

## Small Medium Business Marketing Through E-Commerce (Theory of Planned Behavior Approach)

Junianto Tjahjo Darsono<sup>1)</sup>, Erni Susana<sup>2)</sup>, EkoYuni Prihantono<sup>3)</sup>

<sup>1),2),3)</sup> Faculty of Economics and Business, University of Merdeka Malang, Indonesia

Corresponding Author: Junianto Tjahjo Darsono

**ABSTRACT:** Theory of Planned Behavior (Ajzen, 1991) has emerged as one of the most influential and popular conceptual frameworks for studying human action. Human behavior is guided by three types of considerations, namely: attitudes toward behavior, subjective norms, behavioral control and the formation of intentions. Spiritual intelligence is the ability of the soul that is owned by a person to establish himself as a whole which is related to awareness and willingness to face challenges (Zohar et al., 2001). Spiritual intelligence affects intentions (Hage et al., 2015). Someone who has high spiritual intelligence will influence behavior in every decision making (Sina et al., 2012). The objectives of this study are: (1) Analyze the influence of attitudes, subjective norms, behavioral control, and spiritual intelligence on intentions in marketing through e-commerce by SMEs; (2) Analyzing the influence of behavioral control and spiritual intelligence on behavior in marketing through e-commerce by SMEs; (3) Analyzing the influence of behavioral control, and spiritual intelligence on behavior and intentions as mediation in marketing through e-commerce by SMEs.

Based on data at the Malang City Office of Cooperatives and SMEs, a total of 2,764 SMEs were assisted. The sample size in this study uses the formula of the number of indicators multiplied (5-10) =

$18 \times 7 = 126$ . While the sampling technique is Simple Random Sampling. Data analysis techniques using PLS (Partial Least Square) modeling resulted in the development of the Theory of Planned Behavior model in marketing through e-commerce by SMEs.

The results of this study are attitudes, subjective norms, behavioral control, and spiritual intelligence affecting intentions. Behavioral control, spiritual intelligence, and intentions influence behavior. Behavioral control and spiritual intelligence affect the behavior of SMEs in marketing through e-commerce by SMEs in Malang City and the intention to mediate.

**Keywords:** attitude, subjective norms, behavioral control, spiritual intelligence, intention, behavior, marketing, e-commerce, SMEs.

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### I. Introduction

#### Background

Theory of Planned Behavior (Ajzen, 1991) has emerged as one of the most influential and popular conceptual frameworks for studying human action. Briefly, according to theory, human behavior is guided by three types of consideration: beliefs about possible consequences or other behavioral attributes, beliefs about normative expectations of others (normative beliefs), and beliefs about the existence of factors that may further or hinder the performance of behavior (control beliefs). In each aggregate, behavioral beliefs produce favorable or unfavorable attitudes towards the behavior; Normative beliefs produce social pressure or subjective norms; and control trust gives rise to perceived behavioral control, perceived ease or difficulty in carrying out behavior. In combination, attitudes toward behavior, subjective norms, and perception of behavioral control cause the formation of behavioral intentions. Finally, with an adequate level of actual control over the behavior, people are expected to carry out their intentions when opportunities arise. Such intention is assumed to be an antecedent of immediate behavior. However, because many behaviors create difficulties in execution which can limit the will's control, it is important to consider perceived behavioral controls other than intentions. To the extent that people are realistic in their assessment of behavioral difficulties, perceived measures of behavioral control can function as proxies for actual control and contribute to the prediction of the behavior at issue.

Ajzen (1991) said that the Theory of Planned Behavior (TPB) model is still possible to add other predictor variables besides the three intention-forming variables. Spiritual intelligence is the ability of the soul that is owned by a person to establish himself as a whole which is related to awareness and willingness to face challenges (Zohar et al., 2002). People who have spiritual intelligence will have an awareness of themselves and

their surroundings and that person will insist on being the right person. This spiritual intelligence is not explicitly included in the Theory of Planned Behavior (TPB) model. Pekerti et al. (2010) stated that spiritual intelligence forms moral personality, character and behavior. Spiritual intelligence must be owned by every individual, including leaders. Leaders are individuals who have a strong influence in the organization to shape the performance of the people they lead. Spiritual intelligence affects the intention to behave (Hage et al., 2015). Spiritual intelligence is a form of intelligence that is used to achieve success in work and life. Someone who has high spiritual intelligence will influence behavior in every decision making (Sina et al., 2012).

Small and medium enterprises (SMEs) are one of the fields that contribute significantly to spurring Indonesia's economic growth. This is due to the absorptive capacity of SMEs towards a very large workforce and close to small people (Kuncoro et. Al., 2003). The main problem faced by SMEs is marketing (Kuncoro et. al., 2003). Marketing with conventional methods requires high costs, for example opening new branches, participating in exhibitions, making and distributing brochures and so on. The development of the internet has become an efficient means to open new marketing channels for SME products. E-commerce is a marketing and sales service that can be done online on the internet. Buyers can easily see superior products and transact according to the electronic products they choose anytime and anywhere. This research was conducted to solve the problems of marketing through e-commerce by SMEs with the approach to developing the Theory of Planned Behavior (TPB) model.

### **Formulation of the problem**

Based on this background, this research is important to answer the following problems:

- (1) What is the influence of attitudes, subjective norms, behavioral control, and spiritual intelligence on intentions in marketing through e-commerce by SMEs in Malang City?
- (2) How is the influence of behavioral control, spiritual intelligence, and intention on behavior in marketing through e-commerce by SMEs in Malang City?
- (3) How is the influence of attitudes, subjective norms, behavioral controls, and spiritual intelligence on behavior and intentions as mediators in marketing through e-commerce by SMEs in Malang City?

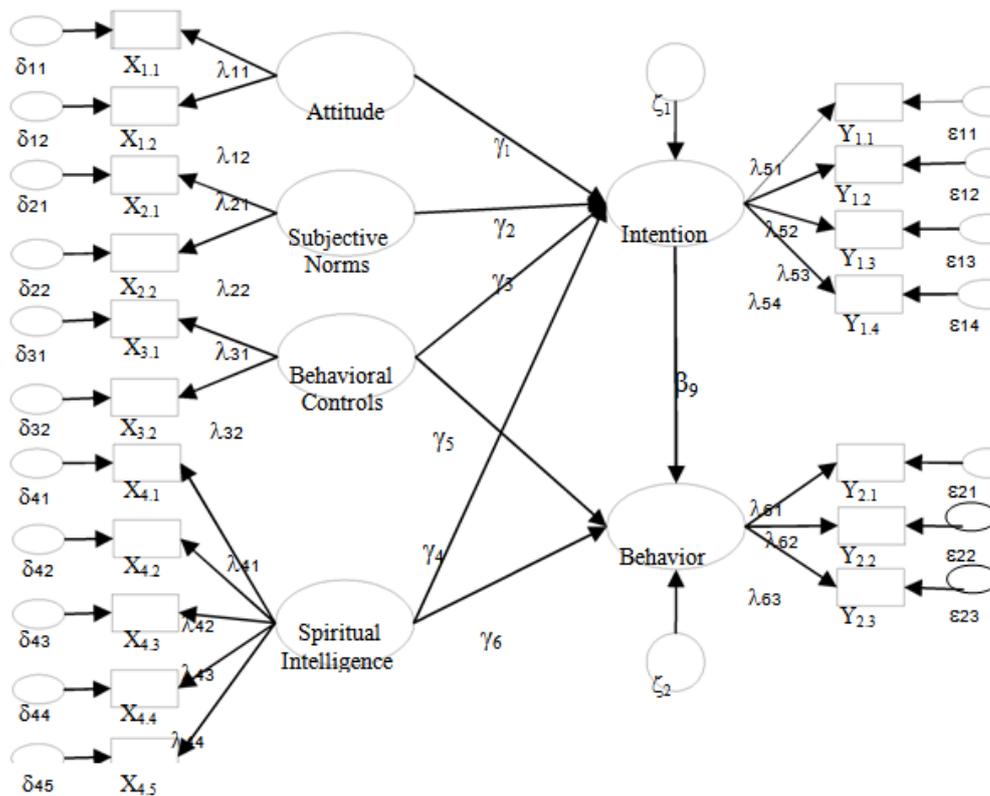
### **Purpose**

The specific purpose of conducting a research is to understand the phenomenon. Phenomena are symptoms that occur around the environment that need to be comprehensively understood. Based on the above problems, the objectives of this study are as follows:

- (1) Analyzing the influence of attitudes, subjective norms, behavioral control, and spiritual intelligence on intentions in marketing through e-commerce by SMEs in the City of Malang.
- (2) Analyzing the effect of behavioral control, spiritual intelligence, and intention on behavior in marketing through e-commerce by SMEs in Malang City.
- (3) Analyzing the influence of behavioral control, and spiritual intelligence on behavior and intentions as mediation in marketing through e-commerce by SMEs in Malang City.

## **II. Research Methodology Research Design**

This study aims to develop the Theory of Planned Behavior model in marketing through e-commerce by SMEs in Malang City by composing a structural model using Partial Least Square (PLS) and placing intention as an intervening variable. Schematically this modeling concept is explained in the following figure:



**Figure1: Research Model SEM diagram**

**Population, Sample, and Sampling Technique**

The research area is Malang City, with the reason that the area is the second largest city in East Java, the city of education and the city of tourism. The population in this research is the management of SMEs domiciled in Malang City. Based on the data in the Cooperative and SMEs Office Malang, there are 2,764 SMBs built. However, only 880 units are certified, or about 32 percent. The sample size in this study uses formula multiplied by multiplier (5-10) = 18x7 = 126. While sampling technique is Simple Random Sampling.

**Analysis and Modeling**

Data processing is done by classifying answers according to the type of question. From that answer then labeled and tested with validity test by Product Moment technique and reliability test by Alpha Cronbach method, followed by attitude variable analysis, subjective norm, control of behavior, spiritual intelligence, intention, and behavior.

At this stage there is still a distribution to the factors affecting the above conditions, for which more detailed identification is required so that it can be grouped according to its level of influence. By using PLS (Partial Least Square) modeling, after analyzing through the PLS method it will be clear the relationship and influence of each other different variables.

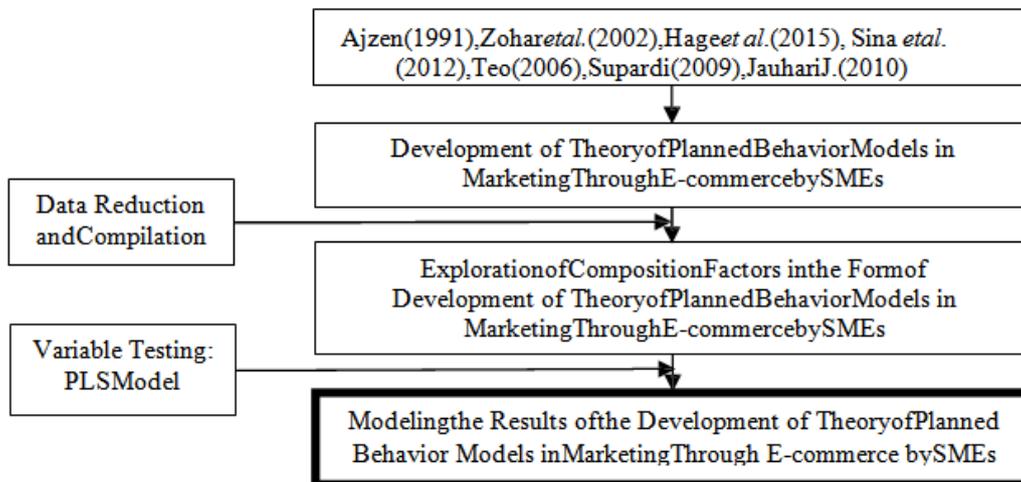
Research on the first year, the output is a model that can measure attitudes, subjective norms, behavioral controls, and spiritual intelligence toward intentions and behaviors. The PLS modeling stage is as follows: a. Designing structural model (inner model); b. Designing the model of the model (outer model); c. Construct the path diagram; d. Equation system; e. Estimation of line, loading and weight coefficient; f. Evaluate goodness of fit; g. Hypothesis testing with bootstrapping resampling technique.

Solimun, (2002) Goodness of Fit for outer models with reflexive indicators is evaluated with convergent and discriminant validity, and for all indicators, using composite reliability. This evaluation is a calibration instrument that is by check the validity and reliability of the instrument from the try out. The convergent validity here is a correlation between the reflexive indicator score and the latent variable, with loading 0.5 to 0.6 considered sufficient, on the number of indicators per construct not large, ie between 3 and 7 indicators. While discriminant validity is a reflection indicator based on cross loading with latent

variable. Cross loading of each indicator is said to be valid if the value is greater than the cross oading value of the other latent variable. Or it can also compare the square root average variance extracted (AVE) to

each construct with the correlation between the constructs in the model. AVE is said to have a good discriminant validity if its value is greater than the correlation of all other constructs. It is recommended that the measurement value should be greater than 0.50. It also tells us that composite reliability is a group of indicators that measures a variable. A variable is said to have a good composite if it has a composite reliability  $\geq 0.7$ , although it is not an absolute value.

**Framework for the Research Plan**



**Figure 2: Framework for the Research Plan**

**III. Results Achieved**

**Descriptive Analysis Results**

Perceptions of attitudes have an average score of 3.21, indicating a tendency to agree. The highest average score on the indicator evaluates the importance of attributes of the product by 3.30 and the lowest is on the indicator of confidence in the attributes of the product by 3.13. This means that the attitude of SMEs responds to a moderate level of intention and behavior in marketing through e-commerce.

Perceptions of subjective norms have an average score of 3.59 indicating a tendency to agree. The highest average score on the motivational indicator which is in line with the reference group is 3.59 and the lowest is the normative confidence indicator for the reference group to perform certain behaviors of 3.58. Thus it can be interpreted that marketing subjectivity through e-commerce is more based on the existence of motivation in the consumer compared to the normative beliefs of the reference group.

Perceptions of behavioral control have an average score of 3.16 indicating a tendency to agree. The highest average score on the factor strength indicators that encourage or hinder the behavior of 3.17 and the lowest on indicators of factor beliefs that encourage or hinder behavior of 3.14. Thus, it can be interpreted that the power factor that drives or hinders the control of intention behavior in marketing through e-commerce is greater than factor beliefs that encourage or hinder behavior in marketing through e-commerce.

Perceptions of spiritual intelligence have an average score of 3.22 indicating a tendency to agree. The highest average score on future-oriented indicators is 3.35 and the lowest on the Goddess indicator is 3.10. Thus it can be concluded that among SMEs in Malang City spiritual intelligence especially oriented towards the future will be able to influence the behavior of SME practitioners to do marketing through e-commerce.

Perceptions of intentions have an average score of 3.32 indicating a tendency to agree. The highest average score on the exploratory intention indicator is 3.48 and the lowest on the traditional intention indicator is 3.13. Thus it can be concluded that SME actors respond to the chlorine intention in marketing through e-commerce more than traditional intentions, because they prioritize always looking for information about marketing through e-commerce that provides the best service rather than marketing plans through e-commerce.

Perceptions of behavior have an average score of 3.58 indicating a tendency to agree. The highest average score on the indicator selects 3.55 and the lowest on the time indicator is 3.26. Thus it can be concluded that the marketing behavior through e-commerce by SMEs in the City of Malang prioritizes choosing marketing through e-commerce compared to the time of marketing through e-commerce.

### **Inferential Analysis Results (SEM) Evaluation of Structural Equation Models**

Evaluation of Univariate and Multivariate Normality.

The complete results can be seen that univariate (per indicator) and multivariate the critical ratio is at the interval  $-2.58 < CR < 2.58$ . Thus all data both univariate and multivariate are normally distributed.

Outlier evaluation of Univariate and Multivariate.

Based on the results of the calculation, it is known that the Z score for all indicators is in the interval of -4.00 to 4.00, meaning that all data on all indicators are not affected by outliers.

### **Confirmatory Factor Analysis**

Confirmatory factor analysis is carried out aimed at confirming each indicator that has been made based on previous research or existing theories can be used to explain attitude constructs, subjective norms, behavioral control, spiritual intelligence, intention and behavior.

Attitude.

The amount of loading factor in both indicators is: trust in the attributes possessed by the product and evaluation of the importance of the product attribute is above 0.5, then both indicators can be used to measure the attitude construct. Based on the calculation, the value of the construct reliability attitude is

0.991, meaning that the construct reliability is 91.1%.

Subjective Norm

The amount of loading factor in both indicators is: group normative beliefs are used to perform certain behaviors and motivation which is in line with the reference group is above 0.5, then both indicators can be used to measure subjective norm constructs. Based on the calculation, the value of construct reliability of subjective norm is 0.916, meaning that the reliability of the construct of subjective norm is 91.6%.

Behavioral Control

The amount of loading factor in both indicators, namely: factor beliefs that encourage or hinder the behavior and strength of the factors that drive or hinder behavior are above 0.5, then both indicators can be used to measure behavioral control constructs. Based on the calculation, the construct control value of behavioral control was obtained at 0.935, meaning that the reliability of the construct of behavioral control was 93.5%.

Spiritual Intelligence

The amount of loading factor in the five indicators, namely: the principle of divinity, firm belief, leadership spirit, learning spirit, and future orientation is above 0.5, so the five indicators can be used to measure the construct of spiritual intelligence. Based on the calculation, the value of construct reliability of spiritual intelligence is 0.926, meaning that the construct reliability of spiritual intelligence is 92.6%.

Intention

The amount of loading factor on the four indicators, namely: traditional intentions, referential intentions, preferential intentions, and exploratory intentions is above 0.5, so the four indicators can be used to measure the intention construct. Based on the calculation, the reliability value of the construct of the intention was 0.846, meaning that the reliability of the intention construct was 84.6%.

Behavior

The amount of loading factor on the three indicators is: time, choosing, and utilizing is above 0.5, then the three indicators can be used to measure behavioral constructs. Based on the calculation, it is obtained the value of the behavior construct reliability of 0.948, meaning that the reliability of the construct construct is 94.8%.

Evaluation of Model Feasibility Criteria (*Goodness of Fit Model*)

Structural Equation Modeling (SEM) is used to test various relationships in a model. Besides that it is also to analyze, evaluate validity, and causality between variables of the model (see figure 2).

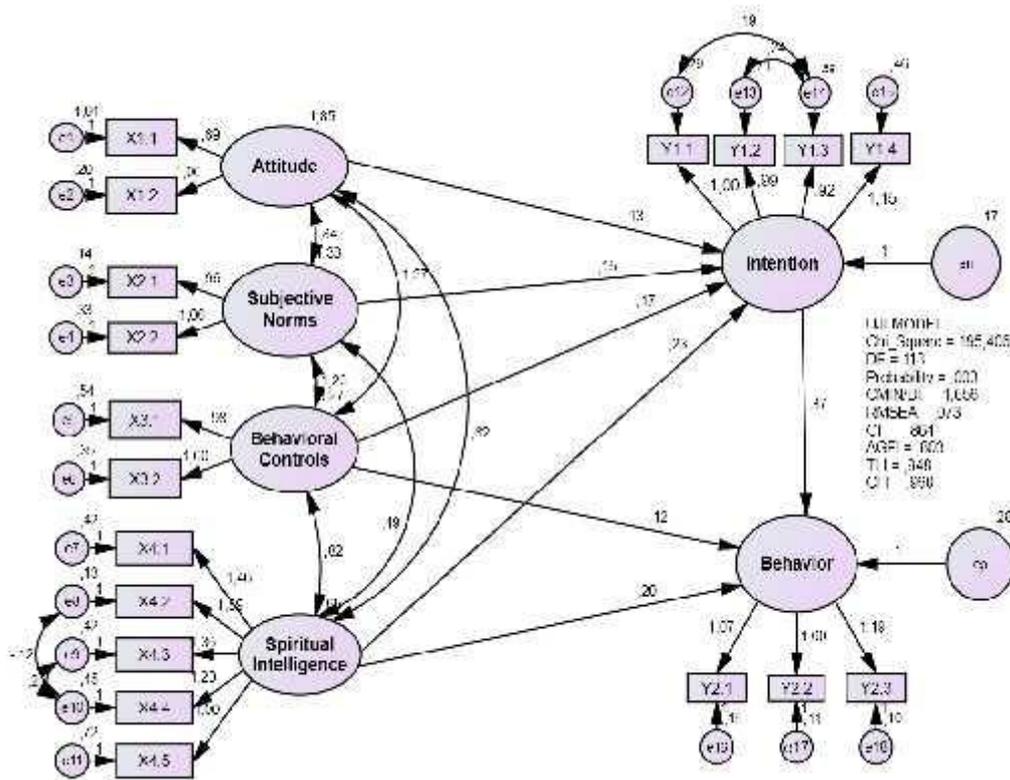


Figure 3: Structural Model Results

The results of the model feasibility test show that a summary of the results obtained in the analysis and recommended values for measuring the feasibility of the model. Feasibility of the model has fulfilled all eligibility requirements including the results of Chi Square test, p chi-square value is greater than 0.05 at a significant level of 0.05, so the evaluation model in this study can be accepted as a model for hypothesis interpretation and testing.

Structural Equations

The causality relationship developed in the hypothesis in this model is tested with the null hypothesis which states that the regression coefficient between the two constructs is not different from zero through the t-test as in the regression analysis. Hypothesis testing on the structural model is related to the results of the regression coefficient test on each resulting path described in table 1.

Table 1: Inter Variable Influence Regression Coefficient Test Results

Influence		Raw Coefficient	C.R.	p value	Description
From	To				
Attitude	Intention	0,125	2,128	0,033	Significant
Subjective Norms	Intention	0,150	2,572	0,010	Significant
Behavioral Control	Intention	0,169	4,261	0,001	Significant
Spiritual Intelligence	Intention	0,228	2,685	0,007	Significant
Intention	Behavior	0,373	2,635	0,008	Significant
Behavioral Control	Behavior	0,123	2,405	0,016	Significant
Spiritual Intelligence	Behavior	0,199	2,054	0,040	Signifikan

Source: Primary data, processed in 2018

The results of the structural model (structural model) of each research variable are as follows

$$Y1 = 0,125 X1 + 0,150 X2 + 0,169 X3 + 0,228 X4 \dots\dots\dots (1) \quad Y2 = 0,123 X3 + 0,199 X4 0,373 Y1 \dots\dots\dots (2)$$

The first equation (1), there are four determinants of intention, namely attitudes, subjective norms, behavioral control, and spiritual intelligence. These four determinants are positively marked, meaning that attitude, subjective norms, behavioral control, and spiritual intelligence will encourage the intention of SMEs in marketing through e-commerce.

The second equation (2), there are three behavioral determinants, behavioral control, spiritual intelligence, and intention. These three determinants are positive, meaning behavioral control, spiritual intelligence, and intentions will encourage the behavior of SMEs in marketing through e-commerce.

### **Hypothesis Testing 1**

Hypothesis: Attitudes, subjective norms, behavioral control, and spiritual intelligence have a significant effect on intention in marketing through e-commerce by SMEs in the City of Malang.

Regression coefficients of the influence of attitudes towards intention are 0.125 with C.R. amounting to 2.128 and p-value = 0.033 (probability value less than 0.05) gives a decision on the positive and significant influence of attitudes towards intention. Regression coefficients from the influence of subjective norms on intentions are valued at 150 with C.R. amounting to 2.572 and p-value = 0.010 (probability value less than 0.05) gives a decision on the positive and significant influence of subjective norms on intention. The regression coefficient of behavioral control of intention is 0.169 with C.R. amounting to 4.216 and p-value = 0.001 (probability value less than 0.05) gives a decision on the positive and significant influence of behavioral control on intention. The regression coefficient of the influence of spiritual intelligence on intention is 0.228 with C.R. amounting to 2.685 and p-value = 0.007 (probability value less than 0.05) gives a decision on the positive and significant influence of spiritual intelligence on intention.

Thus, the results of statistical tests have obtained evidence that attitudes, subjective norms, behavioral control, and spiritual intelligence have a significant effect on the intention in marketing through e-commerce by SMEs in the City of Malang.

### **Hypothesis Testing 2.**

Hypothesis: Behavioral control, spiritual intelligence, and intention have a significant effect on behavior in marketing through e-commerce by SMEs in Malang City.

The regression coefficient of the influence of behavioral control on behavior is 0.123 with C.R. amounting to 2.405 and p-value = 0.016 (probability value less than 0.05) gives a decision on the positive and significant influence of behavioral control of behavior. The regression coefficient of the influence of spiritual intelligence on behavior is 0.199 with C.R. amounting to 2.054 and p-value = 0.040 (probability value less than 0.05) gives a decision on the positive and significant influence of spiritual intelligence on behavior. The regression coefficient of the effect of intention on behavior is 0.373 with C.R. amounting to 2.635 and p-value = 0.049 (probability value smaller than 0.08) gives a decision on the positive and significant influence of intention on behavior.

Thus, the results of statistical tests have obtained evidence that behavioral control, spiritual intelligence, and intention have a significant effect on behavior in marketing through e-commerce by SMEs in the city of Malang.

### **Hypothesis Testing 3**

Hypothesis: Behavioral control, and spiritual intelligence have a significant effect on behavior and intention as mediation in marketing through e-commerce by SMEs in the City of Malang.

The regression coefficient of behavioral control of intention is 0.169 with C.R. amounting to 4.261 and p-value = 0.001 (probability value less than 0.05) gives a decision on the positive and significant influence of behavioral control on intention. The regression coefficient of the influence of spiritual intelligence on intention is 0.228 with C.R. amounting to 2.686 and p-value = 0.007 (probability value less than 0.05) gives a decision on the positive and significant influence of spiritual intelligence on intention.

The indirect effect of behavioral control on behavior through intention is 0.141, the indirect effect of spiritual intelligence on behavior through intention is 0.085. To find out whether or not intention is a variable that mediates behavioral control and spiritual intelligence to behavior is to compare the total effect with direct influence for each variable. The effect of total behavioral control is greater than the direct effect ( $0.418 > 0.123$ ), so intention is proven as a variable that mediates the effect of behavioral control on behavior. The total effect of spiritual intelligence is greater than the direct influence ( $0.283 >$

$0.199$ ), so intention is proven as a variable that mediates the influence of spiritual intelligence on behavior.

Thus, from the results of statistical tests, evidence has been obtained that behavioral control and spiritual intelligence have a significant effect on behavior and intention as mediators in marketing through e-commerce by SMEs in Malang.

### **Findings**

(1) The perception of Malang City SMEs on marketing through e-commerce is quite high, it can be seen from the spiritual intelligence possessed by SMEs, especially mass-oriented front through the ability to develop more than just preserving what is known or existing and the ability to accept change for the better.

(2) Attitudes, subjective norms, behavioral control, and spiritual intelligence encourage the intention of SMEs in marketing through e-commerce by SMEs in the City of Malang. Behavioral control, and spiritual intelligence support the behavior of SMEs in marketing through e-commerce by SMEs in the City of Malang.

(3) Intention to be able to mediate the influence of behavioral control and spiritual intelligence on the behavior of SMEs in marketing through e-commerce by SMEs in the City of Malang.

### **IV. Conclusions And Recommendations Conclusion**

Based on the analysis of the results of the research and the previous discussion some conclusions can be drawn, including:

(1) Attitudes, subjective norms, behavioral controls, and spiritual intelligence affect intentions. The positive attitude of consumers in the form of high trust in attributes and good assessment of the results of evaluation of all object attributes will strengthen the intention in marketing through e-commerce. Subjective norm support that is increasingly strong, especially from the motivational aspects of family and other elements will further strengthen the intention in marketing through e-commerce. Behavioral control is high enough that is reflected in the formation of confidence and self-strength will strengthen intention in marketing through e-commerce. Spiritual intelligence in the form of future orientation will strengthen intention in marketing through e-commerce.

(2) Behavioral control, spiritual intelligence, and intention to influence behavior. Behavioral control is reflected in the formation of confidence and high self-strength will increase purchasing decisions. Strong recognition of spiritual intelligence that is future oriented will strengthen behavior. Intention in marketing through e-commerce is very measurable from explorative intentions in the form of always looking for information about marketing through e-commerce and always looking for information about marketing through e-commerce as desired, then the intention in marketing through e-commerce will improve behavior.

(3) Behavioral control and spiritual intelligence affect the behavior of SMEs in marketing through e-commerce by SMEs in Malang City and intentions as mediation.

### **Recommendations**

Based on the results of the study, it shows that the overall model is eligible and acceptable, therefore the researchers' suggestions are:

(1) Providing benefits for scientific contributions in the development of theory. Theoretical contribution is the development of intention and behavior models in one model simultaneously.

(2) Provide input for Malang City SMEs. Especially regarding the behavior of SMEs, because good knowledge of behavior will provide a basis for the formulation of marketing strategies, policies and programs through e-commerce.

(3) The findings of this research provide theoretical implications for future research implementation.

Integration of Theory of Planned Behavior (Ajzen, 1991) by adding spiritual intelligence variables still need to be studied further to confirm the possibility of integration of these two theories.

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