```
first find the prime factorization of n.
```

Pollard's rho algorithm takes expected time $\tilde{O}(n^{\frac{1}{4}})$ [1].

the current best algorithm (GNFS) for a b-bit integer n takes time $O(\exp(\sqrt[3]{\frac{64}{9}b\log^2 b}))$.

https://en.wikipedia.org/wiki/Integer_factorization

next enumerate all divisors of n. this is not the bottleneck.

Let d(n) be the divisor function, i.e. the number of divisors of n. $d(n) = o(n^{\epsilon})$, and more precisely $\limsup_{n\to\infty}\frac{\log d(n)}{\log n/\log\log n}=\log 2.$ $\text{https://en.wikipedia.org/wiki/Divisor_function}$

lower bound: integer factorization.

References

[1] John M Pollard. A monte carlo method for factorization. BIT Numerical Mathematics, 15(3):331–334,