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# The Role of Attitude, Subjective Norms and Usefullnes on E-Commerce Intention and Behavior

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***Abstract:*** *The purpose of this study is to determine several factors that influence the behavior of S.M.E.s in Madiun City in the use of e-commerce. The use of e-commerce in Madiun City East Java Indoenesia is relatively low; this is due to the common interest of S.M.E.s players in using online media with existing technological developments; it is hoped that S.M.E.s players can be more creative using online sales.This research is quantitative research with data collection techniques through questionnaires distributed to S.M.E.s actors. the population in this study were 500 SME actors in Madiun City.The sample used in the study was 222 SME actors. The data analysis technique used in this study was multiple linear regression analysis. Based on the test results using data analysis and discussion, the researcher can conclude the following: Attitudes do not affect e-commerce intentions on S.M.E.s in Madiun City. Thus the researcher can conclude that the attitude variable has no significant effect on the intention of S.M.E.s in Madiun City in the use of e-commerce. Subjective norms affect e-commerce intentions on S.M.E.s in Madiun City. Subjective norms prove that there is a significant influence on the intention of S.M.E.s in Madiun City in using e-commerce. Utilization affects the e-commerce intention of S.M.E.s in Madiun City. The utility variable has a significant effect on the intention of S.M.E.s in Madiun City in using e-commerce. Intention to comply with e-commerce behavior in S.M.E.s in Madiun City. The intention variable has a significant positive effect on the behavior of S.M.E.s in Madiun City in the use of e-commerce*

***Keywords:*** *Attitudes, Subjective Norms, Usefulness, Intention and Behavior e-commerce*

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## INTRODUCTION

Technology and Globalization represent a significant driver of business performance. The advantages in the company over the use of technology are scope and economies of scale. The technology that exists today is, of course, very much needed for companies to operate systems globally. The existence of proliferating technology can affect the development of companies in the transaction system, money circulation, and trading systems. Point of purchase, in general, is the location and conditions in which the transaction occurs (Adnan., 2014). The digital era has brought about fundamental changes in the world of commerce, including buying and selling. It makes it easier for consumers to choose products they like without being limited by place and time in the digital age.

E-commerce is information technology in the form of an electronic application via the internet that makes it easier for sellers and buyers to meet. According to Nushad (2021 ) and David (1999), e-commerce is a set of dynamics, applications, technology, and business processes. The use of e-commerce can be a means of technology that sells products and services. The convenience is accepted when making transactions faster without having to come to the seller's place. With online purchases, people can do it anywhere and anytime according to their convenience. The development of e-commerce and during the Covid 19 pandemic led to online sales growth. Even with deep internet penetration in the most remote locations, today's consumers are lured online, where they share information, views across various online platforms through consumer reviews (Park, Gu, Leung, & Konana, 2014). This can be seen from the graphic image :

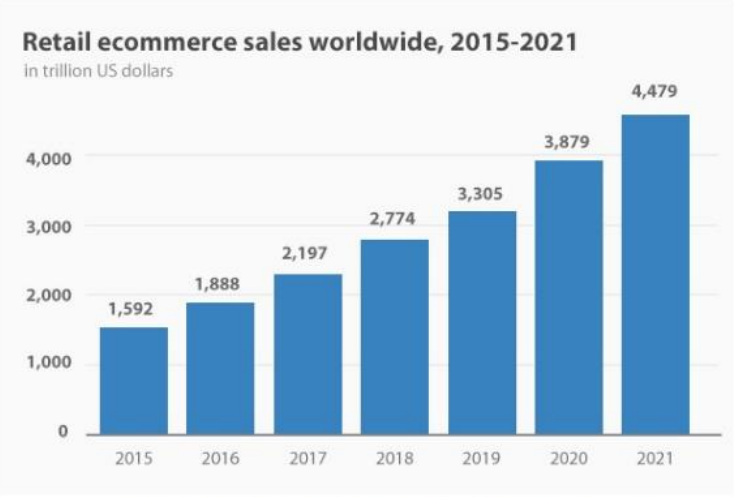


Figure 1. Retail Ecommerce Sales

From the picture above, it can be seen that the growth of e-commerce continues to increase from year to year among countries with fast e-commerce growth, namely Indonesia. Indonesia is the largest consumption market in Southeast Asia with online purchases. This is very profitable for online sellers that can be done anywhere and anytime. What influences the point of purchase behavior in choice situations is crucial for online companies working hard to design practical digital marketing activities Baum, D.(1999)

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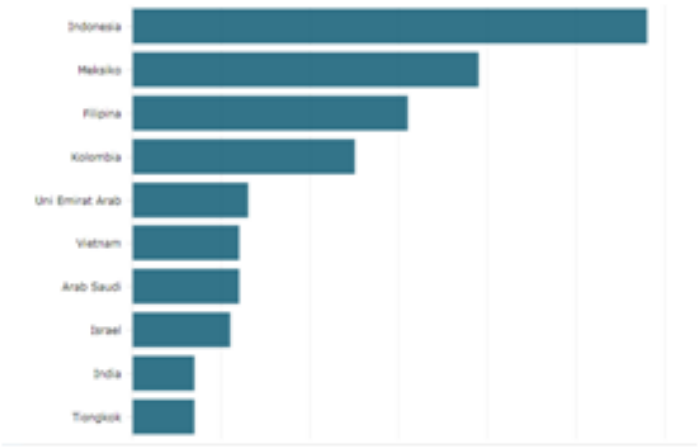


Figure 2 Digital Growth

However, S.M.E.s in Madiun does not fully use e-commerce. This does not match the excellent market share opportunities in Indonesia. In Indonesia, where most people like to make purchases online, this existence should be a perfect opportunity for S.M.E.s in Indonesia. The low number of S.M.E.s players who make online sales This is shown by the data obtained from the capital service and management office, received by the following data

Table 1. Number of Trade S.M.E.s and Restaurant Use of E-Commerce

| Year | Number of Trade S.M.E.s, Restaurants | Number of Trade E-Commerce Users, Restaurants | Ratio |
|---|---|---|---|
| 2017 | 7.521 | 334 | 1: 22,5 |
| 2018 | 9.220 | 411 | 1: 22,4 |
| 2019 | 10.564 | 500 | 1: 21,1 |

Source: Investment Service, Integrated Services, and Micro Enterprises

From the data, it was obtained that the use of S.M.E.s using e-commerce did not match the growth in the number of S.M.E.s. This can be seen in table 1. Using e-commerce is not more than 23 percent. This has become a critical issue for S.M.E.s and the government. So it is necessary to examine the factors that cause low S.M.E.s using e-commerce.

Their interest lies in the fact that intention is considered a significant predictor of actual behavior (Montano and Kasprzyk, 2015); This existence has led to research on factors that influence the choice of S.M.E.s to use e-commerce so that the government can make policies to increase the intention of S.M.E.s using e-commerce.TPB (Theory of Planned Behavior) can be interpreted as behavior in using technology (Ajzen 1980) that three beliefs can influence use, namely behavior, normative, and supervision. Wells and Prensky 1996, stated that there are several causes regarding the relationship between attitudes and behavior, and also attitudes, there are beliefs that influence behavior. The theory of reasoned action (Theory of Planned Behavior by Ajzen 1991) has been used as a tool to measure attitudes and volition. Ajzen and Fishbein (1980) ; Jatmiko (2021), or the theory of reasoned action, issued a perspective that could be determined from the willingness of the individual based on wanting to act or not to act on behavior.

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The Technology Acceptance Model (T.A.M.) is an explanation for using internet media. Technology Acceptance Model is an attitude based on decisions in using a technology based on ease and perception of use. Vankatesh & Morris (2003) stated that the Technology Acceptance Model (T.A.M.) could be interpreted as the acceptance of one part of the use of information technology systems. There is one type of theory that is used in the Behavior Theory approach. T.A.M. shares the basis for recognizing the influence of external aspects on beliefs, behaviors, and the purpose of their use. Through T.A.M., using two aspects to influence it is the perceived ease of use, benefit. in line with Pavlou (2003), online purchase intention is understood as the extent to which consumers are willing to buy a product through an online shop. Based on previous research conducted by Pitriyani (2017), he found that marketing media is the development of e-commerce applications. Previous research that has been done on attitudes and behavior includes Webster (1969), Chua (1980), Igbaria (1994), Taylor and Todd and Tan and Thompson (2000). Subjective norms affect intention, according to research. These studies were conducted by Bhattacherjee (2000), Yu (2014), as well as benefits, affect positively and significantly the use of information systems (Davis, 1989; Chau, 1996. This is what influences consumer behavior.

## LITERATURE REVIEW

### Attitude Relationship With Intention

Attitude is a combination in the form of an experience, social conditions, and personality. Attitude is a person's positive or negative feelings towards a behavior or object (Dale 2003). Attitudes can be shown through behavior, training that can change a person's mindset and belief in something and ultimately can change a person's behavior mindset. Attitude is an aspect of an action taken or not carried out about social situations. Baron et al. (2012) argue that attitudes based on these dimensions or elements of attitude can measure the attitude of a particular behavior. Studies that show attitudes have a role and influence on intention include studies conducted by Lin (2007), Bhattacherjee (2000), Chau et al. (2001), Lee (2009), Shanmugham and Ramya (2012), Shih and Fang (2004), Ramayah et al. (2009), Yaghoubi et al. (2010) From some of the information available, the hypothesis is obtained:

H1: Attitudes affect E-commerce Intentions

### Relationship between Subjective Norms and Intentions

Kreitner and Kinicki (2001) state that subjective norm has expectations based on feelings or assumptions in life that will be carried out or not carried out in certain behaviors because there is a personal role so that dimension can be interpreted as subjective. According to Marhaini (2008), subjective norms can also be interpreted as the amount of behavior that will be done from the encouragement of other people or families to follow the behavior's view (Dharmmesta 2011). ; argues that a relationship between attitudes and behavior can determine subjective norms that are influenced by beliefs.

According to Fishbein and Ajzen (1975), The process of assessing a person is a perception of nature. Perception is an activity that can provide particular objects. The results of the study of subjective norms have a role in intention. These studies were conducted by Bhattacherjee (2000), Yu (2014), Suki and Ramayah (2010), Velarde (2012), Hsieh et al. (2013), Troshani and Rao (2007) and Hanggraeni (2021) From some of the information available, the hypothesis is obtained:

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H2: Subjective Norms affect E-commerce Intentions

**Usefulness with Intention**

Davis et al. (1989) and Effendi (2021) define perceived usefulness as a belief in the usefulness of T.A.M. (Technology acceptance model) is a technology-related model that can clarify the individual's use of information technology (Marangunic and Granis, 2015). Key technological factors are the goal of T.A.M.'s behavior in using information technology systems, Seeman (2009). The Technology Acceptance Model (T.A.M.) describes a belief in a particular object which is divided into 2, namely the perception of the ease with which it is carried out and the perception of use in technology (Venkatesh, 2000). Previous studies have shown that the perceived usefulness construct positively and significantly affects the use of information systems (Davis, 1989; Chau, 1996; Igbaria et al., 1997; Suh, 2003).

H3: Usefulness affects E-commerce Intentions

**Relationship between Intention and Behavior**

Tidjan (1976) states that someone will feel uncomfortable if the encouragement from the surrounding environment can have a negative effect on a person, even if a certain object he likes. Furthermore, Wijaya (2008) states a person's seriousness in doing something in certain behavior. In other words, interest is a sense in which a person feels happy when doing or focusing on a particular object without coercion from others. According to Lin's (2007) and Bhattacherjee's (2000) research, both studies conduct research related to behavioral interest in using e-commerce services.

Ajzen (1991) Behavior is an attitude based on a belief in a behavior called behavior belief. Behaviour is an individual who has a sense of interacting with the surrounding environment, from the behavior that is shown or not shown to others. Belief is research from someone to a behavior. A person's confidence in taking action is based on the evaluation obtained. Notoatmodjo (2013) argues that there are three main elements in behavior, namely:

1) There are feelings of various things (affective)

2) Knowledge of one's belief in an object (Cognitive)

3) Intention, which is based on action with an object (Psychomotor)

Several previous studies conducted by Putra et al. (2016) stated that purchase interest/intention has a positive and significant effect on consumer purchasing decisions and Adriansyah et al. (2013) also noted the same thing that the purchase intention and purchase decision.

H4: Intention affects E-commerce Behavior

**Conceptual framework**

The conceptual framework is a logical bond between the theoretical basis and empirical study. This conceptual framework displays the influence between variables in research. This research examines the analysis of aspects that affect the attitudes of MSMEs in Madiun City in e-commerce. The fundamental theories in this research are the Theory of Planned Behavior (TPB) and Technology Acceptance Model (T.A.M.). The theory of reasoned action (Theory of Planned Behavior by Ajzen 1991) has been used as a tool to measure a will and an attitude. Theory Of Planned Behavior reports that the attitudes caused by people arise because there is a desire to

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behave. Theory of Planned Behavior can explain in relevant way attitudes in the use of e-commerce.

The Technology Acceptance Model (T.A.M.) is a theory used to see what benefits are obtained in a technological system. Venkatesh & amp; Morris (2003) said that the Technology Acceptance Model (T.A.M.) could be referred to as accepting one part of the use of a data technology system. The existing theory on using the internet, which has previously used the T.A.M. theory, has previously been used for research using online media.

**RESEARCH METHOD**

The population of this study covers all main data points from a predetermined scope (Arikunto, 2002). Based on this opinion, the population in this study were 500 SME actors in Madiun City. Sampling was carried out using the Slovin formula with an error rate of 5%, namely $n = N / (1 + N.e^2)$ so that $n = 500/1 + 500.5^2$ obtained 222 respondents.

To measure the attitude of the researcher refers to According to Yahaya et al. (2011) revealed that to assess attitude indicators, among others:

1) Trust in product attributes (Cognitive)

The components of this attitude can be described as a person's knowledge of an object. This knowledge can be based on an experience, or it could be information from various sources.

2) Feelings like or dislike the product (affective)

Feelings of love can be described through the emotional outburst of a person on a brand or a product. These emotional feelings are an evaluation of the form of attitudes towards an object or a product.

3) Knowledge of the product (Conative)

Attitude conative can describe a tendency or take action related to a point.

Therefore, a large amount of research has tried to establish a relationship between attitudes and behavior (Hansen in Peter and Olson, 2000).

To measure subjective norms, the researcher refers to Mas'ud's (2012) research; subjective norms are measured by indicators, namely:

1) The Influence of Friends

The influence of peers can affect an individual's attitude in terms of taking action and can also change the pattern of perspectives that will be taken.

2) Family Influence

The family environment is a condition or force that can affect the strength of a person's behavior.

3) The influence of other parties that are considered important

The influence of the closest relatives or family can be obtained from around the community or the closest people. The encouragement obtained from around the environment can affect a person's desire to use something.

To measure the usefulness, the researcher refers to according to Shomad (2013) issuing four indicators of the usefulness of using internet media, namely:

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1) Overall useful to use

An individual who will plan to use information technology for personal or other purposes.

2) Very useful for users

Information technology can be helpful for individuals if the individual uses technology and knows the advantages and sophistication of technology.

3) Useful content for users

An individual must know what uses and benefits will be obtained when using technology and will not be detrimental when using technology.

4) A functional site

An individual who will use information technology must know what functions will be obtained when using information technology.

To measure intention, the researcher refers to Ferdinand (2002: 129), the intention is measured by the following indicators:

1) Transactional interest

Individual desires in choosing a product based on their desires to be fulfilled.

2) Referential interest

His own desire to introduce a result to his closest family or friends so that other people can choose that item.

3) Preferential interest

This intention can be described as someone interested in the main product. This preference cannot be replaced with other productions.

4) Exploratory interest

This intention can be described as a personality to solve a previous item that has been liked and whether the product has the desired positive trait beforehand

To measure behavior, researchers refer to Adnan (2014) using four indicators to measure behavior:

1) Attitude

Attitude is a character of behavior classified between positive and negative based on carrying out a specific action.

2) Normative belief

Normative belief is an agreement or disagreement from a person or group such as family, closest people, the community, colleagues at work that can affect someone.

3) Subjective norms

Someone will believe if the person closest to him will support him for that person is not depressed or pressed when he wants to do this behavior and so should.

4) Control belief

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Control belief is a person who carries out several factors to support behavior to act. Belief can be based on previous experiences that can increase or decrease the individual's feeling of the reaction received

To test the instrument, which is to try the questionnaire questions, it is carried out in two ways, the first with the validity of the second with reliability. The validity test is a data processing test that can state validity or accuracy. Each question item from the questionnaire has a requirement to be declared valid because it is very influential on other data. This requirement has a significant value that must be greater by looking at the greater correlation value of r table. The data validity test is a reliability test which is a test for a question item. Questions can be categorized as reliable or reliable this can affect a question. Testing this reliability using the SPSS output "Cronbach Alpha," which can show the question item is reliable. A constructor average value that must meet the requirements is that the Cronbach Alpha value has a value> 0.7. Besides, a classic assumption test was also carried out, which included: multicollinearity test, heteroscedasticity test, and data normality test. Furthermore, the data analysis test was carried out, namely the regression test.

## DISCUSSION

### Research Instrument Test

Before the questionnaire is given to the respondents, the researcher first tests the existing instruments. It is hoped that the results of the questionnaire statement items will be valid and reliable. Therefore, validity and reliability tests are conducted first:

Table 2. Validity Test

| Variable | Item | Corrected item-total correlation (r count) | r table | Information |
|---|---|---|---|---|
| Attitude | AT1 | 0,776 | 0,138 | Valid |
| | AT2 | 0,844 | 0,138 | Valid |
| | AT3 | 0,883 | 0,138 | Valid |
| Subjective Norm | SN1 | 0,787 | 0,138 | Valid |
| | SN2 | 0,825 | 0,138 | Valid |
| | SN3 | 0,820 | 0,138 | Valid |
| Usefulness | US1 | 0,817 | 0,138 | Valid |
| | US2 | 0,779 | 0,138 | Valid |
| | US3 | 0,667 | 0,138 | Valid |
| | US4 | 0,739 | 0,138 | Valid |
| Intention | IN1 | 0,841 | 0,138 | Valid |
| | IN2 | 0,891 | 0,138 | Valid |
| | IN3 | 0,900 | 0,138 | Valid |
| | IN4 | 0,884 | 0,138 | Valid |
| Behavior | BE1 | 0,839 | 0,138 | Valid |
| | BE2 | 0,803 | 0,138 | Valid |
| | BE3 | 0,837 | 0,138 | Valid |
| | BE4 | 0,740 | 0,138 | Valid |

Source: Processed research result (2021)

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From the table above, it can be found that the correlation value is greater than r table, namely 0.138. So it can be concluded that the statement of each variable is valid.

The reliability test results were carried out to see the confidence and accuracy of each existing variable. the results of the analysis can be seen in the following :

Table 3. Reliability Test

| **Variable** | ***Cronbach's Alpha* Value** | ***Cronbach's Alpha*** | **Information** |
|---|---|---|---|
| Attitude | 0,781 | 0,70 | Reliable |
| Subjective Norms | 0,739 | 0,70 | Reliable |
| Usefulness | 0,740 | 0,70 | Reliable |
| Intention | 0,902 | 0,70 | Reliable |
| Behavior | 0,871 | 0,70 | Reliable |

Source: Processed research result (2021)

From the table above, it can be seen that the Cronbachs alpha value> 0.7, it can be concluded that each variable is reliable, and the questionnaire can be used as a data collection tool.

Before performing the regression analysis, there is a test that must be done to fulfill the regression test. In this research, the classical assumption test consists of a normality test, multicollinearity test, and heterocedacity test

From research with normal or near-normal data distribution. From table 3 Kolmogorov-Smirnov below. The following are the results of data normality testing:

Table 4. Normality Test Results One Sample Kolmogorov Smirnov-Test

| | | ***Unstandardized Residual* Value** |
|---|---|---|
| N<br>Normal Parameters [b] | Mean<br>*Std*<br>*Deviation* | 222<br>0E-7<br>2,47672786 |
| *Most Extreme Differences* | *Absolute*<br>*Positive*<br>*Negative* | ,075<br>,046<br>-,075 |
| *Kolmogorov-Smirnov Z*<br>*Asymp. Sig. (2-tailed)* | | 1.121<br>,162 |

a. Test distribution is normal
b. Calculated from data

Source: Processed research result (2021)

In regression analysis to get a good regression model is if the data is obtained. Based on the Kolmogorov-Smirnov table, the results of the spss output obtained the Asymp value. Sig. (2-tailed) 0.162> from 0.05 then the normality test based on the Kolmogorov-Smirnov above can conclude that the data is normally distributed.

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The multicollinearity test aims to test whether there is a correlation between the independent variables (independent); if there is a correlation, it is called multicollinearity. To try a good regression, it must be free of multicollinearity.

The following is presented the data from the normality test:

Table 5. Multicollinearity Test

| **Model** | ***Colinearity Statistics*** | | **Information** |
|---|---|---|---|
| | **Tolerance** | ***V.I.F*** | |
| Attitude | 0,993 | 1,007 | Not occur Multicollinearity |
| | | | |
| Subjective Norms | 0,885 | 1,131 | Not occur Multicollinearity |
| Usefullness | 0,711 | 1,406 | Not occur Multicollinearity |
| Intention | 0,645 | 1,550 | Not occur Multicollinearity |

Source: Processed research result (2021)

Based on this table, it is concluded that there is no correlation between variables. Based on the results of the output, it was obtained that the tolerance value was> 0.10. And vice versa, if V.I.F. <10, then the data in this study did not occur multicollinearity

Furthermore, the heteroscedasticity test is to test whether there is an inequality of variants from the residuals from one observation to another in the regression model. If it is fixed, it is called homoscedasticity, and if it is different, it is called heteroscedasticity. A good regression model is a homoscedasticity or heteroscedasticity does not occur. The results of heteroscedasticity testing using SPSS 25.0 are as follows:

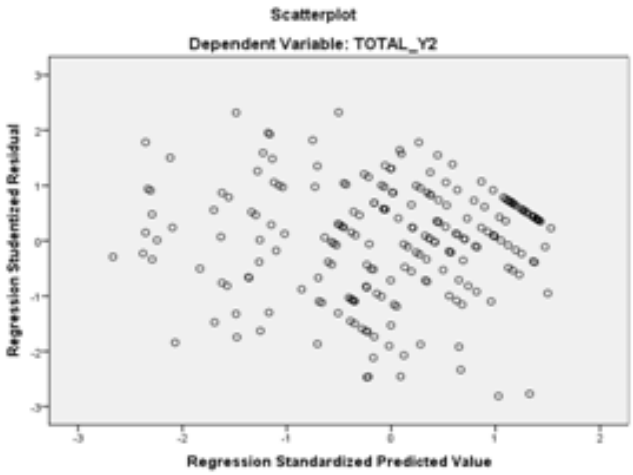


Figure 3. Heteroskedastisitas Test Results

Based on the scatterplot image, it can be seen that heteroscedasticity does not occur, the spread data does not collect so that the regression model can be fulfilled.

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Regression analysis

After all the data from the instrument test and the classical assumption test are fulfilled, multiple regression analysis is carried out in this study. From the regression analysis, the following data were obtained:

Table 6. Results of regression analysis 1

| **Model** | ***Unstandardized Coefficients*** | | ***Standardized Coefficients*** | **t** | **Sig.** |
|---|---|---|---|---|---|
| | **B** | ***Std. error*** | **Beta** | | |
| Constant | 9,140 | 1,801 | | 5,076 | ,000 |
| | | | | | |
| Total X1 | ,051 | ,080 | ,035 | ,638 | ,524 |
| Total X2 | ,480 | ,092 | ,285 | 5,218 | ,000 |
| Total X3 | ,661 | ,071 | ,509 | 9,330 | ,000 |

a. Dependent Variable: TOTAL_$Y_1$

Source: Processed research result (2021)

The t table value can be seen at a significant rate of 0.05 which means = total sample - total variance = 222 - 3 = 219. The t table result on df is 200, namely 1.6525. The number of t count on each variable is the attitude (X1) towards the intention (Y1), which is 0.638, which means that t count is smaller than t table (0.638 <1.6525). These results can conclude that the attitude variable (X1) has an influence on intention (Y1) by partial test

The result of the attitude variable (X1) has a sig value of 0.524. While the value of a is 0.05, it can be concluded that the value of 0.524 has a value greater than the value of 0.05. So that the attitude variable (X1) does not have a significant effect on intention (Y1)

The value of t table can be seen from the rate of significance of 0.05. Where the total sample - the total variable = 222 - 3 = 219. The result of t table 219 = 1.6525. The result of the subjective norm variable t-table (X2) on intention (Y1) is -5.218. It means that t count is smaller than t table (-5,218> 1,6525) so that the subjective norm variable (X2) can be proven that there is a significant influence on intention (Y1).

In the results of the data above, there is a subjective norm variable (X2) which has a significant value of 0.000. This value has a value lower than the value of 0.05. This means that the subjective norm variable (X2) proves that there is a significant influence on intention (Y1).

The t table value in the table above is of the total significance rate of 0.05. Where the total sample - the total variable = 222 - 3 = 219. Total t table 219 = 1.6525. The number of t tables in the usefulness variable (X3) on intention (Y1) is 9.330. This means that the user variable has a significant effect on intention (Y1)

The results of the data above, the usefulness variable (X3) has a significant amount of 0.000. Thus the value of the user variable has a value that is smaller than the value of 0.05 so that the usefulness variable (X3) has a significant effect on intention (Y1).

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Table 7. Results of regression analysis 2

| Model | *Unstandardized Coefficients* | | *Standardized Coefficients* | t | Sig. |
|---|---|---|---|---|---|
| | B | *Std. error* | Beta | | |
| Constant | 3,873 | ,640 | | , 6,050 | ,000 |
| Total Y1 | ,734 | ,042 | ,766 | 17,682 | ,000 |

a. Dependent Variable: TOTAL_$Y_2$

Source: Processed research result (2021)

The results of the t-table with a significant rate of 0.05. Where the total sample - the total variable = 222 - 3 = 219. Total t table 219 = 1.6525. The number of intention variables (Y1) towards behavior (Y2) is 17.682. This means that the t-value has a value greater than the t-table (17.682> 1.6525). This means that the intention variable (Y1) influences behavior (Y2).

The results that have been tested for the usefulness variable (X3) have a significance value of 0.000. This value is a value less than 0.05, so that the intention variable (Y1) proves a significant effect on behavior (Y2).

a. Coefficient of Determination (R2)

Analysis of the coefficient of determination (R2) as follows

Table 8. Determination Coefficient Test Results (R2) Model Summary

| Model | *R* | | *R Square* | Adjusted R Square | Std. An error of the Estimate | Durbin-Watson |
|---|---|---|---|---|---|---|
| 1 | ,775[a] | ,601 | ,594 | 2,49945 | 1,761 | ,775[a] |

a. Predictors : (constant), Total Y1, Total X1, Total X2, Toral X3
b. Dependent variabel : Total Y2

Source: Processed research result (2021)

The result of the analysis of the coefficient of determination (R2) is 0.594, which means that behavior (Y2) can be illuminated by the variables of attitude, subjective norms, usefulness, and collective intention of 59.4%. While the rest is 40.6%, which means that the variables can be influenced by the variables studied

Based on the descriptive analysis calculation test, it is known that, in general, the research respondents agreed with the indicators in the attitude variable, namely with an average value of 4.048. The standard deviation which has an attitude is 1.117. This value is below 2, which means that the respondent has a high understanding of the questions in the attitude variable. This study uses three indicators of supporting attitudes. These indicators include trust in the product (cognitive), feelings of like or dislike (affective), and knowledge of the product (conative).

Based on the above calculations, attitudes have no significant effect on the intentions of S.M.E.s actors in Madiun City. The low attitudes in S.M.E.s can be attributed to S.M.E.s' lack of skill in carrying out online activities. They are still confused about how to operate the system online. This research is in line with the study previously conducted by Riski Akmalia Ashari (2018), which states that the attitude variable does not affect e-commerce. Furthermore, Melisa at. Al (2017) and Hismendi et al. (2021) found that attitude variables have a negative effect on

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intention. This condition is contrary to Ajzen's (1991) theory, where if attitudes tend to be low, the definition also decreases and vice versa if attitudes tend to be high, meaning also has an increased effect. if the philosophy is an internal influence for S.M.E.s players, a person's intention will arise immediately to use technology media. Attitude will become a person's character is acting. It takes the formation of a positive attitude to do positive things.

Through descriptive analysis, most respondents agree on subjective norm indicators where the overall value of the indicators related to the subjective norm variable has a value of 3.776 and a standard deviation of 0.996. Standard deviation below 2 means that the respondent has a good understanding of the statement.

With the above calculations that there is a positive influence between subjective norm variables on intention. Subjective norms can have a significant effect on MSMEs' intentions in using e-commerce. This is obtained from the encouragement of MSME colleagues who can help each other and recognize the products they manufacture. This research is in line with the research that Sulistomo has done, and Mellisa et al. (2017) found that there was a positive influence between subjective norms on the use of e-commerce. Meanwhile, the research found by Riski Akmalia Ashari (2018) states that there is a negative influence between subjective norm variables on the intention to use e-commerce. Baridwan and Dewi (2014) state that subjective norms have desire or belief that can relate to oneself.

Through descriptive analysis, most respondents strongly agree on the public relations indicator where the overall average value of the indicators in the usefulness variable is 3.993, and the standard deviation is 1.045. Standard deviation below 2 means that the respondent has a good understanding of the statement. Based on the results of the above calculation, it shows that the user variable has an effect on intention. Thus the above measures can be concluded that there is a significant positive influence between the usefulness variable on intention. The benefits obtained with online systems are better because the consumer market covers a broader area. S.M.E.s do not have to go to the need to sell goods but can be done at home. This makes S.M.E.s more efficient in time, cost and energy.

Previous research conducted by Rila Anggraeni (2015) states that usefulness has a positive influence on the intention to use e-commerce. Furthermore, Jogiyanto (2007) found that benefit has a positive impact on intention. The majority of respondents strongly agreed with the intention variable indicators through descriptive analysis, where the overall average value of the intention indicators was 3.718, and the standard deviation was 1.164. Standard deviation below 2 means that the respondent has a good understanding of the statement. Based on the results of the above calculations, it means that intention has a positive effect on e-commerce behavior in S.M.E.s in Madiun City.

The results of testing the intention variable towards behavior obtained positive results. This means that respondents believe that using e-commerce has a positive value for the trading business. This is supported by Ajzen (1991) theory, every individual has the intention of using technology media as a driving force for the progress of a business. This study is in line with research from Hays (2013), which found a positive influence between intention variables on behavior in the use of e-commerce

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## CONCLUSION

Based on the test results using data analysis and discussion, the researcher can conclude the following: Attitudes do not affect e-commerce intentions on S.M.E.s in Madiun City. Thus the researcher can conclude that the attitude variable has no significant effect on the intention of S.M.E.s in Madiun City in the use of e-commerce. Subjective norms affect e-commerce intentions on S.M.E.s in Madiun City. Subjective norms prove that there is a significant influence on the intention of S.M.E.s in Madiun City in using e-commerce. Utilization affects the e-commerce intention of S.M.E.s in Madiun City. The utility variable has a significant effect on the intention of S.M.E.s in Madiun City in using e-commerce. Intention to comply with e-commerce behavior in S.M.E.s in Madiun City. The intention variable has a significant positive effect on the behavior of S.M.E.s in Madiun City in the use of e-commerce. This can be an input for the government, especially for the coaching and development of S.M.E.s in Madiun to increase the quality and quantity of S.M.E.s.

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