



Kartu Indonesia Pintar (KIP) Scholarship: Target Reached or Missed?

Nadya Khairani Afiefa¹; Masduki Ahmad²

^{1,2}Faculty of Education, State University of Jakarta, Indonesia

¹Corresponding Email: nadyaaff17@gmail.com, Phone Number: 0812 xxxx xxxx

Article History:

Received: Apr 21, 2023

Revised: May 31, 2023

Accepted: Jun 21, 2023

Online First: Jun 27, 2023

Keywords:

Consumptive Lifestyle,
Kartu Indonesia Pintar
(KIP),
Scholarship.

Kata Kunci:

Basiswa,
Kartu Indonesia Pintar
(KIP),
Perilaku Konsumtif.

How to cite:

Afiefa, N. K., & Ahmad, M. (2023).
Kartu Indonesia Pintar (KIP)
Scholarship: Target Reached or
Missed?. *Edunesia: Jurnal Ilmiah
Pendidikan*, 4(3), 1316-1331.

This is an open-access article under
the CC-BY-NC-ND license



Abstract: Kartu Indonesia Pintar (KIP) scholarship is one of the scholarships that have many enthusiasts and is still a hot issue in the world of education until now. The problem arising from the scholarship is that the recipient students are considered to have a more consumptive lifestyle than regular students. This study aims to analyze whether Kartu Indonesia Pintar (KIP) scholarship is exemplary on target or needs to include the mission and purpose of the scholarship itself. Furthermore, this research is qualitative research with a descriptive approach. Data collection techniques were carried out through three instruments: observation, interviews, and documentation, called data triangulation. Interviews were conducted by questioning 5 respondents who were students who received Kartu Indonesia Pintar (KIP) scholarship. After that, the data that has been collected is analyzed to make a deeper interpretation in three stages, namely data reduction, data presentation, and conclusion drawing. Based on the results of the research that has been found, it can be concluded that the cost of education for Kartu Indonesia Pintar (KIP) is by the target, while the cost of living for Kartu Indonesia Pintar (KIP) is still deviating from its primary mission and purpose.

Abstrak: Beasiswa Kartu Indonesia Pintar (KIP) menjadi salah satu beasiswa yang memiliki banyak peminat dan masih menjadi isu hangat di dunia pendidikan hingga kini. Problematika yang timbul dari beasiswa tersebut ialah peserta didik penerimanya yang dinilai memiliki gaya hidup lebih konsumtif daripada peserta didik reguler. Berdasarkan hal tersebut, penelitian ini bertujuan untuk menganalisis apakah beasiswa Kartu Indonesia Pintar (KIP) sudah tepat mengenai sasaran atau justru meleset dari misi dan tujuan beasiswa itu sendiri. Selanjutnya penelitian ini merupakan penelitian kualitatif dengan pendekatan deskriptif. Teknik pengumpulan data dilakukan melalui tiga instrumen. Ketiga instrumen tersebut di antaranya observasi, wawancara, dan dokumentasi yang disebut dengan triangulasi data. Wawancara dilaksanakan dengan menanyai 5 responden yang merupakan mahasiswa penerima beasiswa Kartu Indonesia Pintar (KIP). Setelah itu data yang telah dikumpulkan tersebut dianalisis untuk membuat interpretasi lebih mendalam terkait permasalahan pada penelitian yang dilakukan dengan tiga tahapan, yaitu reduksi data, penyajian data, dan penarikan kesimpulan. Berdasarkan hasil penelitian yang telah ditemukan, dapat disimpulkan bahwa biaya pendidikan beasiswa Kartu Indonesia Pintar (KIP) sudah sesuai dengan sasaran, sementara biaya hidup beasiswa Kartu Indonesia Pintar (KIP) masih melenceng dari misi dan tujuan utamanya.

A. Introduction

It is undeniable that education is considered an essential thing in human life. Thus education is very influential in improving one's standard of living. Therefore, it is good that every human being must prioritize education (Andriadi et al., 2018). Education itself is described as a conscious and systematic effort to create a learning and learning process where students can actively gain insight and develop self-potential, self-control, personality, intelligence, noble character, and skills for themselves and society. Therefore, education is also used as the primary means of developing and improving the quality of human resources both in individual and citizen discourse (Santie & Wahono, 2018).

In addition to playing an essential role for individuals, education also plays a role in determining the progress or decline of a nation (Qoiriyah et al., 2019). This also makes education one factor that determines progress in other sectors of human life. Therefore, organized education must be high quality and adapt to the times that continue to develop (Syofyan et al., 2022). Education itself aims to realize changes in a person and his society in a more advanced and quality direction. Thus, education can positively advance the nation and state of Indonesia so that it can continue to compete with other developed countries (Susela & Darmayanti, 2022).

For the realization of quality resources, education is closely related to the rights possessed by each individual. In Indonesia, every citizen is guaranteed the right to education and teaching. This right is stated in Article 31 Paragraph 1 of the 1945 Constitution, and its amendments in Chapter XIII that every citizen is obliged to follow primary education, and the government is obliged to finance it (Aliyyah et al., 2020). Talking about the right to education for the people of Indonesia is also contained in the Law of the Republic of Indonesia Number 12 of 2013 concerning the National Education System that every citizen has the same right to obtain quality education (Fauzi & Samsuruhuda, 2019). Thus, Indonesian citizens have been guaranteed their right to education (Santie & Wahono, 2018).

Rights always go hand in hand with obligations. Therefore, in addition to every citizen's rights, the government is also obliged to develop education in Indonesia. This development is necessary due to the prominent role played in achieving progress in the economic, social, political, and cultural sectors. Because of this, the government must be responsible for fulfilling the right of every citizen to get an education to educate and prosper the nation's life (Rohaeni & Saryono, 2018). The government's obligations are also reflected in the Preamble of the 1945 Constitution of the Republic of Indonesia, which explains that the government must protect the entire Indonesian nation and the entire Indonesian blood sphere and must advance the general welfare, educate the nation's life, and participate in implementing world order based on independence, eternal peace, and social justice (Santie & Wahono, 2018).

Education in Indonesia, as it is known, has levels, from elementary school, junior high school, high school, or vocational, to college. In the era of globalization and the advancement of education and technology, education at the tertiary level plays an essential

role in producing human resources who can compete professionally, competitively, and reliably in their fields. This is supported by the explanation in the Law of the Republic of Indonesia Number 12 Article 5 of 2012 concerning the Higher Education System that higher education aims to produce graduates who master branches of knowledge and, or technology to fulfill national interests and increase the nation's competitiveness (Andriadi et al., 2018).

Despite its importance to the Indonesian nation, access to higher education still needs to be improved. It is still one of the main problems in education in Indonesia. In general, an example of inequality is that many outstanding students from underprivileged families cannot continue their education to higher education (Rohman & Widjaja, 2018). This is unfortunate because taking education to a high level is an effort to realize a more qualified and qualified next generation of the nation (Hapsari et al., 2018).

Education inequality is often associated with the cost of education, which continues to increase yearly, and the cost of higher education is no exception (Santie & Wahono, 2018). It is also often linked to poverty, one of Indonesia's most significant and unresolved problems. This economic problem is the cause of failing to achieve educational equality with students who do not have financial difficulties (Roziqin & Yusuf, 2019). Therefore, it can be said that poverty is one factor that makes it difficult for people to pursue education and also affects the welfare of the community (Rohaeni & Saryono, 2018).

Talking about educational inequality in Indonesia, especially about the economy, of course, is contrary to the mandate in the 1945 Constitution that every citizen has the right to education. In other words, all Indonesian citizens, regardless of social status, have the right to a proper education (Rohaeni & Saryono, 2018). Many students excel and have high enthusiasm but are constrained by costs. These constraints cause the students concerned to be forced not to continue their education (Nafisa et al., 2022).

The government has responded to this problem by striving for educational equality in Indonesia by providing facilities in the form of scholarships (Hapsari et al., 2018). The scholarship is offered to help with the education costs of students who excel but face economic problems (Aliyyah et al., 2020). In addition, the scholarship program aims to help improve the education level of the Indonesian people (Nafisa et al., 2022).

The provision of scholarships is also stated in Law No. 12 Article 76 of 2012 concerning Higher Education Article 76 that the government is obliged to fulfill the rights of students who are economically disadvantaged to be able to complete their studies by academic regulations. The requests of these students are fulfilled by providing scholarships to outstanding students, assistance or waiving tuition fees, and or interest-free loans that must be repaid after graduation and/or getting a job (Santie & Wahono, 2018). In other words, scholarships help ease the burden of students' education costs (Iskandar, 2021).

Scholarships usually have a predetermined period. Another purpose of scholarships is as a form of appreciation and motivation for students to continue to strive to learn optimally and excel (Noviyanti & Dermawan, 2022). In essence, scholarships are given to support the advancement of education, provide learning opportunities for outstanding students who have financial difficulties and foster and maintain the enthusiasm of students

to always make achievements (Fauzi & Samsuruhuda, 2019). The government hopes to break the chain of poverty through the scholarships provided. Thus, it can realize the hope for the birth of an intelligent and characterful society that will become the nation's leaders in the future (Roziqin & Yusuf, 2019).

The Indonesian government provides many scholarships. The Bidikmisi Scholarship, or Kartu Indonesia Pintar (KIP) scholarship, is one of the many scholarships offered at universities in Indonesia (Kurniadi et al., 2018). Kartu Indonesia Pintar (KIP) scholarship is the most popular scholarship and is intended for students with academic and non-academic achievements but experiencing financial constraints (Garniasih & Jannah, 2018). Furthermore, the government has provided the Kartu Indonesia Pintar (KIP) scholarship, previously called Bidikmisi, through the Directorate General of Higher Education of the Ministry of National Education since 2010 (Wulandari, 2020).

Like scholarships, to obtain Kartu Indonesia Pintar (KIP) scholarship, students must pass the selection by meeting the requirements and criteria determined (Wahyudi et al., 2021). In other words, not all students can receive Kartu Indonesia Pintar (KIP) scholarship. Only those who have met the criteria can be nominated and have the opportunity to get the scholarship (Utari & Setiawan, 2021).

Then with the strict selection carried out, students who succeed in getting Kartu Indonesia Pintar (KIP) scholarship must be able to compete in terms of achievement with other students. Therefore, as a recipient of the Kartu Indonesia Pintar (KIP) scholarship, these students carry a great responsibility to themselves, the community, and the government (Santie & Wahono, 2018). However, the large number of applicants for this scholarship also makes the relevant parties overwhelmed in distributing scholarships to students who are entitled to them (Dina & Marjianto, 2018). It is also often due to the low accuracy of the selection and the inappropriate selection process, causing problems where students who should be entitled to a scholarship fail to receive it (Pasa et al., 2022). Therefore, the selection process for Kartu Indonesia Pintar (KIP) scholarship takes a long time and is relatively long (Nafisa et al., 2022).

Kartu Indonesia Pintar (KIP) scholarship facilitates higher education financing from enrollment until the students graduate. In addition to the tuition fees provided, this scholarship also assists in subsidizing students' living expenses. Therefore, in its implementation, Kartu Indonesia Pintar (KIP) scholarship has the 3T principle: Right target, Right amount, and Right time. These three principles are intended so that the provision of the Kartu Indonesia Pintar (KIP) scholarship can be maximally beneficial. However, the condition of the Kartu Indonesia Pintar (KIP) scholarship is inseparable from various problems in it. Issues that occur along with the receipt of this scholarship by students include students receiving Kartu Indonesia Pintar (KIP) scholarship who do not graduate on time, irrelevant use of living expenses, recipients who are not on target, disbursement of funds not on time, invalid recipient data, an unclear mechanism for replacing recipients of Kartu Indonesia Pintar (KIP) scholarship, and achievement index scores that are still below the standard (Fauzi & Samsuruhuda, 2019).

One problem that is still busy and has become a hot issue in the general public is the mismatch of Kartu Indonesia Pintar (KIP) scholarship recipients. The recipients of the Kartu Indonesia Pintar (KIP) scholarship, as is well known, must come from families with poor economic conditions. This can also be reflected in the purpose of the Kartu Indonesia Pintar (KIP) scholarship for students with financial constraints. Therefore, the Kartu Indonesia Pintar (KIP) scholarship recipients can behave, look, and act by the definition of Kartu Indonesia Pintar (KIP) learner itself.

Kartu Indonesia Pintar (KIP) learners should understand that they receive this scholarship based on the requirements and criteria set out in the agreement that has been concluded (Garniasih & Jannah, 2018). However, there are many cases of Kartu Indonesia Pintar (KIP) students who have a higher lifestyle than regular students. This consumptive behavior is usually caused by Kartu Indonesia Pintar (KIP) students who are influenced by the association's demands so that they will pursue social recognition. They allocate most of the scholarship fees they receive to things that are not actually needed and are not in accordance with their needs (Sari et al., 2023).

Many previous studies have analyzed the financial behavior of recipients of the Kartu Indonesia Pintar (KIP) scholarship, previously known as Bidikmisi. Therefore, based on what has been described, researchers are interested in examining more deeply whether Kartu Indonesia Pintar (KIP) scholarship given is exemplary on target to students who are entitled to receive it. One of the previous studies examined the consumptive behavior carried out by Bidikmisi scholarship recipients, which is influenced by internal and external factors. Internal factors include income, personality, and perceptions of products. At the same time, external factors are reference groups and families. On the other hand, the saving behavior of Bidikmisi scholarship recipients is carried out conditionally depending on the amount of consumption each month. In addition, when the income of these students increases, they often also increase their nominal savings and consumption (Rohman & Widjaja, 2018).

Furthermore, there are other studies regarding the effectiveness of using Bidikmisi scholarship funds. The study explains that in terms of use, the Bidikmisi scholarship has been running effectively because it is by the mission and objectives of the Bidikmisi scholarship itself. Then, regarding consumption, the Bidikmisi scholarship is considered ineffective because Bidikmisi scholarship recipients need to refrain from using funds. Then in terms of work implementation, the Bidikmisi scholarship has also yet to be effective because some students receive Bidikmisi scholarships that do not comply with and follow the agreed rules (Wulandari, 2020).

B. Method

This research is a qualitative study using a descriptive approach as its method. Qualitative research is carried out through three stages: data collection, analysis, and interpretation. Furthermore, data collection techniques in this study were carried out

through observation, interviews, and documentation. The three instruments are then known as data triangulation (Aisah et al., 2021).

Qualitative-descriptive research is conducted by describing the object of study systematically and based on facts (Anshori et al., 2022). The thing of this research is whether or not the objectives of the Kartu Indonesia Pintar (KIP) scholarship are achieved. So then, the researcher determines the research subject who is a student recipient of the Kartu Indonesia Pintar (KIP) scholarship itself. In connection with this, the topics in this study were 5 students who received a Kartu Indonesia Pintar (KIP) scholarship from one of the universities in Bogor City. As mentioned earlier, data collection was first carried out by observing the daily activities of the five respondents. The researcher reviewed the items owned and the lifestyles lived by the five respondents. Then the researcher asked several questions to the five respondents in the form of written interviews. The questions were open-ended, so the respondents had no restrictions to answer them. Furthermore, researchers collected several references related to Kartu Indonesia Pintar (KIP) scholarship, such as documents, scientific journals, and previous research that had relevance to the research topic being studied.

After that, the data that has been collected is analyzed further and in-depth to support the research being conducted (Adlini et al., 2022). In this research, data analysis techniques were carried out in three stages: data reduction, data presentation, and conclusion drawing. First, through data reduction, data that has been obtained from many sources is reduced by selecting it in detail and selectively. Then the data presentation is done by analyzing and presenting the results of the previously selected data. Then conclusions are drawn based on the data analysis that has been carried out.

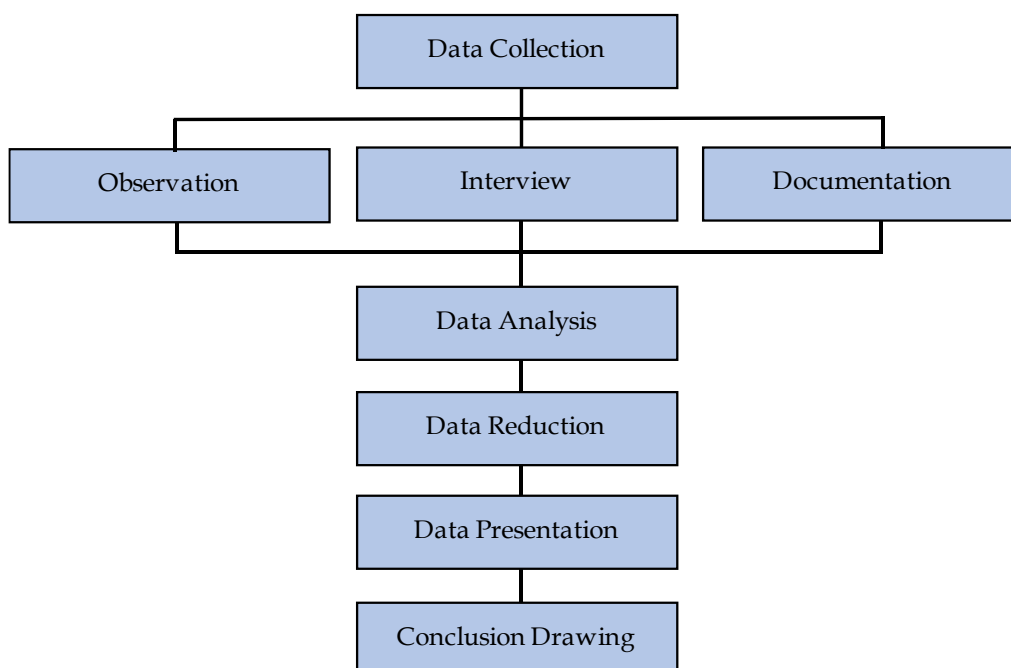


Figure 1. Research Flow

C. Result and Discussion

Result

The government facilitates Kartu Indonesia Pintar (KIP) scholarships for students who have exemplary academic and non-academic achievements but are constrained by financial conditions in the family. The scholarship is given essentially because every Indonesian citizen has the right to education. Learners who get this Kartu Indonesia Pintar (KIP) scholarship must go through a selection stage with the following general requirements:

1. Recipients of Kartu Indonesia Pintar (KIP) are graduates of Senior High School, Vocational High School, or other equivalent forms who graduated in the current year or a maximum of graduating 2 (two) years earlier;
2. The recipient of Kartu Indonesia Pintar (KIP) has passed the selection of new student admissions through all entrance channels of Academic Universities or Vocational Universities and is accepted at State University or Private University in a Study Program that has been officially accredited and recorded in the national accreditation system of universities;
3. Kartu Indonesia Pintar (KIP) recipients have good academic potential but have economic limitations or come from poor/vulnerable families and/or with special considerations supported by valid documentary evidence.

Furthermore, the requirements for recipients of Kartu Indonesia Pintar (KIP) to come from families with financial difficulties are evidenced by the following provisions:

1. Learners are holders or owners of Kartu Indonesia Pintar (KIP) for Secondary Education;
2. Learners are included in the Integrated Social Welfare Data (DTKS) or receive social assistance programs determined by the Ministry of Social Affairs, such as Social Assistance for Family Hope Program (PKH), Social Assistance for Health Insurance Contribution Recipients (PBI JK), and Non-Cash Food Assistance (BPNT);
3. Students are included in the poor/vulnerable to poverty group at a maximum of decile 3 (three) of the Targeting Data for the Acceleration of the Elimination of Extreme Poverty (P3KE) determined by the Coordinating Ministry for Human Development and Culture;
4. Learners come from social institutions/ orphanages;
5. If the prospective recipient does not meet one of the 4 criteria above, they can still apply for Kartu Indonesia Pintar (KIP) scholarship by completing the following criteria:
 - a. Proof of combined gross income of parents/guardians of a maximum of IDR4,000,000 per month or combined gross income of parents/guardians divided by the number of family members of a maximum of IDR750,000; and
 - b. Evidence of a low-income family in the form of a Certificate of Disadvantage (SKTM) issued and legalized by the government, at least at the village/kelurahan level, to state the condition of a family that belongs to the poor or disadvantaged group.

In 2023, the costs obtained by recipients of the Kartu Indonesia Pintar (KIP) scholarship are categorized into two: education costs and living costs. In addition, the

amount of the fee has a different nominal. Tuition fees for recipients of the Kartu Indonesia Pintar (KIP) scholarship are determined by the accreditation of the study program (study program), including accredited study programs A with a maximum of Rp12,000,000 specifically for health study programs and Rp8,000,000 for non-health study programs, accredited study programs B with a maximum of Rp4,000,000, and accredited study programs C with a maximum of Rp2,400,000. However, these costs do not include the cost of almamater suits or practicum clothes, dormitory fees, supporting charges for KKN, PKL, or internships, learning and research activities carried out independently, or graduation fees. Meanwhile, the nominal cost of living for recipients of the Kartu Indonesia Pintar (KIP) scholarship each month depends on the region, which is divided into five clusters, namely Rp800,000, Rp950,000, Rp1,100,000, Rp1,250,000, and Rp1,400,000. The difference between the two fees is that the education fee is paid directly to the university, while the living expenses are transferred directly to the students concerned (Kemendikbud, 2020).

Interviews were conducted with five student respondents who received Kartu Indonesia Pintar (KIP) scholarship to obtain further information regarding the scholarship's receipt and management based on each respondent's lifestyle. Four of the five respondents stated that they had received Kartu Indonesia Pintar (KIP) scholarship funds on time. On the other hand, one respondent said otherwise. In addition, the five respondents also mentioned the amount they received for living expenses from Kartu Indonesia Pintar (KIP) scholarship fund, which amounted to Rp1,100,000. The first respondent said that she received Kartu Indonesia Pintar (KIP) scholarship on time. Then she explained that the management of Kartu Indonesia Pintar (KIP) scholarship funds she received was carried out by allocating them for monthly living expenses, including transportation costs, food costs, and other needs such as skincare, makeup, and others. Then she stated that Kartu Indonesia Pintar (KIP) scholarship funds she received could meet her daily needs because she was not impulsive. After that, she explained that she does not look for additional income outside of the Kartu Indonesia Pintar (KIP) scholarship fund because she has yet to find the right side job.

Furthermore, she added that when she wants to buy goods, she looks more at function than brand. This is because she knows that her money is small and has been allocated according to her needs. In addition, she also said that she spends more time with friends on campus because she is still studying. Then she stated that she felt that she did not apply a consumptive lifestyle because she felt self-conscious and did not want to have too many items because later she would feel confused about using them even though their functions were the same. Then she added that the advantages or benefits of the Indonesia Smart Card (KIP) scholarship that she received, including now she does not need to pay a penny for UKT, the monthly allowance she receives is enough for living expenses in the city of Bogor, many activities to upgrade herself, and can meet other friends with good academics who also receive Kartu Indonesia Pintar (KIP) scholarship. Meanwhile, she mentioned that the disadvantage of the Kartu Indonesia Pintar (KIP) scholarship is that after re-registering, the disbursement of pocket money or living expenses is sometimes late, and

she can wait for the assignment for about 1 month. This caused her to feel complex, and had to ask for money from her parents for transportation costs to campus.

Furthermore, the second respondent said that she received Kartu Indonesia Pintar (KIP) scholarship late. Then she explained that managing the Kartu Indonesia Pintar (KIP) scholarship funds she received were carried out by always setting them aside for savings. Then she stated that Kartu Indonesia Pintar (KIP) scholarship funds she received could not meet her daily needs because the money she received was insufficient for food and other conditions. After that, she explained that she was looking for additional income outside Kartu Indonesia Pintar (KIP) fund because it was to cover the shortage of monthly money. Furthermore, she added that when she wanted to buy goods, she looked more at the brand than the function. This is because the better the brand, the more durable the item is so that it does not break quickly, which will waste money to buy again. In addition, she also said that she doesn't like spending time with friends because she thinks it will only waste money. Then she stated that she felt that she had implemented a wasteful lifestyle. Then she added the advantages or benefits of the Kartu Indonesia Pintar (KIP) scholarship that she received, including being able to finance tuition fees until semester 8, monthly pocket money, and free BPJS facilities. Meanwhile, she mentioned that the shortcomings of the Kartu Indonesia Pintar (KIP) scholarship are so far more about the delay in the disbursement process.

Then the third respondent said that she received Kartu Indonesia Pintar (KIP) scholarship on time. Then she explained that the management of the Kartu Indonesia Pintar (KIP) scholarship funds she received was carried out using them for daily living needs. Then she stated that Kartu Indonesia Pintar (KIP) scholarship funds she received could not meet her daily needs because the cost of everyday needs exceeded the amount of Kartu Indonesia Pintar (KIP) scholarship funds received each month. After that, she explained that she did not seek additional income outside the Kartu Indonesia Pintar scholarship fund but only asked for additional funds from her parents. Furthermore, she added that when she wants to buy goods, she looks more at function than brand. In addition, she also said that she spends more time with friends on campus because she rarely spends time outside. Then she stated that she did not apply a wasteful lifestyle. Then she added the advantages or benefits of the Kartu Indonesia Pintar (KIP) scholarship that she received to reduce the burden on parents. At the same time, she mentioned that the shortcomings of the Kartu Indonesia Pintar (KIP) scholarship were that, according to her, Kartu Indonesia Pintar (KIP) scholarship funds still needed to be improved.

Then the fourth respondent said that she received Kartu Indonesia Pintar (KIP) scholarship on time. Then she explained that the management of the Kartu Indonesia Pintar (KIP) scholarship funds she received was carried out using them for college needs such as buying study materials, quotas, and daily food needs. Then she stated that Kartu Indonesia Pintar (KIP) scholarship funds she received could not meet her daily needs because the funds provided were sufficient for learning support activities. In contrast, for everyday needs, they were still insufficient. However, this is adjusted back to the cost of living in their respective regions. After that, she explained that she was looking for additional income

outside Kartu Indonesia Pintar (KIP) scholarship fund because getting extra income could ease the burden on parents and better manage the scholarship funds received.

Furthermore, she added that when she wanted to buy goods, she looked more at function than brand. According to her, it isn't perfect if the goods have been purchased but have yet to be used. After all, the money should be used for more valuable things. In addition, she also said that she spends more time with friends in the boarding house because she thinks it feels more comfortable to share stories and control spending. Then she stated that she thought that she was applying a consumptive lifestyle because she would consume something if he felt that something still provided benefits for him. Then she added that the advantages or usefulness of the Kartu Indonesia Pintar (KIP) scholarship that she received included training to think forward or critically, training to be on time, and training high responsibility. Meanwhile, she mentioned that the shortcomings of the Kartu Indonesia Pintar (KIP) scholarship are that, according to her, Kartu Indonesia Pintar (KIP) scholarship itself is good, but usually, in some cases, Kartu Indonesia Pintar (KIP) scholarship is found to be misdirected.

After that, the fifth respondent said that she received Kartu Indonesia Pintar (KIP) scholarship on time. Then she explained that the management of Kartu Indonesia Pintar (KIP) scholarship funds she received was carried out by allocating them for daily living needs, such as food costs, transportation costs, internet quotas, and book fees, and some were saved. Then she stated that Kartu Indonesia Pintar (KIP) scholarship funds she received could still meet her daily needs if appropriately managed, so it returned to her personality. After that, she explained that she was looking for additional income outside the Kartu Indonesia Pintar (KIP) scholarship fund because she thought this could ease the burden on her parents. Furthermore, she added that when she wants to buy goods, she looks more at the brand than the function. She said that branded goods look better and are more durable in quality. In addition, she also said that she spends more time with friends outside, such as fast food restaurants, to ease the burden on his mind while utilizing accessible wifi facilities for group work there. Then she stated that she felt she was adopting a consumptive lifestyle because sometimes she bought things she liked without thinking twice. Then she added the advantages or benefits of the Kartu Indonesia Pintar (KIP) scholarship she received, namely helping UKT fund payments for 8 semesters and reducing the burden on parents. Meanwhile, she mentioned that the disadvantages of the Kartu Indonesia Pintar (KIP) scholarship are that, according to her, Kartu Indonesia Pintar (KIP) scholarship funds are sometimes late in disbursement from a predetermined time.

Thus, students must utilize and manage the living expenses they receive to the maximum. That is because the cost of living aims to help fulfill students' survival while studying at college. However, until now there are still many cases of students who receive Kartu Indonesia Pintar (KIP) scholarships living a lifestyle that is contrary to the purpose of the Kartu Indonesia Pintar (KIP) scholarship itself. Various factors, both internal and external aspects, undoubtedly influence this.

Discussion

Problems regarding the lifestyle carried out by Kartu Indonesia Pintar (KIP) scholarship recipients that are not by the objectives of the Kartu Indonesia Pintar (KIP) scholarship are still widely found. The wasteful behavior of scholarship recipients often causes this. Consumptive behavior is spending money on an item or anything of value without considering the meaning of real needs using logic. Based on this definition, Kartu Indonesia Pintar (KIP) scholarship recipients should not have consumptive behavior. They must be accompanied by rational decision-making when buying an item or anything. Therefore, they must consider an item's level of need, quality, and usefulness, as well as their income, so that the expenses made remain reasonable (Rohman & Widjaja, 2018).

As is known, the living expenses received by Kartu Indonesia Pintar (KIP) scholarship students are issued for things that support the primary needs in their lives. These living expenses are usually used to buy college books, boarding house rent or rent, and other direct costs. However, consumptive behavior makes this Kartu Indonesia Pintar (KIP) scholarship learner use the money to buy bags, clothes, the latest mobile phones, travel, and other things that are not the primary needs (Wulandari, 2020). Consumptive behavior is influenced by two main factors: internal and external factors. The two elements are further explained in more detail as follows:

1. Internal Factors

a. Income

Students who feel that the scholarship funds are insufficient will look for other additional income. Therefore, they will be more flexible in managing their finances because of the extra income outside the living expenses from the scholarship. However, some learners feel that the scholarship funds still need to be improved and have not worked. They only rely on pocket money from parents and living expenses from scholarships. This should make learners in this condition more frugal.

b. Personality

This factor is also influenced by learners' interaction with the surrounding environment. Usually, learners who receive Kartu Indonesia Pintar (KIP) scholarship with a family environment constrained by the economy tend to have a simple and frugal personality. These learners will feel more self-conscious about being able to manage their finances wisely.

c. Perception of the Product

Learners who buy goods by looking at the function tend to focus more on the expenses they make rather than on an item's usefulness period. Meanwhile, learners who buy branded goods consider the goods to have a better appearance and durable quality. This causes learners to spend more money to get goods with a long period of use.

2. External Factors

a. Reference Group

Reference groups such as friends on campus or friends in boarding houses can influence the consumptive behavior of students who receive the Kartu Indonesia Pintar (KIP) scholarship.

b. Family

Students who receive Kartu Indonesia Pintar (KIP) scholarship come from economically constrained families. Therefore, they will usually behave more frugally.

These factors significantly impact the consumptive behavior of students who receive the Kartu Indonesia Pintar (KIP) scholarship. However, this, of course, returns to each individual. Those who can reason and have the ability to manage finances well will only spend on the facilities provided if they consider which ones are needs and which ones are merely desires (Rohman & Widjaja, 2018).

So based on the strict selection process of the Kartu Indonesia Pintar (KIP) scholarship, which must go through various predetermined requirements and criteria, the recipients of Kartu Indonesia Pintar (KIP) scholarship are primarily by the goals and objectives of Kartu Indonesia Pintar (KIP) scholarship itself. This is due to the many provisions that need to be met by those who register and provide supporting documents, such as KIP to SKTM, which are authorized by the authorities. However, sometimes there is invalid data, and pass the selection because of the large number of applicants for the Kartu Indonesia Pintar (KIP) scholarship, resulting in the parties involved in the selection process becoming overwhelming. Furthermore, as has been explained, the education costs of Kartu Indonesia Pintar (KIP) students have also been appropriately channeled because they are directly paid to the destination universities. However, students' living costs often escape supervision because the prices are directly transferred to students. Those who spend these costs on primary needs, not based on desires, are said to have rational and reasonable behavior. Meanwhile, those who behave consumptively by wasting and misusing these costs for unnecessary desires produce a terrible view of students who receive the Kartu Indonesia Pintar (KIP) scholarship (Wulandari, 2020). It can also be said that whether or not the target of the Kartu Indonesia Pintar (KIP) scholarship can be categorized into two, namely the education costs of Kartu Indonesia Pintar (KIP) scholarship, which are appropriate and the objectives of the scholarship, while the living expenses of Kartu Indonesia Pintar (KIP) scholarship are still not by the mission and goals of the scholarship.

D. Conclusion

Kartu Indonesia Pintar (KIP) scholarship is one of the most popular scholarships in Indonesia. The government gives the scholarship to facilitate outstanding students from underprivileged families. Through Kartu Indonesia Pintar (KIP) scholarship, these students are expected to be motivated to continue their education up to the university level. This is

due to the mandate stated in the 1945 Constitution to create the next generation of an intelligent and characterful nation.

The Kartu Indonesia Pintar (KIP) scholarship selection process takes a long time. Kartu Indonesia Pintar (KIP) scholarship applicants must fulfill several predetermined requirements. With the strict selection process, Kartu Indonesia Pintar (KIP) scholarship recipients are mostly right on target, namely for potential students with financial constraints. However, due to the large number of applicants for this scholarship, the parties involved in the selection activities sometimes make mistakes in the process.

The costs received by Kartu Indonesia Pintar (KIP) scholarship students are grouped into education costs and living costs. Tuition fees are paid directly to the university while living expenses are transferred directly to the students concerned. This causes living expenses to escape supervision. There are many cases of Kartu Indonesia Pintar (KIP) students who could be more productive by buying goods or anything that is not a primary need. This condition creates a wrong perception of Kartu Indonesia Pintar (KIP) scholarship students. Thus, the education costs of Kartu Indonesia Pintar (KIP) scholarship students are by the objectives, while the living expenses of Kartu Indonesia Pintar (KIP) scholarship students are still off target.

Seeing the high demand for Kartu Indonesia Pintar (KIP) scholarship, it is recommended that the parties involved in the scholarship selection process be given socialization and training so that the selection process can run more effectively and efficiently. In addition, there is a need for additional human resources to minimize and avoid mistakes made in the selection process. Meanwhile, other suggestions that can be given are for the local government to conduct further supervision and socialization to recipients of the Kartu Indonesia Pintar (KIP) scholarship regarding the use of fees that they should apply.

Furthermore, further quantitative research can be carried out regarding the success of equal distribution of Kartu Indonesia Pintar (KIP) scholarship recipients at the provincial or national level. In addition, qualitative research can also be conducted that analyzes the relationship between financial management and consumptive behavior of Kartu Indonesia Pintar (KIP) scholarship recipients.

References

- Adlini, M. N., Dinda, A. H., Yulinda, S., Chotimah, O., & Merliyana, S. J. (2022). Metode Penelitian Kualitatif Studi Pustaka. *Edumaspul: Jurnal Pendidikan*, 6(1), 974-980. <https://doi.org/10.33487/edumaspul.v6i1.3394>
- Aisah, I., Achmad, A., Khoeriah, N. D., & Sudrajat, A. (2021). Management of Infrastructure in Improving the Quality of Vocational High School Graduates. *Journal of Industrial Engineering & Management Research*, 2(4), 172-189. <https://doi.org/10.7777/jiemar.v2i4.176>

- Aliyyah, R. R., Ulfah, S. W., Herawati, E. S. B., Rachmadtullah, R., & Asmara, A. S. (2020). Bidikmisi: Analisis Pelaksanaan Program Beasiswa Pendidikan Tinggi. *ALIGNMENT: Journal of Administration and Educational Management*, 3(1), 37-54. <https://doi.org/10.31539/alignment.v3i1.1282>
- Andriadi, K. D., Asih, E. T. W., Dewi, A. A. W., Nugraha, K., & Samadhinata, I. M. D. (2018). Efektifitas Penyelenggaraan Program Beasiswa Bidikmisi di Universitas Pendidikan Ganesha. *Jurnal Ilmiah Akuntansi dan Humanika*, 8(3), 206-212. <https://doi.org/10.23887/jinah.v8i3.20015>
- Anshori, M., Suwarno, S., & Kasbani, K. (2022). Management of Facilities and Infrastructure in Improving the Quality of Islamic Education. *Nazhruna: Jurnal Pendidikan Islam*, 5(3), 928-939. <https://doi.org/10.31538/nzh.v5i3.2339>
- Dina, N. Z., & Marjianto, R. S. (2018). Prediksi Penentuan Penerima Beasiswa dengan Metode Knearest Neighbours (Studi Kasus: Program Studi Sistem Informasi Fakultas Vokasi Universitas Airlangga). *InfoTekJar: Jurnal Nasional Informatika dan Teknologi Jaringan*, 2(2), 135-139. <https://doi.org/10.30743/infotekjar.v2i2.269>
- Fauzi, A., & Samsuruhuda, H. (2019). Efektivitas Program Beasiswa Bidikmisi di Universitas Negeri Surabaya. *Didaktis: Jurnal Pendidikan dan Ilmu Pengetahuan*, 19(3), 240-256. <https://doi.org/10.30651/didaktis.v19i3.3586>
- Garniasih, B., & Jannah, R. (2018). The Self-Concept of Students Receiving Bidik Misi Scholarships at the University of Jember. *Jurnal Entitas Sosiologi*, 7(2), 12-24. <https://doi.org/10.19184/jes.v7i2.16629>
- Hapsari, D. T., Harini, & Nugroho, J. A. (2018). Pengaruh Beasiswa PPA dan Kebiasaan Belajar Terhadap Prestasi Belajar Mahasiswa FKIP UNS Penerima Beasiswa PPA Periode Januari-Juni 2017. *Jurnal Pendidikan Bisnis dan Ekonomi*, 4(1), 1-15.
- Iskandar, W. (2021). Identifikasi Penerimaan Beasiswa DIPA Menggunakan Metode Backward Chaining. *Jupiter: Journal of Computer & Information Technology*, 2(2), 96-108. <https://doi.org/10.53990/cist.v2i2.139>
- Kemendikbud. (2020). *Pedoman Pendaftaran Kartu Indonesia Pintar Kuliah (KIP Kuliah)*. Jakarta: Kementerian Pendidikan dan Kebudayaan.
- Kurniadi, R., Syahza, A., & Suarman, S. (2018). Profil Literasi Keuangan Mahasiswa Penerima Beasiswa Bidikmisi. *Sorot: Jurnal Ilmu-Ilmu Sosial*, 13(2), 73-84. <https://doi.org/10.31258/sorot.13.2.7123>
- Nafisa, A. N., Purba, E. N. D. B., Putri, N. A., & Niska, D. Y. (2022). Penentuan Kriteria Penerima Beasiswa Berprestasi Menggunakan Metode Analytical Hierarchy Process. *Jurnal Informatika*, 9(2), 103-108. <https://doi.org/10.31294/inf.v9i2.12893>

- Noviyanti, R., & Dermawan, D. A. (2022). Studi Literatur Pengaruh Beasiswa terhadap Prestasi Belajar Mahasiswa. *IT-Edu: Jurnal Information Technology and Education*, 7(1), 58-66.
- Pasa, I. Y., Prasetya, N. W. A., & Maharrani, R. H. (2022). Penerapan Metode SAW pada Penentuan Penerima Beasiswa Lazizmu. *INTEK: Jurnal Informatika dan Teknologi Informasi*, 5(1), 81-89.
- Qoiriyah, L., Purwanto, H. L., & Setiyaningsih, W. (2019). Rancang Bangun Sistem Pendukung Keputusan Penentuan Jenis Beasiswa Menggunakan KNN. *RAINSTEK: Jurnal Terapan Sains & Teknologi*, 1(2), 64-72. <https://doi.org/10.21067/jtst.v1i2.3455>
- Rohaeni, N. E., & Saryono, O. (2018). Implementasi Kebijakan Program Indonesia Pintar (PIP) Melalui Kartu Indonesia Pintar (KIP) dalam Upaya Pemerataan Pendidikan. *Indonesian Journal of Education Management & Administration Review*, 2(1), 193-204. <https://doi.org/10.4321/ijemar.v2i1.1824>
- Rohman, A. A., & Widjaja, S. U. M. (2018). Analisis Perilaku Konsumtif dan Perilaku Menabung Mahasiswa Penerima Beasiswa Bidikmisi di Jurusan Ekonomi Pembangunan Fakultas Ekonomi Universitas Negeri Malang Angkatan 2014. *JPE: Jurnal Pendidikan Ekonomi*, 11(2), 107-117.
- Roziqin, A., & Yusuf, I. M. (2019). Implementasi Kebijakan Beasiswa Bidikmisi: Studi Kasus di Universitas Diponegoro (2018). *Publik: Jurnal Ilmu Administrasi*, 8(2), 110-122. <https://doi.org/10.31314/pjia.8.2.110-122.2019>
- Santie, J. K., & Wahono, A. (2018). Implementasi Kebijakan Program Bantuan Besiswa Bidikmisi di Politeknik Negeri Manado. *MAP (Jurnal Manajemen dan Administrasi Publik)*, 1(02), 183-192. <https://doi.org/10.37504/map.v1i02.94>
- Sari, D. M., Fauziah, S. R., & Arfiani, M. (2023). Analisis Pemanfaatan Beasiswa Aceh Carong Bagi Mahasiswa Politeknik Aceh. *Jurnal Ilmiah Ekonomi Terpadu (Jimetera)*, 3(1), 55-60.
- Susela, Y., & Darmayanti, C. (2022). Strategi Pengelolaan Dana Beasiswa dalam Pemerintah Kabupaten Simeulue. *Jurnal Pendidikan dan Konseling (JPDK)*, 4(6), 298-305. <https://doi.org/10.31004/jpdk.v4i6.8156>
- Syofyan, A., Irsadunas, I., & Anggraini, V. Y. (2022). Analisis Dampak Beasiswa Program Indonesia Pintar (PIP) terhadap Prestasi Belajar Peserta Didik. *JESYA: Jurnal Ekonomi & Ekonomi Syariah*, 5(1), 596-612. <https://doi.org/10.36778/jesya.v5i1.586>
- Utari, S., & Setiawan, S. (2021). Sistem Penentuan Penerimaan Beasiswa di SMA PGRI 4 Jakarta Timur. *Jurnal Infortech*, 3(2), 129-135. <https://doi.org/10.31294/infortech.v3i2.11589>
- Wahyudi, F., Albar, M. A., & Afwani, R. (2021). Implementasi metode weighted product pada sistem pendukung keputusan penerima beasiswa bidikmisi universitas

mataram. *JTIKE: Jurnal Teknologi Informasi, Komputer, dan Aplikasinya*, 3(1), 1-12.
<https://doi.org/10.29303/jtika.v3i1.108>

Wulandari, V. A. (2020). Efektivitas Penggunaan Dana Beasiswa Bidikmisi Mahasiswa Fakultas Ekonomi Bisnis Islam Iain Bengkulu. *SEMB-J: Sharia Economic and Management Business Journal*, 1(3), 25-32.