Exploration of Factors Affecting the Decision to Refuse to Use M-Smile (Case Study: Customers of Bank Mega KCP TOMOHON)

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Abstract: The development of economic progress in the world today is followed by the increasing public need for a banking system, namely technological sophistication that is able to compete with other similar banking facilities. Many financial institutions, including banks, offer various types of attractive facilities and products, thereby increasing competition in each financial institution and in general these facilities and products are used by the public. There are so many things that can be provided by a bank in terms of providing excellent service to customers because of the growing pattern of transactions in a country's economy, the role of banking requires improvement through the development of products that are marketed. Appropriate use of technology must be considered, to minimize the smoothness and ease of banking activities. The purpose of this research is to find out what factors influence the decision to refuse to use M-Smile. The research instrument scale uses a Likert scale. The analysis technique used is exploratory factor analysis technique which is processed using SPSS. The results showed that of the twenty 20 variables measured, it could be concluded that five (5) new factors were formed that could influence the decision to refuse to use M-Smile (a case study of Bank Mega KCP Tomohon customers). The analysis technique used is exploratory factor analysis technique which is processed using SPSS. The results showed that of the twenty 20 variables measured, it could be concluded that five (5) new factors were formed that could influence the decision to refuse to use M-Smile (a case study of Bank Mega KCP Tomohon customers). The analysis technique used is exploratory factor analysis technique which is processed using SPSS. The results showed that of the twenty 20 variables measured, it could be concluded that five (5) new factors were formed that could influence the decision to refuse to use M-Smile (a case study of Bank Mega KCP Tomohon customers).

Key words: exploratory factor analysis, decision, mobile banking

INTRODUCTION

Background

*Mobile banking*is a service that uses information technology and a banking service provided by banks to support ease of transactions (Ramadhan & Herianingrum, 2017). Many financial institutions, including banks, offer various types of attractive facilities and products, thereby increasing competition in each financial institution and in general these facilities and products are used by the public. The banking sector aims to support the implementation of national development

in order to increase equity, economic growth and national stability towards increasing the general public also has the main function of collecting funds from the public in the form of savings and channeling them to the public in the form of credit and other forms in order to improve the standard of living of the common people (UU No. 10 of 1998). The weakness of mobile banking is the dependency on the availability of the operator's cellular network.

In this writing, one of the banks in Indonesia and located in Tomohon, North Sulawesi Province, namely PT Bank Mega Tbk KCP Tomohon, was chosen. PT Bank Mega Tbk (Bank Mega) is a financial services institution in Indonesia that is committed to carrying out sustainable business activities, in line with the Company's Vision and Mission. Bank Mega carried out several strategies, one of which was through innovation and service improvement for all customers as well as digital transformation and automation was able to increase productivity and cost efficiency and this strategy succeeded in taking advantage of opportunities during the COVID-19 pandemic, throughout 2020 until now, although it is still there were also deficiencies and complaints encountered. Improving the digitalization process in all business processes supported by the latest technology, Bank Mega is able to accelerate the process of digitization and automation to build a digital ecosystem to create reliability and connectivity. With strong fundamental support from CT Corp, Bank Mega continues to build a digital ecosystem to create reliable services and sustainable connectivity.

*M-Smile*is a replacement mobile banking application from Mega Mobile which was recently launched by PT Bank Mega Tbk which is certainly expected to be able to help customer transactions wherever they are and be able to compete with similar products offered by the banking industry and other industries. Based on previous research from Aijaz et al (2020), stated that the themes that emerged were the experience of mobile banking applications and the continuous use of mobile banking applications. Most of them were influenced by consumer awareness, usability, and ease of use of non-financial transactions. This study offers valuable theoretical and managerial implications. Starting from deposit product services, credit cards, electronic money, cardless cash withdrawals at Bank Mega ATMs, QR transactions at merchants,

Based on preliminary observations for customers using Bank Mega KCP Tomohon's M-Smile, it was found that apart from the very useful benefits for customers, there are also internal and external constraints that are often encountered in using M-Smile itself. It has been proven that there are still many complaints, namely the factors that influence the customer's decision to refuse to use M-Smile, there are still many that are encountered today, namely in the form of obstacles: tradition, technology stuttering (GAPTEK), lack of promotion, lack of trust, perceptions of inability to register , inflexibility, time out in transactions, abuse of usage, unsuccessful account opening, limited limits, limited network access, confidentiality of personal information, customers do not receive SMS replies during registration, rates/fees, family/relatives, problems/disturbances during transactions, customer/customer service, suitability of required facilities, SMS OTP replies not sent and unable to add accounts to my account when using M-Smile causes customers to feel uncomfortable and decide to refuse to use M-Smile and are still more comfortable to come to make transactions at Bank Mega branch offices and no longer want to use M-Smile and there is still a lack of education to customers which makes customers less confident about using M-Smile because this application is still new and may sound foreign to customers' ears. The M-Smile service (Mega Smart Mobile) was issued for the first time for use by Bank Mega employees before being released for publication in the general public, namely in 2020 according to (SE: 077/DIRBM-PRMG/20). suitability of the required facilities, the OTP SMS reply was not sent and could not add an account to my account when using M-Smile causing customers to feel uncomfortable and decided to refuse to use M-Smile and it is

still more convenient to come for transactions at Bank Mega branch offices and don't want to are still using M-Smile and there is still a lack of education to customers which makes customers less confident about using M-Smile because this application is still new and may sound foreign to customers' ears. The M-Smile service (Mega Smart Mobile) was issued for the first time for use by Bank Mega employees before being released for publication in the general public, namely in 2020 according to (SE: 077/DIRBM-PRMG/20). suitability of the required facilities, the OTP SMS reply was not sent and could not add an account to my account when using M-Smile causing customers to feel uncomfortable and decided to refuse to use M-Smile and it is still more convenient to come for transactions at Bank Mega branch offices and don't want to are still using M-Smile and there is still a lack of education to customers which makes customers less confident about using M-Smile because this application is still new and may sound foreign to customers' ears. The M-Smile service (Mega Smart Mobile) was issued for the first time for use by Bank Mega employees before being released for publication in the general public, namely in 2020 according to (SE: 077/DIRBM-PRMG/20). OTP sms reply not sent and unable to add account to my account when using M-Smile causes customers to feel uncomfortable and decide to refuse to use M-Smile and it is still more convenient to come to make transactions at Bank Mega branch offices and no longer want to use M-Smile as well as the lack of education for customers which makes customers less confident about using M-Smile because this application is still new and may sound foreign to customers' ears. The M-Smile service (Mega Smart Mobile) was issued for the first time for use by Bank Mega employees before being released for publication in the general public, namely in 2020 according to (SE: 077/DIRBM-PRMG/20). OTP sms reply not sent and unable to add account to my account when using M-Smile causes customers to feel uncomfortable and decide to refuse to use M-Smile and it is still more convenient to come to make transactions at Bank Mega branch offices and no longer want to use M-Smile as well as the lack of education for customers which makes customers less confident about using M-Smile because this application is still new and may sound foreign to customers' ears. The M-Smile service (Mega Smart Mobile) was issued for the first time for use by Bank Mega employees before being released for publication in the general public, namely in 2020 according to (SE: 077/DIRBM-PRMG/20).

1.2. Formulation of the problem

How to explore factors: tradition, technology stuttering (GAPTEK), lack of promotion, lack of trust, perceived inability to register, inflexibility, time out in transactions, abuse of usage, unsuccessful account opening, limited limits, limited network access, confidentiality of personal information , the customer does not receive an SMS reply during registration, rates/costs, family/relatives, problems/disturbances during transactions, customer/customer service, suitability of required facilities, OTP SMS replies are not sent and cannot be added to my account which affects the decision to reject using M-Smile?

1.3. Research purposes

To find out what factors influence the decision to refuse to use M-Smile.

1.4. Benefits of research

This research provides several benefits as follows:

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1. **Theoretical Benefits.**It can be used as study material for the development of science, especially this research. It is hoped that this research can provide understanding, knowledge and ideas that can support theories regarding the problem under study, namely the Exploration of Factors Influencing the Decision to Refuse to Use M-Smile. As reference material or literature for other authors in conducting research in the same field.

2. **Practical Benefits**

1. **For Faculty/Academic.**The research results are expected to be a reference material for lecturers and students in the development of knowledge in the UNSRAT Manado Master of Management Study Program.

2. **For Companies.**It is hoped that this will become material for consideration and input for the banking industry, especially KCP TOMOHON Bank, in exploring the factors that influence the decision to refuse to use M-Smile, so that they can remain competitive with other similar banking industries.

3. **For Researchers.**The results of this study can be used as a reference for further research.

LITERATURE REVIEW

Definition of Marketing Management

Kotler and Keller (2016: 27) marketing is an activity that organizes an institution and a process that can create, communicate, deliver and exchange offers that have value for customers and society in general. Marketing is a social process by which individuals and groups obtain what they want and need through offerings and they are free to exchange services and products. According to Laksana (2019: 1) marketing is a meeting between sellers and buyers to carry out transaction activities for products or services. So that the understanding of the market is no longer a meeting between sellers and buyers in offering a product to consumers. Marketing management according to Manullang and Hutabarat (2016) is the process of analyzing, planning, implementing and controlling activities in marketing which include ideas,

Based on the definition above, it can be concluded, basically having the same goals and perceptions that marketing management is a business chain that creates and communicates value through exchanging products (goods or services) with the aim of fulfilling human needs and desires and to obtain for individuals and company.

Mobile Banking

*Mobile banking*is a banking service application that functions to make it easier for customers (consumers) to carry out banking transactions without the need to come to a bank or ATM except for cash withdrawals (Darmeinis & Yenny 2022). Mobile Banking is one of the newest innovative services provided by banks, where the service provides services via smartphones and the presence of mobile banking brings changes to the types of services available at previous banks (Ika Maret Tiana, 2019). The weakness of mobile banking is that although mobile banking is in great demand by customers because of the ease sof access, many customers complain or feel uncomfortable using the service.

1. Errors often occur in the application which causes customers to be unable to carry out transactions such as transferring money or paying bills that are needed.

2. Internet access in Indonesia itself is still not widespread, where in several cities and even big cities there are still difficulties in accessing the internet so that Mobile Banking itself cannot be

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reached by customers.

3.   Notifications on most Mobile Banking sometimes don't appear, so customers have to open the App to find out what transactions have been made.

M-Smile concept

M-Smile is a breakthrough from Bank Mega to provide convenience for your banking activities using only a smartphone. Starting from deposit product services, credit cards and electronic money, cardless cash withdrawals at Bank Mega ATMs, QR transactions at merchants, and various promo information in your hands. M-Smile which is a Mobile Banking application owned by Bank Megawhich can be downloaded through the Play Store and App Store applications easily and quickly and can be seen in the image below for the M-Smile display.

Purchasing Decision Theory

According to Kotler and Armstrong (2017: 180) Purchasing decision is the buyer's decision about which brand to buy, a complicated decision-making process often involving a choice between two or more alternatives.

Factors that influence purchasing decisions

1.   Cultural Factors: Culture is the most basic determinant of desires and behavior. Cross-cultural marketing arises from careful marketing research, which reveals that different ethnicities and demographics do not always respond well.

2.   Social Factors: In social factors, consumer behavior is influenced by social factors such as reference groups, family, and social roles and status (family, social roles and status, personal factors and psychological factors).

Theory of TAM (Technology Acceptance Model)

TAM is an information system theory that creates a model of how users want to accept and use technology (Prayitno, 2017).

Perceived Ease Of Use

Perception is a process that allows us to organize information and TAM Theory (interpreted impressions of the surrounding environment (Wibowo, 2014).

Factor Analysis

Definition of Factor Analysis

Factor analysis is used as a tool to analyze the structure of the correlations among a large number of variables by explaining the good correlations between variables that are assumed to represent the dimensions in the data. According to Hair et al. (2013) Factor analysis is an interdependence technique where there is no division of the independent variable and the dependent

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variable. In principle, factor analysis is used to group several variables which will later be used as one factor that has similarities.

Purpose of Factor Analysis

Factor analysis basically has two objectives including (Hair et al., 2013):

1. Data Summarization: The basic concept in data summarization is definition through structure. The main goal to be achieved from data summarization is to define a small group of factors that can explain or represent the original set of variables. In addition to identifying the existence of a relationship between variables by conducting a correlation test between variables.

2. Data Reduction: That is, after there is a correlation, the process of creating a new set of variables called factors is carried out to replace a certain number of variables.

Before conducting factor analysis, it is also necessary to carry out validity tests and correlation tests on the primary data used from factor analysis to obtain new factors formed from which variables influence the decision to refuse to use M-Smile. In general, the steps used in factor analysis are: Correlation Matrix Test between Variables, Factor Extraction, Distribution of Variables into Factors, and Factor Naming and Discussion.

Perception of Risk (Risk)

According to Widianta and Ketut, (2020) Perceived risk creates uncertainty which is naturally shown in online transactions carried out by consumers or it can be said that consumers have not reached their goals when making decisions.

Comfort

The convenience of online services has become one of the things that influence consumers to make online purchases/online transactions (Jiang et al, (2013)).

Tradition/Culture (Customs)

Despite a large number of studies on the determinants of mobile banking use, few have addressed the influence of cultural dimensions on why someone adopts this type of technology. Zhang et al. (2018).

Technology Stutterer (Gaptek)

The information needs that can be met by mobile banking are of course related to online transactions which are currently showing an increasing trend (Ichwan, 2014).

Lack of Promotion

According to Stanton (2017) promotion is an element of the company's marketing mix that is utilized to inform, persuade and remind about the company's products. Lack of promotion is negligence in promoting a facility in banking.

Lack of Trust

Trust is one of the important driving factors in the adoption of internet banking in Suh et al (Alkailani, 2016). Lack of customer trust is something that is highly avoided in marketing service products.

Perception of Unease of Enrollment

According to Kotler and Armstrong (2018) Features are something that someone can also consider when using a product. The inconvenience of registering is an element of the internal system of service features which is difficult in the registration process.

Not Flexible

Time flexibility, space flexibility, effort used, website accessibility and product availability through online platforms are the main elements of convenient online access (Jiang et al., 2013;Roy et al., 2018).

Time Out in Transactions

Mobile banking facility services basically provide benefits to their customers, but there are still many people who have not used mobile banking as a tool to facilitate transactions other than ATMs.

Abuse of Use

As a trusted institution, banks are required to always pay attention to the interests of customers besides the bank itself in carrying out its business and abuse of use that occurs due to user/customer negligence.

Failed Account Opening

According to Palefi (2020) Responsibility is an attitude of being ready to choose a choice you want to make in life and being ready to face the consequences of the choices you have made. Unsuccessful opening of an account can be caused by the bank's internal system, but also by the customer himself.

Limitations

Mobile banking is a banking service that applies information technology. According to Zulfikli et al (2019) transactions are economic/financial events where at least two parties exchange, form alliances, borrow by mutual agreement or by law.

Network Access Limitations

Sometimes in the use of mobile banking there are several problems that occur which can be caused by an unstable network connection which causes transaction failures. According to Poon

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(2017) product renewal is associated with the availability of appropriate technology and technical support, proper introduction and improvement of electronic services.

Confidentiality of Personal Information

*Mobile banking*is one of the banking services that apply information technology. According to Rahmawati (2019) the application of mobile banking services uses three independent variables, namely: perceived ease of use, perceived benefits and consumer trust.

The Customer Does Not Receive a Reply Sms

Banks are trusted institutions that are considered to be able to control trust as the key and main basis of banking activities. According to Nurmawati (2020) SMS relies on cellular telephone provider networks so that it can be used anywhere and anytime.

Rates/Fees

More and more users of financial services are providing customers with low rates/fees. According to Mulyadi et al (2018) tariffs/costs are something that must be incurred in order to obtain the desired service or goods in order to obtain future benefits.

Family/Relatives

The family comes from Sanskrit: kua and "Kulawarga" which means "member" "group of relatives". Family is an environment where some people are still related by blood. Family/relatives can be defined as a community unit whose behavior greatly influences and determines decision making (Bayu Aswadi (2020)).

Interference Problems During Transactions

Convenience in transactions is something to be expected. Interest in use is a response that arises after receiving stimulation from seeing the product and then a feeling of interest in using and wanting to own the product arises (Ramadhan in Atriani et al 2020).

Customer Service / Customer

According to Kotler and Keler (2016) the definition of quality is the totality of features and characteristics of a product or service that depend on its ability to meet stated or implied needs.

Suitability of Required Facilities

According to Makanyeza (2017) the perceived usefulness relationship has a positive effect on the behavioral intention to use mobile banking. Compatibility plays a role in how customers can see whether this mobile banking meets their customer needs.

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OTP Sms Reply Not Sent

According to Hery (2018) a transaction is an activity carried out by someone that causes a change in the finances owned, whether it increases or decreases. OTP (one time password) is a 6-digit combination of numbers (0-9) randomly generated by each bank's application as authorization for every mobile banking service transaction made by a customer.

Cannot Add Account In My Account

According to Ritzer (2020) the system is a theory that is devoted to social problems related to social values that regulate and organize the existence of community life. Unable to add account in my account can affect the customer's decision.

Previous Research

1.   Melanie and M Taufiq's research (2020). Factors Influencing Customers' Decisions in Using Internet Banking in Surabaya. The purpose of this study is to find out the factors that influence customer decisions to use Internet banking. Research using factor analysis of the data used is primary data, the sample of this study is as many as 100 respondents. The number of this research is 18 variable data obtained then processed with SPSS. The results of this study indicate that there are 4 out of 18 variables that influence customers' decisions to use internet banking, namely the safety factor of money transferred with an eigen value of 8,023, the effectiveness and efficiency factor with an eigen value of 1,774, the risk factor with an eigen value of 1,226 and the factor of flexible use with an eigenvalue of 1.180.

2.   Research by Amatun N Makmuriyah and Kartika M Vanni (2020). Amatun Nur Makmuriyah and Kartika Marella Vanni's research examines "Analysis of Factors Affecting Customer Satisfaction in Using Mobile Banking Services". This study aims to examine the factors that influence customer satisfaction in applying mobile banking services to Bank Syariah Mandiri customers in Semarang City, such as: ease of use, risk and service features. This research was conducted through a quantitative approach with the sampling method using a purposive sampling technique. The measurement used in this study uses a Likert scale which is processed through the SPSS (Statistical Package for Social Science) application. The results of hypothesis testing show that each independent variable consisting of ease of use, risk,

3.   Ismi F Sarofa and Sugeng Hariadi's research (2019). Ismi Fatmala Sarofah and Sugeng Hariadi's research examines "Factors Influencing Interest in Using Mobile Banking (Case Study of University of Surabaya Students)". Mobile Banking is a service system from a financial institution such as a bank to carry out a number of financial transactions that can be accessed directly by customers via mobile devices such as cell phones. This study aims to determine the effect of perceptions of convenience, security, and benefits on interest in using mobile banking. This research is a quantitative descriptive research with a survey method. The population in this study were University of Surabaya undergraduate students who used mobile banking.

4.   Research by Noviana K Kusumaningtyas and Denni Wardani (2019). Noviana Krisyani Kusumaningtyas and Deni Wardani's research examines the challenge "Analysis of Factors Influencing Mobile Banking User Attitudes (Research Study on Customers of BUMN Banks). This study aims to examine the effect of perceived usefulness, perceived ease of use, information quality, and trust on the attitude of using mobile banking in state-owned bank customers. The research was conducted using an online questionnaire to customers who use mobile banking at BUMN Banks in South Jakarta, Tangerang and South Tangerang. This study uses a quantitative descriptive. The sampling method is purposive sampling. The data analysis method is in the form of multiple

regression analysis using SPSS 21. The results of this study indicate that perceived usefulness, perceived ease of use, and trust has a significant effect on the attitude of using state-owned bank mobile banking. While the quality of information has no significant effect on the attitude of using mobile banking in state-owned banks.

RESEARCH METHODS

Types of research

This study used Exploratory Factor Analysis (EFA). Widarjono (2015) defines Factor Analysis as a technique that looks for factors that can explain the relationship between the various independent indicators observed. Through the explanatory survey research method conducted on the customers of Bank Mega KCP Tomohon, it is possible to find out what factors influence the customer's refusal to use M-Smile. This research approach uses quantitative descriptive. The measurement used in this study uses a Likert scale which is processed through the SPSS (Statistical Package for Social Science) application.

Location and Research Object

This research is located at PT Bank Mega Tbk (KCP TOMOHON). The choice of location was taken with the consideration that PT Bank Mega Tbk is a private bank with good performance and service, as evidenced by its existence to date. However, it is undeniable that there are still complaints from customers, either directly or indirectly, regarding the M-Smile facility.

Method of collecting data

Data source

Source of data is divided into 2 parts, namely primary data and secondary data.

1.   Primary data. Primary data is data obtained directly from respondents by distributing questionnaires to customers who use M-Smile Bank Mega KCP Tomohon.

2.   Secondary data. Secondary data is data obtained from outside the object under study, but has a relationship with data that has been collected either directly or indirectly. Secondary data is usually used by researchers to provide additional descriptions, complementary descriptions for further processing.

Data collection technique

To obtain the data needed for this study, the data collection technique was carried out by means of a survey method through interviews and online questionnaires (Google Form) to M-Smile Bank Mega KCP Tomohon customers. Accidental sampling was used in this study, where accidental sampling according to Sugiyono (2016: 85) is taking respondents as a sample based on coincidence, that is, anyone who happens to meet the researcher can be used as a sample if the person who happens to be found is suitable as a data source.

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Population and Research Sample

According to Sugiyono (2019: 135) population is an area of generalization consisting of objects or subjects that have certain qualities and characteristics determined by researchers to study and then draw conclusions. The population of this study is all customers who do not operate or refuse to use M-Smile at Bank Mega KCP Tomohon, namely 921 customers.

According to Sugiyono (2019) the sample is part of the number and characteristics possessed by a certain population while the customer sample rejects M-Smile in determining the number of samples using the slovin formula, according to Sugiyono (2018) because there is sampling, the number must be representative so that the research output can be generalized and the calculation does not require a table of the number of samples but can be done using simple formulas and calculations. Respondents in this study were adjusted to as many as 100 respondents from all customers who refused to use M-Smile.

Research Instrument Test

1. Validity test. The validity test is used to determine whether the items in the research instrument are valid or not. Test the validity of the instrument needs to be done to find out how far the measuring instrument can measure what you want to measure.

2. Reliability Test. Reliability test is used to test the level of precision, accuracy and accuracy in a research instrument. According to Misbahuddin (2013) Reliability shows how far the research instrument produces the same results measured at different times. Reliability testing can be calculated using the Alpha Cronbach coefficient with the following formula (Mustafa, 2013).

Research Instrument Scale.

In this study using statements which will be analyzed quantitatively using a Likert Scale. According to Sugiono (2016: 93) Likert scale is a scale that measures attitudes, opinions and perceptions of a person or group of people about social phenomena. In this study using interval data types. The Likert scale has an answer scale between 1-5, namely:

Table1. Likert scale

Answer	Mark
SS = Strongly Agree	5
S = Agree	4
KS = Disagree	3
TS = Disagree	2
STS = Strongly Disagree	1

Data analysis technique

In this study using Exploratory Factor Analysis Techniques to answer the research problem. According to Santoso (2016: 58) factor analysis is an analysis that tries to find relationships (interrelationships) between a number of variables that are initially independent of each other, so that one or several sets of variables can be made that are fewer than the number of initial variables.

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Factor Analysis

This factor analysis is used to formulate the problem and identify the variables that will be used in the factor analysis. To increase the power of interpretation of factors, a transformation must be carried out on the loading matrix, the main objective of factor analysis is to explain the structure of the relationship between many variables in the form of factors or latent/formed variables.

RESEARCH RESULTS AND DISCUSSION

Research result

Based on the data in table 2, the age of using mobile banking varied and it was found that the highest age of refusing to use M-Smile was >36 years old, followed by 26-30 years of age.

Table 2. Age Range of Respondents

Age	Amount	Percentage
17-25 Years	11	10.9%
26-30 Years	34	34.7%
31-35 Years	14	15.8%
>36 Years	41	38.6%
Amount	100	100

Source: Process Data, 2023

Table 3 shows that the types of jobs that refuse to use M-Smlie in the category of other jobs and have the lowest/no answers are students/students.

Table 3. Respondents Occupation

Work	Amount	Percentage
Self-employed	29	28.7%
PNS/TNI/Polri	11	10.9%
Student / Student	0	-
Etc	60	57.4%
Amount	100	100

Source: Process Data, 2023

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Test KMO and Bartlett's

Table 4. KMO and Bartlett's Test Results

KMO and Bartlett's
Kaiser-Meyer-Olkin Measure of Sampling .839
Bartlett's Test of Approx. Chi-Square 835.985
Sphericity df 190
Sig. .000

Source: Process Data, 2023

Table 4 shows that the KMO value was 0.839 (greater than 0.5) indicating that the number of samples (respondents) was sufficient. sig. (significant) which is large 0.000 or readable 0.0001.

Total Variances Explained

Total variance explained is the percentage of construct variance that can be explained by factor division. There are 20 factors (components) included in this factor analysis. This step also determines how many factors can be formed. If all variables (20) are extracted into one factor, then the variance that can be explained by that one factor is 6,329/20 x 100% = 31,647% If all variables (20) are extracted into two factors, then the variance that can be explained by the two factors are: the variance of the first factor: 6.329/20 x 100% = 31.647% the variance of the second factor: 2.365/20 x100% = 11.824% The two factors in total can explain 31.647% + 31.647% or 43.472% of the variance of the twenty variables.

Table 5. Total Variance Explained Results

Total Variances Explained					
Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
6,329	31,647	31,647	5,807	29,036	29,036
2,365	11,824	43,472	2,091	10,456	39,492
1,594	7,970	51,442	2,003	10,016	49,508
1. 239	6.193	57.635	1.420	7.101	56.609
1. 149	5,744	63,379	1,354	6,770	63,379

Source: Process Data, 2023

Factor 1(Service Disruption): Time out in transactions (X7), problems with interruptions during transactions (X16), compliance with required facilities (X18), unable to add accounts to my account (X20), customers do not receive SMS replies during registration (X13), account opening was not successful (X9), OTP SMS was not sent (X19), tariffs/fees (X14) and not flexible (X6).

Factor 2(Suitability of the required facilities and traditions): Appropriateness of Required Facilities (X18) and Tradition (X1).

Factor 3 Family/Relatives and Perceptions of Inability to Enroll: Family / Relatives (X15) and Perceived Inability to Register (X5).

Factor 4 Confidentiality of Personal Information: Confidentiality of Personal Information (X12).

Factor 5 Access Limitations: Limited Network Access (X11), Technology Failure and Customer/Customer Service (X7).

Table 6. Rotated Component Matrix Results

Rotated Component Matrix
Components
1 2 3 4 5
X7 .827
X16 .823
X8 .785
X20 .776
X13 .774
X9 .752
X19 .734
X14 .696
X6 .622
X18 -.818
X1 .623
X4
X15 .702
X5 -.644
X10
X3
X12 .808
X11 -.643
X2 .637
X17 .601

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaizer Normalization.

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a. Rotation converged in 13 iterations.

Source: Process Data, 2023

Table 7.Component Transformation Matrix Results

Component Transformation Matrix
Components 1 2 3 4 5
1 .933 .232 .251 -.046 .104
2 .348 -.677 -.629 .145 -.032
3 .043 .467 -.281 .718 -.432
4 -.063 .322 -.388 .153 .848
5 -.049 -.048 .559 .660 .288

Extraction Method : Principal Component Analysis.

Rotation Method : Varimax with Kaiser Normalization.

Source: Process Data, 2023

The table above shows that:

1. The component (factor) 1 has a correlation value of 0.933 > 0.5.

2. The component (factor) 2 has a correlation value of 0.348 <0.5.

3. The component (factor) 3 has a correlation value of 0.718 > 0.5.

4. The component (factor) 4 has a correlation value of 0.848 > 0.5.

5. The component (factor) 5 has a correlation value of 0.660 > 0.5.

Thus that there are four (4) components formed with a correlation value > 0.5 and there is one (1) component with a correlation value <0.5 which can summarize all or 20 (twenty) existing variables.

Discussion

Service Interruption :

The service interruption factor has an eigen value of 6.329 and a variance of 31.647%. The variables that form internal disturbance factors are: 1) M-Smile while repair/maintenance; 2) My transaction is taking longer to process than usual; 3) Make transactions from unknown sources; 4) Difficulty adding accounts on the same day; 5) I am inconsistent in using 1 telephone number; 6) There was an error in the bank's internal system; 7) Sending the OTP confirmation code repeatedly; 8) Top up is required in the M-Smile otp process; 9) Flexible M-Smile transactions in one application can contain/contain multiple accounts, credit cards and m-money. The dominant variable in the service disruption factor is M-Smile while repair/maintenance with a loading factor value of 0.827 in the rotated component matrix table.

Suitability of the required facilities and traditions

The suitability factor for the required facilities & traditions has an eigen value of 2.365 and a variance of 11.824%. The forming variables for the suitability of the required facilities and traditions are: 1) Conducting transactions from unknown sources 2) I am used to transacting at customer service/teller counters. The dominant variable in factor I is used to transacting at customer service/teller counters with a loading factor value of 0.623 in the rotated component matrix table. Habits or traditions carried out by a person every day affect the perspective and decisions that will be made, in this case habits and the suitability of facilities with customer needs affect the decision to refuse to use M-Smile. The results of this study are in line with the results of a previous study conducted by Carolin CC (2022) which stated that the suitability of the required facilities and traditions are factors that influence the decision to refuse to use M-Smile. Similar to the research by Heba EH and Van W (2019) which stated that the suitability of the facilities needed and tradition or culture influences the decision to refuse to use M-Smile.

Family/Relatives and Perceptions of Inability to Enroll

The family/relatives factor and the perceived inconvenience of registering have an eigenvalue of 1.594 and a variance of 7.970%. The variables forming family/relative factors and perceptions of the inefficiency of registering are: 1) Bad experience of family/relatives and 2) Registering an M-Smile account, the data entered must be in sync with bank data. The dominant variable is the bad experience factor of family/relatives with a factor loading value of 0.702 in the rotated component matrix table. Basically, an influence that most often occurs in making decisions, one of which is the closest people, such as family/relatives. The influence of family/relatives and thoughts/perceptions that it is not easy to register for M-Smile made the decision to refuse to use M-Smile.

Confidentiality of Personal Information

The personal information confidentiality factor has an eigen value of 1.239 and a variance of 6.193%. The variable forming the confidentiality of personal information is providing personal data instantly with a loading factor value of 0.808 in the rotated component matrix table. Registration passwords and transaction passwords must be guarded by every customer who uses M-Smile, most personal information being taken from irresponsible parties is caused by registration passwords and transaction passwords not being guarded or given to other people.

Access Limitations

The access limitation factor has an eigen value of 1.149 and a variance of 5.744%. Variables that make up access limitation factors: 1) An unstable network prevents me from making transactions 2) Pessimism is one of my mental barriers to accepting new technology (M-Smile) 3) Professional call center services are available. The dominant variable in the Pessimistic factor is one of my mental blocks to accept new technology with a loading value of 0.637 in the rotated component matrix table. Both network access, pessimistic individuals who do not want to accept technology and call centers must be thoroughly evaluated and able to overcome the current impacts of these factors influencing the decision to refuse to use M-Smile.

OPEN ACCESS

CLOSING

Conclusion

Based on the results of research that has been conducted and analyzed using Exploratory Factor Analysis, it can be concluded that the factors that influence the decision to refuse to use M-Smile (Case Study: Customer of Bank Mega KCP Tomohon). Of the twenty (20) variable indicators measured, it can be simplified into five (5) dominant variables. The results of the above analysis are caused by five (5) factors with a variance of 63.379%. The order of the factors of the five factors is based on the Total Variance, namely:

1. The Service Interruption Factor explains the variance of all items by31.647%.
2. The suitability factor of the required facilities and traditions explains the variance of all items of 11,824%.
3. Family/relatives factors and perceived inease of registering explain the variance of all items of 7.970%.
4. The Personal Information Confidentiality Factor explains the variance across items6.193%.
5. The Access Limitation Factor explains the variance of all items of 5.744%.

Suggestion

Based on the conclusions obtained in this study, suggestions are proposed as a complement, namely:

1. For PT Bank Mega (Persero) Tbk KCP Tomohon must be able to compete and improve product quality and service facilities and review the factors that influence the decision to refuse to use M-Smile. Mobile banking product facilities that affect service disruption factors,the suitability factor for the required facilities and traditions, family/relative factors and perceived inefficiencies in registering, personal information confidentiality factors and access limitation factors must be considered by Bank Mega KCP Tomohon in order to influence customer decisions.
2. For future researchers, it is hoped that they can examine other factors outside of the factors examined in this study in order to obtain varied results which can influence the decision to refuse to use M-Smile.

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