ANALYSIS OF USER SATISFACTION LEVEL OF AJAIB KRIPTO APPLICATIONS IN DKI JAKARTA

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Abstract

This research aims to determine the level of satisfaction of users of the Ajaib Kripto application in DKI Jakarta. The sample used in this research was 120 respondents with the criteria of living in DKI Jakarta, and active users of the Ajaib Kripto application for at least three months. This research uses three dimensions, namely ease of use, information and system settings and usability. The results of this research show that the level of satisfaction of users of the Ajaib Kripto application in Jakarta is in the Very Satisfied category. Based on the t test, there is no significant difference between the three dimensions and based on the average calculation, there is one attribute that needs to be improved, namely application performance.

Keyword: User Satisfaction; Online Investment; Ajaib Kripto; Financial Technology

1. Introduction

According to Satya and Suhartono (2023), investment is crucial for a nation's economic growth. The Investment Coordinating Board (BPKM) reports that investment in Indonesia surged to Rp1,207.20 trillion, exceeding the target by 100.60% and growing 34% annually. This achievement reflects the government's efforts to foster a supportive investment environment. Sahrul et al. (2022) emphasize the need for investors to gather adequate information and expertise to make informed investment decisions. Investment can be categorized into financial assets (stocks, bonds, mutual funds, deposits) and real assets (gold, property, real estate), as noted by Mandiri Investasi (2020).

These investments are popular due to their consistency and security, regulated to protect investors. Technological advancements have facilitated online investments, making them more accessible. Online investments, as described by dailysocial.id, involve capital allocation through digital platforms with expectations of future returns. They offer quick access to portfolio management and transaction processing, even for those with limited funds.

This includes various instruments, notably the rapidly expanding cryptocurrency market. Cryptocurrency, built on blockchain technology, provides transparent and validated financial transactions. Public figures and entrepreneurs have popularized cryptocurrency as an investment option. The trend is growing in Indonesia, driven by a young, tech-savvy population. In the first quarter of 2023, 16.99 million Indonesians engaged in crypto trading, with transactions totaling Rp 13.8 trillion, indicating significant interest in crypto assets. Consequently, the Minister of Trade issued Regulation No. 99 of 2018 to govern crypto asset futures trading.

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Table 1. Types of Financial Technology Most Often Used by Indonesian People in 2023

No.	Name Data	Value / Percent
1.	Digital payment	93,81 %
2.	Digital bank	56,67 %
3.	Online investment	29,59 %
4.	Online loan	24,56 %
5.	Online insurance	12,57 %

According to a survey by Dataindonesia.id, various types of financial technology (fintech) are frequently used by Indonesians, with online investment being utilized by 29.59%. Fintech refers to technology-based financial service innovations (Indonesian Fintech Association, 2021). It simplifies consumer access to various digital financial services, including payments, loans, insurance, and investments. Online investment platforms, as a fintech implementation in the financial services industry, have driven businesses to compete in providing easier investment services.

Table 2. Most Used Local Crypto Exchange

No	Aplikasi Kripto	Presen
1	Indodax	31%
2	Tokocrypto	25%
3	Pintu	17%
4	Ajaib Kripto	13%
5	Pluang	11%
6	Triv	2%
7	Reku	1%

Ajaib Kripto ranks fourth among popular local crypto investment apps. Developed by Ajaib Group, a leading Southeast Asian investment company founded by Anderson Sumarli, Ajaib Kripto offers an easy-to-use interface for crypto transactions, regulated by Indonesian laws for compliance and investor protection. Despite Ajaib Group's efforts to provide innovative services, easy investment access, responsive support, and an intuitive platform, user complaints indicate dissatisfaction, causing some users to switch to competing apps.

Based on the preliminary research results can be concluded that the Ajaib Kripto application faces issues related to ease of use, information system management, and utility. Consequently, users have expressed complaints through negative comments and low ratings on Google Playstore. According to Kartikasari and Suyatno (2023), an application can be considered successful if it meets the needs of its users, as user satisfaction is crucial for any service provider, whether it is a company or an institution. Research conducted by Chen et al. (2020) indicates that factors such as platform availability and service quality affect ease of use related to user satisfaction. Furthermore, research by Chirchir et al. (2019) emphasizes the importance of perceived usefulness, ease of use, system quality, information quality, and technology fit in enhancing user satisfaction. According to Kompas, one of the important factors influencing customer retention and loyalty, as well as a company's business performance, is customer satisfaction (Pratama & Gischa, 2020).

2. Literature Review

2.1 User Satisfaction

User satisfaction, derived from the Latin "satis" (enough, adequate) and "facio" (to do, to make), can be simply defined as the effort to fulfill something. User satisfaction results from comparing perceived performance and desired expectations (Prasetya & Harjanto, 2020). If user expectations of a system or application are met, they tend to repeat transactions and remain loyal to the system. Heni and Novia (2021) define customer satisfaction as "the extent to which the product or service performance meets buyer expectations." If the product performance is less satisfying than the customer's expectations, they will be dissatisfied. Conversely, if the product performance meets or exceeds expectations, the customer will be satisfied.

Mardiana (2020) describes user satisfaction as the overall evaluation of the user experience with an information system and its potential impact. Rani et al. (2022) state that user satisfaction aligns expectations with perceived results. Customer satisfaction is a state of pleasure or disappointment formed by comparing the perceived effects of a product or service with the expected value (Chen et al., 2020). Sainang and Aji (2021) define user satisfaction as the result of system performance that matches user expectations. The level of user satisfaction is crucial in measuring system success (Kamal et al., 2020).

Higher user satisfaction leads to greater success in implementing information technology (Purwati et al. & Achmadi & Siregar, 2021). Seth (2022) sees user satisfaction as the feeling of happiness or unhappiness that arises from their impression of the performance and expectations of a product. Navalon (2021) considers user satisfaction a key factor for companies because satisfied customers tend to repurchase, trust the brand, and stay loyal to the company's products and services. Zhai et al. (2022) define user satisfaction as the psychological satisfaction or disappointment felt after comparing the perceived results of a product or service with their expectations. Novializa et al. (2022) highlight several purposes of user satisfaction: 1) identifying key criteria or factors in evaluating products or services and understanding their positive or negative impacts, 2) researching customer perceptions of products or services, 3) evaluating whether products or services meet consumer expectations, 4) comparing customer satisfaction levels with competitors' products, and 5) identifying the most critical customer service elements. In conclusion, user satisfaction is a feeling of either happiness or unhappiness with the use of goods or services. It is a vital evaluation determining whether a product or service meets user expectations.

2.2 Aspects for Measuring User Satisfaction

Various methods can be used by companies to measure and monitor consumer and competitor satisfaction. According to Kotler and Amstrong in Komala (2020), four aspects can measure consumer satisfaction: complaint and suggestion systems, customer satisfaction surveys, ghost shopping, and lost customer analysis.

1) Complaint and Suggestion Systems: Companies facilitate customers to provide suggestions, opinions, and complaints through suggestion boxes, comment cards, dedicated phone lines, etc. However, this passive method may not provide a complete picture of customer satisfaction as not all dissatisfied customers will voice complaints and may switch to competitors instead.

2) Customer Satisfaction Surveys
   Many customer satisfaction studies use surveys via mail, phone, or personal interviews. Measurement methods include: Directly Reported Satisfaction: Direct questioning.
   Derived Dissatisfaction: Questions about expectations and perceived performance.
   Problem Analysis: Identifying problems and suggestions for improvement.
   Importance-Performance Analysis: Ranking the importance and performance of various offer elements.
3) Ghost Shopping: Employing individuals to act as potential customers to gather information on the strengths and weaknesses of competitor products and observe employee interactions without their knowledge.
4) Lost Customer Analysis: Contacting former customers to gather information for future improvements in customer satisfaction and loyalty. Handling complaints involves empathy, prompt responses, balanced responses, and ease of contacting the company.

2.3 Dimensions and Indicators of Customer Satisfaction

Doll and Tarkzadeh developed End User Computing Satisfaction (EUCS) with five dimensions: Content: Whether the information meets user needs. Accuracy: User satisfaction

with data accuracy. Format: Satisfaction with presentation and ease of understanding. Ease of Use: Ease of navigation, learning, and intuitive use.

Timeliness: On-time data and information delivery. According to Priansa (2017:210) in Fahri et al. (2019), user satisfaction dimensions include: Expectations: Built before purchasing a product or service. Performance: Actual performance experienced by customers. Comparison: Comparing actual performance with expectations. Experience: Past experiences with the product or service brand. Confirmation/Disconfirmation: Whether the product meets, exceeds, or falls short of expectations. According to Alanzi (2022), dimensions from the Mhealth App Usability Questionnaire (MAUQ) include: Ease of Use: Intuitiveness, ease of accessing information, and overall satisfaction. System Information Arrangement: Ease of recovering from errors, information security, and informative feedback. Application Usefulness: Meeting user needs and providing expected benefits.

2.4 Benefits of Customer Satisfaction

Fulfilling consumer or user needs enhances satisfaction, benefiting companies by: Increasing revenue. Generating favorable word-of-mouth recommendations. Encouraging customer loyalty.

3. Material and Method

3.1 Design Study

This study was conducted in the DKI Jakarta area over a period of 7 months, from December 2023 to July 2024. According to Databooks, DKI Jakarta is one of the regions with the highest digital competitiveness (Muhamad, 2024). Additionally, as cited on Tempo.co, the majority of investors using the Ajaib Kripto app are from DKI Jakarta (Anna, 2021).

This research uses a quantitative approach with a cross-sectional survey method. Cross-sectional research collects data from a group of people at a specific time (Fadia, 2023). The quantitative approach focuses on measuring quantifiable phenomena, where variables are measured and collected with structured, predetermined instruments, and data interpretation is done using statistical methods (Rustendi, 2022).

According to Waruwu (2023), the quantitative approach uses numerical and exact data to answer research hypotheses. The survey method, as defined by Hermawan and Hariyanto (2022), is one of the best methods provided for researchers to study social phenomena and collect data, making it useful for explaining large populations that cannot be observed directly. In this study, the cross-sectional survey method collected data through questionnaires distributed online to all active users of the Ajaib Kripto app in DKI Jakarta using Google Forms and analyzed statistically with relevant software.

3.2 Population and Sample

The population is a generalization of individuals, units, objects, and subjects with specific quantities and characteristics to be studied and from which conclusions will be drawn (Estianah & Yustanti, 2022). According to Sumargo (2020), the population is a set of units (objects) with the same characteristics, from which conclusions will be made. The population in this study is active users of the Ajaib Kripto app with at least three months of usage.

Sample The sample is a part of the population representing the entire population (Amin et al., 2023). This study uses non-probability sampling. Non-probability sampling is a method where not all elements or members of the population have the same chance to be selected as samples (Hermawan & Hariyanto, 2022). The sampling technique used is purposive sampling, which selects samples based on specific considerations (Hermawan & Hariyanto, 2022).

The sample distribution in this study is based on gender, age, occupation, and domicile. The sample criteria for this study include: Residing in DKI Jakarta Minimum age of 16 years, as the youngest age of cryptocurrency owners is between 16-29 years according to a We Are Social survey. Active users of the Ajaib Kripto app with at least three months of usage. The sample size is determined using Hair's formula. According to Hair et al. (2021) in Ellitan (2023), this formula is used when the exact population size is unknown. The sample size is based on the number of indicators multiplied by 5 to 10.

The calculation is as follows:

Sample = Number of instruments × 6

= 20 × 6 = 120

3.2 Data Collection Technique

The data collection in this study was conducted online through questionnaires provided via Google Forms to all users who have used the Ajaib Kripto app in DKI Jakarta. According to Hermawan & Hariyanto (2022), a questionnaire is a data collection technique where the researcher gives written questions to be answered by respondents.

Operational Definition of Variables According to Cornelia (2023), operational definitions are crucial in research to ensure that each variable is measured consistently and understood by all parties. The variable in this study is user satisfaction, which measures how satisfied users are with the products or services they use.

According to Darwati & Fitriyani (2022), an instrument is a tool or facility used by researchers to collect data. Research instruments measure the value of the variables being studied. According to Sugiyono in Ismunarti et al. (2020), systematic measurement tools are needed for data collection to produce accurate quantitative data. Below is a table of research instruments used for data collection through cross-sectional survey methods, with questionnaires filled out by respondents via Google Forms. The research instrument includes statements or questions as indicators.

This study uses a Likert scale. According to Sugiyono in Darwati & Fitriyani (2022), a Likert scale is used to measure opinions, attitudes, and perceptions of individuals or groups about social phenomena.

This study employs a four-point Likert scale (1-4).

3.3 Research Instrument Testing

1) Validity Test

According to Darwayati & Fitriyani (2022), validity testing is used to assess how valid an instrument is through the distribution of questionnaires. To determine an item's validity, the item score is correlated with the total score of all items. Items that do not meet the criteria will

not be further examined. According to Puspa & Puspita (2022), an item is considered valid if its correlation coefficient with the total score is greater than the table-r coefficient, indicating empirical validity. This test can be performed using SPSS or the Pearson Product Moment correlation formula:

$$r_{xy} = \frac{N \sum XY - (X)(Y)}{\sqrt{N \sum X^2 - \sum X^2 N \sum Y^2 - \sum Y^2}} \ldots\ldots$$

Where:

Rxy : Correlation coefficient

N : Number of samples

∑X : Total score of the item or variable question

∑Y : Total score of all items

∑XY: Sum of the product of item scores and total scores

∑X2 : Sum of squared item scores

∑Y2 : Sum of squared total scores

According to Sholihah and Abdullah (2023), an item is valid if the calculated r r-value is greater than the table r r-value (0.178) at a significance level of α=5% (0.05).

2) Reliability Test

Reliability testing measures the consistency of responses to questionnaire statements. Ariska and Handayani (2019) state that reliability indicates that the instrument is trustworthy for data collection because it is well-constructed. This test uses SPSS 26 to measure Cronbach's Alpha:

$$r_i = \left\{\frac{k}{(k-1)}\right\}\left\{1 - \frac{\sum Si^2}{St^2}\right\}$$

Information:
Ri = Instrument reliability
K = Number of question items
$\sum Si^2$ = Total score variance for each item
St^2 = Total variance

3.4 Data Analysis Techniques

1) Descriptive Analysis

In this research, descriptive analysis was used to describe, research, and explain the data as it is, and to draw conclusions from observable phenomena using numerical data (Wiwik et al., 2022). This analysis aimed to categorize respondents based on several characteristics to ensure the collected data met research requirements. Identifying consumer characteristics is crucial for companies as it provides valuable information. Descriptive data was obtained through a

questionnaire distributed to 120 respondents. The collected responses provide a general overview of the company's condition related to the research variable, namely user satisfaction with the Ajaib Crypto application. Each aspect of the statements will be assessed based on its proportion in the final questionnaire calculation:

a. The accumulated value is the total value of each statement, namely the answers of 120 respondents.
b. Percentage is the accumulated value of the item divided by the frequency value then multiplied by 100%
c. The accumulated maximum and minimum scale values are

-Maximum accumulated score = 120 x 4 = 480
-Minimum accumulated score = 120 x 1 = 120

Based on the calculations, the following assessment criteria can be obtained :

Table 3 Variable Criteria Score Weights

Criterion Score	S+SS User Satisfaction
25% - 44%	**Very low**
45% - 64%	**Low**
65% - 84%	**high**
85% - 100%	**Very high**

Sumber: Zulaiha et al. (2022)

2) Independent Sample T-Test

In this research, an independent sample t-test was used to compare the means across various participant groups and demographic variables. The sample was divided based on gender, age, occupation, and domicile. The formula for the t-test used is:

$$t = \frac{X_1 - X_2}{\sqrt{\frac{S\frac{1}{2}}{n_1} + \frac{S\frac{2}{2}}{n_2}}}$$

Where:

X_1= Mean of the first sample

X_2= Mean of the second sample

$S\frac{1}{2}$ = Variance of the first sample

$S\frac{2}{2}$ = Variance of the second sample

n_1 = Number of observations in the first sample

n_2= Number of observations in the second sample

3) Mean Test

In this research, the mean test was used to evaluate the average values of various observed variables. The mean is calculated by summing all individual data points in the group and then dividing by the number of individuals in the group. The formula for calculating the mean is:

$$x = \frac{\sum X_1}{\text{n}} = \frac{1}{n}(X1 + X2 + \cdots . + Xn)$$

Where :

X : *Mean or average*
∑ : Sum of all data points
X_n : Variable n
N : Number of data points or samples

Table 4 Assessment criteria

Scale	Assessment criteria
1,00 – 1,75	Very Dissatisfied
1,76 – 2,51	Less satisfied
2,52 – 3,27	Satisfied
3,28 – 4,00	Very satisfied

Sumber: Risqullah et al. (2023)

4) Standard Deviation

According to katadata.co.id, the standard deviation measures the spread of data in a sample to see how far or close the data values are to the mean (Sisma, 2023). In this research, the standard deviation test is used to measure the dispersion or variation of data from the mean value. The formula for standard deviation is:

$$s = \frac{\sqrt{\sum(xi - xni)2}}{\text{n} - 1}$$

Where :
S : Standard deviation
N : Number of data points
Xi : Each individual data value
X : Mean value

4. Result

4.1. Respondent Characteristics

In this section, the researcher describes data from 120 users of Ajaib Kripto in DKI Jakarta. The characteristics described are gender, age, domicile, and employment status.

1) Respondent Characteristics by Gender:
   Based on the study results, the representation of respondents by gender is as follows:

Table 5 Characteristics of Respondents Based on Gender

Gender	Frequency	Percentage
Male	76	63.33%
Female	44	36.67%
Total	**120**	**100%**

The data shows a dominance of male respondents (63.33%). This could be because men tend to invest in cryptocurrencies more frequently than women.

2) Respondent Characteristics by Age:
The representation of respondents by age is as follows:

. Table 6 Characteristics of Respondents Based on Age

Age Range	Frequency	Percentage
16-29	76	63.33%
30-44	44	36.67%
45-59	0	0.00%
60-64	0	0.00%
Total	120	100%

Most respondents are aged 16-29 years (63.33%). This age group is easier to reach and is more likely to invest in cryptocurrencies, often using their parents' ID cards for verification.

3) Respondent Characteristics by Domicile:
The representation of respondents by domicile is as follows:

Table 7 Characteristics of Respondents Based on Domicile

Domisili	Frekuensi	Persentase
Jakarta Timur	30	29.70%
Jakarta Barat	22	21.78%
Jakarta Pusat	26	25.74%
Jakarta Selatan	23	22.77%
Jakarta Utara	19	18.81%
Total	**120**	**100%**

4) Respondent Characteristics by Employment Status:
The representation of respondents by employment status is as follows:

Table 8 Characteristics of Respondents Based on Status

Employment Status	Frequency	Percentage
Employed	92	76.67%
Unemployed	28	23.33%
Total	120	100%

The majority of respondents are employed (76.67%). Employed respondents are easier to access and have more resources to invest in applications like Ajaib Kripto.

4.2. Instrument Testing

1) Validity Test:

The validity test aims to evaluate the suitability of each attribute in detailing a variable. Using SPSS 26 software with a significance level of 5%, the r-table value is set at 0.178. All indicators are valid as their r-values exceed 0.178, making them suitable for the research.

Table 9 Validity Test

No.	Dimension	Indicator	r-count	r-table	Status
1	*Ease of Use*	Ease of application	.859	0.178	Valid
2		Ease of learning to use	.694	0.178	Valid
3		Application display	.802	0.178	Valid
4		Application accuracy	.852	0.178	Valid
5		Comfortable to use	.811	0.178	Valid
6		Punctuality	.832	0.178	Valid
7		Satisfied application service	.890	0.178	Valid
8	Pengaturan	Responsive	.817	0.178	Valid
9	Sistem	Information security	.851	0.178	Valid
10	Informasi	Easy to recognize features	.912	0.178	Valid
11		Information transparency	.826	0.178	Valid
12		Reliability	.416	0.178	Valid
13		System quality	.887	0.178	Valid
14	Kegunaan	Application functions	.901	0.178	Valid
15		Efficient in transactions	.894	0.178	Valid
16		Application quality	.868	0.178	Valid
17		Flexible	.886	0.178	Valid
18		Safe in investing	.904	0.178	Valid
19		Cryptocurrency completeness	.792	0.178	Valid
20		Transaction effectiveness	.847	0.178	Valid

2) Reliability Test:

After validating each statement indicator, reliability tests were conducted using Cronbach's Alpha, calculated with SPSS version 26 at a 5% significance level. The results are as follows:

Table 10 Ease of Use Reliability Test Results

Dimension	*N of Items*	*Cornbach's Alpha*	Description
Ease of Use	7	0.917	Reliable
System Information and Arrangement	6	0.858	Reliable
Usefulness	7	0.945	Reliable

Each dimension's reliability scores are above 0.70, indicating that the instruments are reliable.

4.3. Descriptive Analysis Results

1) Respondents' responses regarding user satisfaction

The following are the results of processing user satisfaction variable data from respondents' answers via the questionnaire as follows:

Table 11. Descriptive Analysis of Ease of Use Dimensions

No	Statement	Ket	STS	TS	S	SS	Total
1	I think the Ajaib Crypto application is easy to use	F	2	7	37	74	120
		%	1.67%	5.83%	30.83%	61.67%	100%
		Total	**7.50%**		**92.50%**		
2	It was very easy for me to learn to use this application	F	2	14	37	67	120
		%	1.67%	11.67%	30.83%	55.83%	100%
		Total	**13.34%**		**86.66%**		
3		F	3	5	40	72	120

	I like the interface of this application	%	2.50%	4.17%	33.33%	60.00%	100%
		Total	**6.67%**		**93.33%**		
4	I can quickly find the information I need	F	1	8	41	70	120
		%	0.83%	6.67%	34.17%	58.33%	100%
		Total	**7.50%**		**92.50%**		
5	I feel comfortable using this application	F	2	5	38	75	120
		%	1.67%	4.17%	31.67%	62.50%	100%
		Total	**5.84%**		**94.17%**		
6	The amount of time required to use this application is suitable for me	F	5	8	35	72	120
		%	4.17%	6.67%	29.17%	60.00%	100%
		Total	**10.84%**		**89.17%**		
7	Overall, I am satisfied with the performance of the Ajaib Crypto application	F	3	7	33	77	120
		%	2.50%	5.83%	27.50%	64.17%	100%
		Total	**8.33%**		**91.67%**		
	Average amount	%	**8.57%**		**91.43%**		

Based on Table 11, the ease of use dimension achieved an average percentage of 91.43% for "agree" and "strongly agree" responses, placing it in the Very High category (85%-100%). This is supported by specific statements: "I find the Ajaib Crypto app easy to use" with 92.50% agreement, "I feel comfortable using this app" with 94.17% agreement, "It is very easy for me to learn to use this app" with 86.66% agreement. This indicates that the majority of users find the Ajaib Crypto app easy to use.

Table 12 Descriptive Analysis of Information System Regulatory Dimensions

No	Statement	Ket	STS	TS	S	SS	Total
1	I find that whenever I make a mistake while using this app, I can easily and quickly fix it	F	1	11	49	59	120
		%	0.83%	9.17%	40.83%	49.17%	100%
		Total	**10.00%**		**90,00%**		
2	In my opinion, information security in the Crypto Ajaib Application is very reliable	F	1	6	43	70	120
		%	0.83%	5.00%	35.83%	58.33%	100%
		Total	**5.83%**		**94.16%**		
3	In my opinion, the appearance of this application allows me to access all available features, such as viewing information.	F	2	7	40	71	120
		%	1.67%	5.83%	33.33%	59.17%	100%
		Total	**7.5%**		**92.50%**		
4	In my opinion, this application is sufficient to recognize and provide information regarding the progress of the actions I take	F	1	6	46	67	120
		%	0.83%	5.00%	38.33%	55.83%	100%
		Total	**5.83%**		**94.16%**		
5	In my opinion, Ajaib Crypto provides good performance	F	21	51	38	9	120
		%	17.50%	43.33%	31.67%	7.50%	100%

	because problems rarely occur	**Total**	**60.83%**		**39.17%**		
6	In my opinion, this application fully met my expectations in terms of its capabilities and features	F	1	8	38	73	120
		%	1.54%	7.69%	31.54%	59.23%	100%
		Total	**9.23%**		**90.77%**		
	Average amount	%	**16.54%**		**83.46%**		

Based on Table 12, the system information arrangement dimension received an average percentage of 81.32% for "agree" and "strongly agree" responses, falling into the High category (65%-84%). This is supported by statements such as: "I believe this app fully meets my expectations in terms of capabilities and features" with an average of 90.77% agreement, "I believe the information security in the Ajaib Crypto app is highly reliable" with 94.16% agreement, "I believe the app's interface allows me to access all available features" with 92.50% agreement. This indicates that the app successfully meets users' needs and expectations, although there are still areas that need improvement.

Table 13 Descriptive Analysis of Usability Dimensions

No	Statement	Ket	STS	TS	S	SS	Total
1	I think this application will be useful for meeting investment needs	F	2	8	35	75	120
		%	1.67%	6.67%	29.17%	62.50%	100%
		Total	**8.34%**		**91.67%**		
2	In my opinion, this application is very helpful in saving time and costs when investing	F	1	7	43	69	120
		%	0.83%	5.83%	35.83%	57.50%	100%
		Total	**6.66%**		**93.33%**		
3	In my opinion, this application really makes it easier for me to invest.	F	1	7	33	79	120
		%	0.83%	5.83%	27.50%	65.83%	100%
		Total	**6.66%**		**93.33%**		
4	By using this application, I have the opportunity to invest online	F	2	6	41	71	120
		%	1.67%	5.00%	34.17%	59.17%	100%
		Total	**6.67%**		**93.34%**		
5	I feel safe investing using the Ajaib Crypto application	F	3	8	41	68	120
		%	2.50%	6.67%	34.17%	56,67%	100%
		Total	**9.17%**		**90.84%**		
6	In my opinion, cryptocurrency transactions are more effective using the Crypto Ajaib Application	F	3	9	35	73	120
		%	2.50%	7.50%	29.17%	60.83%	100%
		Total	**10.00%**		**90.00%**		
7	In my opinion, the crypto tokens/coins offered by the Ajaib Crypto application are quite complete	F	3	8	41	68	120
		%	2.50%	6.67%	34.17%	56,67%	100%
		Total	**9.17%**		**90.84%**		
	Average amount	**%**	**8.10%**		**91.91%**		

Based on the descriptive analysis in Table 4.11, the usability dimension received an average percentage of 93.20% for "agree" and "strongly agree" responses, which falls into the Very High category (85%-100%). This is supported by statements such as: "I believe this app makes investing very easy" with 93.33% agreement, "I think cryptocurrency transactions are more effective using the Ajaib Crypto app" with 90.00% agreement, "I find this app very helpful in saving time and costs when investing" with 93.33% agreement. This indicates that the Ajaib Crypto app is highly beneficial for cryptocurrency investors. Overall, the dimensions of ease of use, system information arrangement, and usability received an average percentage of

89.37%, also falling into the Very High category (84%-100%). This result shows that user satisfaction with these dimensions is very high. Similarly, a previous study by Rinjani and Prihanto (2021) on the user satisfaction level of the Bibit investment app showed a satisfaction percentage of 92%, which also falls into the Very High category (84%-100%). However, like the system information arrangement dimension, the Bibit investment app still needs improvements in information accuracy and response speed.

1. **Average (Mean)**

Table 14 Average Ease of Use Dimensions

Items	***Mean Rating***
I think the Ajaib Crypto application is easy to use	3.5
It was very easy for me to learn to use this application	3.4
I like the interface of this application	3.5
I can quickly find the information I need	3.5
I feel comfortable using this application	3.6
In my opinion, the information on the Ajaib Crypto application is quite complete Overall,	3.5
I am satisfied with the performance of the Ajaib Crypto application	3.5
Average amount	**3.5**

Table 15 Average Dimensions of Information System Settings

Items	***Mean Rating***
I find that whenever I make a mistake while using this app, I can easily and quickly fix it	3.4
In my opinion, information security in the Crypto Ajaib Application is very reliable	3.5
In my opinion, the appearance of this application allows me to access all available features, such as viewing information.	3.5
In my opinion, this application is sufficient to recognize and provide information regarding the progress of the actions I take.	3.5
In my opinion, the Ajaib Crypto application provides good performance because problems rarely occur	2.3
In my opinion, this application fully met my expectations in terms of its capabilities and features Average amount	3.5
Average amount	**3.3**

Table 16 Average Results of Usability Dimensions

Items	***Mean Rating***
I think this application will be useful for meeting investment needs	3.5
In my opinion, this application is very helpful in saving time and costs when investing	3.5
In my opinion, this application really makes it easier for me to invest	3.6
By using this application, I have the opportunity to invest online	3.5
I feel safe investing using the Ajaib Crypto application	3.5
In my opinion, cryptocurrency transactions are more effective using the Crypto Ajaib Application	3.5
In my opinion, the crypto tokens/coins offered by the Ajaib Crypto application are quite complete	3.5
Average amount	**3.5**

Based on the averages for each dimension, ease of use received an average score of 3.5, which falls into the very satisfied category (3.28 – 4.00) according to Risqullah (2023). The system information arrangement dimension received an average score of 3.3, also in the very satisfied category (3.28 – 4.00). The usability dimension received an average score of 3.5, again falling into the very satisfied category (3.28 – 4.00). These results indicate that, overall, the Ajaib Crypto app is considered quite satisfactory in terms of ease of use, system information arrangement, and usability.

2. Standar Deviasi

Table 17 Standard Deviation Results for Ease of Use Dimensions

Information	N	*Mean*	Standard Deviation
EoU 1	120	3.5	.686
EoU 2	120	3.4	.761
EoU 3	120	3.5	.698
EoU 4	120	3.5	.661
EoU 5	120	3.6	.659
EoU 6	120	3.5	.798
EoU 7	120	3.5	.721

Based on Table 17, the standard deviation for all items in the ease of use dimension ranges from 0.659 to 0.798. This indicates that while there is some variation in user ratings, overall, users have consistent views on the ease of use of the Ajaib Crypto app. The item with the lowest standard deviation is 'EoU 5' with a value of 0.659, indicating that most respondents have very similar assessments regarding the comfort of using the app. Meanwhile, the item with the highest standard deviation is 'EoU 6' with a value of 0.798.

Table 18 Standard Deviation Results for Information System Settings

Information	N	*Mean*	Standard Deviation
SIA 1	120	3.4	.638
SIA 2	120	3.5	.635
SIA 3	120	3.5	.686
SIA 4	120	3.5	.635
SIA 5	120	2.3	.841
SIA 6	120	3.5	.661

Based on Table 18, the standard deviation for all items in the system information arrangement dimension ranges from 0.635 to 0.841. This indicates variation in user ratings regarding aspects of the information system and the arrangement of the Ajaib Crypto app. The items with the lowest standard deviation are 'SIA 2' and 'SIA 4' with a value of 0.635, showing that the majority of respondents have very similar ratings. Meanwhile, the item with the highest standard deviation is 'SIA 5' with a value of 0.841.

Table 19 Standard Deviation Results for Usability Dimensions

Information	N	*Mean*	Standard Deviation
USF 1	120	3.5	.698

USF 2	120	3.5	.648
USF 3	120	3.6	.643
USF 4	120	3.5	.674
USF 5	120	3.5	.732
USF 6	120	3.5	.745
USF 7	120	3.5	.732

Based on Table 19, the standard deviation for all items in the usefulness dimension ranges from 0.643 to 0.745. This indicates variation in user ratings regarding aspects of the Ajaib Crypto app's usefulness. The item with the lowest standard deviation is 'USF 3' with a value of 0.643, showing that most respondents have very similar ratings. Meanwhile, the item with the highest standard deviation is 'USF 6' with a value of 0.745.

The analysis of the three dimensions indicates variations in user ratings of the Ajaib Crypto app. The variation in ratings tends to be low, suggesting that most users have relatively similar experiences. However, some items show higher variation, such as ease of learning to use the app, app performance, and effectiveness of cryptocurrency transactions, indicating differences in user experiences in these aspects.

3. Independent Sample T Test

Table 20 Independent Sample T Test Results for Ease of Use Dimensions

		N	***Mean***	***Standard Deviation***	**Df**	**T-value**	**p-value**
Gender	Man	76	3.5	.591	118	1.065	.289
	Woman	44	3.4	.567			
Age	16 – 29	81	3.5	.642	118	.599	.550
	30 - 44	39	3.5	.438			
Domicile	East Jakarta	30	3.6	.483	54	1.072	.288
	Central Jakarta	26	3.5	.455			
	South Jakarta	23	3.4	.772	43	-.330	.743
	West Jakarta	22	3.5	.482			
	North Jakarta	19	3.5	.736	39	-.218	.829
Job status	Work	92	3.5	.642	118	.599	.550
	Doesn't work	28	3.5	.438			

Based on Table 20, none of the demographic factors such as gender, age, residence, and employment status show a statistically significant difference in the ease of use dimension according to the t-test results, as all p-values are greater than 0.05. This indicates that the ease of use is perceived similarly across different groups in this study.

Table 21 Independent Sample T Test Results for Dimensions of Information System Regulations

		N	***Mean***	***Standard Deviation***	**Df**	**T-value**	**p-value**
Gender	Man	76	3.3	.509	118	1.027	.306
	Woman	44	3.2	.568			
Age	16 – 29	81	3.3	.569	118	.650	.517
	30 - 44	39	3.2	.445			
Domicile	East Jakarta	30	3.5	.440	54	1.700	.095

	Central Jakarta	26	3.3	.515			
	South Jakarta	23	3.2	.623	43	.656	.515
	West Jakarta	22	3.1	.495			
	North Jakarta	19	3.3	.580	39	.908	.370
Job status	Work	92	3.3	.524	118	-.483	.630
	Doesn't work	28	3.3	.563			

Based on Table 21, none of the demographic factors such as gender, age, residence, and employment status show a statistically significant difference in the system information and arrangement dimension according to the t-test results, as all p-values are greater than 0.05. This indicates that the perception of system information and arrangement is consistent across different demographic groups in this study.

Table 22 Independent Sample T Test Results for Usability Dimensions

		N	***Mean***	***Standard Deviation***	**Df**	**T-value**	**p-value**
Gender	Man	76	3.6	.587	118	1.948	.054
	Woman	44	3.4	.615			
Age	16 – 29	81	3.5	.663	118	.577	.565
	30 - 44	39	3.4	.463			
Domicile	East Jakarta	30	3.6	.525	54	.725	.471
	Central Jakarta	26	3.5	.537			
	South Jakarta	23	3.4	.777	43	.366	.716
	West Jakarta	22	3.3	.651			
	North Jakarta	19	3.6	.520	39	1.263	.214
Job status	Work	92	3.5	.593	118	.970	.334
	Doesn't work	28	3.4	.642			

Based on Table 22, none of the demographic factors such as gender, age, residence, and employment status show a statistically significant difference in the usefulness dimension according to the t-test results, as all p-values are greater than 0.05. This indicates that the perception of usefulness is consistent across different demographic groups in this study. Overall, the analysis of each dimension reveals that there are no significant differences in perceptions of ease of use, system information arrangement, and usefulness based on the studied demographic factors.

6. Conclusion, Implication, and Recommendation

6.1. Conclusion

Based on the data processing and analysis, user satisfaction with the Ajaib Kripto app in DKI Jakarta is categorized as "very satisfied," as follows:

1. Ease of Use: Categorized as "very satisfied," measured by the ease of the app, its interface, and accuracy.
2. System Information Arrangement: Categorized as "very satisfied," evaluated based on responsiveness, information security, and reliability.
3. Usefulness: Categorized as "very satisfied," assessed through the app’s functionality, effectiveness, and flexibility.
4. There are no significant differences in user satisfaction based on demographic factors such as age, residence, or employment.

6.2. Implication

1) Theoretical Implications

The study contributes to the analysis of user satisfaction with the Ajaib Kripto app by adopting dimensions from Alanzi (2022): ease of use, system information arrangement, and usefulness. Previous studies often used the End User Computing Satisfaction (EUCS) theory, which involves five dimensions: content, accuracy, format, ease of use, and timeliness (Istianah & Yustanti, 2022).

2) Practical Implications

The findings can be used to evaluate cryptocurrency investment platforms, particularly the Ajaib Kripto app. A practical implication is related to the system information arrangement dimension, where the item "The Ajaib Kripto app performs well as it rarely encounters issues" received a low average score of 2.3. It is recommended to regularly check the system and provide a reporting feature for issues to be addressed promptly.

6.3. Recommendation

Based on the conclusions explained previously, the recommendations recommended in the research are as follows :

1. Future Research Future researchers could use a mixed-methods approach or more diverse data collection methods, such as surveys and interviews, to obtain higher quality data (Yusra, 2021).
2. Future studies might consider other approaches, such as service quality, timeliness, and performance, as explored in research by Purwati et al. (2021) and Pratama and Nuryana (2023).
3. Researchers should actively use and increase engagement on relevant social media platforms to obtain a more diverse range of respondents. This can improve data representativeness and reduce bias (Chen et al., 2022).

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