

## Analysis of Consumer Behavior in Accepting Risk on the Use Of Non-BPOM Cosmetic Products (Case Study of HB Dosting Lotion)

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### ABSTRACT

This study aims to analyze consumer behavior in accepting the risk of using non-BPOM cosmetic products, focusing on HB Dosting lotion which is widely used as a skin whitener. This product is in demand by consumers because of its instant results in brightening the skin, although it does not have a distribution permit from the Food and Drug Supervisory Agency (BPOM) and has the potential to contain hazardous materials such as mercury and hydroquinone. This study uses a descriptive qualitative method with data collection techniques through interviews, observations, and documentation studies. The informants in this study were HB Dosting users, product resellers, and the Health Office in North Aceh. The results of the study indicate that social, psychological, cultural, and personal factors have a significant influence on consumer decisions in accepting the risk of using non-BPOM products. Consumers tend to prioritize instant results and prioritize social beauty standards even though they are aware of the potential long-term health risks. This study concludes that consumer awareness of the importance of cosmetic product safety needs to be increased, especially through education about the risks of non-BPOM products. It is hoped that the results of this study can provide insight for consumers, sellers, and stakeholders in choosing safe cosmetic products that have BPOM permits.

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### INTRODUCTION

Nowadays, teenagers have shown a higher level of awareness of beauty care compared to previous generations. This is supported by the availability of various beauty care options that are increasingly diverse and easily accessible. This is also supported by the increasing development of skin care technology and beauty clinics spread across Indonesia. according to Naim (2023). Skin care has become a current trend for modern women and is a necessity for a woman. The beauty care trend has given rise to the perception that beauty care is an unavoidable necessity (Manggaga & Fauziah, 2021). As a result, some individuals sometimes ignore the possible impacts on their health in an effort to achieve the desired beauty standards. The drive to achieve perfect beauty often encourages women to use risky beauty products, such as products that do not have a BPOM label or do not have official permission from health authorities (Ashilah, 2019). In the process, they may not be aware of the potential dangers contained in the product, which can endanger the health of their skin and body

as a whole (Herlina & Vestabilivy, 2019). Nowadays, people tend to be more dominant in using products that do not have a BPOM label because of the perception that these products are more innovative and effective in providing the desired results (Rahmah, 2020). In addition, the ease of accessibility and popularity of products without a BPOM label in cyberspace also influence consumer choices. Sometimes, a more affordable price factor is also a major consideration for people in choosing a product, even though it means sacrificing the safety and quality of the desired product. In addition, there is also a belief that these products may be more natural and environmentally friendly, although in reality this is not necessarily the case (Firdaus, 2021). Although BPOM continues to warn of the dangers of using non-BPOM cosmetics, the trend of using these products in Indonesia is still concerning (BPOM, 2022). The high number of illegal cosmetics found, such as in 2022 with 1,541 cases, the majority of which contained hazardous materials such as mercury, is the main indicator of the rampant circulation and use of these products. Factors driving this trend include cheaper prices, excessive claims of benefits that trigger impulsive purchases, lack of public awareness of the dangers of using non-BPOM products, and easy access through technological developments and social media. Lotions are thick topical preparations applied to the skin for a variety of purposes, from moisturizing with ingredients such as humectants, emollients, and occlusives, to protecting against UV rays and treating skin problems such as itching and rashes (Romadhonni et al, 2022). Types include moisturizing lotions for dry skin, brightening lotions to even out skin tone, anti-aging lotions to reduce signs of aging, and sunscreen lotions to protect against sun damage. It is easy to use, simply apply to clean, dry skin, massage gently until fully absorbed, and use regularly for optimal results (Haerani, 2020). One of the cosmetic preparations that is widely used by the public, especially women, to whiten the skin is HB Dosting Lotion. High Dosage Hand and Body (HB Dosting) is a homemade lotion that aims to whiten the skin that does not have a safety standard tested by BPOM. Usually, the makers of this hand and body mix it themselves by mixing dangerous chemicals without a safe dose (Pratiwi, 2018). Use as well as The composition of hazardous substances contained in a lotion needs to be considered. Because if used for a long period of time and excessively, it is feared that it can be harmful to health (Putri et al, 2023).

HB Dosting stands for high dose handbody lotion. Currently, many women are interested in whitening handbody lotion, although the product does not include a composition label, the brand is only printed using a regular printer, and there is no expiration date. However, products that claim to be able to whiten in a short time are not necessarily safe. Some brands of high dose handbody lotion include high dose grape handbody, HBL greentea, and high dose extra whitening handbody. High Dose Handbody Lotion is a pharmaceutical concoction. Handbody lotion concoction is a lotion that is made by yourself which aims to whiten the skin which does not have a safety standard tested by BPOM. Usually the makers of this handbody lotion mix it themselves by mixing dangerous chemicals without a safe dose. The negative effects of Mercury metal if consumed by this substance will cause stomach cramps and bloody diarrhea with corrosive ulcers. The use of mercury makes the skin smooth, but then settles under the skin. After years it will be blackish blue and can even trigger cancer (Pratiwi, 2018) HB Dosting products are often found in several resellers, but the origin of manufacture is difficult to know. Sometimes, sellers give their own labels or rebrand with their own brand names, so the exact production process and product composition cannot be known. It is very difficult to find HB Dosting production factories, especially in North Aceh and Lhokseumawe City, because what is often found is sellers or resellers. The labels on the products sold by these resellers do not include information about the place of production, ingredient composition, and other completeness. Therefore, to analyze the risks of composition and consumer behavior from the perspective of product providers, an in-depth investigation is needed from resellers. According to the Food and Drug Supervisory Agency (BPOM), a number of skin whitening products on the market contain hazardous materials such as mercury and hydroquinone with concentrations above 2% without permission from BPOM. These products have the potential to contain hazardous materials such as mercury, hydroquinone, and steroids, which can cause various serious side effects for skin and body health. (Masniati, 2023).

Products that do not have a BPOM label cannot guarantee their safety because they do not go through a strict testing and quality control process like products that have been approved by the Food and Drug Supervisory Agency (Damayanti, 2020). These illegal whitening cosmetic products are often offered at low prices, making them an attractive choice for the public. Some examples include HB Dosting Lotion, HBL green tea, HB super grapes, and other whitening products with high doses without clear brands (Fadhila, 2020). Therefore, it is important for consumers to choose skin care products that have gone through a strict regulatory process and have a BPOM label as a sign of guaranteed safety and quality. Other side effects of long-term use of hand & body lotions containing steroids can cause atrophic striae, skin conditions such as stretch marks. If the composition is unclear, the manufacturer is unclear, there is no expiration date information, and of course it is not registered with BPOM, then it is best to avoid it (Achmad, 2021). The Food and Drug Supervisory Agency (BPOM) of the Republic of Indonesia regulates and supervises cosmetic products circulating in Indonesia. In the regulation of the Food and Drug Supervisory Agency Number 23 of 2019 concerning Good Cosmetic Manufacturing Practices (CPKB), BPOM regulates how to make cosmetics properly in Indonesia.

CPKB aims to ensure that cosmetic products circulating in Indonesia are safe, of high quality, and meet the established quality standards. CPKB must be implemented by all cosmetic industries that produce cosmetics for distribution in Indonesia. Cosmetic industries that do not implement CPKB may be subject to sanctions, such as product recalls, production cessation, and fines (BPOM, 2019). Consumer behavior in theory includes a series of factors that influence purchasing decisions, including economic, psychological, and social factors (Schiffman & Kanuk, 2008). In the context of choosing cosmetic products, consumer behavior theory suggests that consumers tend to consider factors such as price, quality, brand, and perceptions of product benefits (Rachmawati & Afifah, 2021). However, sometimes, factors such as trends, advertisements, or opinions from others can also influence purchasing decisions (Dewi et al, 2022). In the case of using cosmetic products without BPOM labels, people may be influenced by these aspects, ignoring health considerations. They may be attracted to these products because of the impression that the products are trendier or have promised benefits, without considering the health risks that may be associated with their use. In other words, psychological, social, and other factors in consumer behavior can influence them to ignore health in choosing cosmetic products.

Several previous studies have been conducted related to consumer behavior analysis such as research conducted by Masniati (2023) which shows that there are four factors that can influence consumer behavior in purchasing cosmetic products without BPOM labels, namely cultural factors, social factors, personal factors and psychological factors. In addition, research conducted by Firdaus (2021) shows that the factors that influence the behavior of purchasing cosmetic products without BPOM labels are social factors, personal factors and psychological factors. In addition, research conducted by Amanah (2021) shows that not all consumers consider the halal label important. They think that products that do not have a halal label do not mean that the product is not good. Research conducted by Amalia (2021) shows that consumers are satisfied with the final results given by these illegal cosmetic products without considering the side effects caused to health. Which allows them to buy these illegal cosmetic products repeatedly. Although several studies have been conducted on consumer behavior related to the use of cosmetic products, there is still a gap in understanding how consumers respond to the risks associated with the use of non- BPOM cosmetic products, such as HB Dosting lotion. Further research is needed to identify the factors that influence this risk acceptance.

## **METHOD**

The object of research is the focus of the researcher's desire or understanding. The object of research can be individuals, groups, social institutions, events such as natural disasters, processes, cultural products, and values and norms and ideas (Suyanto & Sutinah, 2011). The object of this research is consumer behavior in choosing non-BPOM beauty products, HB Dosting whitening lotion in North Aceh. This study uses a descriptive qualitative method. Suyanto and Sutinah (2011) stated that qualitative research is research that produces descriptive data regarding spoken or written words and observable behavior from the people being studied. This research is descriptive, namely the descriptive approach is defined as a research method that aims to describe, explain, and analyze a social phenomenon objectively and in detail. (Suyanto & Sutinah, 2011). The reason researchers use descriptive qualitative research methods is because by using this research, the author can better understand the problems that occur which are of course directly related to the behavior of consumers using HB Dosting about how they choose cosmetic products that are not guaranteed and have bad health risks. The main data sources in qualitative research are words and actions, while additional data such as documents are considered complementary. Qualitative data sources in social research can be categorized into two main types. Primary data sources are data obtained directly from the original source, such as the results of interviews or observations, while secondary data sources are data that come from other sources, such as documents or relevant literature (Suyanto & Sutinah, 2011). The combination of these two types of data sources can provide a more comprehensive understanding of the phenomenon being studied.

The informant sampling technique in this study used purposive sampling technique. Purposive sampling technique involves taking informants with special considerations, such as expertise, experience, knowledge, or position of informants in a group or community (Suyanto & Sutinah, 2011). Researchers will conduct interviews with HB Dosting Users who directly have direct experience and knowledge about the use of HB Dosting Products, HB Dosting product sellers who know directly how consumer behavior is from the seller's perspective towards consumers who buy HB Dosting products sold by them and the Head of the Service as an official who supervises the use of products that are harmful to health who are consumers of whitening lotion and sellers of the product. Documentation studies were conducted to collect secondary data relevant to this study, such as reports, articles, journals, and official document related to BPOM regulations and information about non-BPOM HB Dosting cosmetic products. According to Sugiyono (2019) observation is a data collection technique that has specific characteristics when compared to other techniques. Observation is also not limited to people, but also other natural objects. Through observation activities, researchers can learn about

the behavior and meaning of this behavior. Researchers will conduct direct observations on the use of non-BPOM whitening lotion among students.

## **RESULTS**

### **Analysis of Findings**

From the results of interviews and empirical studies, the researcher summarizes several findings in the research as follows:

#### **A. Personal Motivation for Quick Results One**

of the important findings in this study is the strong motivation of consumers to achieve quick results, especially in terms of skin whitening. Consumers tend to focus more on short-term results and ignore the long-term risks that may arise. Informant NF, a user of HB Dosting, stated: "Actually, if I think about it, I want brighter skin faster, Sis. There are so many skin whitening products on the market, but I think HB Dosting is better known because it is said to brighten faster than other products. So when I saw this product, I thought, 'Wow, this can brighten my skin faster.' Moreover, the current beauty standard is bright skin, so I decided to try it, who knows it might work and the results will be good." (Interview with NF, July 30, 2024). This statement reflects the motivation to get instant results. The desire to appear according to the beauty standard, namely white skin, is the main driving force in consumer decision making, even though they are aware that the product does not have BPOM permission.

#### **B. Social Influence and Testimonials.**

Social influence also plays a big role in influencing consumer behavior. Consumers are often influenced by their environment or people around them who have used the same product. In some cases, social media is also a powerful tool in shaping consumer perceptions of non-BPOM products such as HB Dosting. Informant LV admitted that the decision to use HB Dosting was influenced by a recommendation from his friend who is also a seller: "At first, I was okay with my slightly dark skin. I didn't think much of it. But, after a while, I started to feel uncomfortable, especially when I saw my friends all had white skin. It felt different. That's why I started to think about trying HB Dosting so I wouldn't feel inferior. Also, I didn't want to be called 'white face but black hands,' so in the end I used HB so that everything would be even. That's it, Sis." (LV, Interview, August 3, 2024). From LV's statement, it can be seen that social pressure from friends, who have used the product, is very influential. This reflects the theory of consumer behavior related to reference groups (Kotler & Armstrong, 2016), where consumers are influenced by the opinions and actions of those around them.

#### **C. Minimal Risk Perception**

Although some consumers are aware that HB Dosting products do not have BPOM permits, many of them still feel comfortable using them as long as there are no direct problems with the skin. Informant NI said: "I know that HB Dosting does not have a BPOM label, but as long as there are no problems with the skin, I feel safe using it." (NI, Interview August 1, 2024). This shows that there are different perceptions of risk among consumers. NI tends to judge the product as safe because there are no immediate side effects, even though the potential for long-term harm remains. This phenomenon is known as the illusion of control, which is the consumer's belief that they can control the risk, as long as no symptoms appear.

#### **D. Practicality and Price Factor**

In addition to motivational factors and social influences, aspects of practicality and more affordable prices are also the main considerations for some consumers in choosing non-BPOM cosmetic products such as HB Dosting. Informant NI stated that ease of use and fast results were the main reasons for choosing the product: "I decided to use HB Dosting because it's more practical. The process is fast, so I don't have to wait long to see the results." (Interview with NI, August 1, 2024). Consumer decisions to choose products that are considered more efficient and economical often ignore the importance of safety aspects. Products such as HB Dosting provide their own appeal because they promise instant results at a relatively affordable price compared to official products that have been registered with BPOM.

### **Factors That Influence Consumer Behavior**

Consumer behavior in choosing non-BPOM cosmetic products such as HB Dosting is influenced by various factors, including personal, social, psychological, and cultural factors. Based on the results of interviews conducted with informants, these factors mutually influence consumer decisions in accepting the risk of using non-BPOM cosmetic products.

#### **Personal Factors**

Personal factors such as age, occupation, and lifestyle influence consumer behavior in choosing cosmetic products. Many consumers choose HB Dosting because they are tempted by fast and practical results. Informant NI stated that he chose to use HB Dosting because he wanted to get fast results without waiting long:

"Yes, I decided to use HB Dosting because it's more practical. The process is fast, so I don't have to wait long to see the results." (Interview with NI, August 1, 2024).

Practicality and fast time factors are the main considerations for consumers such as NI in choosing this product. This is in accordance with the opinion of Kotler and Keller (2016) who stated that personal factors, including consumer preferences for ease and speed of results, influence purchasing decisions.

### **Social Factors**

Social factors, especially peer influence, also play an important role in consumer behavior. Informants LV and AN indicated that recommendations from peers influenced their decision to try HB Dosting. LV, for example, received a recommendation from a friend who had already used the product:

"From a friend, sis. One of my friends also sells HB, so he was the one who suggested trying it." (Interview with LV, August 03, 2024)

Likewise, AN admitted that the social influence of his friends greatly influenced his decision to purchase a product: "Initially, I saw it from my friends, sis. They were using HB Dosting, and the results were visible, so I was curious." (Interview with AN, August 6, 2024).

Social influence through reference groups is very important in cosmetic purchasing decisions. According to Schiffman and Kanuk (2008), reference groups can influence individual perceptions and behavior, especially when individuals see positive results from product use by friends or others around them.

### **Psychological Factors**

Psychological motivations, such as the desire to meet social beauty standards, are also factors that greatly influence consumer behavior. Informant NF said that she was interested in using HB Dosting because current beauty standards emphasize the importance of having fair skin: "Today's beauty standards are often associated with white or bright skin. So, when I saw this product could brighten my skin faster, I thought, 'Oh, this is what I'm looking for.'" (Interview with NF, July 30, 2024). According to Kotler and Keller (2016), psychological motivation is related to an individual's desire to meet social needs and expectations. In this case, the desire to have bright skin drives consumers to use products that promise instant results, such as HB Dosting.

### **Cultural Factors**

Cultural factors also influence consumer decisions. In Indonesian culture, fair skin is often associated with beauty and higher social status. Informant Evi Darni, an HB Dosting reseller, revealed that many of her customers are interested in this product because they want to brighten their skin to match the general beauty standards in society: "Mostly because they want to brighten their skin and whiten their face. That's the main attraction." (Interview with Evi Darni, August 20, 2024). According to Manggaga and Fauziah (2021), in modern society, skin whitening products are in high demand because of beauty standards that emphasize white skin as a symbol of beauty and social status. This explains why many consumers continue to use non-BPOM products even though they are aware of the risks.

## **CONCLUSION**

Based on the results of research that has been conducted regarding consumer behavior in accepting the risks of using non-BPOM HB Dosting cosmetic products, several things can be concluded as follows:

1. **Consumer Behavior in Accepting Risk** Consumers who use HB Dosting are generally aware of the risks of products that do not have BPOM permits, such as potential health hazards due to hazardous materials. However, the strong urge to get white skin quickly makes them still choose to use the product. Psychological factors such as motivation to appear according to social beauty standards and curiosity about product claims that offer instant results play a big role in this risk acceptance.
2. **Factors Influencing Consumer Behavior** Several factors that influence consumer behavior in using HB Dosting are cultural, social, personal and psychological factors : Culture and Social: The culture of society that considers fair skin as the standard of beauty also shapes consumer desires. In addition, social influence through testimonials and recommendations from friends or social media also plays an important role. Personal: Personal aspects such as lifestyle, economic situation, and self-concept also encourage consumers to purchase this product despite the risks. Psychology: Motivation to perform according to social expectations and the perception that the risks of using this product are negligible for the sake of quick results.
3. **Negative Impact of Using HB Dosting** Some informants admitted to experiencing negative side effects from using HB Dosting, such as dry skin, the appearance of stretch marks, and allergic reactions. However, many users still ignore these effects for the sake of the desired short-term results, namely whiter skin.

#### 4. Weak Consumer Supervision and Guidance

Based on the results of an interview with Eva Susanti from the Health Service, supervision of illegal cosmetic products such as HB Dosting is mostly carried out by BPOM. The Health Service only accompanies during raids and provides warnings to the public. There has been no special socialization from the service regarding education about the dangers of illegal cosmetics, so consumers tend to have less understanding of the risks of using products without BPOM permission.

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