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THE EFFECT OF HALAL LABELS, BRAND IMAGE, AND PRICE ON PURCHASING DECISIONS FOR BANANA FLOUR PRODUCTS AN ISLAMIC ECONOMICS PERSPECTIVE

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ABSTRACTS

This study aims to analyze the simultaneous and partial influence of halal label, brand image, and price on purchasing decisions of Primsana banana flour products by Muslim consumers in Yogyakarta. This descriptive quantitative study used 100 respondents determined using the Lemeshow formula for an infinite population. The sample was selected using a purposive sampling technique with the criteria of Muslim consumers aged 14-28 years who had purchased halal banana flour and were domiciled in the Yogyakarta area. Primary data were collected through an online questionnaire distributed in November-December 2025 and analyzed using multiple linear regression with SPSS 26 software to test the hypothesis of the influence of independent variables on purchasing decisions. The results showed that halal label, brand image, and price simultaneously had a significant positive effect on purchasing decisions. Partially, all three variables were also proven to have a significant effect with the halal label as the most dominant factor, followed by brand image, and price. The coefficient of determination R^2 of 0.585 indicates that 58.5% of the variation in purchasing decisions can be explained by the three independent variables, while 41.5% is influenced by other factors. These findings confirm that in the context of halal products like banana flour, halal assurance is a top priority for Yogyakarta Muslim consumers, reinforced by positive perceptions of brand image and competitive pricing. Official halal certification, strengthening brand image through digital promotions, and appropriate pricing strategies are strategic elements for local MSMEs to increase the competitiveness and market penetration of halal banana flour products.

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A. INTRODUCTION

Based on the 2020 Population Census by the Central Statistics Agency (BPS), Indonesia's total population reached 270.20 million, with the majority being Muslim (BPS Data, 2020). Indonesia has a strategic opportunity to become a global halal industry hub. The continued rise in halal product consumption worldwide, particularly in the food and beverage sector, demonstrates Indonesia's significant potential to contribute significantly to the development of the global sharia economy (State of the Global Islamic Economy Report, 2023).



Figure 1. Global Islamic Economy
Source: Thomson Reuters (2019)

The growth of the halal industry in Indonesia has expanded beyond the food and beverage sector, encompassing various creative industry clusters such as Muslim fashion, halal tourism, cosmetics, pharmaceuticals, media, and entertainment. Despite its significant potential, Indonesia remains ranked fifth in global halal industry development, lagging behind neighboring countries that have been quick to capitalize on this opportunity (State of the Global Islamic Economy Report, 2020).

Halal certification and labeling are key aspects in the development of the halal industry. Halal labels not only guarantee a product's halal status but are also a crucial factor in shaping Muslim consumer preferences. A valid and trusted halal label can boost consumer trust, expand market share, and foster brand loyalty. However, the implementation of halal certification in Indonesia still faces challenges such as the limited number of Halal Inspection Institutions (LPH) (Wilma Mulyana et al., 2025), a shortage of halal auditors, and low halal literacy among the public and business actors (Ni'mah et al., 2025).

A halal label indicates that a product meets the requirements of Islamic law. A study by Rolisa et al. (2024) showed that halal labels increase Muslim consumers' interest in purchasing ready-to-eat food. This label plays a crucial role in building consumer trust in the halal sector (Nur Janah et al., 2025).

The halal label is an official sign that indicates a product complies with Islamic law, making it a primary reference for Muslim consumers when selecting products. A clear and reliable label not only ensures that a product is halal but also reduces consumer anxiety and increases consumer confidence in the safety of their food (Toyo, 2019). Several previous studies have empirically confirmed the importance of halal labeling in influencing consumer behavior. Previous studies have shown that halal labels positively influence customer behavior and decisions. A study by Putri et al. (2022) examined convenience store customers and found that halal labels significantly

and positively influenced customer behavior and decisions. The more consumers paid attention to the halal label, the more likely they were to purchase products at that convenience store. These results align with research (Fitriana, 2019) in the Lampung banana chip industry, which showed a significant increase in sales after products received halal certification, as well as a shift in consumer behavior toward products with official halal labels (Ilwan et al., 2022).

Research by Raja Sakti Putra Harahap (2020) also found that halal labels have a positive relationship with people's decisions to purchase food and beverages. Positive regression results indicate that greater attention to the halal label leads to higher purchasing decisions, although not all partial significance test results show a statistically significant effect. On the other hand, several studies on the impact of halal certification on banana flour SMEs in Tasikmalaya indicate that halal certification is more effective in increasing product trust and image than directly increasing revenue; therefore, its impact on purchasing decisions can vary depending on the product type and consumer behavior patterns (Zein et al., 2020).

Based on the results of most studies, it can be concluded that halal labels positively influence purchasing decisions for food products, especially processed banana products. According to the theory of Planned Behavior, halal labels can strengthen consumers' positive beliefs about a product and reduce their doubts, thus encouraging stronger purchase intentions and decisions for halal banana flour (Gezali, 2025).

According to Achmad et al. (2018), product quality has a positive impact on consumer purchasing decisions. Paramitha et al. (2015) also supports this finding, indicating that product quality influences consumer purchasing decisions. However, this study differs from Wowor et al.'s (2017) study, which showed that product quality negatively impacts consumer purchasing decisions (Abror et al., 2023).

In addition to halal labeling, price is also an important factor influencing consumer purchasing decisions. According to Kotler and Keller (2016), price is a crucial element in the marketing mix, reflecting not only the economic value of a product but also signaling its quality and brand positioning. One crucial element influencing consumer choice in purchasing a product is cost. Research by Putra et al. (2023) found that reasonable and competitive prices increase consumer interest in purchasing the product. Price is also included in the TPB's perceived behavioral control construct, which refers to a customer's ability to purchase something (Herman et al., 2023).

Research indicates that price significantly influences purchasing decisions, as demonstrated by Achmad et al. (2018) and Paramitha et al. (2015). However, the findings of this study differ from those of Talenta et al. (2017), who found that price had a positive impact on purchasing decisions. Considering the correlation between previous studies, the researchers reaffirmed that price is a crucial component in making purchasing decisions. According to Putra's (2023) research, prices perceived as reasonable and competitive significantly increase consumer purchase intention, as price is included in the TPB's perceived behavioral control construct, which influences consumers' ability to purchase products. Other studies also support this, stating that prices proportional to product quality strengthen purchasing decisions (Herman et al., 2023).

Brand image is related to consumers' positive perceptions of a product, which can influence subjective norms in the TPB. According to research by Akbar et al., (2024), a strong and trusted brand image can improve consumer purchasing decisions. In addition, brand image is one of the social indicators that supports subjective norms

(Akbar et al., 2025). Therefore, brand reputation and positive perceptions of the product brand also strengthen the purchasing decision for halal banana flour products (Utama, 2023).

However, there is a significant research gap in specific halal products, such as banana flour, that combines price and brand image considerations to influence purchasing decisions (Rahmawati, 2024). Previous research has largely discussed the macro aspects of the halal industry and creative economy opportunities, but has not yet examined in depth the relationship between price, brand image, and halal labeling in the context of banana flour products (Zein et al., 2020). Therefore, this study seeks to fill this gap by comprehensively analyzing the simultaneous influence of these three variables on product purchasing decisions (Agustina et al., 2024).

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), serves as the basis for this research. According to the TPB, three main components influence purchasing decisions: attitude, subjective norm (subjective norm), and perceived behavioral control. Positive views toward the halal label, subjective norms regarding the impact of brand image, and the social environment are linked to attitudes in this study. Behavioral control, on the other hand, encompasses considerations of price and product availability. To see customer behavior more accurately, this model is equipped with halal industry-specific variables (Ajzen, 1991).

According to Ajzen (1991), the TPB utilizes three main components to explain human behavior: attitude toward an action, subjective norms, and perceived control over the action. The TPB has often been utilized in consumer behavior studies to understand consumer purchasing intentions and preferences, including those related to halal products (Rozenkowsk. K, 2013).



Figure 2. Theoretical Framework

In the context of consumer behavior, purchasing decisions are the final outcome influenced by these factors. Buyers' decisions about what they buy are influenced by their attitudes, social norms, and perceived behavioral control (Ajzen, 1991). This includes the influence of halal certification on halal products. The purchasing process ranges from identifying needs to actual purchase (Akbar et al., 2025). Gotomo et al., (2017) define purchasing decisions as consumer behavior that influences how they make decisions about purchasing a product or service. This process consists of five steps in solving problems: identifying the problem, searching for data, evaluating alternatives, making a decision, and having a post-purchase attitude.

Banana flour, a gluten-free and highly nutritious local product, has significant potential as a competitive halal product. Case studies of banana flour marketing in Asia demonstrate the importance of product recognition, pricing, and promotion for market penetration. However, there is limited specific research linking consumer behavior to halal banana flour (Suvittawat, 2024).

Banana flour, a local food ingredient with gluten-free properties and high nutritional content, offers significant potential for development into a competitive halal product (Abadi et al., 2026). However, research on the factors influencing banana flour purchasing decisions within the halal industry remains very limited. Increasing halal product availability, supported by government regulations and facilitating halal certification, can accelerate the development of the creative economy in regions and strengthen the local halal industry (Rahmawati, 2024).

This study aims to analyze the impact of halal labeling, price, and brand reputation on banana flour purchasing choices. Theoretically, the results are expected to develop a TPB model incorporating variables specific to the halal industry and contribute to the literature on halal marketing and Muslim consumer behavior. Practically, these results will serve as a foundation for developing effective marketing strategies for local halal food businesses, assist in the formulation of policies that support the growth of the halal industry, and strengthen Indonesia's position as a leading halal producer in the international market through the optimization of local products such as banana flour (Ivanka et al., 2025).

This study aims to analyze the impact of halal labeling, price, and brand image on banana flour purchasing choices among Muslim Gen Z consumers in Yogyakarta. This research offers three key novelties: (1) Unique object - first study testing this model on banana flour (alternative flour), unlike previous studies on noodles, cosmetics, or beverages; (2) Inconsistency testing - re-examines conflicting brand image findings from previous research; (3) Specific segment - targets household consumers and culinary practitioners rather than students or fast-food consumers.

Theoretically, this study develops the TPB model incorporating halal industry-specific variables and contributes to halal marketing literature. Practically, results provide foundations for local halal MSMEs to develop effective marketing strategies and strengthen Indonesia's position as a leading halal producer.

B. METHOD

This study aims to measure the impact of halal labels, brand image, and price on the decisions made by Muslim consumers who have used gluten-free banana flour products. Therefore, a quantitative approach was applied in this study, and the research method was descriptive.

This study was conducted in Yogyakarta. The location was chosen based on the fact that Yogyakarta is a city with a Muslim majority population and rapid growth in the use of halal products. The study was conducted from November to December 2025 and included the preparation phase, data collection, and data analysis.

Respondents were selected using a purposive sampling technique in accordance with the following requirements: Muslim religion, residence in Yogyakarta City, regularly consuming halal products, belonging to the Generation Z category (born 1997–2012), and having experience using gluten-free flour products. These criteria were

applied to ensure that the sample truly represented the target population, namely, Yogyakarta Muslim consumers who are potential buyers of halal banana flour products.

These criteria were used to make sure that the sample accurately reflected the group we were interested in, which is Muslim people in Yogyakarta who might buy halal banana flour products. The sample profile is mostly made up of students (86.7%) and women (83.3%), which shows the typical makeup of Gen Z consumers in Yogyakarta. These people are more likely to take part in online surveys and care about healthy, halal food options. This limits how much we can apply the findings to the wider Muslim population, including older people, workers, and men. However, this specific group is still a good choice for testing how young, halal-aware consumers make buying decisions, as they are the main group interested in alternative food products like banana flour. Future studies should include a wider range of people from different background groups to make the findings more widely applicable.

SPSS 26 was used to analyze the data. This tested the validity and reliability of the measuring instruments. Furthermore, hypothesis testing was conducted by considering the regression coefficient, significance level (p-value), and coefficient of determination (R^2). The analysis results were used to understand how the independent variables partially and simultaneously influence consumer choice to purchase halal banana flour.

C. RESULT AND DISCUSSION

Description of Survey Results

This study collected data by distributing an online questionnaire to respondents from Yogyakarta, who were Muslim and had consumed gluten-free banana flour. The questionnaire consisted of twelve questions. The survey was distributed from November 18, 2025, to December 28, 2025. We received 110 responses.

a. Respondent Profile

1) Respondents by Age

Table 1. Demographics by Age
usia

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	15.00	1	3.3	3.3	3.3
	18.00	2	6.7	6.7	10.0
	19.00	7	23.3	23.3	33.3
	20.00	4	13.3	13.3	46.7
	21.00	5	16.7	16.7	63.3
	22.00	5	16.7	16.7	80.0
	23.00	2	6.7	6.7	86.7
	24.00	2	6.7	6.7	93.3
	27.00	1	3.3	3.3	96.7
	28.00	1	3.3	3.3	100.0
	Total	30	100.0	100.0	

Based on the frequency distribution table, it can be concluded that the majority of respondents in this study were in the young adult age range, with the 19-year-old age group serving as the mode (7 individuals or

23.3%). In general, 63.3% of respondents were aged 21 years or younger, indicating that the study sample was dominated by individuals in early adulthood. The age range of respondents was 14 to 28 years, with a fairly concentrated distribution among the 19-22 year-olds (constituting 21 individuals or 70% of the total sample).

2) Respondents by Gender

Table 2. Demographics by Gender
JK

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Laki-laki	5	16.7	16.7	16.7
	Perempuan	25	83.3	83.3	100.0
	Total	30	100.0	100.0	

Based on the frequency distribution table, it can be seen that the respondents were predominantly female, with a proportion of 83.3% (25 respondents), compared to only 16.7% (5 respondents) of males. This result indicates a significant imbalance in gender representation in the research sample.

The predominance of female respondents needs to be taken into account when interpreting the overall findings, considering that characteristics, perspectives, or experiences related to gender can influence the variables studied. Therefore, generalizing the research results is more appropriately directed to populations with similar characteristics, or at least recognizing that these findings better represent the perspectives of women within the context of the sample.

3) Respondents by Status

Table 3. Demographics by Status
Status

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Pelajar/Mahasiswa	26	86.7	86.7	86.7
	Karyawan	3	10.0	10.0	96.7
	IRT	1	3.3	3.3	100.0
	Total	30	100.0	100.0	

Based on the frequency distribution table, it can be concluded that the majority of respondents were students, with a proportion reaching 86.7% (26 respondents). Meanwhile, 10.0% (3 respondents) were employees, and 3.3% (1 respondent) were housewives.

The predominance of respondents from the student/college population aligns with the age profile of respondents, which was previously dominated by the younger age group (19–22 years old). This indicates that the research themes are more accessible and relevant to higher education groups or those still in formal education. Consequently, the findings of this study primarily reflect the perspectives, habits, and experiences of the population with an academic background. Generalization of the results must take into account the homogenous characteristics of the student/college group, as well as the limitations in

representing the diverse perspectives of other social status groups, such as full-time workers or housewives.

1. Data Analysis Results

a. Instrument Testing

Table 4. Validity Testing

Instrumen	Nilai Sig 2 - tailed	Keterangan
I	0.000	Valid
II	0.000	Valid
III	0.000	Valid
IV	0.000	Valid
V	0.000	Valid
VI	0.000	Valid
VII	0.000	Valid
VIII	0.000	Valid
IX	0.000	Valid
X	0.000	Valid
XI	0.000	Valid
XII	0.000	Valid

The item-total correlation analysis shows that all items (I-XII) have a significant positive correlation with the total instrument score at a significance level of $p < 0.01$. The sig. (2-tailed) value for all item-total correlations is 0.000, which is well below the critical limit of $\alpha = 0.05$. Therefore, all items meet the validity requirements and are ready for further measurement.

Table 5. Reliability Testing
Reliability Statistics

Cronbach's Alpha	N of Items
.781	13

The standard reliability test uses Cronbach's Alpha (α) value. The main criterion is an α value > 0.60 to declare the instrument reliable or consistent. An α value > 0.70 is considered good or strong reliability, and a value below 0.60 is considered unreliable, with a higher value being better. The analysis results show that this research instrument has a Cronbach's Alpha value of 0.781, thus concluding that the instrument has strong reliability.

b. Hypothesis Testing

The hypothesis research focuses on understanding how the independent variables influence the dependent variable, both simultaneously and individually.

1) T-Test

Table 6. t-test for LH, CM, H to KP

Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.545	.872		1.772	.079
	LH	.096	.094	.093	1.018	.311
	CM	.392	.116	.387	3.389	.001
	H	.337	.109	.343	3.095	.003

a. Dependent Variable: KP

Significant value: $0.001 < 0.05$

T-count > t-table

- Halal Label (LH): Has a standardized beta coefficient of 0.093 and a significance value of 0.311 (> 0.05). This indicates that the halal label does not have a significant impact on purchasing decisions separately. In other words, the halal label element does not contribute statistically to the influence of purchasing decisions.
- Brand Image (CM): This variable has a standardized beta coefficient of 0.387 and a significance value of 0.001 (< 0.05). The results indicate that brand image significantly influences purchasing decisions, holding other variables constant.
- Price variable (H): The standardized beta coefficient is 0.343, and the significance value is 0.003 (< 0.05). These results indicate that price has a significant impact on purchasing decisions for banana flour products.

Table 7. t-test of LH to KP

Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.166	1.043		3.036	.003
	TOTAL LH	.618	.080	.597	7.735	.000

a. Dependent Variable: TOTAL_KP

The halal label significantly influences purchasing decisions, based on the results of the partial t-test in the coefficient table. The significance value is $0.000 < 0.05$, and the calculated value is 7.735 > the t-table value of 1.982597. The halal label positively influences purchasing decisions, as H_{01} is rejected and H_{a1} is accepted.

According to the standardized beta coefficient of 0.597, consumer perception of the halal label will increase purchasing decisions by 0.597 standard deviations. Therefore, the halal label has been proven to be a significant and primary component influencing customer purchasing decisions in this partial analysis. The results indicate that clarity and trust in the halal label are crucial for buyers when making purchases.

Table 8. t-test of CM to KP

Coefficients ^a						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.701	.773		3.492	.001
	TOTAL CM	.740	.067	.730	11.115	.000

a. Dependent Variable: TOTAL_KP

With a significance value of $0.000 < 0.05$ and a calculated t-value of $11.115 > t\text{-table of } 1.982597$, the results indicate that Brand Image has a positive and significant impact on purchasing decisions, consistent with the partial t-test results in the coefficient table. Consequently, H_0 is rejected and H_a is accepted, indicating that perceptions of brand image influence purchasing decisions. The standardized beta coefficient ($B\beta$) of 0.730 indicates that Brand Image contributes significantly and dominantly to purchasing decisions, with a one-standard deviation increase in Brand Image perception of 0.730 standard deviations. Therefore, brand image has been proven to be the most influential primary component in customer purchasing decisions in this study. Positive brand perceptions, encompassing elements of trust, reputation, and differentiation, significantly encourage customers to make a purchase.

Table 9. t-test of H to KP
Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.965	.773		3.834	.000
	TOTAL H	.708	.066	.720	10.777	.000

a. Dependent Variable: TOTAL_KP

The partial t-test results in the coefficient table indicate that price has a positive and significant impact on purchasing decisions; The significance value is $0.000 < 0.05$, and the calculated value is $10.777 > t\text{-table value of } 1.982597$. Consequently, H_0 is rejected and H_a is accepted, indicating that price influences purchasing decisions.

According to the standardized beta coefficient of 0.720 , price plays a major role in purchasing decision-making. Purchasing decisions will increase by 0.720 standard deviations with every one-standard deviation increase in price perception, which can be perceived fairness or perceived value in this case. Therefore, price has been shown to be a significant component that significantly influences consumer purchasing decisions in this study. Consumers' perceptions of the balance between price paid and value received are crucial when making purchasing decisions, as demonstrated by these findings.

2) Simultaneous Significance Test (F-Test)

This test aims to determine whether all independent variables influence the dependent variable.

Table 10. F-Test
ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	461.878	3	153.959	49.825	.000 ^b
	Residual	327.540	106	3.090		
	Total	789.418	109			

a. Dependent Variable: TOTAL_KP

b. Predictors: (Constant), TOTAL_H, TOTAL_LH, TOTAL_CM

With a value of $0.001 < 0.05$ and a calculated f-value of $49.825 > t\text{-table f-value of } 2.69$, the results indicate that Halal Label, Brand Image,

and Price have a significant influence on purchasing decisions. This indicates that H_{01} is rejected and H_{a1} is accepted, indicating that Halal Label, Brand Image, and Price have a significant influence on the decision to purchase banana flour products.

3) R^2

R-Square = 0.585

**Table 11. R^2 Test
Model Summary**

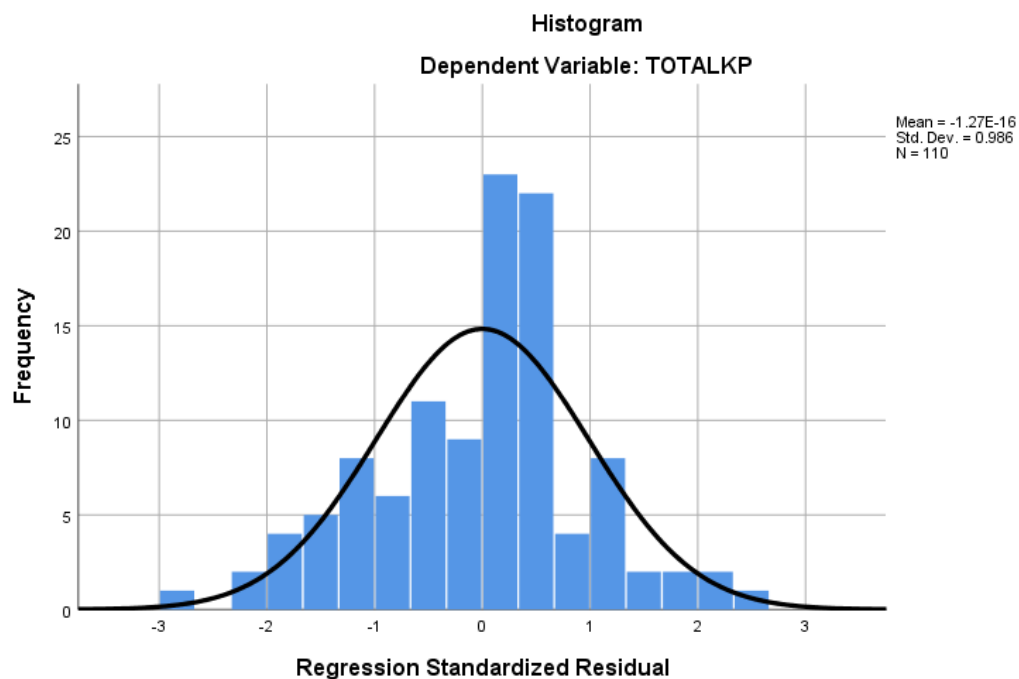
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.765 ^a	.585	.573	1.75784

a. Predictors: (Constant), TOTAL_H, TOTAL_LH, TOTAL_CM

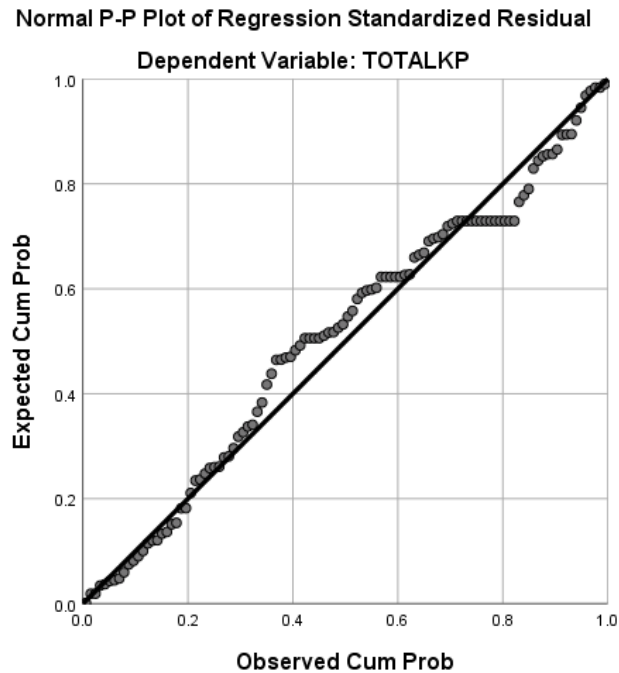
According to the table, the R-Square coefficient (R^2) is 0.585. Therefore, the influence of the variables Halal Label, Brand Image, and Price on purchasing decisions is 0.585.

UJI ASUMSI KLASIK

1. UJI NORMALITAS (HISTOGRAM)



2. UJI NORMALITAS (PLOT)



3. UJI NORMALITAS (KOLMOGROV)

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		110
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.73348115
Most Extreme Differences	Absolute	.100
	Positive	.095
	Negative	-.100
Test Statistic		.100
Asymp. Sig. (2-tailed)		.008 ^c

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

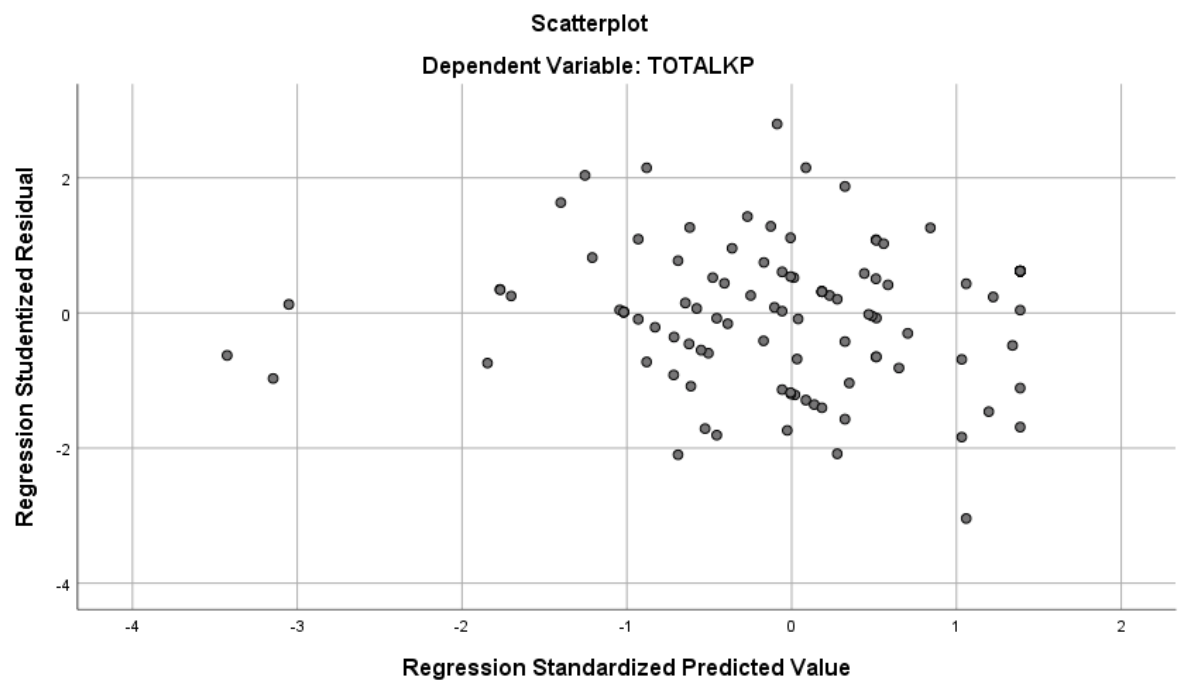
4. UJI MULTIKOLINIERITAS

Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
Model		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.545	.872		1.772	.079		
	TOTALH	.096	.094	.093	1.018	.311	.473	2.116
	TOTALCM	.392	.116	.387	3.389	.001	.300	3.338
	TOTALH	.337	.109	.343	3.095	.003	.319	3.134

a. Dependent Variable: TOTALKP

5. UJI HETEROSKEDASTISITAS



Analysis/Discussion

1. Halal Label Influences Banana Flour Purchases

Partial analysis results indicate that the halal label variable has a significant and positive influence on consumer decisions to purchase banana flour ($\beta = 0.597$; Sig. 0.000). The results indicate that for Muslim shoppers in Yogyakarta, halal certification serves as an important sign of safety and Sharia compliance, thus increasing consumer desire and choice. This is in line with research by Putri et al. (2022), which found that halal labels have a positive and significant impact on customer decisions to purchase goods in minimarkets because when customers pay attention to a product's halal status, they are more likely to purchase it. Similarly, Rolisa et al. (2024) found that halal labels have a positive impact on Bangkok Muslim consumers' decisions to purchase ready-to-eat food because the labels create trust and reduce uncertainty. Halal labels are considered in the Theory of Planned Behavior (TPB) as behavioral beliefs that shape positive consumer attitudes. Believing that a product is halal-certified increases the belief that purchasing it is a moral and religiously responsible act. Consequently, stronger purchase intentions emerge (Maelani Agustin et al., 2025).

2. Price Influences Banana Flour Purchase Decisions

The results show that price has a positive and significant effect on purchasing decisions ($\beta = 0.720$; Significant 0.000). This indicates that consumers' perceptions of the feasibility of banana flour products and their value for money are crucial. This finding is consistent with research by Putra (2023), which states that prices perceived as reasonable and competitive significantly increase consumer purchase intention because price is included in the perceived behavioral control construct in the TPB. Furthermore, Herman et al. (2023)

support the notion that price has a significant influence on consumer purchase decisions. Prices commensurate with product quality can strengthen consumers' choice to purchase a particular product. In this study, the affordable price of Primsana banana flour, commensurate with its quality, increased consumers' perceptions of behavioral control. In other words, customers feel they have the financial means and receive sufficient value, thus reducing the barriers preventing them from purchasing, resulting in a purchase decision (Afriyadi et al., 2024).

3. Brand Image Influences Banana Flour Purchase

Partial analysis results indicate that brand image has the most significant and positive influence on purchasing decisions ($\beta = 0.730$; Significant Difference 0.000). Positive perceptions, reputation, and customer trust in Primsana are the main factors driving customers to purchase the product, as demonstrated by this evidence. This aligns with research by Akbar et al. (2024), who found that a strong and reliable brand image can help customers make better purchasing decisions because it is included in the subjective norms that influence their decisions. Rahmawati (2024), who stated that brand image is crucial for creating positive perceptions and distinguishing halal products (Rifa'i, 2022). A strong brand image is a norm in the context of the SDGs. Social pressure and the desire for conformity increase when consumers perceive a brand as having a good reputation, trustworthiness, and social recognition, such as a credible halal brand (Lukito et al., 2024). This encourages customers to follow the habits of their reference group when purchasing, which helps them make better purchasing decisions (Hakim, 2019).

4. Critical Analysis: Why the Variable Ranking is Counterintuitive and Its Implications

The surprising order of how much each factor influences customer choice (Brand Image $\beta = 0.730$, Price $\beta = 0.720$, Halal Label $\beta = 0.597$) shows three important points that go beyond just agreeing with earlier research. First, halal certification acts as a "hygienic factor" (the minimum standard) instead of something that sets a product apart consumers expect all proper banana flour products to be halal, so it's common but not really special. This matches Herzberg's Two-Factor Theory used in halal marketing, where halal is the base but brand image is what adds value and helps the brand stand out. Second, brand image becomes the main factor in decision making because when choosing between halal-certified products, people look at things like trust in the brand, how good they think the product is, and what others say about it, rather than just whether the product is halal. This fixes the problem from earlier research where brand image didn't matter much for standard products like noodles and cosmetics, but it did matter for new products like alternative flours, where quality can change a lot. Third, price has a strong influence ($\beta = 0.720$) because it acts as a barrier to entering the market while halal affects consideration and brand influences preference, price decides whether a purchase is actually possible.

This discovery has big effects on the Theory of Planned Behavior (TPB). Traditional TPB assumes that the main thing stopping people from buying is how much something costs, but this study shows that buying halal products follows

a certain order: first, checking if the product is halal (which is a must-have), then looking at how the brand is seen (which is like what others think), and finally thinking about the cost and value (which is about control over the decision). This means TPB needs to include special variables related to halal that act as conditions before the usual TPB factors come into play. For real-world use, this study offers a key plan for halal small and medium businesses: First, they must get halal certification to be allowed in the market; second, they should create a strong brand by using online marketing and messages that match their values to stand out in the market; third, they should set prices that are fair and clearly explain the value to make it easier for customers to buy. This really questions the usual idea that being halal means everything in marketing and suggests a new approach where halal certification is like a starting point, but the brand's image is what really makes a product succeed in the market.

D. CONCLUSION

After looking at the data and talking things over, the researchers found that the halal label, the brand's image, and the price all play a big role in customers deciding to buy Primisana banana flour, whether they're thinking about it as a whole or looking at each factor separately. The test results and the R-squared value show that the analysis is trustworthy because the regression model follows all the necessary rules.

Specifically, Brand Image is the main thing that affects buying choices ($\beta = 0.730$), then Price comes next ($\beta = 0.720$), and after that, the Halal Label also plays a role ($\beta = 0.597$). This shows that when Muslim shoppers in Yogyakarta choose halal-certified products, they care most about trusting the brand, how good they think the product is, and what others say about it. After that, they look for reasonable prices and good value. However, having a halal certification is like a basic check they must confirm, but it doesn't really help one product stand out from others. These results fit with the Theory of Planned Behavior, which says that people's views on what others think about a brand (subjective norms) are the main factor in their decision. Also, how easy or hard they feel it is to buy based on price (perceived behavioral control) acts as a filter for whether they can make the purchase. Furthermore, their attitude toward the halal label is a basic requirement that needs to be met before other factors start to matter.

This finding questions the usual idea that "halal is everything" when it comes to marketing halal products. Instead, it shows that for new halal food items like banana flour, the brand image is what gives a competitive edge and decides how successful a product is in the market — halal certification is like the first step to enter the market, but the brand image is what really helps the product do well. Official halal certification, strengthening brand image through digital promotion, and proper pricing strategies are key elements for local SMEs to enhance their competitiveness and expand market penetration for halal banana flour products.

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