

## ABSTRACT

*The rapid expansion of digital-based services in the banking industry has pushed Bank BTN to strengthen its service performance through its mobile banking platform. Nevertheless, within the Kalimantan Regional Office, the proportion of customers who actually use the application remains limited, even though activation rates are relatively high. This discrepancy highlights the importance of examining what drives customers' willingness to utilize BTN's mobile banking features.*

*This research adopts a quantitative methodology with a correlational framework to investigate how trust, perceived simplicity, and the availability of service features shape customers' interest in using mobile banking, while also assessing the mediating function of exploratory intention. A total of 100 respondents—selected purposively from active BTN customers across the Kalimantan region—participated in the study. Data were obtained through a Likert-scale questionnaire and processed using Structural Equation Modeling–Partial Least Squares (SEM-PLS).*

*The findings reveal that several proposed relationships are statistically supported. Trust and service feature availability demonstrated effects on both usage interest and exploratory intention. Exploratory intention itself was also shown to contribute positively to customers' interest in adopting the service. On the other hand, the analysis also identified that service features did not directly affect usage interest, and perceived ease of use did not significantly shape exploratory intention.*

***Keywords: Trust, Ease of Use, Features, Interest in Using, Exploratory Intention, BTN Mobile Banking***