

## THE INFLUENCE OF PRODUCT QUALITY, PRODUCT INNOVATION, AND PRICE ON THE PURCHASE DECISION OF ZANARA BANANA CHIPS

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### *Abstract*

*This study aims to analyze and empirically prove the effect of product quality, product innovation, and price on the purchasing decision of Zanara Banana Chips in Ngawi City. This research is motivated by fluctuations in Zanara Keripik sales, indicating that consumer purchasing decisions remain unstable amidst competition in the snack industry. A quantitative explanatory design was utilized. The population comprised residents of Ngawi City aware of Zanara Keripik products, with a sample of 223 respondents selected through purposive sampling. Data were collected via questionnaires using Likert scales and analyzed through validity, reliability, classic assumption tests, multiple linear regression, and hypothesis testing (t-test, F-test, and R<sup>2</sup>) using SPSS. Results show that product quality, product innovation, and price individually have positive and significant effects on purchasing decisions. Simultaneously, all three variables significantly influence purchasing decisions, accounting for 68.4% of the variance. The study suggests that Zanara MSME should continuously enhance product quality, innovate in flavors and packaging, and maintain competitive pricing strategies.*

**Keywords:** Product Quality, Product Innovation, Price, Purchase Decision, Banana Chips MSME.

### A. INTRODUCTION

The evolution of the snack food sector from international to local scales demonstrates a steadily rising trend alongside shifts in contemporary society's eating habits. A quick-moving lifestyle prompts consumers to select food items that are convenient, simple to eat, and offer a fairly extended shelf life. This scenario positions snack items as a key sector that significantly aids in the expansion of the food and beverage industry (Kotler & Armstrong, 2019). In Indonesia, the

growth of Micro, Small, and Medium Enterprises (MSMEs) within the snack food industry is crucial for fostering national economic expansion, creating jobs, and boosting community earnings (Ministry of Cooperatives and MSMEs of the Republic of Indonesia, 2022). The snack food industry in Ngawi Regency is experiencing rapid growth, particularly in banana chip products. The plentiful supply of local bananas has fostered the growth of numerous SMEs in this industry (BPS, 2022). Nonetheless, the increasing quantity of companies has also ignited intense rivalry. The features of banana chip products in Ngawi are quite alike, leading consumers to be more discerning when making buying choices by weighing factors such as flavor quality, texture, creative options, and price appropriateness (Schiffman & Wisenblit, 2019; Tjiptono, 2019). Zanara Chips MSME is a banana chip manufacturer situated in Cupo Hamlet, Grudo Village, Ngawi District. According to internal sales data from April 2024 to March 2025, Zanara Chips witnessed notable variations in sales volume, fluctuating between 13 and 40 packs monthly at a cost of IDR 18,000 per pack (200 grams). These variations suggest that consumer buying choices remain unstable. This issue is believed to stem from restricted flavor innovation (still primarily featuring original and sweet types), price rivalry from local rivals (competitor prices are between IDR 15,000–20,000 with more diverse choices), and the perceived consistency of product quality by consumers. Past studies on the effects of product quality, innovation, and pricing on buying choices have revealed inconsistent outcomes. Syelfanda et al. (2023) and Savira et al. (2022) discovered that both product quality and price positively influence purchasing decisions. Jenifer et al. (2024) and Zhang et al. (2023) showed that product innovation greatly affects buying choices. Nonetheless, Poespa et al. (2020) discovered that product quality and pricing did not significantly impact specific situations, while Ernawati (2019) revealed that product innovation was not notably influential. These gaps in results underscore the significance of empirical testing within the local snack SME industry in Ngawi City. The Theory of Planned Behavior (TPB) created by Ajzen (1991, 2020) posits that a person's actions are influenced by their intention, which is determined by three key factors: attitude toward the action, subjective norm, and perceived control over behavior. In this study's context,

product quality and innovation foster positive consumer attitudes towards Zanara Banana Chips, while subjective norms arise from the recommendations of the social environment

## 1. Purchase Decision

Purchase decision is a problem-solving process that includes recognizing needs, searching for information, evaluating alternatives, making the purchase decision, and post-purchase behavior (Kotler & Keller, 2012). According to Kevinli et al. (2020), purchase decisions can be measured through indicators: (1) confidence in a product, (2) habits in buying products, (3) giving recommendations to others, and (4) making repeat purchases.

## 2. Product Quality

Product quality is a product's ability to meet or exceed consumer expectations, covering performance, reliability, durability, suitability, and aesthetics (Tjiptono & Candra, 2020). Products that have a delicious taste, consistent crunchiness, and hygienic packaging will provide high satisfaction value for consumers.

## 3. Product Innovation

Product innovation is the process of developing or improving a product through updating the variety of flavors, shapes, designs, or packaging to create differentiation and added value (Kotler et al., 2022). Sustainable innovation can maintain product appeal in the midst of market saturation.

## 4. Price

Price is the amount of economic value that consumers give up to gain the benefits of a product (Kotler, 2018). Setting a price that is affordable, matches the product's quality, and competes with similar products will encourage consumers to make a purchase.

Based on that background, the hypothesis in this study is:

- H1: Product quality has a positive and significant effect on Zanara Banana Chips purchasing decisions.

- H2: Product innovation has a positive and significant impact on Zanara Banana Chips purchasing decisions.
- H3: Price has a positive and significant effect on the purchasing decision of Zanara Banana Chips.
- H4: Product quality, product innovation, and price simultaneously have a positive and significant effect on the purchasing decisions of Zanara Banana Chips.

## **B. METHOD**

This study uses a quantitative approach with an explanatory research design. The research was conducted in Ngawi City, targeting people/consumers who are aware of and have purchased Zanara Banana Chips. The population is not precisely known (infinite population). The sample size was determined based on Lemeshow's formula for an unlimited population, resulting in a minimum sample of 223 respondents. The sampling technique used purposive sampling with the following criteria: (1) residents of Ngawi City, (2) at least 17 years old, and (3) aware of or have consumed Zanara Chips products. Primary data collection was carried out through the distribution of structured questionnaires both directly and online (Google Form) using a Likert scale of 1-5 (Strongly Disagree to Strongly Agree). The instrument's validity was tested using the Pearson Product Moment validity test ( $r_{\text{count}} > r_{\text{table}} = 0.131$ ) and its reliability with the Cronbach's Alpha reliability test ( $> 0.60$ ). The data analysis techniques included descriptive analysis, classical assumption tests (normality test, multicollinearity, and Glejser heteroscedasticity test), multiple linear regression analysis, t-test (partial), F-test (simultaneous), and coefficient of determination analysis ( $R^2$ ) using SPSS version 26 software (Ghozali, 2018; Sugiyono, 2021).

## **C. RESULTS AND DISCUSSIONS**

Based on data collected from 223 respondents in Ngawi City, the majority of respondents were female, accounting for 80.7% (180 people), while males made up 19.3% (43 people).

Looking at age groups, respondents were mostly aged 21-25, making up 57.8% (129 people). In terms of occupation, most respondents were students with a total of 39.5% (88 people), and employees accounted for 27.8% (62 people). Validity tests for each variable X1, X2, X3, and Y showed significant values Less than 0.05 ( $< 0.05$ ), so the instrument is considered valid. The reliability test also showed Cronbach's alpha values above 0.70 ( $> 0.70$ ) for all variables, namely X1 0.881, X2 0.819, X3 0.786, and Y 0.710, which means the instrument is considered reliable. The Kolmogorov-Smirnov normality test showed an asymp sig value of 0.078, which proves that the residuals are normally distributed. Meanwhile, the multicollinearity test showed tolerance values for each variable  $> 0.10$  and VIF values  $< 10$ , proving that there is no multicollinearity issue. Similarly, the heteroscedasticity test results showed a pattern that spreads randomly, proving that there are no heteroscedasticity symptoms.

### 1. Multiple Linear Regression Analysis

The results of the multiple linear regression test using IBM SPSS are explained in the following Table 1:

**Table 1 Multiple Linear Regression Analysis**

| Coefficients <sup>a</sup>                      |                      |                             |            |                           |       |       |
|------------------------------------------------|----------------------|-----------------------------|------------|---------------------------|-------|-------|
| Model                                          |                      | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig.  |
|                                                |                      | B                           | Std. Error | Beta                      |       |       |
| 1                                              | (Constant)           | 3.101                       | .915       |                           | 3.391 | <.001 |
|                                                | Kualitas Produk (X1) | .131                        | .027       | .276                      | 4.855 | <.001 |
|                                                | Inovasi Produk (X2)  | .171                        | .035       | .261                      | 4.923 | <.001 |
|                                                | Harga (X3)           | .380                        | .049       | .422                      | 7.765 | <.001 |
| a. Dependent Variable: Keputusan Pembelian (Y) |                      |                             |            |                           |       |       |

Source: Primary Data Processed 2026

Based on the results of the multiple linear regression analysis in Table 1, the following equation can be obtained:

$$Y = 3,101 + 0,131 X_1 + 0,171 X_2 + 0,380 X_3 + e$$

Based on the results of multiple linear regression analysis, the constant value obtained is 3.101 with a significance value  $< 0.001$ , indicating that when the product quality ( $X_1$ ), product innovation ( $X_2$ ), and price ( $X_3$ ) variables are considered to be zero, the purchase decision ( $Y$ ) is estimated to be 3.101 units. This constant value is statistically significant because its significance value is less than 0.05. The regression coefficient for product quality ( $X_1$ ) is 0.131, which means that every 1-unit increase in product quality will increase purchase decisions by 0.131 units, assuming other variables remain constant. A significance value of  $< 0.001$  ( $< 0.05$ ) shows that product quality has a positive and significant effect on purchase decisions. In other words, the better the product quality perceived by consumers, the more likely they are to want to buy it. The product innovation regression coefficient ( $X_2$ ) of 0.171 indicates that every 1-unit increase in product innovation will increase purchase decisions by 0.171 units, assuming other variables remain constant. A significance value of  $< 0.001$  ( $< 0.05$ ) shows that product innovation has a positive and significant effect on purchase decisions. In other words, the higher the level of product innovation offered, the more consumer purchase decisions will increase.

The regression coefficient for price ( $X_3$ ) of 0.380 indicates that every one-unit increase in the price variable will increase the purchase decision ( $Y$ ) by 0.380 units, assuming the other independent variables remain constant. A significance value of  $< 0.001$ , which is less than 0.05, shows that price has a positive and significant effect on purchase decisions. This means that the better consumers perceive the suitability of the offered price, the higher their interest in buying Zanara banana chips. Overall, the results of the multiple linear regression analysis show that the variables of product quality ( $X_1$ ), product innovation ( $X_2$ ), and price ( $X_3$ ) each have positive regression coefficients and significance values less than 0.05. With thus, it can be concluded that the three variables partially have a positive and significant effect on the purchasing decision ( $Y$ ).

### 2. T test (Hypothesis Test)

Here are the t-test results obtained in this study:

**Table 2 T test**

| Coefficients <sup>a</sup>                      |                      |                             |            |                           |       |       |
|------------------------------------------------|----------------------|-----------------------------|------------|---------------------------|-------|-------|
| Model                                          |                      | Unstandardized Coefficients |            | Standardized Coefficients | T     | Sig.  |
|                                                |                      | B                           | Std. Error | Beta                      |       |       |
| 1                                              | (Constant)           | 3.101                       | .915       |                           | 3.391 | <.001 |
|                                                | Kualitas Produk (X1) | .131                        | .027       | .276                      | 4.855 | <.001 |
|                                                | Inovasi Produk (X2)  | .171                        | .035       | .261                      | 4.923 | <.001 |
|                                                | Harga (X3)           | .380                        | .049       | .422                      | 7.765 | <.001 |
| a. Dependent Variable: Keputusan Pembelian (Y) |                      |                             |            |                           |       |       |

Source: Primary Data Processed 2026

The t-test results showed that the product quality variable has a t-value of 4.855. This is higher than the table t-value of 1.970. In addition, a significance value of < 0.001, which is smaller than 0.05, indicates that Product Quality has a significant effect on purchase decisions. The positive regression coefficient of 0.131 shows that product quality has a positive influence on purchase decisions. This means that the better the product quality perceived by consumers, the more their purchase decisions will increase. Moreover, the product innovation variable has a t-value of 4.923. This is higher than the table t-value of 1.970. In addition, a significance value of < 0.001, smaller than 0.05, indicates that product innovation has a significant effect on purchase decisions. The positive regression coefficient of 0.171 shows that product innovation has a positive influence on purchasing decisions. This means that the higher the product innovation carried out by the

company, the more consumer purchasing decisions will increase. The price variable has a t-value of 7.765. This value is greater than the table t of 1.970. In addition, the significance value  $< 0.001$ , which is smaller than 0.05, shows that price has a significant effect on purchasing decisions. The positive regression coefficient of 0.380 indicates that price has a positive effect on purchasing decisions. This means that the better consumers perceive the price offered, the more their purchasing decisions will increase. Based on the t-test results, it can be concluded that partially the product quality (X1), product innovation (X2), and price (X3) variables have a positive and significant effect on purchasing decisions (Y).

### 3. Simultaneous F Test

Here are the F-test results obtained in this study:

**Tabel 3 Uji F**

| ANOVA <sup>a</sup>                                                               |            |                |     |             |         |           |
|----------------------------------------------------------------------------------|------------|----------------|-----|-------------|---------|-----------|
| Model                                                                            |            | Sum of Squares | Df  | Mean Square | F       | Sig.      |
| 1                                                                                | Regression | 945.097        | 3   | 315.032     | 251.790 | $<.001^b$ |
|                                                                                  | Residual   | 274.007        | 219 | 1.251       |         |           |
|                                                                                  | Total      | 1219.103       | 222 |             |         |           |
| a. Dependent Variable: Keputusan Pembelian (Y)                                   |            |                |     |             |         |           |
| b. Predictors: (Constant), Harga (X3), Inovasi Produk (X2), Kualitas Produk (X1) |            |                |     |             |         |           |

Source: Primary Data Processed 2026

Based on the SPSS output table above, it is known that the calculated F value is 251.790. Since the calculated F value  $>$  F table of 2.645, then according to the basis for decision making in the F test, it can be concluded that  $H_0$  is rejected and  $H_a$  is accepted. This means that together, the X variables have an effect.

### 4. Coefficient of Determination

In testing IBM SPSS Statistics 25, the results obtained are as follows:

**Table 4 Result of the Determination Coefficient**

| Model Summary <sup>b</sup>                                                       |                   |          |                   |                            |
|----------------------------------------------------------------------------------|-------------------|----------|-------------------|----------------------------|
| Model                                                                            | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                                                                                | .880 <sup>a</sup> | .775     | .772              | 1.11856                    |
| a. Predictors: (Constant), Harga (X3), Inovasi Produk (X2), Kualitas Produk (X1) |                   |          |                   |                            |
| b. Dependent Variable: Keputusan Pembelian (Y)                                   |                   |          |                   |                            |

**Source: Primary Data Processed with SPSS 25, 2026**

Based on the Model Summary table, the Adjusted R Square value of 0.772 shows that after adjusting for the number of independent variables and sample size, 77.2% of the variation in purchase decisions can still be explained by product quality, product innovation, and price, while the remaining 22.8% is influenced by other factors outside the research model.

## D. CONCLUSIONS

### 1. The Influence of Product Quality on Purchase Decisions of Zanara Banana Chips

The results of the hypothesis test indicate that the product quality variable ( $X_1$ ) has a calculated t-value of 4.855, exceeding the table t-value of 1.970, with a significance level  $< 0.001$ , which is less than 0.05. Moreover, the regression coefficient of 0.131 signifies a positive correlation. Consequently, the initial hypothesis ( $H_1$ ), asserting that product quality positively and significantly influences purchasing decisions, is accepted. These findings suggest that the greater the product quality perceived by consumers, the stronger the purchasing decision for Zanara banana chips. This study indicates that product quality is a key factor for consumers when choosing to purchase Zanara banana chips. Items that deliver the anticipated flavor, uniform quality, appealing

packaging, solid durability, and a favorable brand image will enhance consumer confidence, thereby promoting the choice to buy. When associated with Ajzen's (1991) Theory of Planned Behavior (TPB), product quality influences attitude toward behavior. The more consumers recognize a product's quality, the more favorable their attitude is toward that product. A favorable mindset will enhance consumers' willingness or desire to decide on a purchase. Consequently, high product quality can influence consumers' perception that Zanara banana chips fulfill their needs and expectations, thereby enhancing their buying choices. These results are backed by descriptive analysis, indicating that all product quality metrics are rated in the very high range, with the product image indicator achieving the highest average score, which is viewed positively by the public. This suggests that shoppers view the quality of Zanara banana chips favorably, potentially boosting their desire to purchase the item. The findings of this research support the theory that defines product quality as a product's capacity to fulfill consumer demands and anticipations. The greater the product quality that consumers perceive, the more inclined they are to choose to purchase the product. These results align with the research conducted by Ernawati (2019) and Allya Ramadhina and Mugiono (2022), which indicate that product quality positively and significantly influences consumer purchasing interest.

## **2. The Effect of Product Innovation on Zanara Banana Chips Purchase Decisions**

The results of the hypothesis test indicate that the product innovation variable ( $X_2$ ) has a computed t-value of 4.923, surpassing the table t-value of 1.970, with a significance level of  $< 0.001$ , which is less than 0.05. A regression coefficient of 0.171 shows that product innovation has a positive influence on purchasing decisions. Consequently, the second hypothesis ( $H_2$ ) is endorsed. Product innovation has emerged as a strategy capable of enhancing product attractiveness in the competitive snack market. Creating flavor options, varying package sizes, refining packaging, and elevating product quality can offer additional benefits to consumers, prompting them to buy. When associated with the Theory of Planned Behavior (TPB), product

innovation is also connected to the attitude towards behavior. Innovations that address needs, align with consumer taste trends, and deliver new experiences will foster a favorable perception of the product. That optimistic mindset will enhance the perception that the product holds greater value than rival products, which subsequently promotes consumer buying choices. Descriptive analysis findings indicate that every product innovation metric is categorized as very high. The highest average rating is seen in the indicators for flavor options that align with consumer preferences and variations in packaging sizes. This indicates that consumers value the advancements introduced by Zanara banana chips, which boosts their desire to purchase the product. The findings of this research endorse the notion that product innovation represents a company's endeavor to develop or enhance products to deliver additional value to customers. These results correspond with the studies by Suyaman et al. (2021) and Wijayasari (2018), which indicated that product innovation positively and significantly influences consumers' purchasing decisions.

### **3. The Effect of Price on Zanara Banana Chips Purchase Decisions**

The results of the hypothesis test indicate that the price variable ( $X_3$ ) has a calculated t-value of 7.765, exceeding the table t-value of 1.970, and the significance level is  $< 0.001$ , which is less than 0.05. A regression coefficient of 0.380 suggests that price positively influences purchasing choices. Consequently, the third hypothesis ( $H_3$ ) is approved. These findings indicate that consumers carefully consider price appropriateness prior to choosing to purchase a product. Affordable prices that align with product quality, are competitive with similar items, and offer benefits in relation to the expenditure will enhance consumers' purchasing choices. In the Theory of Planned Behavior (TPB), cost can be associated with perceived behavioral control. Consumers tend to show interest in buying when they believe they can afford the product. A price aligned with the consumer's buying capacity will enhance the feeling that purchasing is effortless, thereby strengthening the intention to buy. Consequently, the affordability of prices serves as a factor that strengthens consumers' decisions to buy Zanara banana chips. The findings from the descriptive

analysis reveal that all price indicators are classified as very high, particularly the price affordability indicator. This suggests that a majority of participants view the cost of Zanara banana chips as compatible with their financial means. These findings validate the notion that price is a key factor affecting consumers' buying choices. These findings are consistent with the research conducted by Akbar et al. (2021) and Wijayasari (2018), indicating that price positively and significantly influences consumer purchasing decisions.

#### **4. The Influence of Product Quality, Product Innovation, and Price on Zanara Banana Chips Purchase Decisions**

Research findings indicate that product quality, innovation, and pricing collectively influence the purchasing decision for Zanara banana chips positively. Of these three variables, price exerts the greatest impact as it possesses the highest regression coefficient of 0.380, while product quality stands at 0.131, and product innovation is at 0.171. According to the Theory of Planned Behavior (TPB), purchase intention represents a type of behavioral intention, reflecting an individual's intent to carry out a behavior. That intention is affected by attitude toward the action, social norm, and perceived control over behavior. In this research, the quality of the product and its innovation influence a favorable consumer perception of Zanara banana chips, whereas the price contributes to enhanced perceived behavioral control as consumers feel they can afford the product at the given price. The interplay of these three elements promotes a strong purchasing choice for Zanara banana chips. Thus, these findings endorse the Theory of Planned Behavior, which asserts that when consumers possess a favorable attitude toward a product and believe they can make a purchase, their intention or desire to buy that product will rise. These results align with the study by Akbar et al. (2021), indicating that both product quality and price concurrently impact consumer purchase interest, as well as the research by Ernawati (2019), which claims that product quality has a positive effect on consumer purchase interest.

## **E. SUGGESTIONS**

For zanara chip SMEs, it is advised to keep up the maintenance and enhancement of the crunchiness and flavor consistency of banana chips. Innovating new flavor options (such as savory balado or rich chocolate) and updating the packaging design to branded standing pouches is recommended for enhanced appeal and practicality. Moreover, upholding competitive pricing and providing value promotion packages can assist in increasing market share. Future research should consider broadening the sample region beyond Ngawi City and include additional independent variables like Social Media Marketing, Brand Image, and E-WOM to enhance the purchasing decision model for local SMEs.

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