The Effect of Information Technology Perceptions and Complaint Handling on Customer Interests in Using BMM Mobile at PT. Bank Maluku Malut KC Ternate

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ABSTRACT

This study aims to determine and analyze the influence of information technology perceptions and complaint handling on customer interest in using mobile BMM at PT Bank Maluku Malut KC Ternate. The method used in this study is multiple regression analysis using an instrument test consisting of a validity and reliability test, then the classical assumption test, namely the normality test, multicollinearity test, and heteroscedasticity test, and the hypothesis test, namely the t test and F test. The results of this study show that perceptions of information technology have a positive and significant effect on customer interest in using BMM Mobile at PT Bank Maluku Malut KC Ternate, and that handling complaints has a positive and significant effect on customer interest in using BMM Mobile at PT Bank Maluku Malut KC Ternate. And the results of the simultaneous test of information technology perceptions and complaint handling have a positive and significant effect on customer interest in using BMM Mobile at PT Bank Maluku Malut KC Ternate.

INTRODUCTION

The current era of globalization where the development of the world of technology is increasing rapidly resulting in extraordinary changes, both in information technology and communication technology. One of the most popular information technologies is Mobile Banking. Currently, economic actors, especially banks, are trying to improve services that are easier and faster for their users due to the increasing number of mobile banking users in Indonesia and the increasing number of customers from year to year, enabling banks to change transaction patterns by making innovations to make it easier for customers to perform payment transactions and remittances between customers and between banks.

Developments in the banking world, accompanied by the emergence of public interest in knowing all forms of banking activity, are increasingly encouraging. Interest is a preference or a sense of attachment to something or an activity without being told. Where interest in using technology is closely related to user attitudes, People will be interested in accessing technology if they like what they are doing. In addition, a person's interest is influenced by location, service, reputation, and security. A person's attitude towards the product used can affect behavior intention, so that the behavior of a person's interest in using technology is influenced by the attitude of a person's likes or dislikes in using existing technology. According to Herlambang & Dewanti (2018: 48), interest in using technology is closely related to user attitudes. People will be interested in accessing technology if they like what they are doing. In addition, a person's interests are influenced by location, service, reputation, and security. A person's attitude towards the product used can influence their behavior, so that the behavior of a person's interest in using technology is influenced by the person's likes or dislikes of using existing technology.

The importance of information technology can make it easier for customers to communicate and get information more easily. Information technology is to describe a set of information systems, users, and management. In addition, information technology can also describe part of the information system. Advances in information technology have a multiplier effect, which means that technological advances lead to advances in other fields, one of these fields is the payment system. Technological advances in the field of communications, especially the internet and telephone, have a great influence on the development of the payment system. Information technology is growing rapidly so that it can provide many benefits for everyone, one of which is for business people, Information technology in the form of the internet is very necessary because to complete work and to be able to access information about developing businesses (Sumarwan, 2011: 346). Thus information technology makes it very easy for customers to carry out financial transactions without having to go to a bank office.

Handling complaints or handling complaints is a bank service provided by customers if an error or risk occurs in using mobile banking, the customer has the right to submit a complaint to the bank to obtain fast and accurate handling (Wahyudhi, 2016). Matnin's research (2021) shows that in terms of complaint handling, namely concern, frequency, speed, and ease of communication, it is concluded that the influence of perceptions of information technology, risk, and complaint handling on customer interest in using internet banking at the Bakti Sumeker BPRS Pragaan Branch has a positive and significant. Mutiara's research (2021) from the results of this study showed that perception, technology,

PT Bank Maluku Malut Ternate Special Branch supports the implementation of banking transactions for customers, PT Bank Maluku Malut Ternate Special Branch provides mobile banking services. Customers who have mobile devices such as cell phones and have the BMM Mobile application media menu, which via the internet network on the phone and combined with the Short Message Service (SMS) media safely and easily. Generates a perception that often occurs in the community that BMM is mobile in PT Bank Maluku Malut Ternate Special Branch always prioritizes customer satisfaction both in terms of service and in terms of problem solving, and not a few people often express their desire to become customers at PT Bank Maluku Malut Ternate Special Branch.

At PT Bank Maluku Malut Ternate Special Branch from 2018 to 2019 there was an increase of 2,294 customers by 99% and from 2019 to 2020 there were 797 customers by 26%, and from 2020 to 2021 there were 719 customers by 19%. Therefore the author raises this Mobile Banking problem with the title "The Influence of Perceptions of Information Technology and Handling Complaints on Customer Interests in using BMM Mobile at PT Bank Maluku Malut KC Ternate".

RESEARCH METHOD

The type of data used by researchers in carrying out this research is quantitative data, namely, data in the form of tabulation results obtained through questionnaires, which will be distributed to customers of PT Bank Maluku Malut Ternate Special Branch. This research was conducted at PT Bank Maluku Malut Ternate Special Branch, whose address is Jl. Merdeka, Kalumpang Village, Central Ternate. This research was conducted for approximately one month, starting from January 12 to February 12. The data sources used in this study are primary data, which is data that the author has processed directly from the company under study through questionnaires to customers of PT Bank Maluku Malut Ternate Special Branch, and secondary data, which is data obtained from company documents and archives related to research.

The data collection technique is bylibrary research (library research) methods of collecting data from various sources as well as reading literature and field research (field research), namely research conducted by direct observation of PT. Bank Maluku Malut Ternate Special Branch. In this study, the population is all customers PT Bank Maluku Malut Ternate Special Branch of 3,833 customer technique sampling using purposive sampling that has not used BMM Mobile with the following formula.

$$n = \frac{N}{1 + Ne^2}$$

$$= \frac{3.833}{1 + 3,833 \ (0,1)^2}$$

= 97.4574116450

= 97 respondents

Information:

      n   =Number of samples used

      N   =Number of customers

      e   = Level sample error e.g. 10%

By using the Slovin formula, the number of samples that will be used as respondents in this study is 97. The measurement of the variables in this study will be determined based on the questions or statements that have been provided in the questionnaire. The measurement scale used is the Likert scale with the following criteria. The measurement scale used to measure the level of respondents' agreement on the variables: Information technology perception, complaint handling, and interest as follows. Strongly Disagree (STS) (Score 1), Disagree (TS) (Score 2), Simply Agree (Score 3), Agree (S) (Score 4), Strongly Agree (SS) (Score 5).

Operational definitions are research variables intended to understand the meaning of each research variable prior to analysis, along with operational definitions in this study.The perception of information technology is the level at which a person believes that using information technology can work shorter than people who do not use information technology. According to Jogiyanto (2007:113) the indicators are speed, useful, effective and improve performance. *Handling Complaints* is a technique for handling and managing customer complaints quickly, precisely and satisfactorily. According to Tjiptono (2011:179) the indicator namely concern for complaint, frequency of speed in handling complaints, fairness in handling complaints, and ease of communication. Customer interest is the desire that comes from the customer to use bank products/services to save their money at the bank for a specific purpose. The indicators of interest according to Ferdinand (2014: 62) are transactional interest, referential interest, preferential interest and explorative interest.

Test instruments the research used in this study was in the form of a questionnaire or a questionnaire made by the researcher himself. The research instrument is a data collection tool that is used to measure observed natural and social phenomena (Sugiyono, 2014: 92). Considering that researchers use questionnaires in data collection, the questionnaire must measure what it wants to measure. If the tools used in the process of collecting data are invalid and cannot be trusted, then the research results obtained will not reflect the actual situation. Therefore, a measuring device needs to be tested by using validation tests and reliability tests. Ghozali (2012) data quality test was conducted to test the adequacy and feasibility of the data used in the study.

Furthermore, to test the hypothesis of valid and reliable data, the hypothesis testing used in this study is multiple linear regression analysis. The multiple linear regression method was chosen for the reason that it predicts the relationship between the dependent variable and two independent variables consisting of information technology perceptions (X1) and complaint handling (X2), while the dependent variable is customer interest (Y). So that the multiple linear regression analysis in this study is used to determine the effect between the independent variables and the dependent variable (Suliyanto, 2005:64). The formula equation developed for linear regression as follows:

Y = α + b 1 X1 + b2 X2 + e

Information :

     Y   = customer interest

     a   = constant

     X1 = perception of information technology

X2   = handling complaints
e   = Standard Error (error rate) 5%

RESULTS AND DISCUSSION

Individual Characteristics

This chapter will explain the results of research that has been conducted and processed to determine the influence of personal and environmental characteristics on consumer behavior. The author distributed 100 questionnaires where the respondents were customers at PT Bank Maluku Malut KC Ternate. The profile of the respondents stated in the questionnaire is gender, age and occupation. Data on customer profiles will be explained as follows:

Characteristics of Respondents Based on Gender

Table 1. Characteristics of Respondents by Gender

Gender	Number of people	(%)
Man	51	51%
Woman	49	49%
Amount	100	100%

Source: Sports Data, 2023

Table 1 shows the characteristics of respondents based on gender, it can be seen that the number of characteristics of respondents based on the dominant sex is male as many as 51 people (51%).

Characteristics of Respondents Based on Age

The results of the questionnaire regarding the age of the respondents are as follows:

Table 2. Characteristics of Respondents by Age

Age	Number of people)	(%)
21-30	68	68%
31-40	18	18%
41-50	14	14%
Amount	**100**	**100%**

Source: Sports Data 2023

Table 2 shows the age of the respondents who were 21-30 years as many as 68 people (68%), 31-40 years as many as 18 people (18%), and 41-50 years old 14 people (14%). It can be seen that the characteristics of respondents based on the most dominant age are the age range of 21-30 as many as 68 people (68%).

Characteristics of Respondents Based on Occupation

The results of the questionnaire regarding the respondent's work are as follows.

Table 3. Characteristics of Respondents by Occupation

Type of work	Number of people)	(%)
ASN / ABRI	29	29%
Student / student	30	30%
Self-employed	9	9%
Other	32	32%
Amount	**10**	**100%**

Source: Sports Data 2023

Table 3 shows the characteristics of respondents based on work. It can be seen that 29 respondents with ASN/ABRI jobs (29%), students / students as many as 30 people (30%), self-employed by 9 people (9%)and who have jobs other than 4 characteristics of 32 people (32%). it can be seen that the most dominant respondents were other private employees and housewives as many as 32 people (32%).

Characteristics of respondents to customer interest in using BMM Mobile

Research element variables to measure Information Technology Perceptions and Handling Complaints on Customer Interests in PT. Bank Maluku Malut KC Ternate will be processed consisting of the following indicators.

Information Technology Perception Variable

Table 4. Respondents' Responses to Information Technology Perceptions

NO	Indicator	STS	TS	CS	S	SS	Total	Average
1	X1.1	11	29	58	2	0	100	2.51
2	X1.2	0	0	4	21	75	100	4.71
3	X1.3	0	0	1	27	72	100	4.71
4	X1.4	0	0	2	20	78	100	4.76
	Frequency	**11**	**29**	**65**	**70**	**225**	**400**	**4.17**

Source: Sports Data 2023

Based on table 4 shows that the assessment of the X1.1 indicator obtained results, 2 respondents answeredagree, 58 respondents answered quite agree, 29 respondentsanswered disagree and 11 respondents answered strongly disagree. In the X1.2 indicator, the results obtained were 75 respondents answered strongly agree, 21 respondents answered agree, and 4 respondents answered quite agree. In the X1.3 indicator, the results obtained were 72 respondents answered strongly agree, 27 respondents answered agree, and 1 respondent answered quite agree. In the X1.4 indicator, the results obtained were 78 respondents answered strongly agree, 20 respondents answered agree, and 2 respondents answered quite agree.

Handling Complaint Variable

Table 5. Respondents' Responses to Complaint Handling

NO	Indicator	STS	TS	CS	S	SS	Total	Average
1	X2.1	1	2	5	33	59	100	4.47
2	X2.2	0	1	5	35	59	100	4.52
3	X2.3	0	0	4	33	63	100	4.59
4	X2.4	0	1	1	24	74	100	4.71
	Frequency	**1**	**4**	**15**	**125**	**255**	**400**	**4.57**

Source: data based on a questionnaire

Based on table 5 shows that the assessment of the X2.1 indicator obtained the results of 59 respondents who answered strongly agreed, 33 respondents answered agree, 5 respondents answered quite agree 2 respondents answered disagree and 1 respondent answered strongly disagree.In the X2.2 indicator, 59 respondents answeredstrongly agree, 35 respondents answered agree, and 5 respondents answered quite agree. In the X2.3 indicator, the results obtained were 63 respondents answered strongly agree, 33 respondents answered agree, 4 respondents answered quite agree. In the X2.4 indicator, the results obtained were 74 respondents answered strongly agree, 24 respondents answered agree, 1 respondent answered quite agree, and 1 respondent answered disagree.

Variables of Customer Interest

Table 6. Respondents' Responses to Customer Interests

NO	Indicator	STS	TS	CS	S	SS	Total
1	Y. 1	0	0	1	25	74	100
2	Y.2	0	1	5	37	57	100
3	Y.3	0	0	2	25	73	100
4	Y.4	0	0	1	22	77	100
Frequency		**0**	**1**	**9**	**109**	**281**	**400**
Average		**0**	**0.25**	**2.25**	**27,25**	**70.25**	**100**

Source: data based on a questionnaire

Based on table IV.7 shows that the assessment of the Y1 indicator obtained the results of 74 respondents who answered strongly agreed, 25 respondents answered agreed, and 1 respondent answered quite agree. In the Y2 indicator, the results obtained were 57 respondents answered strongly agree, 37 respondents answered agree, 5 respondents answered quite agree and 1 respondent answered disagree. On the Y3 indicator, 73 respondents answered strongly agree, 25 respondents answered agree, and 2 respondents answered quite agree. On the Y4 indicator, the results obtained were 77 respondents answered strongly agree, 22 respondents answered agree, and 1 respondent answered quite agree.

Data analysis

Research Instrument Test

Validity test

The validity test can be seen from the test which is carried out by correlating the individual scores of each statement with the total score of the variables. If the correlation between each variable and the total variable as a whole is smaller than the significance level of 0.01 or 0.05 then the variable is declared valid.

Following are the results of correlations from this research data:

Table 7. Results of Information Technology Perception Validation Test and Complaint Handling on Customer Interests

Variable	Statement	Sig	Standard	Information
Information technology perception (X1)	X1.1	0.00	0.05	Valid
	X1.2	0.00	0.05	Valid
	X1.3	0.00	0.05	Valid
	X1.4	0.00	0.05	Valid
	X1.5	0.00	0.05	Valid
Handling Complaint(X2)	X2.1	0.00	0.05	Valid
	X2.2	0.00	0.05	Valid
	X2.3	0.00	0.05	Valid
	X2.4	0.00	0.05	Valid
	X2.5	0.00	0.05	Valid
Customer interest (Y)	Y1	0.00	0.05	Valid
	Y2	0.00	0.05	Valid
	Y3	0.00	0.05	Valid

| | Y4 | 0.00 | 0.05 | Valid |
| | Y5 | 0.00 | 0.05 | Valid |

Source: Sports Data 2023

Based on these correlations, it can be seen that all the instruments included in this study had a significance value below 0.000, so it can be concluded that all research instruments included in this study fulfilled the validity test requirements. To measure reliability, it is stated that if the intercept value (constant) is greater than 0.6 then the variable is statistically reliable (Sekaran, 2009:280). According to Ghozali (2011: 48) a construct or variable is said to be reliable if it gives a *Cronbach Alpha* value of > 0.6. The following are the results of the Reliability Statistics obtained in this study:

Table 8. Reliability Test Results for Information Technology Perceptions and Handling Complaints on Customer Interests

Variable	Statement	Cronbach's Alpha	Information
quality of service (X1)	X1.1	0.616	Reliable
	X1.2		
	X1.3		
	X1.4		
	X1.5		
Benefits of Mobile Banking (X2)	X2.1	0.840	Reliable
	X2.2		
	X2.3		
	X2.4		
	X2.5		
Customer Satisfaction (Y)	Y1	0.718	Reliable
	Y2		
	Y3		
	Y4		
	Y5		

Source: Sports Data 2023

Based on the Cronbachs Alpha value for the Information Technology Perception variable (X1) which is 0.616 which has a value greater than 0.6, so it can be concluded that the X1 variable fulfills the reliability test requirements, the Cronbachs Alpha value for the Complaint Handling variable (X2) is 0.840 which has a value greater than 0.6, so it can be concluded that variable X2 meets the reliability test requirements and the Cronbachs Alpha value for the Customer Interest variable (Y) is 0.718 which has a value greater than 0.6, so it can be concluded that the Y variable meets the reliability test requirements.

Classic assumption test
Normality test

The normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution. In this study only using the normality test based on graphical analysis, that is, if the distribution of the data follows a diagonal line and does not make a certain pattern, it can be concluded that the answers from the respondents are normally distributed.

Following are the results of the Normal PP Plot of Regression Standardized Residual.
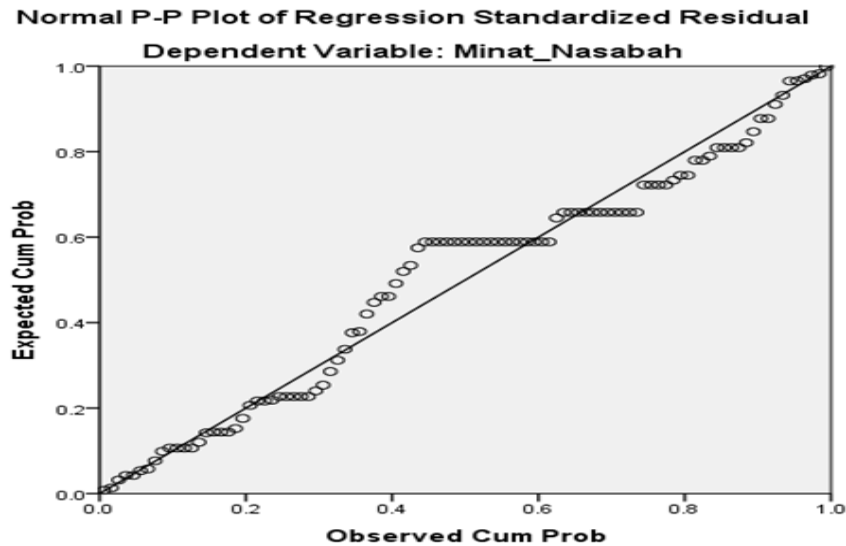
Figure 1. Normality Test

Based on these results, it can be seen that all of these points spread along a diagonal line and do not form a particular pattern, so it can be concluded that all data in this study are normally distributed.

Multicollinearity Test

The multicollinearity test aims to test whether the regression model found a correlation between the independent (independent) variables. To test multicollinearity by looking at the VIF and Tolerance values of each independent variable, if the VIF value is <10 and the Tolerance value is greater than 0.1, it can be concluded that the data is free from multicollinearity symptoms. Following are the results of the Coefficients obtained based on this study:

Table 9. Multicollinearity Test Results
coefficient

	Model	Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1	.859	1,164
	X2	.859	1,164

Source: data processed based on IBM SPSS

Based on this, the Tolerance value was 0.859 and VIF 1.164, so it can be concluded that in this study there were no symptoms of multicollinearity because the Tolerance value was > 0.1 and the VIF value was less than 10.

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from one residual observation to another. Tests in this study using graphic plots include predicting the dependent variable, namely ZPRED with the residual SRESID. Heteroscedasticity does not occur if there is no clear pattern, and the dots spread above and below the number 0 on the Y axis (Ghozali, 2011: 139). The following is from the Scatterplot generated in this study
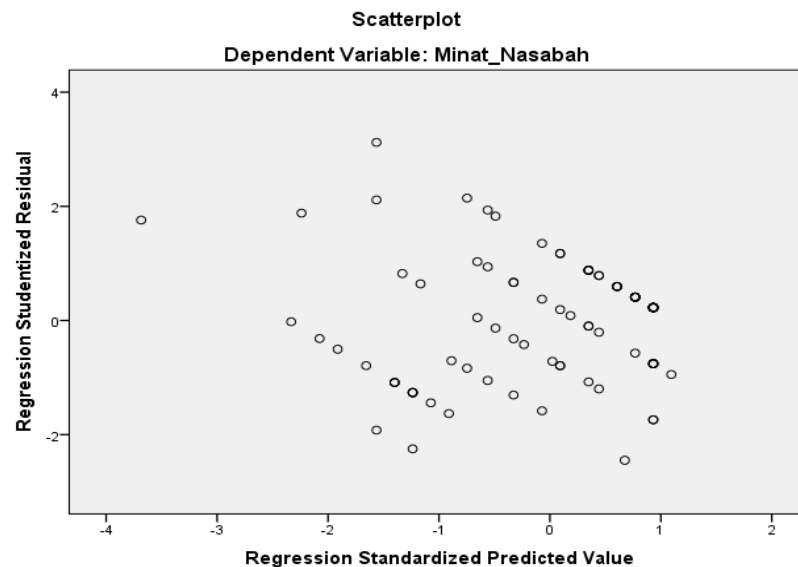
Figure 2. Heteroscedasticity test

Based on the graph, it can be seen that all the points spread and do not form a pattern, so it can be concluded that in this study there were no symptoms of heteroscedasticity. The multiple linear regression method was chosen for the reason that it predicts the relationship between the dependent variable and the two independent variables. In this study, two independent variables consist of service quality (X1) and benefits of mobile banking (X2), while the dependent variable is customer satisfaction (Y). Therefore, multiple regression analysis in this study is used to determine the effect of the independent variables on the dependent variable. The following is result of Coefficients.

Table 10. Multiple Regression Analysis Test Results

Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
	B	std. Error	Betas		
1 (Constant)	6,759	1,245		5,431	.000
service quality	.187	.073	.187	2,571	012
Benefit	.482	053	.658	9058	.000

source: Sports Data 2023

Determination Coefficient Test

The coefficient of determination R^2 essentially measures how far the model's ability to explain the dependent variables (Ghozali, 2016:95). The coefficient of determination is zero and one. The small R^2 value means that the ability of the independent variables to explain the variation in the dependent variable is very limited. A value close to one means that the independent variables provide almost all the information needed to predict the variation of the dependent variable.

Table 11. Determination Coefficient Test Results (R2)

Model Summary[b]				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.748a	.560	.551	1.0279

Source: Sports Data 2023

From the Summary Model above, it can be seen that R Square is 0.560 or it can be concluded that the ability of all independent variables to explain the dependent variable is 56%, the rest is influenced by other variables not examined in this study.

Hypothesis testing
t test

The t statistical test basically shows how far the influence of one explanatory (independent) variable individually explains the variation of the dependent variable. The t test has a significant value $\alpha = 5\%$. The criterion for testing the hypothesis using the t statistical test is if the significance value of t(p-value) is <0.05, then the alternative hypothesis is accepted, which states that an independent variable individually and significantly affects the dependent variable.

Table 12. Statistical Test t (Partial Test)

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	std. Error	Betas	Q	Sig.
1 (Constant)	6,759	1,245		5,431	.000
x1(quality of service)	.187	.073	.187	2,571	012
x2(benefits)	.482	053	.658	9058	.000

Source: Sports Data 2023

F test

The F statistic test measures the goodness of fit, namely the accuracy of the sample regression function in estimating the actual value. If the significance value of F <0.05 then the regression model can be used to predict the independent variable.

The significance value of F can be seen from the following ANOVA table:

Table 13. F Test (Simultaneous Test)

Model	Sum of Squares	Df	MeanSquare	F	Sig.
			ANOVAª		
1 Regression	130,513	2	65,257	61,763	.000b
residual	102,487	97	1,057		
Total	233,000	99			

Source: Sports Data 2023

Based on the Anovª table, the significance value of F is 0.000, so it can be concluded that all the independent variables have a positive and significant effect together.

This study aims to find out who is the respondent in this study, which can be known through a questionnaire consisting of the following: The number of respondent characteristics based on the dominant sex is male (as many as 51 or 51%), the most dominant age-based respondent characteristics are the age range 21–30 (as many as 68 people or about 68%), and it can be seen that the most dominant respondents are others (as many as 32 people or 32%). The characteristics of the respondents' answers to Information Technology perceptions of using BMM Mobile have an average value on the X1.1–X1.5 variable of 56.25 with a total of 100 respondents, on the X2.1–X2.5 complaint handling variable of 63.75 with a total of 100 respondents, and on the variables of customer interest Y1–Y2 of 70.25 with a total of 100 respondents. In addition, this study aims to determine whether the independent variable (information technology perception and complaint handling) can influence the dependent variable (interest customer) at PT Bank Maluku Malut KC Ternate.

The calculation results show that there is a positive and significant influence on the variable "perceptions of information technology and complaint handling on customer interests." This can be described as follows: 1. The influence of information technology perceptions (X1) on customer interest (Y) in using BMM Mobile Based on the analysis that has been done, the partial testing (t test) shows that the influence of the information technology perception variable (X1) has a significance value of 0.012, so it can be concluded that H0 is rejected and H1 is accepted, with the conclusion that the information technology perception variable (X1) has a positive and significant effect on customer interest (Y). This is because in statement X1.4, namely Using BMM Mobile strongly supports customer activities in transactions with an average value of 4.76, so it is very good at attracting customer interest in using BMM Mobile at PT. Bank Maluku Malut KC Ternate. This shows that if the perception of information technology increases, the customer's decision to use BMM mobile will also increase. The presence of perceptions in the acceptance of a new technology has a major influence on a person's interest in using or not using the new technology. The success or failure of the acceptance of mobile banking applications by consumers (customers) can be predicted through correlational and causal relationships (Laksana et al., 2015). This research is also stated to support previous research conducted by Matnin in 2021 regarding the influence of "the effect of perceptions of information technology, risk, and handling of complaints on customer interest in using internet banking (a case study of the BPRS Bakti Sumekar Pragaan Branch)," with the results showing that perceptions of technology information have a positive and significant effect on customer interest in using BMM Mobile. 2. The effect of complaint handling (X2) on customer interest (Y) in using BMM Mobile

Based on the test results in partial testing (t test), it can be concluded that the effect of complaint handling (X2) has a significance value of 0.000, so it can be concluded that H0 is rejected and H1 is accepted, with the conclusion that handling complaint variables (X2) has a positive and significant effect on customer interest (Y), with the conclusion that the handling complaint variable (X2) has a positive and significant effect on customer interest (Y). This is because in statement X2.4, "Employees provides easy communication to submit comments, criticisms, suggestions, questions, and complaints with an average value of 4.71, so it is very good at attracting customer interest in using BMM Mobile at PT. Bank Maluku Malut KC Ternate. This shows that if complaint handling increases, the customer's decision to use BMM mobile will also increase. To increase customer interest in using internet banking, one way is through handling complaints such as data reporting, data input, and the risks that are common in using internet banking (Aulia and Adi, 2022).

This research is also stated to support previous research conducted by Khotimah, 2022 concerning "The influence of information technology, risk, and complaint handling on customer interest in using mobile banking (Case Study of BSI KCP Ratlangi Palopo City)" with the results showing that complaint handling has a positive effect on customer interest in using BMM Mobile. 3. The influence of information technology perceptions (X1) and complaint handling (X2) on customer interest (Y) in using mobile BMM Through the use of information technology and complaint handling, it is expected that interest in using internet banking can increase. Interest is described as a person's state before carrying out an action that can be used as a reason to predict his behavior or activity.

Based on the analysis that has been done, the F Statistical Test (Simultaneous Test) measures the goodness of fit, namely the accuracy of the regression model function that can be used to predict the independent variables. The results obtained were 61,763 with a probability level of $0.000 \leq 0.05$. This indicates that there is an influence of perceptions of information technology (X1) and complaint handling (X2) on customer interest (Y) in using mobile BMM at PT. Bank Maluku Malut KC Ternate.

This research is also stated to support previous research conducted by Mutiara, 2021, concerning "The Influence of Perception, Technology, Risk and Complaint Handling on student interest in using mobile banking in Islamic banking, Faculty of Economics and Islamic Business, IAIN Bukittinggi class of 2017" with the results showing that the influence Information technology perceptions and Complaint

Handling have a significant simultaneous effect on customers' interest in using BMM Mobile. To develop customer interest in using technology-based services, of course the Bank plays an important role in handling complaints, improving quality and quality and assisting customers in overcoming obstacles so that customers are interested in using transaction technology provided by the Bank.

CONCLUSION

The conclusion in this study is that the perception of information technology has a positive and significant effect on the customer's interest variable in using BMM Mobile. Handling complaints states that it has a positive and significant effect on the variable of customer interest in using BMM Mobile. For the company, in this case the BMM Mobile Facility Provider bank, it is hoped that it will be able to improve its banking services beyond what already exists.

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