view, this research will promote the consumer literature of behavior and loyalty, providing the empirical evidence to support relationships between brand loyalty, full satisfaction of the consumers and intention COO in a context of cosmetic products in the UUM.

In terms of managerial implications, the results of this research will be beneficial to marketing of experts especially connected with brand management and in the cosmetic product industry. This research should assist marketing managers' gain better understanding of the important factors that contribute to the formation of brand loyalty.

The identification of the brand loyalty attributes and benefits may help managers or companies to develop effective marketing strategies that could increase the brand's appeal, increase customer satisfaction levels and create, maintain and improve customers' loyalty towards brands in the UUM.

Some limitations should be addressed. First, this study was conducted only in UUM and targeted only the students who study in this University. However, not all Universities in Malaysia were included. Secondly, the time period of the study is starting from July- September 2010.

2. Literature Review

Gaining and keeping a significant market share is considered by many firms to be the key to high long-term profitability. Brand loyalty is inextricably related to developing, maintaining, and protecting market share (Jacoby and Chestnut, 1978). Brand Loyalty is not simply behavior of repeated purchase. Brand loyalty, therefore, can erode either because of negative experiences with or information about the brand currently owned or because of positive new information about alternative brands. Neither the marketing nor the economics literature has produced satisfactory quantitative models of the determinants of brand loyalty, primarily because most of the determinants are difficult to measure or observe. The historical values and perceptions of these attributes based on ownership experience or information obtained in other ways will contribute to the formation of brand loyalty.

Brand loyalty is an important concept in understanding consumer behavior (Day, 1969; Huang and Yu, 1999; Lee et al., 2001; Wood, 2004; Yim & Kannan, 1999). It is "a deeply held commitment to re-buy or re-patronize a preferred product or service consistently in the future, thereby causing repetitive same brand or same brand set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior" (Oliver, 1999). Thus, brand loyalty has a well-known financial payoff. Loyal consumers only repurchase the same brand over time even there is an alternative brand in the market, and eventually brand loyalty can be measured by the commitment to repurchase in terms of products and services (Ryan et al., 1999).

Moreover, Brand loyalty is a focal point of interest for marketing researchers and practitioners. Past research suggests that loyal customers spend more than non-loyal customers, act as advocates for a brand by

engaging in positive word of mouth, and arc therefore "at the heart of a company's most valuable customer group" (Ganesh et al., 2000, p. 65; Zeithaml et al.,1996).

Another definition about brand loyalty from the American Marketing Association (AMA), they defined brand loyalty as "the situation in which a consumer generally buys the same manufacturer originated product or service repeatedly over time rather than buying from multiple suppliers within the category" or "the degree to which a consumer consistently purchases the same brand within a product class". Trying to define the term, David A. Aaker (1991) considers that brand loyalty reflects the probability that a customer will switch to another brand, especially when that brand makes a change in its marketing mix. In Aaker's view, brand loyalty represents the core of a brand's equity. Moreover, Travis (2000) considers that brand loyalty represents the meaning of brand equity.

Brand loyalty can't be analyzed without considering its relationship to other dimensions of brand equity like awareness, perceived quality, or associations. Firstly, all the other descriptive dimensions of brand equity can enhance brand loyalty, as perceived quality, associations and awareness provide reasons to buy and affect satisfaction. Loyalty could arise from a brand's perceived quality or associations, but could also occur independently. Yet, the nature of this relationship is unclear.

On the other hand, loyalty can induce a higher perceived quality (for example, a potential customer has a better evaluation of a brand if that brand is perceived as having a loyal customer base), stronger associations (the brand can be associated to elements characterizing its loyal customers), or increase awareness (loyal customers tend to provide brand exposure to new customers through "mouth to mouth" communication). Thus, brand loyalty is both an input and an output of brand equity and it is both influenced by and influences the other descriptive dimensions of brand equity.

Brands play the important role for firms, as they compete vigorously with each other to gain the share in the market. Almost all products and services can be easily replicated, and see commoditization of products and services. Kotler and Keller (2005) state, that through product experience and marketing activities, brands offer firms a means of differentiating their product or service from that of their competitor by creating a lasting impression in the minds of individuals and organizations. The affiliation to a brand, referred to as brand loyalty, can result in a willingness by the consumer to pay a price premium, sometimes as a much as 20 to 25 percent (Kotler and Keller, 2005).

According to Kapferer (2005) brand loyalty is a "marketers' Holy Grail" and it ideally measured the health of the company. Bennett and Rundle-Thiele (2005); Reichheld and Sasser (1990); Reichheld and Detrick (2003), have reported that a 5% increase in consumer retention can generate a profit of 25–95% over 14 industries. For example in auto service chains, software, brand deposits and credit card industries. Additionally, those loyal customers are more likely to advocate for the brand and recommend it to relatives, friends and other potential consumers (Schultz, 2005).

Furthermore, brand loyalty has been well established as a key to profitability and long term sustainability (Keating et al., 2003, Reichheld, 1996; Reichheld & Aspinal, 1993). Reichheld and Schefter (2000) maintain that,

while it is important for a commercial enterprise to attract a large client, a sizeable customer-base by itself does not offer any assurance of long term profitability unless the firm can earn loyalty from its customers. According to Aaker (1996), Kapferer (1997), and Keller (1998) strong brands help establish the firm's identity in the market place and develop a solid customer franchise. Barwise and Robertson (1992) cited that as well as providing a weapon to counter growing retailer power (rephraze). Individual brands have a number of important functions that become even more critical in this new environment. Some of the key functions a brand serves are the following.

- Establish an identity for the company's product or products.

- Serve as a symbol that is easily recognized by consumers.

- Guide and simplify consumer choice.

- Differentiate one product offering from another.

Loyalty reduces the sensitivity of consumers to marketplace offerings, which gives the company time to respond to competitive moves (Aaker, 1991). In addition, brand loyal customers are less price sensitive (Raj and Krishnamurthi, 1988). Due to all of these factors, managers must realize the importance of the brand loyalty and give it sufficient consideration in their decisions.

For any business aspiring to increase their sales, creating brand loyalty plays a key role in achieving their desirable results. Spreading awareness about a brand which contains the essential ideas and substantive provisions about business will go a long way in maintenance and improvement of sales of the product.

When client decides to buy a product or service, his or her decision is largely based on quality of a product or service, and the message and ideas, that the company transfers using various marketing methods. As soon as the client is satisfied by a product, adherence of the consumer to the given mark of the goods is reached.

Various formal bodies including the European Commission have recognized the importance of SME's in industrial development and market penetration (Hibbert, 2000). "Two thirds of all employment is provided by companies with less than 250 employees" (Hibbert, 2001). Ayyagari, Beck and Demirgu'ch- Kunt (2005) quoted the World Bank Group as being committed to the development of SME sectors, as they saw this as a core element in its strategy to foster economic growth, employment and poverty alleviation.

According to Elif and Handan (2005) the success of most businesses depend on their ability to create and maintain customer loyalty. Companies have realized that selling to brand loyal customers is less costly than converting new customers. Brand loyalty provides companies with strong, competitive weapons. The concept of brand loyalty is so important that managers must give it suffcent consideration before they plan and implement their marketing strategies.

Their study is a quantitative based on the descriptive approach. The pertinent information has been collected through a large number of variables among which relevant relationships have been investigated. A survey made of 13 questions, developed by the researchers, was used to collect data.

The variables used in the surveys have been collected from similar, prior researches done in this area and some have been developed by the observation and intuition of researchers. The first 4 questions in the survey, deal with demographic issues such as the subjectS' age, occupation and educational status.

And qestions 5 through 13 are strictly related to the subject matter of determining the degree of brand loyalty among skin-care products. Prior to conducting the field study, the validity of the survey questions was assessed through a pilot study including 25 subjects.

Figure 1: The framework Brand Loyalty in the Cosmetics Industry, (2005).
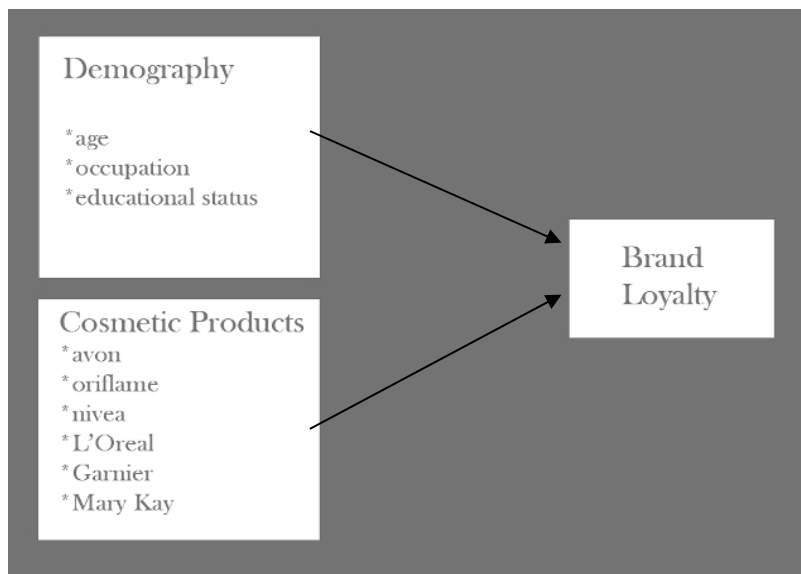
Source: Brand Loyalty İn The Cosmetics Industry. Elif Akagün Ergin and Handan Özdemir, 2005.

The fact is that "Country of Origin" has a strong influence on a brand during its birth and childhood. Then, once the image of the country has been embedded into the brand's personality, fashioning its identity and influencing its consumer's perceptions, it seems to leave its stamp on the brand for good. At least the numbers available from brands which have "changed nationality" indicate this to be so. Leveraging the power of a country in brand-building seems most effective at the beginning of the brand story. As the brand matures, it gathers other material that contributes to its identity reputation, financial record, management personalities, and so on, are all elements that are likely to help the brand's image alter in later life. It is important to note that branding is only one tool at the disposal of industry and is only beneficial when used in conjunction with other marketing techniques. In relation to country of origin, brands play a vital role as when they are used in conjunction, branding can help overcome negative COO and vice versa. Further to this, brands can also add credence to the name and price of its product and has a considerable impact on consumer perceptions (d'Astous and Ahmed 1994).

This is important as often price is linked to brands and consumers may attribute value to a product on the popularity of its brand and the price it costs, (d'Astous and Ahmed 1994). In short as proposed by McCracken (1993) brands can add value to consumer goods and therefore should not be overlooked. In fact evidence

suggests that global completion has underscored the importance of established brands (Thakor and Kohli 1996) and it may be COO which is the deciding factor when purchasing as suggested by Cordell (1992), where it has been established that consumers are likely to use the origin of a product if unsure about the product or brand.

2.1. Four Categories of the Brand Loyalty.

According to Evans et al., (1996) there are four categories of consumers can be distinguished according to brand loyalty, they are: hard-core loyal consumers, brand switchers, new users, and non-users. (See figure 2).

Figure 2: Four categories of consumers can be distinguished according to brand loyalty.
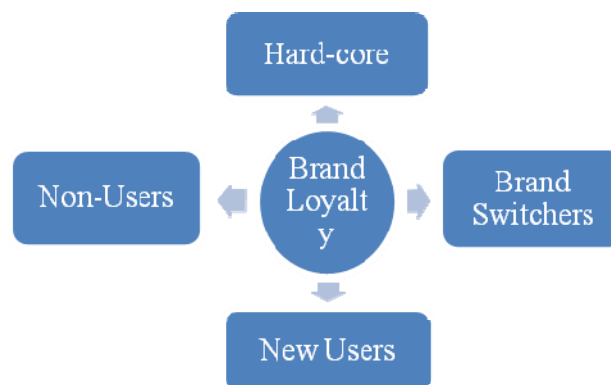
Source: Evans (1996).

A consumer repeatedly purchases a particular brand regardless the premium price of that brand has changed, is considered as hard-core loyal consumers (Evans et al., 1996). This loyalty involves the last stage of purchase, in which consumers do not accept substitutes if they have approach the brand (Copeland, 1923). Price variations for consumers' favorite brand may only affect their purchase quantity but not their brand choice decision. They stick with the brand rather than switch. Thus, these loyal consumers do not need frequent advertising or price promotions to remind them (Yim & Kannan, 1999).

On the other hand, one single brand does not necessarily satisfy all consumers' needs, so certain consumers tend to buy other brands as well. Brand switchers refer to consumers who use two or more brands when a single brand does not satisfy all their needs (Evans et al., 1996). Brand switching may occur in case of new product introduction and dissatisfaction on usual brand. Consumers can find a substitute brand that can fulfill their needs. Some marketers will target on brand switchers because they think that brand switchers have higher market potential (Schiffman & Kanuk, 2000).

2.2. The Antecedents of Brand Loyalty.

It is widely considered that brand loyalty is one of the ways with which the consumer expresses his or her satisfaction with the performance of the product or service received (Bloemer & Kasper, 1995). Therefore, it is not surprising that for decades, one of the global constructs predicting consumer behavior has been overall satisfaction. There are many studies that have examined the relationship between this variable and loyalty, where the latter has been approached as a repurchase intention (Anderson & Marzusky, 1993; Oliver, 1980) or as an emotional and psychological bond or commitment (e.g. Bloemer & Kasper, 1993; Bloemer & Poisz, 1989; Bloemer et al., 1990; Samuelsen & Sandvik, 1997).

In addition to the aforementioned variables, Anderson and Sullivan (1993) and Cronin and Taylor (1992) add "perceived quality" as a causal factor of satisfaction, and Sandvik and Duhan, (1996) and Selnes, (1993) study brand reputation as mediating variable between satisfaction and loyalty. The prediction literature review demonstrates the lack of attention paid to "brand trust"; in spite of the empirical and theoretical evidences existing about its relationship with satisfaction (Hess, 1995; Selnes, 1998) and loyalty (Morgan and Hunt, 1994). According to Hess (1995) this is explained not only by the newness of the research that characterizes the interactions between a consumer and a brand as a long term relationship, but also because there is a lack of accepted measures of brand trust. In any case, this situation contrasts with the variety of options (Fournier, 1995; Gurviez, 1996; Morgan & Hunt, 1994) supporting the importance of trust in developing positive and favorable attitudes, and resulting in a relationship between the consumer and the brand.

Trust is a major variable in the development of an enduring desire to maintain a relationship in the long term. Therefore, trust theory is appropriate for brand and its loyalty. In this sense, Garbarino and Johnson (1999) have demonstrated that satisfaction and trust play different roles in the prediction of the future intentions for low and high relational customers.

2.3. Factors of Brand Loyalty.

To create brand loyalty consumers and to retain them, it is essential to understand the major factors that influence brand loyalty among them. In this part, I focused on the six brand loyalty factors they are: (see Table 1).

Table 1: Definitions of Factors.

Brand Name	Aaker; Cadogan and Foster; Jacoby and Chestnut;	1996; 2000; 1978;
Product Quality	Frings; Garvin; McCormick and Scorpio;	2005; 1988; 2000;
Price	Cadogan and Foster; Ryan et al;	2000; 1999;
Style	Abraham and Littrell;	1995; May, 1971;
Store Environment	Evans et al; Milliman;	1996; 1982;
Promotion	Czerniawski and Maloney; Evans et al; May;	1999; 1996; 1971;
Service Quality	Mittal and Lassar;	1996;

2.4. Dimensions of Cosmetic Product Attributes.

There is no comprehensive study to specifically identify the image dimensions of cosmetic product attributes. A few researchers for example did investigate the importance of cosmetic product attribute in purchase decisions, brand choice and buying habit of cosmetic users (e.g., Huang & Tai, 2003; Othman & Chong, 1999a; Siu & Wong, 2002; Zainal, 2004). For example, Siu and Wong (2002) examined the impact of product related attributes on perceived product safety and the level of importance of extrinsic attributes when considering perceived product safety in color cosmetic products. The color cosmetic product attributes dimensions used in their study consisted of price, discount offered, reputation of the brand, country of brand and manufacturer, reputation of the store that sells the cosmetics, promotion channels used, personalities featured in advertising, packaging and product testing. The results of their study showed that all of the factors above, excluding discounts offered were positively related to perceived product safety. They also found that product testing was the most important factor, followed by brand reputation and price when considering whether or not the product was safe. The least important factors are promotion channel and personalities featured in advertising.

Othman and Chong (1999) examined the selection criteria considered important by female consumers when purchasing lipstick and face powder in Malaysia. Out of the 19 product attributes of lipstick and face powder (see Table 8), they found that attributes such as absence of side effects, quality, fine texture, nice colors, and durability are the most important attributes when selecting lipstick and face powder. The least important attributes are price, attractive packaging, attractive product display, recommendations from friends and sales personnel, and free gifts or gift vouchers.

Huang and Tai (2003) investigated customer value perceptions of products in terms of the relative importance of product attributes and buying habits with regard to skin care and cosmetic products among East Asian female students (i.e. Japan, China, Korea & Taiwan). Based on the factor analysis results, they identified six factors of customer perceived value of cosmetic and skin care products (see Table 8). These factors were labeled as post-sales services and guarantees, sales personnel factor, advertising seeker, product intrinsic attributes, convenience seeker and origin of brand consciousness. The variables and dimensions of each customer value factors are presented in Table 8 on page 57.

The above studies provide insight in terms of identifying the importance of each dimension of the cosmetic product attributes and serve as guides for the conceptualization of brand image construct in the context of colored cosmetic products. Some of the cosmetic product attributes dimensions used in the previous studies (i.e. Siu & Wong, 2002; Othman & Chong, 1999a) are not included in this current study. They are discount offered, packaging and product testing.

In terms of operationalization of brand image attributes construct, the current study operationalizes brand loyalty attributes based on consumer cognitive evaluation of the loyalty of the brand (i.e. perception) in order to fit with the underlying theory of the traditional attitude model (i.e. cognitive-affective-conative).

Therefore, the current study measures the dimensions of the loyalty attributes variables differently from the previous works of Siu and Wong (2002), Othman and Chong (1999a) and Huang and Tai (2003). All of these three studies measure their studied product attributes dimensions or variables based on levels of importance. Attention now turns to discussion of each of the dimensions representing the cosmetic product attributes.

2.5. Purchase Behavior.

Consumer needs for information source type and format vary depending on whether they are engaged in information search, option evaluation and choice, or purchase point activity (Howard, 1974).

Purchase Behavior is the decision processes and acts of people involved in buying and using products. Consumer behavior is defined as the study of the buying units and the exchange processes involved in acquiring, consuming, and disposing of goods, services, experiences and ideas (John & Michael, 1998). Consumer behavior can be defined as the behavior that consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs. They study of consumers behavior is the study of how individuals make decisions to spend their available resources (money, time, and effort) on consumption- related items. It includes the study of what they buy, why they buy it. It is an interdisciplinary science that involved psychology, sociology, social psychology, cultural anthropology and economies concepts (Leon G. Schiffman & Leslie Lazar Kanuk, 1991).

Consumer behavior has several implications for marketing strategy. Knowing consumer buying behavior helps marketer better understand why consumers make the purchase they make, and what factors influence consumer purchase. As the result, marketers can effectively design marketing strategies to promote their products.

2.6. Buyer's characteristics.

Not only the external stimuli that influence buying decision, consumer's purchasing decision is also affected by buyer's characteristics. These characteristics can be classified as cultural, social, personal, and psychological factors.

Cultural: This factor includes culture, subculture, and social class. Culture refers to the set of values, ideas, and attributes that are accepted by a homogenous group of people and transmitted to the next generation. Culture affects what people buy, how they buy and when they buy. Also, it determines what is acceptable with product marketing and advertising. Culture can be divided into subcultures. On the other hand, social class is an open group of individuals who have similar social rank. Social class does not only influence many aspects of our lives but also determine to some extent, the types, quality, and quantity of products that a person buys or uses.

Social: this factor includes reference group, family, social roles and statuses. Reference groups are the group of people who have a positive or negative influence on a person attitude and behavior. The degree to which a reference group will affect a purchase decision depends on an individual susceptibility to reference group influence and the strength of his or her involvement with the group. Concerning the influence of role, roles determine things we should do based on the expectation of our from others position within a group. According Kotler's model (Kotler, 2003) and several studies (Maetee, 2001, Saowanee, 1997), reference group, family social roles and statuses were considered as factors affecting buyer's decision.

Personal: Personal factor is known as demography of people. It includes personal information such as age, gender, occupation, income, education level, etc. many studies (Kanoknard, 1998) found that these factors influence the buying decision.

Psychological: Psychological factor includes lifestyle, learning, and belief. Lifestyle is defined as the consistent pattern people follow in their lives. Beside lifestyle, learning and belief are also considered as Psychological factors influencing consumer behavior. Previous study (Saowanee, 1997) found that using experiences have an effect on next buying decision. Also, it was found that information about the products would create belief that may influence buying decision (Pornchai, 2004; Kanoknard, 1998).

2.7. Purchase Behavior.

The buying process starts when the buyer recognizes a problem or need. The need can be triggered by internal (e.g. hunger, thirst) or external (e.g. television advertisement) stimuli. Interestingly, a need can be triggered by the marketers by several methods including by advertising or distributing product information.

Information search: An aroused consumer will be inclined to search for more information. At the next level, the person may enter an active information search such as looking for reading material, phoning friends, and visiting stores to learn about the product.

Consumer information sources fall into four groups: 1) Personal sources: family, friends, neighbors, etc. 2) commercial sources: advertising, salespersons, displays, etc. 3) public sources: mass media, consumer-rating organizations, etc. 4) experimental sources: handling, examining, using the product, etc.

Evaluating of alternatives: there are three basic concepts in understanding consumer evaluation processes: first, the consumer is trying to satisfy a need. Second, the consumer is looking for certain benefits from the product solution. Third, the consumer sees each product as a bundle of attributes with varying abilities for delivering the benefits sought to satisfy this need. In this stage, consumer need to establish criteria for evaluation, features they wants or does not want. Then, rank and weight alternatives.

Purchase decision: after consumer forms preferences among the brands, consumer may also form an intervention to buy the most preferred brand. However, two factors can intervene between the purchase intention and the purchase decision as described in figure 9. These factors are attribute of others and unanticipated situational factors.

Satisfaction or dissatisfaction with the product will influence a consumer's subsequent behavior. If the consumer is satisfied, he or she will exhibit a higher probability of purchasing the product again. The satisfied customer will also tend to say good things about the brand to the others. Marketers say: "Our best advertisement is a satisfied customer". Dissatisfied consumers may abandon r return the product. They may seek information that confirms its high value. They may take public action by complaining to the company, going to the lawyer, or complaining to other groups (such as business, private or government agencies). Private actions include making a decision to stop buying the product (exit option) or warning friends (voice option). In all these cases, the seller has gone a poor job of satisfying the customer.

2.8. Brand Reputation.

Brand reputation plays a significant role in business success (Money & Gardiner, 2005). This dimension is also crucial in terms of creating and projecting a strong image, particularly for brands of beauty products. Reputation is defined as "the estimation of the consistency over time of an attribute of an entity. This estimation is based on the entity's willingness and ability to repeatedly perform an activity in a similar fashion" (Herbig & Milewicz, 1993, p. 18). This viewpoint is based on the perceptions of the firm's past behavior, which relates to its historical background, consistency in delivering high quality products, the ability of its products to meet customer expectations and the company's and/or its products' consistency in fulfilling promises. In the context of consumer goods, Lau and Lee (1999) described a brand's reputation as "the opinion of others that the brand is good and reliable" (p. 346). This definition stressed whether the brand was being perceived as having a good or bad reputation, reliable, well-performing as well as third party comments about the brand. Further, Chaudhuri (2002) defined brand reputation as "the overall value, esteem, and character of a brand as seen or judged by people in general".

This concept reflects the idea that consumers perceive the brand's qualities in terms of its status appeal, reputation, esteem, customer recognition and popularity. Indeed, cosmetic users are very much concerned about the credibility and the reputation of the brand. For example, Siu and Wong (2002), in their study of color cosmetic products, found that well-known cosmetic brands (i.e. as an indicator of brand reputation) were perceived to be much safer than unfamiliar brands. In a non-durable consumer goods study, Lau and Lee (2000) concluded that a brand's reputation is essential in building consumers' trust in that brand. Furthermore, Selnes (1993) found that brand reputation has a strong influence on loyalty in four studied companies; they studied an insurance company, a salmon feed supplier, a college and a telephone company. Another study conducted by Gournaris and Stathakopoulos (2004) in a whiskey brands context, found that brand reputation were significantly related to both "premium loyalty" and "covetous loyalty", while a "non loyalty" group showed a negative relationship to brand reputation.

Based upon the above discussion, it is apparent that brand reputation dimension is an essential construct that strengthen the brand's qualities, especially its image. For this current study, brand reputation concerns whether the brand is able to fulfill its promises, have a good reputation, be more reputable than other competing brands, inspire confidence in its users, be able to meet customers' expectations and prove to be trustworthy (Nguyen & LeBlanc, 2001; Burt & Carralero-Encinas, 2000).

3. Methodology

The purpose of this section is to develop the quantitative research study and identify factors those influenced to the "Country of Origin and Brand Loyalty on Cosmetic products among the UUM Students" based on Elif Akagün Ergin and Handan Özdemir (2005), and Zafar U. Ahmed and James P. Johnson (2002) theoretical framework.

3.1. Research Framework.

Country of Origin, Cosmetic Brands, Brand Reputation, Purchase Behavior and Demography of Students factors are independent variables. Brand Loyalty is dependent variable. Objectives of this study is investigate the challenges for Brand Loyalty practices among the Country of Origin, Cosmetic Brands, Brand Reputation, Purchase Behavior and Demography of Students, study the factors which are influenced to developing Brand Loyalty among the UUM students, creating the conceptual framework for development of Brand Loyalty perspective of Country of Origin, Brand Reputation, Purchase Behavior on the Cosmetic Brands in the UUM Students.

Figure 3: Theoretical Framework of this study.

Independent Variables   Dependent Variable

Country of Origin

Cosmetic Brands

Demography Students

- Ethnic
- Age
- Income

Brand Reputation

Purchase Behavior
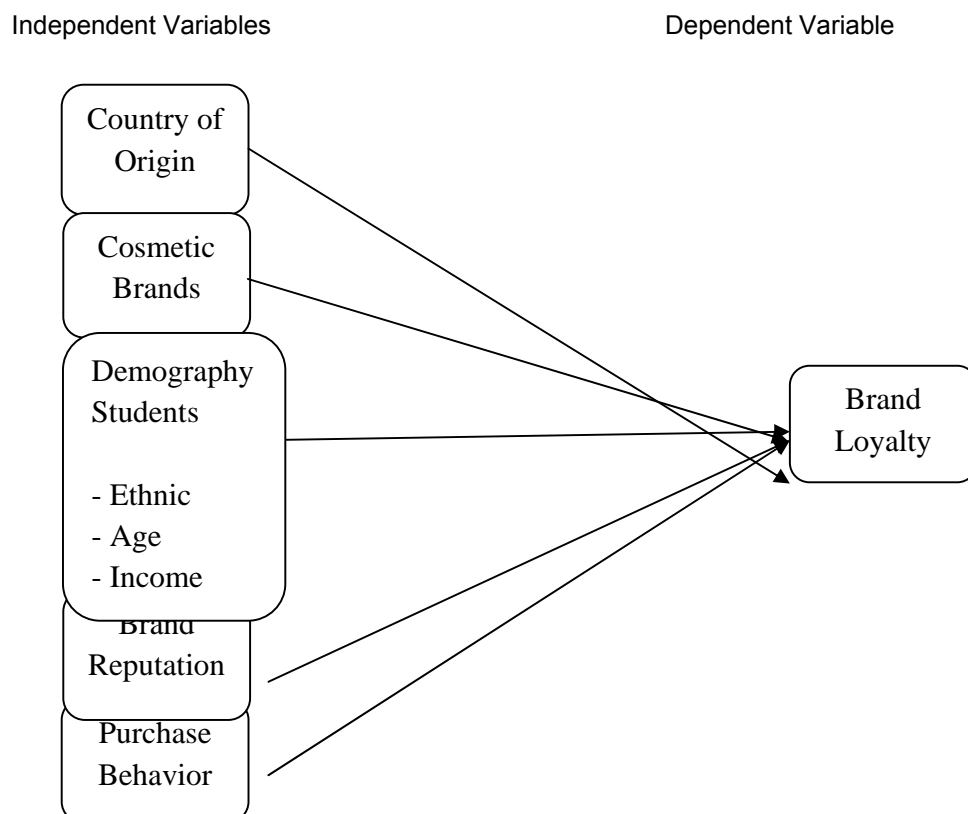
Brand Loyalty

The dependent variable is the primary interest of this research, which is Brand Loyalty. It is said to be the single biggest opportunity and threat facing almost every industry (Achrol and Kotler, 1999).

Independent variable is also known as the predictor variable. It is one that influence the dependent variable either in a positive or negative ways (Cavana, Delahaye, and Sekaran, 2001). The independent variable studied in this research is Country of Origin, Cosmetic Products and UUM students.

H1. Country of Origin is positively related with the Brand Loyalty.

H2. Cosmetic Brands are not positively related with the Brand Loyalty.

H3. Brand reputation is positively related with the brand loyalty.

H4. Purchas behavior is positively related with brand loyalty.

H5. Demography students are positively related with brand loyalty.

3.2. Research Instrumentation.

380 questionnaires distributed in the English and Malay languages and consist of two parts to the UUM Students. And only 227 questionnaires are received. From 380 questionnaires 153 questionnaires didn't return because of final exam that students were busy at that time. To get results questionnaire designed in two parts, "Part A and Part B". Part A designed to get the demographic information about the respondents. And the second part designed to get the information about Dependent and Independent variables. Each part of the questionnaire has own instruction. Furthermore, the questionnaire designed as five scale likert style such as agree, strongly agree, neither agree nor disagree, disagree, and strongly disagree. Questionnaire consisted 37 questions. This questions will be self administered by me hence it will enable us have contacts with the respondents in question. The questionnaire will be self administered to the respondents who in turn are expected to answer from the alternatives provided. This is one of the safest ways to get feedback.

The questionnaire will consist of 37 items. 31 questions asked from the five independent variables. And then another 6 questions asked from the dependent variable all in all making 37 questions in the questionnaire, and some of them based on the likert style. The first part consisted of the information about the respondent and it has 9 questions, the demographic factors or personal information about the respondent, and then followed by questions from the variables of the independent variable.

Survey are useful and powerful in finding answer to research questions through data collection and subsequent analyses, but they can do more harm than good if the population is not correctly targeted Sekaran

(2003). As mentioned earlier, the target population for this study consisted of UUM student consumers who used cosmetic and skin-care products (i.e. make-up products).

The purpose of this research was examining the Brand Loyalty and Country of Origin on Cosmetic Products among UUM Students. The number of the UUM Students more than 34 000 (http://www.uum.edu.my). Simple random sampling, a probability sampling plan, was used in this research. According to Krejcie and Morgan (1970), generalized scientific guidelines for sample size, we have decided to make simple random sample of 340 students (n= 340 students). Simple random sampling is based on a list of all students in the Universiti Utara Malaysia (N=34000 students). Therefore our results confine to this University and can be applied for the general future potential consumers only subjectively.

The sample of the study was UUM Students randomly selected. Number of respondent in the study 227 student customers from three different Colleges in UUM.

3.3.   Data Analysis Technique.

The purposes of data analyses and hypotheses testing, several statistical methods will be employed from SPSS software version 17. These include descriptive statistics to describe the characteristics of the respondent, test of differences to compare the extent of attitude towards the respondents between different demographic profiles, co relational analyses to describe the relationship between variables and regression analyses to test the impact of independent variables on dependent variables.

Both simple and advanced statistical tools and methods were used where appropriate for analyzing the relationship among the variables and the model. Therefore usage of statistical techniques will of according to commonly accepted research assumptions and practices.

Following statistical analysis will perform for the data analysis for this study. Among the analysis method that will be use in SPSS are factor analysis, reliability test, correlation, and regression analysis.

3.4. Exploratory Factor Analysis.

Exploratory factor analysis is designed to condense a large set of variables into a smaller or more manageable number of factors (Pallant, 2007; Tabachnick & Fidell, 2007).

To ensure the appropriateness of factor analysis, six assumptions need to be met as suggested by Hair et al. (2006) as follow: (1) the Kaiser-Meyer-Olkin measure of sampling adequacy (KMO) values must exceed .50; (2)

the Barlett's test of sphericity should be at least significant at .05; (3) anti-image correlation matrix of items should be at least above .50; (4) communalities of the variables must be greater than .50; (5) the factor loadings of .30 for each item are considered practical and statistically significant for sample sizes of 350 or greater; (6) factors with eigenvalues greater than 1 are considered significant.

3.5. Multiple Regression Analysis.

Regression is a statistical technique that permits the researcher to examine the relationship between a single dependent variable and several independent variables (Tabachnick & Fidell, 2007; Hair et al., 2006). In this study, regression analysis was used to assess the relationships among students demography, cosmetic brands, brand reputation, country of origin, purchase behavior (i.e. independent variable), and brand loyalty (dependent variable). Before conducting the multiple regression analysis, several main assumptions were considered and examined in order to ensure that the regression analysis was appropriate (Hair et al., 2006). The assumptions to be examined are as follow: (1) outliers, (2) normality linearity and homoscedascitity, and (3) muliticollinearity.

Finally, the data was checked for the existence of collinearity in the data. Multicollinearity appears "when any single independent variable is highly correlated with a set of other independent variables" (Hair et al., 2006, p. 170). Multicollinearity was examined by inspection of the Tolerance and VIF values. Hair et al. (2006) suggested a tolerance value greater than .1 and the variation inflation factor (VIF) value smaller than 10 and the conditional index value smaller than 30, as an indication that there was not a high muliticolinearity.

4. Data analysis and findings

The target population for this study was student consumers who had purchased and used cosmetic and skin-care products (i.e. make-up products). The data was collected from the territory of Universiti Utara Malaysia. These representative states were divided into male and female gender.

The demographic profile of the respondents: a total of 227 participants were included in the final sample. The analysis of the respondents' information reveals that the respondents age 21-25, 61.2%. Approximately 26.4% of the respondents were in the age below 20. 11.9% in the age range of 26-30. 0.4% in the age range of 36 to 40. The gender of respondents 31.7% male and more than half of 68.3% female.

The ethnic background was predominantly Malays, accounting for 44.5% of the samples. The Chinese (22.5%), Indians (6.6%), Yemeni (6.6%), Jordanian (4.0%), Indonesian (3.1%), Somalis (2.6%), Bangladesh (2.2),

Libyan (1.8%), Uzbek (1.8%), African (0.9%), Algerian (0.9%), Melanin (0.9%), Chad (0.4%), Palestinian (0.4%), Persian (0.4%), Sabah (0.4).

As for educational achievement, about 69.6% of the respondents possessing qualifications of a bachelor degree, 18.1% holding a Master Diploma, and while the remaining 6.2% have earned Doctoral degree. High School (2.2%), SPM (1.8%) and finally STPM (2.2).

With regard to employment status, about 4.2% of the samples were public employees, 0.9% were employees working in the private sector, and self-employed respondents were made up of 2.6%, unemployed 1.3% and students 91.2%. Among the employed respondents, a large portion of the sample (8.4%) were represented middle management, while around 6.2% were in top management positions, 3.1% were in professional, 4.0% of respondents were lower management, 4.4% of respondents were supporting staff, lastly 0.4% respondents were self-employed, and finally sellers 1.3%.

The personal income with highest representatives in the sample was in the range of less than RM1000 monthly 13.7%. 7.0% of the respondents earned between RM2001 and RM3000 monthly, 5.7% of the respondents earned between RM1001 and RM2000, 2.6% respondents were earning RM3001-RM4000, 0.4% respondents monthly income between RM4001and RM5000, while the remaining 70.5% respondents have no personal income at all (i.e. this particular group was comprised of students and unemployed).

Frequency of shopping highest one is one time a month 37.9% follow this two times a month 32.6%, three times a month 14.1%, four times a month is 6.6%, follow this more than five times 5.7% and lastly five times a month 1.8%.

The students favorite shopping center is Jitra Mall 30.0%, Alor Star Mall is 20.7%, C-Mart Changllon is 13.7%, Tesco is 11.9%, City Plaza is 7.5%, Queens bay Mall is 3.1%, Cosway is 2.6%, Mid Valley is 1.8%, Mydin is 1.3%, Kuala Lumpur is 1.3%, Star Parade is 1.3%, Yawata Carefour is 0.9%, Time square is 0.9%, Pacific Mall is 0.9%, Mall UUM is 0.4%, Sogo is 0.4%, Pasaraya is 0.4%, Sentosa Plaza is 0.4%.

In summary, the respondents' profile depicts a higher percentage in female gender as compared to male gender. The sample also consisted of mostly bachelor degree students. In terms of sampling frame, the number of respondents reflects the actual ethnic composition of the Malaysian population with 44.5% Malay; Chinese, 22.5%; Indian 6.6%. Therefore, the study sample was well representative of the target cosmetic consumers in the UUM students market.

Table 2 shows the distribution of cosmetic and skin-care brands used by the respondents. 63.0% of respondents are using cosmetic and skin-care products, but 37% respondents are not using cosmetic and skin-care products. Among respondents organic and natural cosmetic and skin-care products 10.1% were using. International products 31.7%, International and local cosmetic and skin-care products 36.6% were using. The respondents who using all products only 0.4%.And lastly local cosmetic and skin-care products were using 21.1%.

Table 2: Local, international and organic brands.

Brand name	Frequencies	Percentage
Organic and natural	23	10.1
International	72	31.7
Both	83	36.6
Local	48	21.1
All	1	0.4
Total	227	100.0

Table 3 illustrates the brand that has the highest number of users are Maybelline (21.6%) followed by Avon (19.4%), L'Oreal (13.7%), Nevea (8.4%), Estee Lauders (6.2%), Oriflame (4.8%), Safi (4.4%), Johnson (2.6%), Revlon (2.2%), Safi Balqis (1.8%), Silky Girl (1.3%), Syurah (1.3%), Lancome (1.3%), Tia Amelia (0.9%), Dashing (0.9%), Mary Kay (0.4%), The Faceshop (0.4%), Neutrogena (0.4%), Sasa (0.4%), Natural PRO 2000 (0.4%), Dior (0.4%), OXY (0.4%), Simply Siti (0.4%), Garnier (0.4%), Waigi (0.4%), Neutvogeng (0.4%), Nano (0.4%),Skin Food Elemente (0.4%), Brylcreame (0.4%), Fantasia (0.4%), Sendaju Tinggi (0.4%), and Safi balais (0.4%).

Table 3: The most preferred brands of cosmetic and skin- care products.

Frequencies	Frequency	Percentage
Maybelline	49	21.6
Avon	44	19.4
L'Oreal	31	13.7
Nevea	19	8.4
Estee Lauders Oriflame	14	6.2
Safi	11	4.8
Johnson	10	4.4
Revlon	6	2.6
Safi Balqis	5	2.2
Silky Girl	4	1.8
Syurah	3	1.3
Lancom	3	1.3
Tia Amelia	3	1.3
Dashing	2	0.9
Mary Kay	2	0.9
The Faceshop	1	0.4
Neutrogena	1	0.4
Sasa	1	0.4
Natural PRO 2000	1	0.4

Dior	1	0.4
OXY	1	0.4
Simply Siti	1	0.4
Garnier	1	0.4
Waigi	1	0.4
Neutvogeng	1	0.4
Nano	1	0.4
Skin Food Elemente	1	0.4
Brylcreame	1	0.4
Fantasia	1	0.4
Sendaju Tinggi	1	0.4
Safi balais	1	0.4
Total	1	0.4
Missing	223	98.2
	4	1.8

Table 3 shows the information regarding what/who determined the respondents to buy the cosmetic and skin-care products. Respondents were asked to provide information concerning who influenced their decision to buy the cosmetic product. 43.2% respondents reported that they agreed that personal interests influenced their decisions to buy the cosmetic and skin-care product, 29.5% of the respondents admitted that they strongly agreed with media information, 9.3% Peer pressure, 18.1% strongly agreed influenced their decisions to buy the cosmetic and skin-care product family members.

Table4: Influences Purchase Decision.

Item	Frequencies	Percentage
Personal preference	98	43.2
Peer pressure	21	9.3
Family Members	41	18.1
Peer pressure	21	9.3

46.7% respondents were using cosmetic and skin-care products every day. 30.8% respondents were using when they have mood and when they feel like it to use, and finally 22.5% respondents were using cosmetic and skin-care products on the special occasional days (see table 4).

Table 5: Using Cosmetic and Skin-Care Products.

Item	Frequencies	Percentage
Every day/ routinely	106	46.7
When I feel like it	70	30.8
On special occasion	51	22.5

About 30.0% of the respondents reported that they bought their makeup at the department store of the Jitra Mall, while another 20.7% respondents purchased from Alor Star Mall, about 13.7% bought from the C-Mart Changloon, 11.9% bought their cosmetic and skin-care products from Tesco supermarket, City Plaza 7.5%, Queens bay Mall 3.1%, Cosway 2.6%, Mid Valley 1.8%, Kuala Lumpur 1.3%, Mydin 1.3%, Star Parade 1.3%, Yawata Carefour 0.9%, Pacific Mall 0.9%, Time square 0.9%, Sogo 0.4%, Mall UUM 0.4%, Pasaraya 0.4%, Sentoza Plaza 0.4% (see table 5).

Table 6: Favorite shopping center.

Frequencies	Frequenc	Percentage
Jitra Mall	68	30.0
Alor Star Mall	47	20.7
C-Mart Changloon	31	13.7
Tesco Mall	27	11.9
City Plaza	17	7.5
Queens bay Mall	7	3.1
Cosway	10	2.6
Mid Valley	4	1.8
Kuala Lumpur	3	1.3
Mydin	3	1.3
Star Parade	3	1.3
Yawata Carefour	2	0.9
Pacific Mall	2	0.9
Time square	2	0.9
Sogo	2	0.4
Mall UUM	1	0.4
Pasaraya	1	0.4
Sentoza Plaza	1	0.4
Total	226	99.6
Missing	1	0.4

4.1. Factor Analysis.

The purpose of using factor analysis is to summarize patterns of correlations among observed variables, to reduce a large number of observed variables to a smaller numbers of factors, and to provide an operational definition (a regression equation) for an underlying process by using observed variables, or to test a theory about the nature of underlying processes (Tabachnick & Fidell, 2007, p. 608).

In order to ensure the appropriateness of factor analysis, six assumptions need to be met according to the guideline recommended by Hair et al. (2006). First, the Kaiser-Meyer-Olkin measure of sampling adequacy (KMO) values must exceed .50. Second, the result of the Bartlett's test of sphericity should be at least significant at .05. Third, anti-image correlation matrix of items should be at least above .50. Fourth, communalities of the variables must be greater than .50. Fifth, the factor loadings of .30 or above for each item are considered practical and statistically significant for sample sizes of 350 or greater. Sixth, factors with eigenvalues greater than 1 are considered significant.

In terms of communalities, Field (2005) and others scholars (MacCallum, Widaman, Zhang, & Hong, 1999) have suggested that those items/variables that have communality values less than 0.5 can be retained when the sample size is over 500. Hair et al. (2006) also noted that a researcher may take into account whether to retain or remove those items/variables which have a low communality. If the low communality item contributes to a well-defined factor, a researcher should consider retaining it.

Exploratory factor analysis was performed separately on each studied variables: students demography (9 items), cosmetic brands (5 items), brand reputation (6 items), country of origin (5 items), purchase behavior (6 items) and brand loyalty (6 items). The factor analysis results of these studied variables are discussed below.

4.2. Factor Analysis of Independent and Dependent Variables.

The results of factor analysis on Student's Demography are presented in Table 7. The initial run of the factor analysis on 3 items of student's demography produced one factor with eigenvalues above one. The Kaiser-Meyer-Oklin value was .500 and the Bartlett test of sphericity was significant at .000. Anti-image correlation for the entire student's demography variables were greater than 0.5.

Table 7: Factor Analysis of Students Demography.

Student's Demography	Initial	Extraction	Eigenvalues % of Variance
Gender	1.000	.800	53.393
Ethics	1.000	.801	33.333
Income	1.000	.001	13.273

The second run of the factor analysis extracted 6 item factors with eigenvalues greater than one. The Kaiser-Meyer-Oklin value was .552 and the Bartlett test of sphericity was significant at .000. Anti-image correlation for the entire cosmetic brands items were greater than 0.5 (see table 8).

Table 8: Factor Analysis of Cosmetic Brands.

Cosmetic Brands	Initial	Extraction	Eigenvalues % of Variance
CB1	1.000	.613	31.624
CB2	1.000	.166	22.650
CB3	1.000	.706	18.835
CB4	1.000	.570	15.458
CB5	1.000	.658	11.433

The third run of factor analysis produced 6 item factors with eigenvalues greater than one. The Kaiser-Meyer-Oklin value was .881 and the Bartlett test of sphericity was significant at .000. Anti-image correlation for the 6 brand reputation items were shown to be greater than 0.5. The fourth run of factor analysis yielded 5 item factors with eigenvalues above one. And country of origin's the Kaiser-Meyer-Oklin value was .841 and the Bartlett test of sphericity was significant at .000. The Anti-image correlation was above 0.5.

Table 9: Factor Analysis of Brand Reputation.

Brand Reputation	Initial	Extraction	Eigenvalues % of Variance
BR1	1.000	.633	63.832
BR2	1.000	.602	10.274
BR3	1.000	.648	8.041
BR4	1.000	.617	7.234
BR5	1.000	.725	6.036
BR6	1.000	.606	4.582

Table 10: Factor Analysis of Country of Origin.

Country of Origin	Initial	Extraction	Eigenvalues % of Variance
COO1	1.000	.583	63.177
COO2	1.000	.591	11.328
COO3	1.000	.685	10.236
COO4	1.000	.622	9.269
COO5	1.000	.678	5.990

The final run of factor analysis brand loyalty produced eigenvalues more than one (see Table 10). The Kaiser-Meyer-Oklin value was .782 and Bartlett Test of Sphericity was significant at .000. Anti-image correlation of the remaining 6 items of brand loyalty exceeded 0.50.

Table 11: Factor Analysis of Brand loyalty.

Brand Loyalty	Initial	Extraction	Eigenvalues % of Variance
BL1	1.000	.393	59.130
BL2	1.000	.685	15.107
BL3	1.000	.645	8.548
BL4	1.000	.536	8.160
BL5	1.000	.691	5.652

4.3. Reliability Analysis on Variables of the Study.

Reliability is a "measure of the degree of consistency between multiple measurements of a variable" (Hair et al., 2006, p. 137). A common used of measure reliability is internal consistency, which applies to the consistency among the variables in a summated scale. In order to examine the internal consistency of the factors obtained or the scales used in this study, Cronbach's alpha was calculated. Generally, an alpha value close to 1.0 indicates high internal consistency reliability, an alpha value less than 0.6 is considered to be poor, values of 0.7 are considered acceptable and values above 0.8 are deemed to be good (Sekaran, 2003).

The Cronbach's alpha for each of the 6 variables (i.e. students demography (gender, ethnic, income), cosmetic brands (CB1, CB2, CB3, CB4, CB5), brand reputation (BR1, BR2, BR3, BR4, BR5, BR6), country of origin (COO1, COO2, COO3, COO4, COO5), purchase behavior (PB1, PB2, PB3, PB4, PB5, PB6), brand loyalty (BL1, BR2, BR3, BR4, BL5 and BR6)) are presented in Table 9.

Table 12: Reliability Analysis on Variables of the Study.

Variables	No of Items	Cronbach's alpha
Brand Reputation	6	.834
Country Of Origin	5	.835
Purchase Behavior	6	.840
Brand Loyalty	6	.796

All of the Cronbach's alpha values low than 0.60, (Nunnally, 1970). Then I used "scale if item deleted", and I deleted the item that has "highest cronbach alpha if item deleted". Later I got the results over 0.60 except for two of the variables i.e. students demography and cosmetic brands' Cronbach alpha value is low than 0.60. Although this is so, the Cronbach's alpha values of 0.6 and above is still considered acceptable. The Cronbach's alpha value for each of the 4 variables (brand reputation, country of origin, purchase behavior, and brand loyalty from .796 to .840. The 3 variables (brand reputation, country of origin, and purchase behavior) have a reliability coefficient of 0.84. Meanwhile, the 1 variable used to brand loyalty produced an alpha coefficient of 0.80.

4.4. Correlation Analysis.

Pearson correlation coefficients were computed in order to examine the strength and the direction of the relationship between all the constructs in the study. The Pearson correlation coefficient values can vary from -1.00 to +1.00. A correlation value of +1.00 indicates a perfect positive correlation, while a value of -1.00 represents a perfect negative correlation, and a value of 0.00 indicates no linear relationship between the X and Y variables or between two variables (Tabachnick & Fidell, 2007; Pallant, 2007). Cohen (1988) interprets the correlation values as: small/weak when the correlation value is r = .10 to .29 or r = -.10 to -.29, medium/moderate when the value is r = .30 to .49 or r = -.10 to -.29, and large/strong when the value is r = .50 to 1.0 or r = -.50 to -1.0 large.

As shown in Table 20, the results indicate that all of the variables were positively correlated with brand loyalty. Results indicate that have three independent variables are positively correlated with brand loyalty, and two independent variables are not associated with brand loyalty. The highest correlation between purchase behavior and brand loyalty (r = .676, p < 0.01). It suggests that purchase behavior has many factors to influence on brand loyalty. Both brand reputation (r = .658, p < 0.01) and country origin (r = .644, p < 0.01) have strong positively associated with brand loyalty. The table 20 shows that student demography and cosmetic background not significant related with level of brand loyalty (r = .130, p < 0.01) & (r = -.164, p < 0.01) respectively.

The results also show that there is a strong positive correlation (among the brand loyalty dimensions) between purchase behavior and country of origin (r =.574, p < 0.01), brand reputation and country of origin (r = .590, p < 0.01), brand reputation and cosmetic background (r = -.81, p < 0.01), cosmetic background and student demography (r = -.155, p < 0.01).

Table 13: Correlation Analysis.

	STUDENTS DEMOGRAPHY	COSMETIC BACKGROUND	BRAND REPUTATION	COUNTRY OF ORIGIN	PURCHASE BEHAVIOR	BRAND LOYALTY
STUDENTS DEMOGRAPHY	1 227					
COSMETIC BACKGROUND	-.150* 0.24 227	1 227				
BRAND REPUTATION	.219** .001 227	-.081* .226 227	1 227			
COUNTRY OF ORIGIN	.048 .470 227	-.148* .025 227	.590** .000 227	1 227		
PURCHASE BEHAVIOR	.335** .000 227	-.178** .007 227	.567** .000 227	.547** .000 227	1 227	
BRAND LOYALTY	.130 .050 227	-.164 .013 227	.658** .000 227	.664** .000 227	.676** .000 227	1 227

4.5. Regression Analysis.

Multi regression analysis was used to analyze the direct relationship between brand loyalty (dependent variable) and independent variables (country of origin, cosmetic brand, brand reputation, purchase behavior and demography students). As mentioned on chapter two in this study, all of our hypotheses examined whether are a direct and positive relationship between brand loyalties. And we found different results.

Table 11 shows that four independent variables have positive significant relation with brand loyalty, and two independent variables have no significant on brand loyalty, as more details for each variable as follows:

Table 14: Analysis of Variables.

A. Dependent Variable: Brand Loyalty					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
(Constant)	.118	.222		.531	.596
...tic background H2	-.019	.017	-.047	-1.121	.264
...nts Demography H5	-.028	.014	-.089	-1.973	.050**
...reputation H3	.297	.056	.292	5.338	.000***
...y Origin H1	.311	.060	.282	5.140	.000***
Purchase behavior H4	.462	.068	.379	6.801	.000***

Results in Table 21 indicates that country of origin, has positive influence on brand loyalty (β = .282, p < 0.01), this results is excepted because majority studies are investigated relationship between role of country of origin and brand loyalty found there have strong influence on a brand during its birth and childhood .therefore , H1 is partially supported.

Results also indicates that cosmetic brands has no significant with brand loyalty (β = -.089, p < 0.01), as similar studies of (e.g., Huang & Tai, 2003; Othman & Chong, 1999a; Siu & Wong, 2002; Zainal, 2004) didn't investigate the importance of cosmetic product attribute in purchase decisions, brand choice and buying habit of cosmetic users, unlike other studies has different results as Othman and Chong (1999) they found that attributes such as absence of side effects, quality, fine texture, nice colors, and durability are the most important attributes when selecting lipstick and face powder. However, our H2 is partially not supported.

The table 21 shows that brand reputation has positive significant on brand loyalty (β = .292, p < 0.01), as same findings for instance studies of (Money & Gardiner, 2005) found that Brand reputation plays a significant role in business success, and Selnes (1993) found that brand reputation has a strong influence on loyalty in four studied companies, as well as Another study conducted by Gournaris and Stathakopoulos (2004) in a whiskey brands context, found that brand reputation were significantly related to both "premium loyalty" and "covetous loyalty", while a "non loyalty" group showed a negative relationship to brand reputation. Therefore, this indicates that H3 is

partially supported. The table also shows that brand purchase behavior has positive significant on brand loyalty (β = .3792, p < 0.05), this indicates that H4 is partially supported.

Finally results indicates that demography students has positive influence on brand loyalty (β = -.089, p < 0.01), as many studies were conducted to examine behavior on cosmetic purchasing and factors related to cosmetic consumption behavior among University students (Maetee & Saowanee, 2001). In higher learning Institutions student's peer pressure also play important role on influence of the cosmetics to the students. There are many races in Malaysian as Malay, Chinese, Indian, and Jordanian those who have different behavior and income are strong influence on brand loyalty. Therefore, H5 is partially supported.

Table
15: Model Summary.

R- squared	0.632 (63.2%)
Adjusted R-squared	0.624 (62.4%)
F- statistic	75.907*
p- value	0.00*

5. Summary and Conclusion

The purpose of this chapter is to summarize and discuss the relevant findings of the study. First, this chapter presents a brief review of purpose and results of this study, to be followed by discussion of the results of hypotheses testing and to compare the results with previous studies. Next, the theoretical and methodological contributions, as well as managerial implications based on the results are highlighted. Finally, the limitations of this study and recommendations for future research are discussed.

Based current research findings presented in chapter four, and chapter two from literature review, can be tested whether they are accepted or not accepted.

Table 16: Acceptability of the Hypotheses.

Hypotheses	Results
H1. Country of Origin is positively related with the Brand Loyalty.	Accepted
H2. Cosmetic Brands are positively related with the Brand Loyalty.	Rejected
H3. Brand reputation is positively related with the brand loyalty.	Accepted
H4. Purchas behavior is positively related with brand loyalty.	Accepted
H5. Demography students are positively related with brand loyalty.	Accepted

The purpose of this study was to examine the effect of brand loyalty based upon attributes and benefits on purchase behavior, brand reputation, and country of origin among University Utara Malaysia student consumers.

Students who had purchased and personally used cosmetic and scin-care products (i.e. make-up) were potential and thus were specifically selected as participants in this study. Data from 227 participants were used for the statistical analysis. The data was collected from the territory of Universiti Utara Malaysia. These representative states were divided into bachelor, master, PhD, SPM, High School and STMP student consumers. In this study, the brand loyalty construct functions as a dependent variable and students demography, cosmetic brands, brand reputation, country of origin, and purchase behavior as independent variables.

Factor analysis with Kaiser-Meyer-Oklin value was utilized to identify the dimensionality of research variables: students' demography, cosmetic brands, brand reputation, country of origin, purchase behavior and brand loyalty. Factor analysis of brand loyalty indicates Kaiser-Meyer-Oklin value was .782, country of origin's Kaiser-Meyer-Oklin value was .841, brand reputation's Kaiser-Meyer-Oklin value was .881, cosmetic brand's Kaiser-Meyer-Oklin value was .552, and students' demography's Kaiser-Meyer-Oklin value was .500.   No measurement items were deleted during the process of factor analysis of independent variables and dependent variable's.

Multiple regression analyses were employed to test the relationships between country of origin and brand loyalty (β = .282, $p < 0.01$), this results is excepted because majority studies are investigated relationship between role of country of origin and brand loyalty found there have strong influence on a brand during its birth and childhood. Results also indicates that cosmetic brands has no significant with brand loyalty (β = -.089, $p < 0.01$), brand reputation has positive significant on brand loyalty (β = .292, $p < 0.01$), brand purchase behavior has positive significant on brand loyalty (β = .3792, $p < 0.05$), and finally results indicates that demography students has positive influence on brand loyalty (β = -.089, $p < 0.01$).

The sampling frame for this study was only limited to the students in UUM. Therefore, the findings of this study were unable to be generalizing to all population of consumer in Malaysia. Convenience sampling method was

chosen since the fast way to obtain information however the information is unreliable. It is recommended that future research utilize random sampling methods to ensure the generalizability of the findings. A broader demographic profile should be taken into consideration. Research subject that's covers other groups as well in broader geographical location throughout Malaysia should also be conducted. This research was conducted in cosmetic and brand loyalty settings.

There are not many extensive studies of brand loyalty among students in the literature that are generally applicable. The literature also does not describe the opinions brand loyalty among students, which are important for a better evaluation of the potential and limitations of the current study.

Similarly, loyal customers' are more likely to remain with the organization as a result of decision-making process that relies on affective states rather than on more objective means. These loyal customer become advocates to the organization with the intention to increase the level of business they conduct with the organization and consider the organization as their first choice for new business requirements (Ganesh et al., 2000, Zeithaml et al., 1996). Overall, a more loyal customer base leads to higher levels of long term profitability (Reichheld & Schneider, 1990). This is because loyal customers are more likely to buy and pay premium prices (Ganesh et al., 2000) and bring new customers to the organization who are themselves more loyal (Reichheld, 1993). Based on the findings of this research it is recommended that banks should put more effort to attract customers especially in factors related to commitment, empathy and values. In order to create and maintain loyalty, business must recognize that many of their core product and service attributes are necessary, but not sufficient for loyalty. Furthermore, business needs to have a strong connection with its customers in order to create and maintain customer loyalty. A strong professional relationship creates an advantage that can keep the customer from switching to a competitor.

Finally, this study suggests researchers should investigate other potential moderator variables such as different types of personality traits (e.g., sensation seeking, need for cognition, need for arousal, self-monitoring, self-confident), Big Five factor model, lifestyle and vanity traits (Netemeyer, Burton, & Lichtenstein, 1995). Previous research has examined the relationship between lifestyle and cosmetic choices among Malaysian women (Othman & Chong, 1999b). However, the researcher did not conceptualize lifestyle as a moderating variable.

The current study is carried out to gain a better understanding of the relationships between brand loyalty, country of origin, purchase behavior, cosmetic brands, brand reputation, and students' demography in the context of cosmetic and skin-care products. In addition, the study also further extends the cognitive-affective-conative loyalty model of Oliver (1997; 1999) by exploring the moderating effect of personality traits and consumer dwelling area on the relationship between brand loyalty (i.e. cognitive) and cosmetic brands (i.e. affective). The present study also incorporates brand loyalty based attributes and benefits as a construct of cosmetic brands in order to gain more insight into how customers perceive a particular brand's attributes and the benefits that customers obtained or experienced after using the brand (i.e. psychological value that the consumer associates with the brand).

A cosmetic brand has many images. Results of the study show that brand image related to reputation makes the largest contribution in explaining consumer loyalty intention with regard to skin-care cosmetics brands. The findings suggest that student consumers perceive that the reputation of a cosmetic brand is one of the most important factors influencing them to repurchase and recommend the brand to others. In addition, cosmetic brands related to functional benefits appears to be the most important factor contributing to the formation of customers' overall satisfaction with the cosmetic brand among University Utara Malaysia student consumers'. These findings are consistent with the Euromonitor (2007) report. According to Euromonitor (2007), there is a growing demand amongst Malaysian women for colored cosmetic products with longer-lasting effects, products in convenient, portable packaging formats and other value-added functions such as anti ageing, UV protection and skin protection. The identification of brand image attributes and benefits of the branded product could assist practitioners in establishing effective marketing strategies.

Finally, the present study suggests that in order to create a successful brand loyalty in a highly competitive marketplace, marketing managers should be more devoted to building brand loyalty, customer satisfaction and country of origin as part of their branding strategy. By maintaining and strengthening the brand loyalty, it will position the brand positively in the minds of consumers. Therefore, there is a need to understand the important roles of each dimension of brand loyalty i.e. brand reputation, brand origin, price-value for money, brand's sales personnel, product ingredients, after-sales service, functional, symbolic and experiential benefits, brand satisfaction and brand loyalty in order to enhance brand appeal.

Adapter is required bibliographic references to the UNE 50-104-94, ISO 690:1987 equivalency, so that was presented as follows:

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