The Effect of Using Online Technology on Quality of Services for Opening Accounts in Bank BCA Surabaya

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Abstract. This study aims to analyze the influence of perceived usefulness, perceived ease of use, convenience, and security to have an effect simultaneously and partially on the quality of service via online technology for customers in opening accounts at BCA Bank Surabaya. The method used by the author is a quantitative method with a descriptive analytical approach. The research variable used is TAM (Technology Acceptance Model). The results of the research demonstrate that Perceived Usefulness (X1), Perceived Ease of Use (X2), Comfort (X3), and Security (X4), have a simultaneous effect on the dependent variable of Service Quality (Y). Thus, the first hypothesis which states "that Perceived Usefulness, Perceived Ease of Use, Comfort, and Security simultaneously has an effect on Service Quality" and it is empirically proven to be true. While partially, perceived ease of use, security, and comfort, do not have a significant effect on service quality, only the perceived usefulness variable has a significant effect on service quality variables.

Keywords: Perceived Usefulness, Perceived ease of use, Security, Comfort, Quality of Service

1 INTRODUCTION

Banking in the current era competes by using online technology in financial transactions required by customers. The use of internet or online technology has also developed in many models such as Instagram, Twitter, line, WhatsApp. Today's internet is not a new phenomenon in Indonesia. According to data obtained from www.republika.co.id.

Source: We Are Social (2015)
Figure 1. Internet use in Indonesia

By utilizing technological and information developments, several companies are attempting to establish a service system online. This has been accomplished and prepared by PT. BCA Bank Tbk. which indeed has long adopted the use of information technology in supporting its business activities in the banking sector, and PT. BCA Bank Tbk. can be recognised as a pioneer of national banking in Indonesia in adopting, introducing and using information technology in its first operational system in Indonesia, as we know it all along, starting from internet banking, mobile banking and so on. BCA creates an online system for opening accounts and other banking transactions so that BCA customers' financial problems might be resolved properly.
2 LITERATURE REVIEW

2.1 Theoretical framework
1) Definition of e-business
The definition of e-business is where there are two companies to deal with the system processing their internal and external data more efficiently and flexibly. E-business is also widely used to connect with suppliers and business partners of companies, meet demand and better serve customer satisfaction (https://id.wikipedia.org/wiki/E-Business).

2) Customer Trust
In the context of business to business marketing, Anderson and Narus, 1990 (Rusdin: 2007) defines trust as follows: “trust as a belief that another company will perform actions that will result in positive outcomes for the firm while not taking actions that would result in negative outcomes”. Based on the definition above trust is the belief of a company against other companies that other companies will provide a positive outcome for the company. (https://sriwijayanti.wordpress.com/kepbeli-trust).

3) TAM System (Technology Acceptance Model)
The TAM system in the world of marketing also attracted the attention of many customers in making decisions about making accounts at banks. TAM is usually used in cellphone packaging for authenticity handphone that is. There are 4 constructs used in the TAM research, namely: Perceived Ease Of Use, Perceived Usefulness, Attitude Toward Using, and Actual Usage.

1) Perceived usefulness variables are defined as the extent to which a person's belief that the use of online information technology in opening an account will improve his work performance (Fred D. Davis, 1985). Perceived usefulness in this study is measured through several indicators that refer to F. D. Davis, (1989) which include: quality of work, effectiveness, making work easier, and usability.

2) Variable perceived ease of use is defined as the extent to which a person's belief that the use of online information technology in opening a banking account will free them from physical and mental efforts (Fred D. Davis, 1985). Perceived ease of use in this study is measured through several indicators that refer to F D Davis (1989) which includes: Complexity, Ease of learning, Easy to understand, and Easy to use.

3) Convenience variables are defined as the ability of consumers to receive services information technology online when he opened a bank account (Gilbert, Balestrini, & Littleboy, 2004). Comfort in this study was measured through several indicators that refer to Meuter, Ostrom, Roundtree, & Bitner (2000) which include: Time, Place, and Comfort.

4) Security variables are defined as feelings of security and trust in information technology, where opening an account online will safeguard confidential, private and secure information from unauthorized access (V. a. Zeithaml et al., 2002). Security in this study was measured through several indicators referring to Wang (2003) which included: Hope, Safe, Trust

4) Quality Service
Service quality is a comparison between services expected by consumers and services received by consumers according to A. Parasuraman et al. (1988), he also summarized the 10 dimensions into 5 dimensions of service quality, namely:
1. Reliability, the ability to perform promised services reliably and accurately.
2. Assurance, knowledge, politeness, and the ability of employees to convey trust and confidence.
3. Tangibles, physical facilities, equipment, and appearance of personnel.
4. Empathy, care, individual attention to customers.
5. Responsiveness, willingness to help customers, and provide fast service.

2.2 Research Concept Framework
In accordance with the title submitted by the author THE EFFECT OF USING ONLINE TECHNOLOGY ON QUALITY OF SERVICES FOR OPENING ACCOUNTS IN BANK BCA SURABAYA, then the author will analyze the influence of the variables above based on the research conceptual framework illustrated below:
2.3 Research Hypothesis

Based on the research conceptual framework above, the authors propose a hypothesis as follows:

1. *Perceived usefulness, perceived ease of use, convenience and security* have a simultaneous effect on the quality of service using Online technology for customers in opening accounts at BCA Bank Surabaya.

2. *Perceived usefulness, perceived ease of use, comfort and security* have a partial effect on the quality of service using online technology for customers in opening accounts at BCA Bank Surabaya.

3 RESEARCH METHODS

The population in this study are customers and prospective customers of BCA Surabaya Surabaya. In determining the number of research samples, the authors base themselves on the opinion of Malhotra (1996: 647) that the number of samples in the study is at least 4 times or 5 times the number of variables / indicators. The indicators in this study were 19 items, then the number of samples needed was 5 times 19, 95 respondents. The sampling technique in this study used non-random sampling method, namely by taking samples from the population based on the knowledge and opinions of researchers that those selected were customers and prospective customers of BCA Surabaya banks who would open an account at BCA Surabaya in the amount of 95 respondents or rounded up to 100 respondents. The data types used by the authors are primary data and secondary data. Where the primary data technique is taken from the questionnaire that will be distributed to BCA customers and BCA prospective customers. And secondary data techniques will be taken from data from the year before the author conducted research at BCA.

In this study, the author uses a Likert scale. Likert scale is used to measure attitudes, opinions, influence and perception of a person or group of people about social phenomena (Sugiyono, 2009: 93). The Likert scale is an interval scale so it can be analyzed using a parametric analysis tool such as regression analysis (in Suliyanto 2011: 51). According to Ghozali (2010) also the Likert scale can be considered an interval. Independent / independent variable is a variable that can affect other variables / bound. In this study, the independent variables were perceived usefulness (X1), perceived ease of use (X2), convenience (X3), and security (X4). While the dependent variable (dependent variable) is a variable that is influenced by other variables (independent variables). In this study the dependent variable is service quality (Y).

4 RESULTS AND DISCUSSION

Bank BCA is arguably one of the first national banks to introduce and use information technology applications in financial services transactions in Indonesia, which at the time was originally known as internet banking. In the times, the technology introduced by Bank BCA in internet banking was then replicated and carried out by national banks in Indonesia.
To support market development and demand, Bank BCA has now implemented an online system in opening accounts for prospective customers. This aims solely to make it easier for prospective customers to become customers for BCA bank products. By implementing an online system in opening accounts for prospective customers who want to become BCA Bank customers, the management of Bank BCA expects that it will be easier for each prospective customer to become a customer of Bank BCA, where someone can only fill out the applications that are already connected to the internet Bank BCA will immediately process it to be declared accepted or refused to become a new customer.

4.1 Analysis of Test Validity and Reliability

1) Validity Test

Shows that the results of testing the validity of indicators of all independent variables and the dependent variable are valid, because the value of the corrected item - the total correlation (critical) is greater than the table so that all research variables are valid.

2) Reliability Test

It is known that these variables are reliable, because all alpha values (rhit) are greater than 0.6. Then all research variables are declared reliable.

4.2 Results of Multiple Linear Regression Analysis

Based on the results of the calculation of data processing with the assist of a computer SPSS 18.00 for windows program, a multiple linear regression equation is obtained in table 4.2:

| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. | Correlations | Collinearity Statistics |
|-------|-----------------------------|---------------------------|---|-----|-------------|-------------------------|
|       | B                          | Std. Error | Beta | t   | Sig. | Collinearity Statistics | Zero-order | Part | Partial | Tolerance | VIF |
| 1     | (Constant)                 | 2.193      | .380 | 5.773 | .000 |                  |            |      |          |            |     |
|       | Perceived Usefulness       | .359       | .058 | .562 | .617 | .000 | .605 | .535 | .501 | .795 | 1.259 |
|       | Perceived Ease of Use      | .052       | .073 | .059 | .708 | .480 | .177 | .072 | .058 | .958 | 1.044 |
|       | Security                   | -.012      | .044 | -.024 | -.274 | .785 | .059 | -.028 | -.022 | .891 | 1.123 |
|       | Convenience                | .061       | .074 | .078 | .820 | .414 | .315 | .084 | .067 | .738 | 1.355 |

a. Dependent Variable: Service Quality

The interpretation of the regression model above is as follows:

1. Constants ($\beta_0$) = 2.193 indicate that the magnitude of the variable Service Quality that is not influenced by the variables Perceived Usefulness (X1), Perceived Ease of Use (X2), Convenence (X3), and Security (X4) or independent variable = 0 then the value of Service Quality is equal to 2.193.

2. Coefficient value of Perceived Usefulness ($\beta_1$) is as big as 0.359, it shows that if variable Perceived Usefulness (X1) improved, it will result in an increase in Service Quality of 0.359 assuming other variables are constant.

3. The value of the Perceived Ease of Use ($\beta_2$) coefficient is 0.052 indicating that if the Perceived Ease of Use (X2) variable increased, it will result in an increase in Service Quality of 0.052, assuming other variables are constant.

4. Security coefficient value ($\beta_3$) of -0.012 indicates that if the Security variable (X3) is increased, it will result in a decrease in Service Quality of 0.012, assuming other variables are constant.

5. Comfort coefficient value ($\beta_4$) of 0.061 indicates that if the variable Comfort (X4) is increased, it will result in an increase in Service Quality of 0.061, assuming other variables are constant.

6. $\epsilon_i$ show disturbing factors outside the model studied.
4.3 Analysis of the Correlation Coefficient and Determination Coefficient

| Model | R   | R Square | Adjusted R Square | Std. Error of the Estimate | R Square Change | F Change | df1 | df2 | Sig. F Change | Durbin-Watson |
|-------|-----|----------|-------------------|-----------------------------|-----------------|----------|-----|-----|---------------|---------------|
| dimension0 | .611 | .373 | .347 | .26641 | .373 | 14.151 | 4 | 95 | .000 | 1.828 |

a. Predictors: (Constant), Convenience, Perceived Ease of Use, Security, Perceived Usefulness
b. Dependent Variable: Service Quality

Source: Appendix of SPSS Processing Results, Data Processed

Correlation coefficient value \( R \) shows how closely the influence between independent variables Perceived Usefulness (X1), Perceived Ease of Use (X2), Convenience (X3), and Security (X4) with non-independent variables \( \text{Y} \) (Service Quality), the magnitude of the correlation coefficient is 0.611. Its value indicates that the influence of variables Perceived Usefulness (X1), Perceived Ease of Use (X2), Convenience (X3), and Security (X4), with the Service Quality variable involving a fairly close influence. Coefficient of determination or \( R^2 \) used to measure how far the model's ability to explain variations in non-free variables (Y), namely the variable Labor Productivity. The results of the SPSS calculation obtained values \( R^2 = 0.347 \) which means that 34.7% Service Quality (Y) can be explained by variables Perceived Usefulness (X1), Perceived Ease of Use (X2), Convenience (X3), and Security (X4). While the remaining 65.3% is influenced by other variables outside the model studied.

4.4 Hypothesis testing

In connection with the formulation of the problem and the proposed research hypothesis has been described in the previous section, it can be explained that the variables are affecting Service Quality is a variable Perceived Usefulness (X1), Perceived Ease of Use (X2), Convenience (X3), and Security (X4). and in this study the dependent variable is Service Quality, namely variable Y

1) Simultaneous Testing of Hypothesis (Test F)

Test simultaneously (Test F) shows that all independent variables consist of Perceived Usefulness (X1), Perceived Ease of Use (X2), Convenience (X3), and Security (X4), significantly influence (significant) the dependent variable Service Quality (Y).

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|-------|----------------|----|-------------|---|------|
| Regression | 4.017 | 4 | 1.004 | 14.151 | .000* |
| Residual | 6.743 | 95 | .071 |
| Total | 10.760 | 99 |

a. Predictors: (Constant), Convenience, Perceived Ease of Use, Keamanan, Perceived Usefulness
b. Dependent Variable: Service Quality

Source: Appendix of SPSS Processing Results, Data Processed

Testing Steps:

(1) Hypothesis:
   a) \( H_0 \) : \( b_1 = b_2 = b_3 = 0 \) variable means X1, X2, X3, X4 does not affect the dependent variable (Y).
   b) \( H_1 \) : \( b_1 \neq b_2 \neq b_3 \neq 0 \) artinya variabel X1, X2, X3, X4 affects the dependent variable (Y).

(2) The Amount of Value:
   \( F_{\text{table}} = F_{\alpha} (df \text{ regression}, df \text{ residual}) = F_{\alpha} (k, n – k – 1) \)
   \( F_{\text{table}} = F_{0.05} (4,95) = 2.47 \)

(3) Critical areas or areas of rejection
   When \( F_{\text{count}} \geq F_{\text{table}} \) then \( H_0 \) rejected
   When \( F_{\text{count}} < F_{\text{table}} \) then \( H_0 \) be accepted

(4) \( F_{\text{count}} = 14.151 \)

(5) Conclusion:
Because $F_{count} > F_{table}$ that is 14.151 > 2.47 or significance value of 0.000 < 0.05, then $H_0$ rejected at the level of significance 5% so that it can be concluded that all independent variables Perceived Usefulness (X1), Perceived Ease of Use (X2), Convenience (X3), and Security (X4), simultaneously affect the dependent variable Service Quality (Y).

Thus the first hypothesis states “that Perceived Usefulness, Perceived Ease of Use, Convenience, and Security simultaneous effect on Service Quality “empirically proven true.

2) **Partial Hypothesis Testing (t Test)**

To test the hypothesis used by the t test which shows the partial effect of each independent variable on the dependent variable (not free). At this stage, testing the effect of the independent variables contained in the model formed to determine whether the independent variable (X) in the model partially has a significant effect on the dependent variable. (Y).

**Tabel 0.3**

| Source: Appendix of SPSS Processing Results |
|--------------------------------------------|

**T Test Calculation Results**

| Model                | Unstandardized Coefficients | Standardized Coefficients | Correlations | Collinearity Statistics |
|----------------------|-----------------------------|---------------------------|--------------|-------------------------|
|                      | B                           | Std. Error                | Beta         | t                      | Sig.  | Zero-order | Partial | Part | Tolerance | VIF |
| 1 (Constant)         | 2.193                       | .380                      |              | 5.773                   | .000  |            |          |      |           |     |
| Perceived Usefulness | .359                        | .058                      | .562         | 6.171                   | .000  | .605       | .535    | .501 | .799       | 1.259 |
| Perceived Ease of Use| .052                        | .073                      | .059         | .480                    | .177  | .072       | .058    | .958 | 1.044 |
| Keamanan             | -.012                       | .044                      | -.024        | -.274                   | .785  | .058       | -.028   | -.022 | .891       | 1.123 |
| Kenamanan            | .061                        | .074                      | .078         | .820                    | .414  | .315       | .084    | .067 | .738       | 1.355 |

a. Dependent Variable: Service Quality

(1) **Partial test between variables Perceived Usefulness (X1) towards variable Quality of Service (Y)**

To test the hypothesis used $t$ test which shows a partial influence of Perceived Usefulness variable (X1) towards Service Quality variable (Y). Hypothesis:

1) $H_0 : \beta_1 = 0$ That is, the Perceived Usefulness variable (X1) that does not have a significant effect on Service Quality (Y) variable

2) $H_1 : \beta_1 \neq 0$ That is, the Perceived Usefulness variable (X1) that has a significant effect on the Service Quality variable (Y)

3) $\alpha = 0.05$ with $df (n - k - 1) = 95$ where $t_{table} = 1.661$

4) $t_{count} = 6.171$ with a significance level of 0.000

5) Conclusion:

Based on the version 18.00 SPSS output obtained $t_{count}$ as big as 6.171 or significant level (0.000 < 0.05) then $H_0$ rejected at the level of significance 5% so the conclusions are partially variable Perceived Usefulness (X1) has a significant influence on Service Quality (Y).

(2) **Partial Test Between Perceived Ease Of Use Variable (X2) Towards Quality of Service Variable (Y)**

To test the hypothesis, the t test is used which shows the effect of the variable partially Perceived Ease of Use (X2) towards Service Quality variable (Y). Hypothesis:

1) $H_0 : \beta_2 = 0$ That is, Perceived Ease of Use variable (X2) does not have a significant effect on the Quality of Service variable (Y).

2) $H_1 : \beta_2 \neq 0$ That is, Perceived Ease of Use variable (X2) has a significant effect on the Quality of Service variable (Y).

3) $\alpha = 0.05$ with $df (n - k - 1) = 95$ where $t_{table} = 1.661$

4) $t_{count} = 0.708$ with a significance level of 0.000

5) Conclusion:

Based on the version 18.00 SPSS output, obtained $t_{count}$ is as big as 0.708 smaller than $t_{table}$ as big as 1.661 or significant level (0.480 > 0.05) then $H_0$ received at a 5%
significance level so that the conclusions are partially variable Perceived Ease of Use (X2) does not have a significant effect on Service Quality (Y).

(3) Partial Test Between Security Variables (X3) Against Service Quality Variables (Y)
To test the hypothesis, t test is used which shows the partial effect of the Security variable (X3) on the Service Quality variable (Y). Hypothesis:
1) \( H_0 : \beta_3 = 0 \) That is, the security variable (X3) does not have a significant effect on Service Quality variable (Y).  
2) \( H_1 : \beta_3 \neq 0 \) That is, the security variable (X3) has a significant influence on Service Quality variable (Y).  
3) \( \alpha = 0.05 \) with df \((n - k - 1) = 95 \) where \( t_{table} = 1.661 \)  
4) \( t_{count} = -0.274 \) with level of significance as big as 0.785  
5) Conclusion:  
Based on the SPSS version 18.00, \( t_{count} \) of -0.274 is smaller than the table of 1.661 or at significant level of \((0.785 > 0.05)\) then \( H_0 \) received at a significance level of 5% so that the conclusion is partial, Security variable (X3) does not have a significant effect on Service Quality (Y).

(4) Partial Test Between Convenience Variable (X4) Against Quality of Service Variable
To test the hypothesis used by the t test which shows the partial effect of the variable Comfort (X4) on the Service Quality variable (Y).
Hypothesis:
1) \( H_0 : \beta_4 = 0 \) That is, the Comfort variable (X4) does not have a significant effect on the Quality of Service variable (Y).  
2) \( H_1 : \beta_4 \neq 0 \) That is, the Comfort variable (X4) has a significant influence on the Service Quality variable (Y)  
3) \( \alpha = 0.05 \) with df \((n - k - 1) = 95 \) where \( t_{table} = 1.661 \)  
4) \( t_{count} = 0.820 \) with a significance level of 0.414  
5) Conclusion:  
Based on the SPSS version 18.00 SPSS output obtained \( t_{count} \) is as big as 0.820, smaller than \( t_{table} \) as big as 1.661 or significant level of \((0.414 > 0.05)\) then \( H_0 \) received at the level of significance 5% so that the conclusions are partial, Comfort variable (X4) does not have a significant effect on Service Quality (Y).

Thus, the authors conclude that the second hypothesis which states "That perceived usefulness, perceived ease of use, security, and comfort partially influences Service Quality" is not empirically proven. This is because of the four independent variables yang digunakan dalam penelitian ini, antara lain: perceived usefulness, perceived ease of use, security, and comfort partially influenced Service Quality. While the other three variables, perceived ease of use, security, and comfort did not significantly influence service quality.

3) Dominant Variables
Partial \( t_{count} \) values show how closely the relationship between independent variables which include perceived usefulness (X1), perceived ease of use (X2), security (X3), and convenience (X4) partially have a significant effect on service quality (Y), dependent variable.

| Variable          | \( t_{count} \) | sig   |
|-------------------|-----------------|-------|
| Perceived Usefulness (X1) | 6.171  | .000  |
| Perceived Ease of Use (X2) | .708   | .480  |
| Security (X3)    | -0.274         | .785  |
| Convenience (X4) | .820           | .414  |

Source: Appendix of SPSS Calculation Results, Data Processed

Based on the data obtained in Table 4.16 above, it can be acknowledged that the value \( t_{count} \) the biggest is for variables; perceived usefulness (X1) as big as 6.171, meaning partially perceived...
usefulness variable (X1) providing the most dominant influence on Service Quality at opening an account at BCA Bank online system.

4.4 Discussion

Based on the results of calculations with multiple linear regression analysis, the model regression equation is obtained below:

\[ Y = 2.193 + 0.359 X_1 + 0.052 X_2 - 0.012 X_3 + 0.061 X_4 + e_i \]

From the acquisition value of the model regression equation, it is noticed that the perceived usefulness variable (X1), perceived ease of use (X2), and convenience (X4), shows a positive regression coefficient, except the security variable (X3) which shows a negative regression coefficient. This shows the existence of a positive direction or influence / unidirectional relationship of perceived usefulness variables, perceived ease of use, and comfort in service quality. While the security variable indicates the existence of a negative direction or the influence / relationship is not in the same direction or inverse to the quality of service. It can be interpreted that if the perceived usefulness (X1) increases, perceived ease of use (X2), and convenience (X4), the service quality will increase, and vice versa, if the perceived usefulness (X1) decreases, perceived ease of use (X2), convenience (X4) and the service quality will decrease. As for the security variable (X3), if the security variable is increased, it will further reduce service quality.

To estimate the value of \( e \), it can be found that the following formulations reduce the quality of the services:

\[ e = \text{SEE} \times t_{\text{table}} \]
\[ e = 0.26641 \times 1.661 \]
\[ e = 0.4425 \]

Thus, the formulation of the regression becomes as follows:

\[ Y = 0.021 + 0.559 X_1 + 0.284 X_2 + 0.217 X_4 + 0.4425 \]

The results of the analysis indicates that the variables: Perceived Usefulness (X1), Perceived Ease of Use (X2), Convenience (X3), and Security (X4), simultaneously and significantly influence Service Quality (Y). This is recognised from the results. \( F \) test which shows that value \( F_{\text{count}} > F_{\text{table}} \) that is 14.151 > 2.47 and with the probability of the model error being tested is 0.000 which means the probability is smaller than the significance level of 0.05, so that the influence of all independent variables Perceived Usefulness (X1), Perceived Ease of Use (X2), Comfort (X3), and Security (X4) the dependent variable (Service Quality) is meaningful. Thus, the first hypothesis of the study which states "Perceived Usefulness variable (X1), Perceived Ease of Use (X2), Comfort (X3), and Security (X4), simultaneously influences Service Quality" empirically proven to be true.

All independent variables or independent variables have an effect or can explain the variation of the dependent variable by 34.7%. This is evidenced by seeing the coefficient of determination \( (\text{Adjusted } R \text{ Square}) \) of 0.347 from the results of multiple linear regression analysis using statistical programs, while the remaining 65.3% is influenced by other factors outside the model. Correlation coefficient (R) indicates the relationship or influence of attachment between the independent variables Perceived Usefulness variable (X1), Perceived Ease of Use (X2), Comfort (X3), and Security (X4), together with Service Quality (Y) which is quite strong or close enough, since it shows a number of 0.611.

The results also show that Perceived Usefulness variables partially have a significant effect on Service Quality. This can be seen from the magnitude of the \( t_{\text{count}} > t_{\text{table}} \) on perceived usefulness variables. As for the variables Perceived Ease of Use (X2), Convenience (X3), and Security (X4), partially does not have a significant effect on the variable Quality of Service. This can be seen from the magnitude of the value \( t_{\text{count}} < t_{\text{table}} \) on each variable: perceived ease of use, safety and comfort.

Perceived ease of use does not have a significant effect on the quality of service at opening an BCA system account online system, since perceived ease of use in the online system application for opening a bank account at BCA is acknowledged by customers and prospective customers as being too complicated or with other words less simple.

What needs to be provided as the main consideration in preparing an online system is that the system should be made easy to use and practical for all people and groups, so that anyone who understands minimum about internet usage will be able to easily enter and use the system created. In relation to BCA Bank customers, it is crucial to know that BCA bank customers consist of all groups and
layers of society, among others, can be distinguished in age, educational background, employment, mastery of information technology and others since the diversity in these groups or characteristics, will certainly affect them in apprehending a new system in banking technology, so that as much as possible the system is designed and made to be as easy and practical as possible for each class or characteristic of the community. This is in line with some of the results of previous studies, that Perceived ease of use in technology is defined as a measure of one's belief in computers that is easily conceived and used (Davis: 1993).

This clarification is supported by Wibowo (2006) who interprets that a perception of the ease of use of technology is defined as a measure in which someone believes that the technology is easy to demonstrate and easy to use, Rigopoulos and Askounis (2007), Gefen et al. (2003), and Yahyapour (2008) state that perceived of use can also be measured through clear and easily clarified indicators. While the variables of security and comfort also have no significant effect on the quality of service at opening an online BCA bank account, this is because there are many concerns from many customers or prospective customers, if they have entered actual data or information or are incorrect in entering data or information on existing online form applications, data or information will be recognised as stolen or hacked by people other than BCA Bank employees who handle IT parts to be utilised in other matters besides opening accounts. Therefore, in my opinion, it is actually related to the issue of trust. If the customer or prospective customer is willing to entrust the use of BCA Bank as one of the financial instruments that will be used for various purposes and financial transactions, the customer or prospective customer should also believe that the system implemented by BCA is truly safe and comfortable used.

5 CONCLUSIONS AND RECOMMENDATION

5.1 Conclusion
Based on the description and discussion above, conclusions can be drawn as follows:

1. Perceived Usefulness (X1), Perceived Ease of Use (X2), Convenience (X3), and Security (X4), simultaneously affect the dependent variable Service Quality (Y). Thus the first hypothesis states that "Perceived Usefulness, Perceived Ease of Use, Convenience, and Security have a simultaneous effect on Service Quality" empirically proven true.

2. Perceived Usefulness (X1) partially affect the Quality of Service. While the variables Perceived Ease of Use (X2), Comfort (X3), and Security (X4), have no partial effect on the dependent variable Service Quality (Y). Thus the author concludes that the second hypothesis which states that "perceived usefulness, perceived ease of use, security, and comfort partially influence Service Quality" is not proven to be empirically proven.

3. The reason behind this is that the four independent variables used in this study, among others: perceived usefulness, perceived ease of use, security, and convenience, only the perceived usefulness variable has a significant effect on service quality variables. While the other three variables, perceived ease of use, security, and comfort did not significantly influence service quality.

4. The results of the study also implies that the perceived usefulness variable is the dominant variable that influences the quality of service at the opening of an online account system at the BCA bank.

5.2. Suggestions
Based on the results of the research in total and the conclusions obtained, several suggestions can be developed for interested parties in this study. The suggestions put forward are as follows:

1. The management of Bank BCA through its customer service (CS) are required to foster an attitude of trust in its customers or prospective customers that the online application system implemented in opening accounts is very simple to use and is able to be utilised by anyone for internet users and information technology. In addition, customer service at Bank BCA should also provide clarifications to customers and prospective customers that the use of online system applications on account opening has indeed been designed in such a way that for each customer or prospective customer who will input data or information on an online application the system is guaranteed by Bank BCA.

2. The management of Bank BCA through its customer service (CS) must always develop new innovations in information technology to simplify the procedure for the customers to open accounts through online systems, since BCA bank is considered as one of the national banks which is indeed superior in the field of banking services by using information technology applications.

3. For the next researcher, it is expected to be able to enter and add other variables as independent variables, so that further research will be carried out which will determine other variables that
greatly affect the quality of services at opening accounts through the online system. This is essential considering the results of the research that the authors did, it turns out that the independent variable studied consisting of perceived usefulness, perceived ease of use, security and comfort is only able to predict the quality of service on opening an online account for only 34.7%. While the remaining 65.3% is influenced by other variables outside the model used by researchers.

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