

Utilization of the Indonesia Smart College Card (KIP-K) Scholarship Funds in Supporting the Academic Achievement of Civil Engineering Students at Gunung Leuser University

Sari Pitri¹, Yusriman², Harmaini³

¹Universitas Gunung Leuser Aceh Tenggara, Indonesia

²STIT Simeulue Aceh, Indonesia

³Universitas Islam Negeri Ar-Raniry Banda Aceh, Indonesia

*Correspondance Email: saripitribueh@gmail.com

Abstract

This study aims to analyze the utilization of Indonesia Smart College Card (KIP-K) scholarship funds in supporting the academic achievement of students in the Civil Engineering Study Program at Gunung Leuser University. A descriptive qualitative approach was employed, involving six KIP-K scholarship recipients selected through purposive sampling. Data were collected through semi-structured interviews, observations, and document analysis and were subsequently analyzed using thematic analysis. Data trustworthiness was ensured through source triangulation and methodological triangulation. The findings reveal that KIP-K scholarship funds were primarily utilized to meet academic needs, including the purchase of laptops, books, stationery, internet packages, and other learning-support materials. In addition, the funds were allocated to non-academic needs, such as transportation expenses and daily living costs that contributed to students' educational continuity. The study also found that some students lacked systematic financial planning, resulting in difficulties managing scholarship funds throughout an academic semester. Nevertheless, KIP-K recipients were able to maintain satisfactory academic performance, as reflected in their cumulative grade point averages, which ranged from good to highly satisfactory categories. These findings suggest that strengthening financial literacy programs among KIP-K recipients is essential to maximize the educational impact of scholarship assistance and sustain academic achievement.

Keyword: *KIP-K Scholarship; Scholarship Fund Utilization; Student Financial Management; Academic Achievement; Educational Assistance*

A. Introduction

Higher education plays a crucial role in improving the quality of human resources by providing equitable access to education for all segments of society. However, economic constraints remain one of the primary factors preventing students from pursuing higher education. To address this issue, the Indonesian

government has introduced various educational assistance programs, one of which is the Indonesia Smart College Card Scholarship (KIP-K Scholarship). This program provides educational financial assistance to high school or equivalent graduates who demonstrate strong academic potential but come from economically disadvantaged families (Haryono, 2024).

The KIP-K Scholarship aims to expand access to higher education and support students in completing their studies without experiencing financial difficulties. Fundamentally, scholarship programs serve as social policy instruments designed to break the cycle of poverty by increasing access to higher education among underprivileged communities (Kahar, 2021). In addition to covering educational expenses, the KIP-K Scholarship can enhance students' learning motivation by providing financial security throughout their academic journey (Alviyah, 2023). This objective is consistent with Article 76 Paragraph (1) of Law Number 12 of 2012 concerning Higher Education, which stipulates that the central government, local governments, and higher education institutions are responsible for assisting economically disadvantaged students in completing their studies in accordance with academic regulations (Yamlean et al., 2025).

The KIP-K Scholarship represents one of the government's affirmative policy initiatives aimed at expanding access to higher education for low-income communities (Aidah, 2022). The program is intended to increase higher education participation and ensure that students can continue their studies without financial barriers, thereby enabling them to focus on learning and achieve academic success (Nurnaningsih Halid et al., 2025).

Recipients of the KIP-K Scholarship are students from poor or economically vulnerable households who meet the academic and financial eligibility criteria established by the government. The selection and verification processes are conducted using national socioeconomic data and supporting documents verified by higher education institutions to ensure that educational assistance is provided to students who genuinely require financial support (Simatupang, 2026). Determining scholarship recipients requires a selection process that carefully considers applicants' socioeconomic conditions to ensure that the assistance is appropriately targeted (Gagan Suganda et al., 2022).

From the perspective of Human Capital Theory, education is regarded as an investment that enhances human resource quality through the development of knowledge, skills, and competencies. This theory explains that investment in education contributes to increased productivity, improved individual quality, and greater opportunities for achieving better outcomes in the future (Becker,

1993). Financial support through scholarship programs constitutes a form of educational investment that enables students to access adequate learning resources, thereby improving academic achievement. Consequently, the effectiveness of educational financial assistance is not only associated with meeting students' financial needs but also contributes to academic success and long-term educational attainment.

Academic achievement serves as an indicator of students' success in attaining learning competencies throughout their higher education experience. It reflects the level of knowledge, skills, and competencies acquired through the learning process and is generally measured using the Grade Point Average (GPA) and Cumulative Grade Point Average (CGPA) (Fahmil Mustafid, 2020; Perdana, 2023). Academic achievement is influenced by both internal and external factors, including financial support that enables students to obtain adequate learning facilities and resources to support successful learning outcomes (Hayati, 2023; Umamah, 2021). The availability of accessible learning resources, whether in the form of learning devices or digital information sources, also contributes to improved academic performance by enhancing learning effectiveness and access to academic information (Risparyanto & Fitriyanto, 2023).

Students who receive the KIP-K Scholarship are expected to maintain satisfactory academic performance in accordance with government regulations. Specifically, scholarship recipients are required to maintain a minimum cumulative GPA of 3.00 and remain actively enrolled throughout the standard eight-semester study period. Students who exceed the prescribed study duration must bear their own tuition expenses (Family et al., 2024). These requirements indicate that the academic success of KIP-K recipients is determined not only by the availability of educational assistance but also by their ability to utilize and manage scholarship funds effectively in order to sustain academic achievement throughout their studies.

In practice, KIP-K Scholarship funds are utilized to meet various academic needs, including the purchase of laptops, books, internet packages, and other learning-support materials. In addition, the funds are used to cover non-academic expenses such as transportation costs and daily living expenses that indirectly support students' educational continuity. Nevertheless, several studies have reported that the utilization of KIP-K funds is not always aligned with the intended objectives of the program, as some recipients allocate the funds to consumptive expenditures that are less relevant to academic activities. This

situation highlights the importance of effective management and monitoring of educational assistance funds to maximize the benefits of the program for scholarship recipients (Irene Dwi Ardianty et al., 2024). Preliminary observations conducted by the researchers among KIP-K recipients in the Civil Engineering Study Program at Gunung Leuser University revealed variations in fund utilization patterns. Some students primarily allocated the funds to essential academic needs, such as learning equipment and books, whereas others devoted a larger proportion of the funds to consumptive and non-academic expenditures. These findings indicate that the management of KIP-K funds remains an important issue worthy of further investigation due to its potential influence on students' academic success.

Previous studies have consistently demonstrated that the KIP-K Scholarship plays an important role in helping students meet their educational needs and sustain their participation in higher education. A study conducted by Family et al. (2024) found that KIP-K recipients utilized scholarship funds to support various educational needs during their studies. However, the study did not provide a detailed explanation of how students allocated KIP-K funds for academic and non-academic purposes, the challenges encountered in utilizing the funds, or the relationship between fund utilization and academic achievement. Despite these findings, limited evidence is available regarding how KIP-K recipients allocate scholarship funds for academic and non-academic purposes and how these allocation patterns relate to academic achievement. This limitation indicates the need for a more comprehensive investigation into the utilization patterns of KIP-K funds, particularly concerning the relationship between expenditure allocation and students' academic achievement.

Unlike previous studies that primarily focused on the general benefits of the KIP-K Scholarship in supporting students' educational continuity, this study examines the allocation patterns of educational assistance funds among scholarship recipients, including their use for academic and non-academic purposes, challenges in fund management, and their relationship with academic achievement. This focus is important because the effectiveness of the KIP-K Scholarship is determined not only by the amount of financial assistance received but also by students' ability to manage and prioritize expenditures throughout their academic journey. Therefore, this study contributes empirical evidence regarding the relationship between scholarship fund utilization patterns and the academic success of KIP-K recipients.

Based on the identified research gap, this study aims to analyze the utilization of Indonesia Smart College Card (KIP-K) Scholarship funds in meeting students' academic and non-academic needs, identify the challenges encountered in utilizing these funds, and describe the academic achievement of KIP-K recipients in the Civil Engineering Study Program at Gunung Leuser University. The findings are expected to provide empirical insights into the utilization patterns of educational assistance funds among scholarship beneficiaries and serve as a basis for evaluating and optimizing the implementation of the KIP-K Scholarship program in higher education institutions.

B. Method

This study employed a qualitative approach with a descriptive research design. A qualitative approach was adopted because the study focused on obtaining an in-depth understanding of students' experiences, behaviors, and patterns of utilizing KIP-K scholarship funds to support educational continuity and academic achievement. Qualitative research enables researchers to explore participants' subjective experiences comprehensively through direct interaction with research participants (Kumalasari, 2023). A descriptive research design was used to systematically describe the data and empirical facts identified in the field in accordance with actual conditions (Sugiyono, 2015). This approach was considered appropriate because the study emphasized the subjective experiences and financial management patterns of KIP-K scholarship recipients in supporting their educational continuity and academic performance.

The study was conducted in the Civil Engineering Study Program at Gunung Leuser University, Southeast Aceh, Indonesia. This study program was selected because it has active KIP-K scholarship recipients and was considered representative of the utilization of educational assistance funds in supporting students' academic activities. The research participants consisted of students who received the KIP-K Scholarship. Informants were selected using purposive sampling, a technique that involves choosing participants who are considered relevant and capable of providing information aligned with the objectives of the study (Simbolan, 2025). A total of six KIP-K scholarship recipients participated in the study. The inclusion criteria required participants to be actively enrolled students, have received KIP-K funding for at least one academic semester, and possess experience managing educational assistance funds during their studies.

The study utilized both primary and secondary data sources. Primary data were obtained through in-depth interviews with KIP-K scholarship recipients, while secondary data were collected from academic records and other supporting documents relevant to the research objectives. Data collection techniques included interviews, observations, and documentation. Semi-structured interviews were conducted to obtain comprehensive information regarding the utilization of KIP-K funds, financial management practices, challenges encountered by students, and the relationship between scholarship utilization and academic achievement. Observations were undertaken to examine students' academic conditions, the use of learning facilities, and their management of academic and non-academic needs throughout their studies. Documentation was used to complement the research data through academic records, such as students' Cumulative Grade Point Averages (CGPAs), as well as other relevant supporting documents.

Data were analyzed using thematic analysis. The analytical process consisted of several stages, including data familiarization through repeated reading of interview transcripts, coding of the collected data, categorization of codes into themes, review and validation of themes, and presentation of findings in the form of descriptive narratives. The coding results were subsequently organized into several major themes, namely the utilization of funds for academic needs, the utilization of funds for non-academic needs, student financial management, challenges in utilizing KIP-K scholarship funds, and students' academic achievement.

To ensure the trustworthiness of the findings, source triangulation and methodological triangulation were employed. Source triangulation was conducted by comparing information obtained from different informants, while methodological triangulation involved comparing data derived from interviews, observations, and documentation. These procedures were implemented to ensure the consistency, credibility, and reliability of the research findings.

C. Results and Discussion

1. Results

Utilization of Funds for Academic Needs

The findings indicate that KIP-K scholarship recipients prioritize the use of scholarship funds to meet essential academic needs, particularly the purchase of digital devices and learning materials. Laptops emerged as the most dominant necessity because they are considered indispensable for completing assignments

and accessing learning resources throughout the academic process. This finding is supported by the following statement from an informant:

"A laptop is the most important necessity because almost all university assignments are completed digitally" (Informant S).

In addition to digital devices, students also utilized KIP-K funds to purchase books, stationery, internet packages, and other learning-support materials. These findings suggest that educational assistance provided through the KIP-K Scholarship contributes significantly to fulfilling students' learning needs during their studies. One informant stated:

"The KIP-K fund helps cover basic academic needs such as books and stationery, although some academic needs are still difficult to fully meet" (Informant R).

Students also used the funds to support learning activities, including printing assignments and maintaining internet access throughout their studies. These findings demonstrate that the utilization of KIP-K funds is flexible and adjusted to the specific academic needs of each student.

Utilization of Funds for Non-Academic Needs

The findings reveal that KIP-K funds are not only used for academic purposes but are also allocated to non-academic needs such as transportation expenses, food consumption, and daily living costs. This situation indicates that educational assistance serves a dual function, namely as academic support and as a means of sustaining the livelihoods of students from economically disadvantaged families. As expressed by one informant:

"The scholarship fund is very helpful in covering meal expenses and transportation costs to campus" (Informant R).

Some students also reserved a portion of the funds as emergency savings to address unexpected needs during their studies. This practice reflects students' efforts to maintain educational continuity despite economic limitations. This condition is reflected in the following interview excerpt:

"The remaining scholarship funds after meeting academic needs are saved as emergency funds for unexpected academic-related expenses" (Informant N).

These findings suggest that, in practice, the KIP-K Scholarship functions not only as an educational assistance program but also as a socioeconomic support mechanism for students from low-income households.

Financial Management

The findings indicate that some students have not yet developed systematic financial planning in managing KIP-K scholarship funds. Expenditures tend to be made according to immediate needs without allocating a specific budget for an entire academic semester. As stated by one informant:

"I usually spend the money whenever I need it without making any specific financial plan" (Informant G).

Observational data further revealed that some students prioritized expenditures considered urgent, such as learning equipment, transportation costs, and daily living expenses. Consequently, scholarship funds were managed flexibly according to emerging needs throughout the academic semester.

Some students attempted to reduce expenditures by utilizing campus facilities and saving any remaining funds for emergency purposes. These findings indicate that students' financial management practices are influenced by their economic circumstances and the prioritization of needs throughout their studies.

Challenges in Utilizing KIP-K Scholarship Funds

The study found that the limited amount of funding constituted the primary challenge in utilizing KIP-K scholarship assistance. Students were required to prioritize between academic expenses and daily living needs throughout a semester. As explained by one informant:

"After purchasing a laptop, the remaining funds were insufficient to cover other necessities" (Informant M).

In addition, the semester-based disbursement system created difficulties for students in meeting their needs before the next funding period. As a result, students were encouraged to minimize expenditures and prioritize only the most essential needs during their studies.

Observations also revealed that some students adopted modest learning facilities and adjusted their daily spending patterns to ensure that the scholarship funds lasted until the end of the semester. These findings indicate that the effectiveness of educational assistance is influenced not only by the amount of financial support provided but also by students' ability to manage their finances sustainably.

Academic Achievement

Academic achievement is a key indicator of success in higher education, reflecting students' mastery of knowledge, skills, and attitudes. Academic achievement is commonly measured through the Cumulative Grade Point Average (CGPA). The CGPAs of Civil Engineering students receiving the KIP-K Scholarship are presented below:

No.	Student Initial	CGPA	Category
1.	M	3,35	Satisfactory
2.	R	3,80	Very Satisfactory
3.	N	3,71	Very Satisfactory
4.	S	3,55	Very Satisfactory
5.	G	3,33	Satisfactory
6.	N	3,29	Satisfactory

The CGPA results indicate that KIP-K recipients were able to maintain satisfactory academic performance despite coming from economically disadvantaged backgrounds. The utilization of scholarship funds for learning needs, such as digital devices, internet packages, and academic supplies, contributed to supporting students' learning processes throughout their studies.

Nevertheless, the findings also reveal that students continue to face challenges related to financial management and the fulfillment of daily living needs. This condition suggests that academic success is influenced not only by financial assistance but also by students' ability to prioritize and manage their needs effectively throughout their educational journey.

2. Discussion**Utilization of KIP-K Funds in Meeting Academic and Non-Academic Needs**

The findings demonstrate that KIP-K recipients utilize educational assistance funds flexibly according to their academic needs and economic circumstances. Fund allocation is primarily directed toward expenditures that support educational continuity, including digital devices, books, internet packages, and transportation costs.

These findings indicate that educational assistance serves not only as academic support but also as a form of socioeconomic assistance for students from disadvantaged backgrounds. Within the context of higher education, meeting students' basic needs plays a significant role in maintaining educational continuity and academic stability throughout their studies.

From the perspective of Human Capital Theory, the allocation of scholarship funds toward educational resources represents an investment in students' human capital development. Expenditures on laptops, books, internet access, and other learning resources enhance students' opportunities to acquire knowledge and skills, thereby supporting both immediate academic performance and long-term educational outcomes.

The findings further reveal that students' academic needs extend beyond formal educational expenses and include learning-support resources such as books, digital devices, and internet access, all of which contribute substantially to the learning process.

The allocation pattern identified in this study indicates that KIP-K recipients tend to prioritize expenditures that directly support learning continuity. Given their limited financial resources, students appear to adopt rational spending behavior by allocating scholarship funds to essential educational needs before addressing other personal expenses. This finding suggests that educational assistance functions not merely as financial support but also as a mechanism that enables students to sustain their participation in higher education.

These findings are consistent with Rispariyanto and Fitriyanto (2023) who emphasized that the availability of learning resources and access to educational facilities support students' academic success. Furthermore, the findings indicate that KIP-K recipients not only strive to fulfill academic needs but also adjust their spending patterns to accommodate daily living expenses as a strategy for coping with economic constraints.

Financial Management and Challenges in Utilizing KIP-K Scholarship Funds

The findings indicate that KIP-K recipients continue to face various challenges in utilizing educational assistance funds. Limited funding remains one of the primary constraints because students must allocate resources to both academic expenses and daily living costs throughout an academic semester. Consequently, students are required to prioritize expenditures based on the urgency of their needs.

Some students experienced difficulties in deciding how to allocate scholarship funds, particularly when purchasing learning devices such as laptops. They were often confronted with the choice between acquiring higher-quality devices that required substantial financial investment and purchasing more affordable alternatives that might not adequately support long-term

academic activities. This situation illustrates that KIP-K recipients face not only economic limitations but also the challenge of adapting to evolving academic demands throughout their studies.

Beyond financial constraints, the findings suggest that students' ability to manage scholarship funds is also influenced by their financial planning skills. Although participants generally understood the importance of prioritizing academic needs, many had not yet developed systematic budgeting practices to manage expenditures throughout the semester. This indicates that financial literacy may play an equally important role in determining the effectiveness of scholarship utilization.

The findings further indicate that some students experience difficulties managing scholarship funds in a systematic manner. This suggests that limitations in financial management skills may affect the effectiveness of educational assistance utilization. These findings are consistent with those of Ardianty et al. (2024) who reported that the misuse of KIP-K funds and students' consumptive spending tendencies may reduce the effectiveness of educational assistance programs when expenditures are not directed toward academic needs and educational continuity. Non-academic expenses, such as transportation and daily living costs, tend to arise more frequently and therefore consume a substantial portion of available funds. In contrast, certain academic expenses are situational and occur only at specific times, such as purchasing books, printing assignments, and obtaining other learning materials.

These findings are also consistent with the study conducted by Family et al. (2024) which found that KIP-K recipients utilized scholarship funds to support both academic needs and living expenses throughout their studies. However, the present study further demonstrates that students face challenges in prioritizing expenditures and managing semester-long financial planning.

Overall, these findings indicate that the effectiveness of KIP-K fund utilization is determined not only by the amount of financial assistance provided but also by students' ability to engage in sustainable financial planning and management throughout their studies. Students' ability to establish budget priorities constitutes an important factor influencing both the effectiveness of scholarship utilization and academic success (Gunawan & Fahriani, 2025).

These findings have important practical implications for higher education institutions administering the KIP-K Scholarship. In addition to providing financial assistance, universities should consider implementing financial literacy programs, budgeting workshops, and periodic mentoring to help scholarship

recipients manage educational assistance more effectively throughout their studies.

Academic Achievement of KIP-K Scholarship Recipients

The findings indicate that KIP-K recipients are able to maintain relatively strong academic performance throughout their studies. Academic achievement is generally measured through the Cumulative Grade Point Average (CGPA), which serves as an indicator of learning success and academic consistency in higher education. Based on the findings, KIP-K recipients achieved CGPA scores ranging from satisfactory to highly satisfactory categories. These findings support the study by Halid et al. (2025) which reported that KIP-K assistance contributes positively to students' academic achievement by reducing economic barriers to learning.

These academic outcomes suggest that educational assistance provided through the KIP-K Scholarship contributes to the continuity of students' learning processes, particularly by enabling them to meet essential learning-related needs during their studies. The allocation of funds toward academic necessities, such as digital devices, internet access, books, and other learning materials, facilitates students' participation in academic activities more effectively.

The findings are also consistent with the study conducted by Nurnaningsih et al. (2025) which stated that the KIP-K Scholarship is intended to support students from economically disadvantaged families in pursuing higher education without experiencing financial barriers that may disrupt their academic progress. Such financial support allows students to focus more effectively on learning activities and maintain academic achievement throughout their studies.

Furthermore, the findings indicate that CGPA serves not only as a measure of academic success but also as an important requirement for maintaining eligibility for the KIP-K Scholarship each semester. This condition encourages students to sustain their learning efforts and maintain academic performance in accordance with the requirements established by the scholarship program.

D. Conclusion

Based on the findings of this study, it can be concluded that the utilization of Indonesia Smart College Card (KIP-K) Scholarship funds among students in the Civil Engineering Study Program at Gunung Leuser University serves not only to fulfill academic needs but also to support non-academic needs that contribute to educational continuity. The scholarship funds were allocated to the purchase of digital devices, books, stationery, internet packages, transportation expenses, and daily living costs according to the individual circumstances and priorities of each student.

The study also revealed that some students have not yet developed systematic financial planning in managing KIP-K scholarship funds. Limited financial resources, recurring living expenses, and the semester-based disbursement system were identified as major challenges in utilizing educational assistance effectively. Nevertheless, KIP-K recipients were able to maintain satisfactory academic performance, as reflected in their Cumulative Grade Point Averages (CGPAs), which ranged from satisfactory to highly satisfactory levels.

The findings indicate that the effectiveness of the KIP-K Scholarship program is determined not only by the amount of financial assistance provided but also by students' ability to manage and prioritize expenditures appropriately. Therefore, strengthening financial literacy and financial planning skills among KIP-K recipients should become an important concern for higher education institutions. Such efforts may contribute to the more effective utilization of educational assistance funds and enhance students' academic success.

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