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TRUST AS A MEDIATOR OF THE EFFECTS OF PERCEIVED USEFULNESS AND PERCEIVED EASE OF USE ON THE SATISFACTION OF PARENTS AND GUARDIANS AS PSP MOBILE USERS

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Abstract

Digitalization in Islamic educational institutions demands rapid technological adaptation from stakeholders. This study analyzed trust as mediator of the effects of the perceived usefulness and perceived ease of use on the satisfaction of parents and guardians as PSP (*Platform Sekolah Pintar*) mobile users. This quantitative approach research collected the data with a purposive sampling technique from 100 active student guardians at the Roudlotul Mubtadiin Balekambang Islamic Boarding School, Jepara. The researchers then analyzed the data with Partial Least Squares (PLS) via SmartPLS 4. The direct effect test results indicate that perceived usefulness, perceived ease of use, and trust positively and significantly influence student guardian or parent satisfaction. The indirect test also proves that trust partially mediate the correlation between perceived ease of use and satisfaction. However, the researchers found non-mediating role of trust in the effects of perceived usefulness on satisfaction, suggesting the capability of the application to directly stimulate student guardian and parent satisfaction without reinforcement from a new trust aspect. This situation could occur since the trust factor is already sociologically and culturally inherent within the pesantren environment.

Keywords: Perceived Usefulness, Perceived Ease of Use, Trust, Satisfaction, PSP Mobile

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INTRODUCTION

In the current digital era, the digitalization of information and communication technology massively transforms the global financial transaction system. Nowadays, cashless payment platforms function as alternative transaction instruments and a standar of service excellence by prioritizing efficiency, data protection, speed, and user convenience. The dynamics of financial technology act as a primary catalyst for shifts in digital consumer behavior, with users becoming increasingly selective in prioritizing the utility value and operational ease of any adopted system.

This shifting behavioral context has also swept across the domestic landscape of Indonesia. The synchronization of digital governance policies by relevant ministries has driven educational institutions to modernize their administrative management to achieve public transparency and accountability. Consequently, public expectations regarding the service quality of educational institutions have also risen; the reliability of digital payment gateways becomes a critical indicator in determining user satisfaction, while simultaneously improving institutional competitive power in this competitive educational service market.

This phenomenon of financial digitalization currently penetrates the community-based Islamic sector, particularly Islamic boarding school environment or *Pesantren.* As one of the prominent Islamic educational institutions, Roudlotul Mubtadiin Balekambang Jepara Islamic boarding school, the institution gains trust from thousands of Islamic students, *santri,* across various geographical regions of Indonesia. Therefore, this institution encounters high administrative complexity. The institution management eventually integrates the use of a third-party application, the *Platform Sekolah Pintar* or PSP mobile, to overcome distance disparities and improve financial management efficiency since September 2022. This application integrates transaction monitoring, monthly billing, and cashless student card ecosystem for the internal business units of the institution. However, the operational data encounters anomaly in terms of technological adaptive performance.

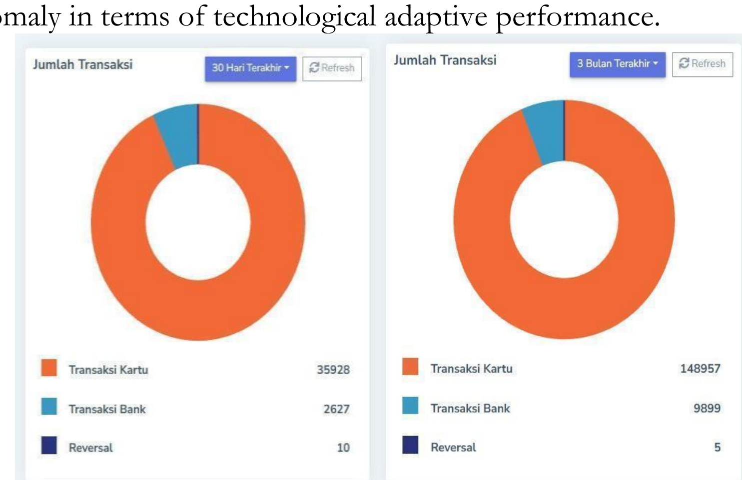

Figure 1.
Transaction Statistics of PSP Mobile Balekambang
Source: PSP Mobile Balekambang Admin Dashboard, January 2026

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The admin dashboard, in January 2026, explained the 30-day-card transaction volume over was only 35,928 transactions, lower than the previous three-month average with 49,642 transactions. This downward trend occurred along with reversal cases such as failed payments or stuck funds, accounting from 5 to 10 cases within a short beriod. The declined intensity indicates underlying contrainst related to perceived usefulness and perceived ease of use among the students' guardiants or parents, the wali santri.

Previous studies examined the effects of perceived usefulness, perceived ease of use, and trust on user satisfaction in digital payment and mobile application contexts. However, the empirical evidence remains inconclusive. Some studies reported that perceived usefulness positively influences user satisfaction (Fernanda et al., 2025; Fridkin et al., 2024; Nuralam et al., 2024). On the other hand, Yo et al. (2021) found no significant correlation. Similar inconsistencies are evident in the antecedants of trust. While Linh & Huyen (2025) and Syaharani & Yasa (2022) demonstrated that perceived usefulness and perceived ease of use signficcantly improves users' trust, Rante & Toii (2025) and Utami & Rahayu (2022) reported that perceived usefulness does not significantly influence trust. Furthermore, previous studies have produced conflicting conclusion regarding the mediating role of trust. Putri & Dewi (2025) confirmed that trust significantly mediates the correlation between technology acceptance factors and user outcomes, whereas Aprilia & Adialita (2024) found no significant mediating effect. These inconsistencies indicate that the mechanism through which perceived usefulness and perceived ease of use influence user satisfaction remains insufficiently understood, particularly in educational financial service applications. Considering the declining transaction intensity, further investigation is important to clarify whether trust services as the underlying mechanism linking perceived usefulness and perceived ease of use to the satisfaction of student guardiants and parents, the wali santri.

Driven by internal data fluctuations, empirical user complaints, and gaps in prior research, this study examined the digital consumer behavior ecosystem within the pesantren environment. Specifically, this research analyzes and describes: (1) The direct effect of perceived usefulness and perceived ease of use on trust; (2) The direct effect of perceived usefulness, perceived ease of use, and trust on the satisfaction of the students' guardians; and (3) The extent to which trust mediates the effects of perceived usefulness and perceived ease of use on the satisfaction of students' guardians as PSP Mobile users at Pesantren Balekambang Jepara. The researchers expect the current research to provide a theoretical contribution to the development of the Technology Acceptance Model (TAM) literature within the Islamic education sector, and practical guidance for management in mapping digital-based educational service marketing strategies.

REVIEW OF LITERATURE

Technology Acceptance Model (TAM)

In this research, *the Technology Acceptance Model* (TAM), a primary framework, is useful to predict user acceptance and behavior toward the simplificaiton of technological innovations (Davis, 1989). This model, based on the Theory of Reasoned Action (TRA), states that perceived usefulness and perceived ease of use determine massive system acceptance (Jogiyanto, 2007).

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Jogiyanto (2007) defines perceived usefulness as the subjective belief that by adopting a system could improve efficiency, productivity, and functional performance. Fridkin et al.(2024) explain the importance of perceived usefulness in stimulating symbolic adoption. This adoption allows users to use the system due to institutional obligations instead of their perceived tangible utility significance. Meanwhile, perceived ease of use represents the user's acceptance estimation that operating the system is free from burdensome physical or mental effort (Jogiyanto, 2007). An intuitive interface design is capable of eliminating digital resistance. Simultaneously, operational ease triggers an increase in perceived usefulness; when a system is perceived as practical, users can more easily explore its functional benefits (Fridkin et al., 2024).

Trust

In the landscape of digital services marketing, trust is a fundamental pillar in bridging transaction risk uncertainties and the reliability of cybersecurity systems. Trust is defined as the willingness of one party to rely on the integrity, capability, and consistency of another party based on the expectation of fulfilled service commitments (Mayer et al., 1995). The current digital finance era puts trust as urgent matter due to the absence of the direct physical interaction (Rahmawati & Tjahjaningsih, 2024). Mayer et al. (1995) formulate three primary constituent dimensions of trust (*the triad of trust*). They are ability, referring to technical competence; integrity, comprising transparency and compliance with ethical standards; and benevolence, representing the aligned management toward cosumer interest protection.

Satisfaction

Satisfaction acts as a post-consumption affective evaluation, reflecting the emotional comparison between a user's initial expectations and the actual performance they perceive (Kotler et al., 2016). When the reality of technological performance meets or exceeds pre-adoption expectations, users may develop positive emotions by feeling satisfied or having the satisfaction. Conversely, negative disconfirmation will trigger dissatisfaction (Umar, 2005 in (Indrasari, 2019)). In information system evaluations, the level of satisfaction serves as a primary indicator of long-term implementation success. Users with high satisfaction levels demonstrate a strong tendency toward loyalty and a willingness to amplify the institution's positive image through word-of-mouth (Rahmawati & Tjahjaningsih, 2024).

Research Hypotheses

The measurement of perceived usefulness must consider the effectiveness and efficiency levels of the technology in assisting user activities (Jogiyanto, 2007). Students' guardians will trust the PSP Mobile app's reliability due to its consistency. Ashghar & Nurlatifah (2020); Linh & Huyen (2025); Putri & Dewi (2025); Rafii et al. (2026); Siagian et al. (2022); Syaharani & Yasa (2022); and Tan et al. (2025) also found a positive correlation between usefulness and trust. Thus, for the first hypothesis, the formulated hypothesis is:

H1: Perceived usefulness has a positive effect on the trust of students' guardians.

Teachnology with ease of learning and operation could facilitates users and provide positive experience (Jogiyanto, 2007). The theory by Mayer et al. (1995), about ease of use, explains its role as physical evidence of system quality; thus, a seamless PSP Mobile application will improve the sense of security and trust among students' guardians. Ashghar & Nurlatifah (2020); Linh & Huyen (2025); Putri & Dewi (2025); Syaharani & Yasa (2022);

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and Utami & Rahayu (2022)) also found the similar result. Therefore, the researchers formulated the second hypothesis to be:

H2: Perceived ease of use has a positive effect on trust.

Perceived usefulness is a fundamental factor influencing user satisfaction due to its direct association to the effectiveness of service performance (Jogiyanto, 2007; Kotler et al., 2016). Therefore, the tangible benefits of PSP mobile application in facilitating academic and administrative matters efficiently could improve student guardians or parents. Ashghar & Nurlatifah (2020); Fernanda et al. (2025); Kala et al. (2024); Kusumo & Rosyadi (2023); Ngubelanga & Duffett (2021); Nuralam et al. (2024); Putri & Dewi (2025); and Suryani et al. (2021) also found similar finding. Thus, the formulated third hypothesis is:

H3: Perceived usefulness has a positive effect on satisfaction.

A simple and intuitive system will save users' time and effort while operating the system (Jogiyanto, 2007). This pleasant operational experience, free from complicated technical constraints, constitutes a key element in fostering user satisfaction. Fernanda et al. (2025); Nuralam et al. (2024); Putri & Dewi (2025); Rafii et al. (2026); Surbakti et al. (2024); Suryani et al. (2021); and Tsaqib et al. (2024) also found similar finding. Therefore, the formulated fourth hypothesis is:

H4: Perceived ease of use has a positive effect on satisfaction

Trust constitutes the primary foundation in digital relationships involving the management of sensitive data (Kotler et al., 2016). When students' guardians trust the reliability of the PSP Mobile system, they will feel secure and protected from perceived risk. This situation leads to a positive emotional value, for example the profound satisfaction feeling. Savila & Tjahjaningsih (2023); Fernanda et al., (2025); Habibi et al., (2024); Putri & Dewi, (2025); Rafii et al., (2026); Surbakti et al., (2024); Tsaqib et al., (2024); Zarwani & Armaniah, (2026) also found similar finding. Thus, the formulated fifth hypothesis is:

H5: Trust has a positive effect on satisfaction.

The capability of the PSP Mobile application to present data in real-time reflects high functional usefulness (Jogiyanto, 2007). This situation subsequently creates the system's ability and integrity to establish trust (Mayer et al., 1995). The established trust could mitigate psychological risks and trigger profound satisfaction due to the alignment between service performance and user expectations. Alalwan et al., (2018); Putri & Dewi, (2025); Rahi & Abd. Ghani, (2019) also found similar finding. Thus, the formulated sixth hypothesis is:

H6: Trust mediates the effect of perceived usefulness on satisfaction.

An easy and technically seamless interaction delivers a positive experience that proves the competence and benevolence of the application developer (Jogiyanto, 2007). This sense of comfort effectively enhances student guardians' trust in system security. Then, this situation subsequently has a direct implication on achieving overall user satisfaction. Alalwan et al., (2018); Putri & Dewi, (2025); Utami & Rahayu, (2022) also found similar finding. Thus, the formulated seventh hypothesis is:

H7: Trust mediates the effect of perceived ease of use on satisfaction.

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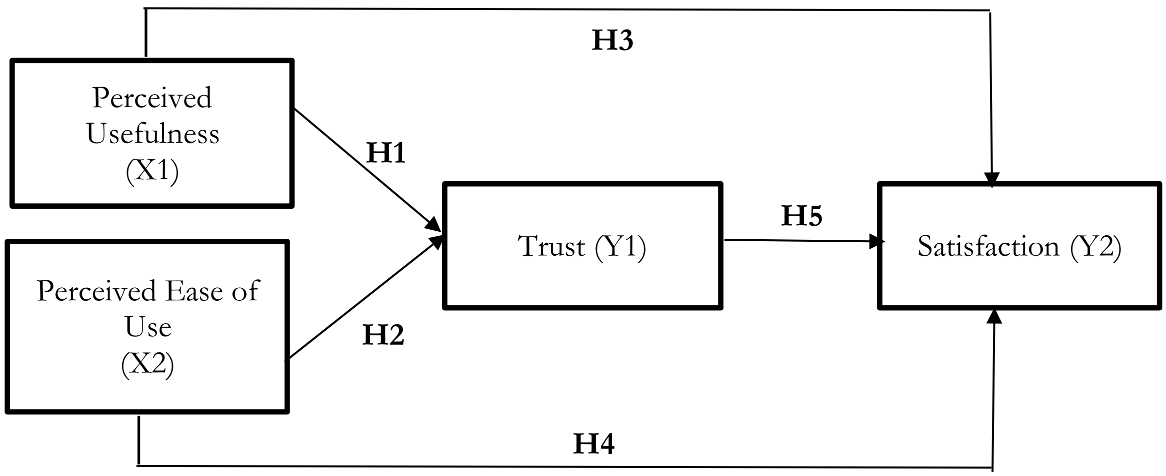

Figure 2.
Conceptual Framework of the Research

RESEARCH METHOD

This quantitative approach used a causal associative explanatory design to examine and explain the cause-and-effect correlation and the direction of effect among the hypothesized variables (Hair et al., 2021). The population consisted of all active students' guardians registered at the Pondok Pesantren Balekambang Jepara Foundation in the 2025/2026 Academic Year, 2,775 individuals. Given the heterogeneous geographical distribution of the population, the researchers applied a purposive sampling technique by adhering some inclusion criteria: 1) student guardians aged older than 17 years old; 2) having children or foster children actively studying at the research site; 3) having one-month experience of using PSP mobile applciaiton; and 4) adapting the application for at least three months. After determining the inclusion criteria, the researchers used Slovin formula, with 10% margin of error, to take the sample, yielding 97 respondents. However, the researchers rounded up the respondents to be 100 respondents to ensure the data estimation stability.

The researchers collected the data from questionnaires. The research operational constructs evaluated four latent variables measured through reflective indicators based on a 7-point Likert Scale (1 = Strongly Disagree to 7 = Strongly Agree) to capture perceptual variance more sensitively. The exogenous variables include Perceived Usefulness and Perceived Ease of Use, adopted from the core pillars of the Technology Acceptance Model (TAM) by Jogiyanto (2007). In this model, the researchers put trust as a mediating variable by integrating dimensions (ability, benevolence, integrity) from Mayer et al. (1995). Lastly, User Satisfaction, the final endogenous variable, measured through the parameters of expectation alignment and consumer emotional comfort evaluation (Kotler et al., 2016).

The researchers used SPSS software to perform descriptive statistical data analysis, such as the respondents' demographic characteristics (minimum, maximum, and mean scores). Then, the researchers used the Partial Least Square (PLS) to evaluate the structural model comprehensively with SmartPLS 4. The researchers selected this variance-based

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approach due to its capability in handling complex predictive models with small sample size (n=100) without strict data distribution normality restrictions (Hair et al., 2021).

RESULT AND DISCUSSION

Respondent Description

A survey of 100 students' guardians as PSP Mobile users found a balanced sex ratio of 51% male and 49% female. The following table shows that most respondents are in mature productive age groups, 36–45 years old (50%) and older than 45 years old (26%). Most guardians or parents are graduated from senior high school (42%) and undergraduate program (27%). Most respondents have children studying at Islamic JHS (61%). Table 1 presents the detailed demographic characteristics of the respondents.

Table 1.
Demographic Characteristics of Respondents (n=100)

Respondent Characteristic	Category	Frequency (n)	Percentage (%)
Sex types	Male	51	51%
	Female	49	49%
Age	18-25 years old	3	3%
	26-35 years old	21	21%
	36-45 years old	50	50%
	>45 years old	26	26%
Educational Background	PS/equivalent	6	6%
	JHS/equivalent	22	22%
	SHS/equivalent	42	42%
	Diploma 3	3	3%
	Undergraduate	27	27%
Student Education Level	IJHS	61	61%
	ISHS	23	23%
	VHS	10	10%
	Others (IPS/FDE)	6	6%
Months of experience	3-6 months	6	6%
	7-12 months	30	30%
	>12 months	64	64%
Monthly Usage Frequency	1-5 times	73	73%
	6-10 times	19	19%
	>10 times	8	8%

The table indicates most respondents used this application for more than 12 months (64%). Nevertheless, the intensity of usage remains at a periodic level, where the most respondents (73%) only access the application 1–5 times within a single month.

Variable Description

The researchers used descriptive statistical analysis to examine the trend of respondents' answers toward each research variable indicator using a measurement scale

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ranging from 1 to 7. Table 2 summarizes the descriptive statistics, which include the mean, median, mode, and the minimum and maximum values for each construct.

Table 2.
Variable Description

Indicator	Statistics				
	Mean	Median	Modus	Min	Max
X1.1	6,14	6,00	6	2	7
X1.2	6,25	6,00	6	4	7
X1.3	5,87	6,00	6	2	7
X1.4	6,11	6,00	6	4	7
X1.5	6,15	6,00	6	2	7
Average	6,104				
X2.1	5,74	6,00	6	2	7
X2.2	5,94	6,00	6	2	7
X2.3	5,86	6,00	6	3	7
X2.4	5,74	6,00	6	2	7
X2.5	5,64	6,00	6	2	7
Average	5,784				
Y1.1	5,49	6,00	6	2	7
Y1.2	5,60	6,00	6	2	7
Y1.3	5,92	6,00	6	3	7
Y1.4	5,84	6,00	6	3	7
Y1.5	5,95	6,00	6	2	7
Average	5,760				
Y2.1	5,98	6,00	6	2	7
Y2.2	5,75	6,00	6	2	7
Y2.3	5,80	6,00	6	2	7
Y2.4	6,07	6,00	6	2	7
Y2.5	5,50	6,00	6	2	7
Average	5,820				

Table 2 reveals the mode value for all indicators is 6, indicating high positive respondent perceptions. The Perceived Usefulness variable (X1) yielded the highest average score of 6.104, followed by Satisfaction (Y2) at 5.820, Perceived Ease of Use (X2) with an average of 5.784, and lastly Trust (Y1) at 5.760. This range of mean scores demonstrates that the students' guardians evaluate the PSP Mobile application to have high functional usefulness, ease of use, security, and capability to satisfy while facilitating operational needs within the pesantren environment.

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Measurement Model Evaluation (*Outer Model*)

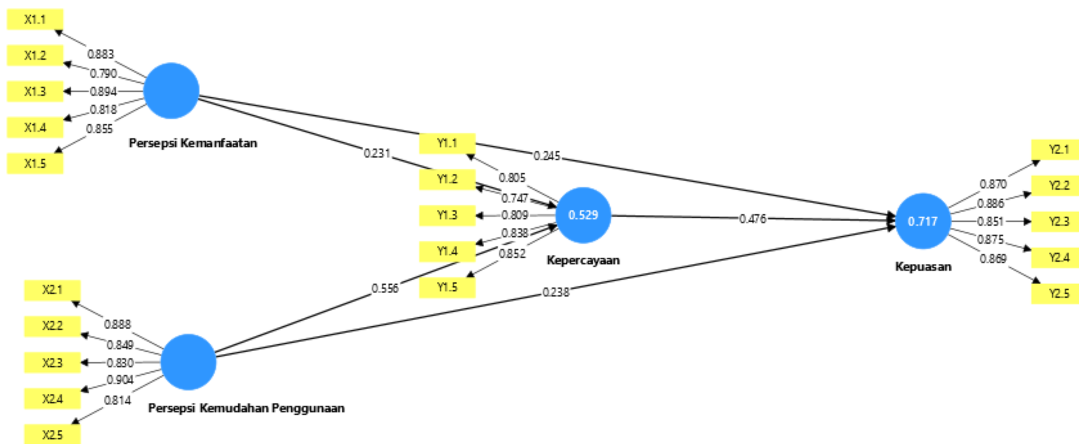

Figure 3.
Outer Model Measurement Result

The researchers performed measurement model, outer model evaluation, to assess the validity and reliability of each construct within the research model. Based on the PLS-SEM estimation results using SmartPLS 4.0, all indicators demonstrated outer loading values that satisfy the requirements. Each outer loading value exceeds the 0.70 threshold, thereby fulfilling the criteria for convergent validity at the indicator level. Table 3 presents the comprehensive results of the construct reliability and validity.

Construct Reliability and Validity

The researchers used Cronbach's Alpha and Composite reliability to examine the reliability. On the other hand, the researchers also used Average Variance Extracted, AVE, to evaluate the Convergent Validity. Additionally, the researchers determined the Discriminant Validity via the Fornell-Larcker criterion, cross-loadings, and the Heterotrait-Monotrait (HTMT) ratio. Table 3 presents the construct reliability and validity indicators.

Table 3.
Construct Realibility and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)	Status
Trust	0.869	0.872	0.905	0.657	Valid and Reliable
Satisfaction	0.920	0.921	0.940	0.757	Valid and Reliable
Perceived Usefulness	0.903	0.918	0.928	0.721	Valid and Reliable
Perceived Ease of Use	0.910	0.912	0.933	0.735	Valid and Reliable

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All constructs within the research model demonstrate excellent reliability. The Cronbach's Alpha values range from 0.869 (Trust) to 0.920 (Satisfaction), with all values significantly exceeding the recommended threshold of 0.70 (Hair et al., 2021). The consistency of these reliability estimations is further reinforced by the rho_a values, which align with Cronbach's Alpha, ranging from 0.872 to 0.921 for the reflective model. Additionally, the composite reliability rho_c test yielded values ranging between 0.095 and 0.940. All of these values are higher than the minimum criterion of 0.70, confirming excellent internal consistency of the reseach instrument. Convergent validity has also been well satisfied for all constructs, proven by the Average Variance Extracted (AVE) values, ranging from 0.657 to 0.757, exceeding the benchmark threshold of 0.50. These results confirm the capability of all indicators to explain more than 50% of the variance of their respective constructs, thereby demonstrating satisfactory convergent validity.

Discriminant Validity

The researchers assessed the discriminant validity through three complementary approaches. Table 4 presents the Fornell-Larcker criterion. Table 5 displays the cross-loadings. Table 6 outlines the HTMT ratio.

Table 4.
Fornell-Larcker Criterion

	Trust	Satisfaction	Perceived Usefulness	Perceived Ease of Use
Trust	0.811			
Satisfaction	0.789	0.870		
Perceived Usefulness	0.591	0.680	0.849	
Perceived Ease of Use	0.705	0.733	0.647	0.858

The results of the discriminant validity test using the Fornell-Larcker criterion indicate that all constructs in this study satisfy the requirements. Discriminant validity is fulfilled because the square root value of the Average Variance Extracted (AVE) on the main diagonal for the constructs of Trust (0.811), Satisfaction (0.870), Perceived Usefulness (0.849), and Perceived Ease of Use (0.858) is consistently higher than the correlation values with any other constructs. Conclusively, each construct possesses empirical uniqueness and is capable of measuring distinct phenomena specifically within this research model.

Table 5.
Cross-Loadings

	Trust	Satisfaction	Perceived Usefulness	Perceived Ease of Use
X1.1	0.518	0.592	0.883	0.593
X1.2	0.364	0.450	0.790	0.435
X1.3	0.573	0.719	0.894	0.659
X1.4	0.478	0.525	0.818	0.505
X1.5	0.538	0.553	0.855	0.513
X2.1	0.606	0.626	0.543	0.888

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X2.2	0.644	0.673	0.609	0.849
X2.3	0.633	0.602	0.535	0.830
X2.4	0.614	0.650	0.539	0.904
X2.5	0.517	0.582	0.543	0.814
Y1.1	0.805	0.659	0.547	0.563
Y1.2	0.747	0.627	0.505	0.489
Y1.3	0.809	0.609	0.429	0.549
Y1.4	0.838	0.566	0.417	0.651
Y1.5	0.852	0.726	0.492	0.603
Y2.1	0.635	0.870	0.599	0.604
Y2.2	0.733	0.886	0.596	0.740
Y2.3	0.670	0.851	0.606	0.592
Y2.4	0.665	0.875	0.623	0.601
Y2.5	0.723	0.869	0.539	0.641

The researchers assessed the discriminant validity evaluation at the indicator level through cross-loading analysis. The results indicate that all indicators possess higher loading values on their respective intended constructs compared to other constructs. Specifically, the indicators for Trust (Y1.1–Y1.5) yielded loading values ranging from 0.747 to 0.852; Satisfaction (Y2.1–Y2.5) ranged from 0.851 to 0.886; Perceived Usefulness (X1.1–X1.5) ranged from 0.790 to 0.894; and Perceived Ease of Use (X2.1–X2.5) ranged from 0.814 to 0.904. Since no overlapping cross-loading phenomena were identified, it can be concluded that all indicators have satisfied the criteria for robust discriminant validity.

Table 6
Heterotrait-Monotrait ratio (HTMT)

	Trust	Satisfaction	Perceived Usefulness	Perceived Ease of Use
Trust				
Satisfaction	0.878			
Perceived Usefulness	0.656	0.735		
Perceived Ease of Use	0.790	0.797	0.703	

The evaluation results indicate that all HTMT ratio values between constructs are lower than the strict threshold of 0.90. The highest ratio was identified in the correlation between Satisfaction and Trust at 0.878, followed by the correlation between Perceived Ease of Use with Satisfaction (0.797) and Trust (0.790). Since no ratio values exceed the benchmark threshold, all constructs within this research model possess excellent discriminant validity and are empirically proven to be distinct entities.

Structural Model Evaluation (Inner Model)

The evaluation of the structural model (inner model) began by assessing the model's predictive capabilities through the Coefficient of Determinant *(R^2)* and the Predictive Relevance test *(Q^2 Predict)*. Table 7 presents the Coefficient of Determination. Table 8 displays the Predictive Relevance results.

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Table 7.
Coefficient of Determination (R^2)

	R-square	R-square adjusted	Status
Trust	0.529	0.519	Moderate
Satisfaction	0.717	0.708	Strong

Table 7 reveals the R^2 value for the Trust construct is 0.529 (moderate category), indicating the capability of the exogenous variables to explain 52.9% of the variance in Trust. Meanwhile, the Satisfaction construct possesses an R^2 value of 0.717 (strong category), demonstrating the model's high explanatory power toward user satisfaction.

Table 8.
Predictive Relevance (Q^2 Predict) Test

	Q^2predict	RMSE	MAE
Trust	0.479	0.737	0.542
Satisfaction	0.569	0.687	0.469

Table 8 presents the reinforced predictive validity by the Q^2 Predict test results, wherein the Trust construct possesses a higher value than zero. This confirms that the model exhibits excellent predictive relevance alongside low estimation error rates, as indicated by the Root Mean Square Error (RMSE) and Mean Absolute Error (MAE) values.

Table 9.
Effect Size (f^2) Test

	f-square	Effect Size
Trust -> Satisfaction	0.377	Large
Perceived Usefulness -> Trust	0.066	Small
Perceived Usefulness -> Satisfaction	0.116	Small
Perceived Ease of Use -> Trust	0.381	Large
Perceived Ease of Use -> Satisfaction	0.085	Small

Subsequently, Table 9, the Effect Size (f^2) test, could examine the specific contribution of each structural pathway between constructs. The correlation from Perceived Ease of Use to Trust (f^2=0.381) and the correlation from Trust to Satisfaction (f^2=0.377) demonstrate large-categorized effects. Conversely, the effects of Perceived Usefulness on Satisfaction (f^2=0.116), Perceived Ease of Use on Satisfaction (f^2=0.085 and Perceived Usefulness on Trust (f^2=0.066) exhibit small effect sizes. Overall, these findings confirm that all exogenous constructs play a significant predictive role in fostering the structural model of this study.

Hypothesis Testing

The researchers performed hypothesis test with the bootstrapping analysis to evaluate the significance of both direct and indirect effects between constructs. Table 10 provides the complete results of the hypothesis testing for both direct and indirect influences:

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Table 10.
Hypothesis Testing Result

Variable Correlation	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T-statistics (|O/STDEV|)	P values	Result
Perceived Usefulness -> Trust	0.231	0.246	0.116	1.996	0.046	Accepted
Perceived Ease of Use -> Trust	0.556	0.543	0.118	4.694	0.000	Accepted
Perceived Usefulness -> Satisfaction	0.355	0.359	0.111	3.209	0.001	Accepted
Perceived Ease of Use -> Satisfaction	0.503	0.497	0.105	4.797	0.000	Accepted
Trust -> Satisfaction	0.476	0.479	0.083	5.722	0.000	Accepted
Perceived Usefulness -> Trust -> Satisfaction	0.110	0.117	0.059	1.881	0.060	Rejected
Perceived Ease of Use -> Trust -> Satisfaction	0.264	0.261	0.079	3.358	0.001	Accepted

Table 10 presents the direct effect test results. All structural pathways demonstrate p-values < 0,05 and T-statistics > 1,96. Thus, all direct hypotheses are declared accepted. Specifically, for Hypothesis 1 (H1) and Hypothesis 3 (H3), representing the direct effects of Perceived Usefulness on Trust (β=0,231; t=1,996) and Satisfaction (β=0,355; t=3,209) are also statistically significant. Hypothesis 2 (H2) and Hypothesis 4 (H4), Perceived Ease of Use exerts the strongest direct influence on both Trust (β=0,556; t=4,694) and Satisfaction (β=0,503; t=4,797). Furthermore, Hypothesis 5 (H5) confirms that Trust has a significant direct effect on enhancing Satisfaction (β= 0,476; t= 5,722).

Meanwhile, the indirect (mediation) effect tests yield varied results. The result rejects Hypothesis 6 (H6), showing non-mediating role of trust in the correlation between Perceived Usefulness and Satisfaction, as the p-values exceeds the benchmark threshold (β= 0,110; t= 1,881; *p* = 0,060). Conversely, Hypothesis 7 (H7) is accepted, as Trust is statistically proven to significantly mediate the correlation between Perceived Ease of Use and Satisfaction (β= 0,264; t= 3,358; *p* = 0,001). The nature of mediation on this pathway is partial mediation, given that Perceived Ease of Use sustains its significant direct effect on Satisfaction even when Trust is integrated into the model as a mediator.

CONCLUSION

This study concludes that perceived usefulness and perceived ease of use have positive and significant effects on both trust and satisfaction among students' guardians using the PSP Mobile application at Pondok Pesantren Roudlotul Mubtadiin Balekambang Jepara. Trust also exerts a significant direct effect on user satisfaction. In the mediation tests, varied dynamics were identified: trust significantly and partially mediates the correlation between perceived ease of use and satisfaction (*partial mediation*). However, trust could not mediate the effect of perceived usefulness on satisfaction, wherein a direct effect occurs instead, driven by the characteristics of PSP Mobile as a mandatory system. Student guardians will directly

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derive satisfaction if the application delivers tangible functional benefits, without needing to transition through a trust-building phase first.

Theoretically, this research validates the Technology Acceptance Model (TAM) framework within the context of a mandatory fintech system in a traditional Islamic educational institution. In this situation, ease of use becomes the strongest psychological predictor. These findings also offer a novel contribution, demonstrating that in mandatory technology systems, satisfaction can be achieved directly through operational benefits without requiring an emotional bridge (trust). Managerially, the pesantren management and the development team (banking partners) are advised to prioritize simplifying the menu interface, considering that the user demographics are dominated by individuals older 36 years old (76%). Furthermore, error-free system stability and interactive socialization strategies via short video guides are highly necessary to optimize the frequency of application usage, which currently remains low (1–5 times a month) for the majority of users.

This study has some limitations regarding its sample scope, which only encompasses 100 respondents within a single institution, thereby limiting the generalizability of the findings. Additionally, the utilization of self-administered questionnaires risks triggering subjectivity bias, and the respondent profile is dominated by users with low access frequencies. Based on these limitations, future research agendas are encouraged to explore the remaining 28.3% variance in user satisfaction by incorporating external TAM variables, such as information quality, system quality, or electronic service quality (*e-service quality*). Future researchers are also recommended to conduct comparative studies across multiple pesantrens with broader geographical coverage to test the consistency of this financial technology adoption behavior model.

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