

# **EFFECTIVENESS OF THE SMART INDONESIA CARD PROGRAM ( KIP ) ON STUDENT LEARNING ACHIEVEMENT IN THE DEPARTMENT OF DIGITAL BUSINESS, STATE UNIVERSITY OF MEDAN**

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## **Abstract**

This study aims to ascertain what factors contribute to the ineffectiveness of Smart Indonesia at Medan State University and how well the program is implemented based on Ministerial Regulation No. 10 of 2020 for digital business majors in achieving access to education. This study employed a qualitative technique. Through the use of questionnaires, primary and secondary data sources provided the information that was employed. According to Soerjono Soekamto's assessment of effectiveness, the implementation of the Minister of Education and Culture Regulation No. 10 of 2020 regarding the Smart Indonesia Program at Medan State University, which offers a major in digital business, has not yet reached the anticipated level of effectiveness. This is supported by the study's findings. Aspects of law enforcement, legal considerations, facility and infrastructural conditions, as well as societal and cultural dynamics, are some of the variables that affect it. The challenges faced include problems related to target accuracy, the process of disbursing funds, and the lack of data related to students who are entitled to KIP.

**Keywords:** *Keyword: Effectiveness, Tuition KIP, Achievement*

## **A. Introduction**

Education has great significance because it serves as a tool to determine the contribution to the progress of a country. A person's level of intelligence can be reflected in the extent to which he has gone through education. It is expected that education will transmit important concepts, values, information, and skills from one generation to the next. (Rahayu & Syahputra, 2022).

Basic education is an essential need for every citizen of the country. Law Number 20 of 2003 concerning the National Education System, which defines the purpose of



education, states that efforts to improve the quality of education are very important to improve the quality of Indonesian human resources (Nahdiyyah, 2023).

According to Law No. 20 of 2003 concerning the National Education System, which defines the objectives of education as follows in article 1 paragraph (1): "Education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character, self-control, and the skills they need, society, nation and state." After completing secondary education, students have the option of getting into a university. Other options include going back to school, getting a job, or starting a new life with a family. Students should go to college because the education they get there can help their personal growth and provide a foundation for a successful future (Montanesa & Ahmad, 2023).

In Indonesia, education is a staple that must be cared for and continue to be developed. Various efforts have been deployed to overcome various educational problems that are considered to be able to hinder the progress process of the Indonesian state itself, one of the many things that have been developed for the advancement of education in Indonesia to enter higher education is through the Indonesia Smart Lecture Card (KIP-K) (Iswanto, Aliy, & Al-Amin, 2024).

The KIP Lecture Program is one of the social assistance initiatives launched by the Indonesian government to assist students from low-income families in completing their higher education. The goal of this program is to make it easier for children from low-income families to pursue higher education by providing additional options. KIP Lecture was first introduced as a response to the gap in access to higher education that occurs between both those in need and those who have better financial conditions. The program aims to close this gap and provide equal access to higher education to every segment of society (Zainal, Joesyiana, Zainal, Wahyuni, & Adriyani, 2023).

To start this initiative, the government collaborated with the Ministry of Education, Culture, Research, and Technology (Kemdikbudristek) to develop a number of policies, one of which is to help children with their school fees that meet certain requirements. KIP Lectures are available to students in four categories. First, they are

holders of the Smart Indonesia Card (KIP) who graduated from high school, vocational school, or similar institutions this year and two years earlier. Second, students from underprivileged families who have a Prosperous Family Card (KKS), are registered in the Family Hope Program (PKH), and are registered in the Prosperous Family Integrated Fund (DTKS). Third, students who come from areas affected by natural disasters, hostilities, or other circumstances. Fourth, students from 3T areas or those who have limited access (Puspita, Rahayu, & Wahyuningtyas, 2023).

The main factors that affect this condition are infrastructure and facilities, regulatory considerations, and law enforcement. Setting program goals, processing payments, and ensuring that all PIP recipient student data is accurate also poses difficulties. Other obstacles faced include unclear eligibility limits for PIP recipients, data mismatches that impact targeting, and lack of monitoring of program implementation (Yogatama, Syafingi, Dewi, & Noviasari, 2024). These programs are created in such a way that policies are implemented through projects, programs, and activities, all of which are handled by the government. Public policy implementation is one of the stages in the public policy process that determines whether a policy is consistent with existing policies and can be approved by the community (Karmila, 2019).

The KIP-K program is a government scholarship program designed to enable individuals with outstanding academic credentials but limited financial resources to pursue higher education. This program has been running since 2010 with the initial program, namely Bidikmisi, then changed to the Indonesia Smart Lecture Card (KIP-K) program in 2020 until now (Sariri & Prabawati, 2024). In this case, the researcher wants to see how effective KIP-K is in helping students complete their studies, as well as what factors can affect the achievement of KIP-K students in the Department of Digital Business, State University of Medan.

## **B. Method**

This type of research involves a qualitative approach where the main emphasis is on the natural exploration of phenomena that occur in all their complexity. This research does not depend on statistical procedures or other mathematical calculations, but rather on understanding and interpreting the meaning of human behavior interactions

in certain contexts, according to the researcher's point of view. (Abdussamad & Sik, 2021).

Qualitative descriptive research method is the method used in this study, according to Sugiyono (2016) "Qualitative research method is an approach used to investigate the natural state of a particular object, with the researcher as the main instrument." According to Nazir (2014), "Descriptive research aims to observe and explain the state of a human group, object, condition, thought system, or current event in a systematic, factual, and accurate manner." According to Nana Syaodih Sukmadinata (2011: 73), "Qualitative descriptive research aims to describe and describe existing phenomena, both natural and man-made, with an emphasis on the characteristics, qualities, and relationships between activities." (Utami, Melliani, Maolana, Marliyanti, & Hidayat, 2021).

### **C. Result and Discussion**

Basically, the KIP-K initiative has enabled many young Indonesians to fulfill their aspirations to get free higher education. The aim of this central government initiative is to end the cycle of poverty and close the educational achievement gap that prevents economically disadvantaged young people from receiving higher education.

To be able to register as a KIP Lecture recipient, students must meet several requirements, including: 1) KIP Lecture recipients are graduates of Senior High School (SMA) or equivalent, who can graduate as early as two years before, but are prioritized for this year's graduates. 2) Recipients who have passed the university entrance selection process of Arsandy, Karolin, Sinuhaji, Lubis, Rumaharbo, and Gultom Opportunity Journals KIP Lecture recipients must go through all higher education admission pathways and have been accepted into an accredited PTN or PTS degree program and registered in the National Accreditation System for Higher Education. 3) KIP recipients have good academic potential but have financial limitations or come from underprivileged families who have special considerations supported by valid documentation.

Likewise at Medan State University, the KIP Lecture program has been implemented and has implemented the KIP Lecture program. Students who receive KIP Lecture assistance at Medan State University have received the assistance in the form of cash. This KIP Lecture assistance is very helpful for underprivileged students in carrying out their lectures while at Medan State University.

From the results of the research conducted by the researcher regarding the effectiveness of the KIP Lecture program on the learning achievement of students in the

Department of Business and Digital at the State University of Medan, the KIP Lecture program is very helpful for them in the cost of fees during lectures which are quite heavy, with the help of KIP Lectures students get ease in paying payments related to lectures such as book money, money to buy college needs such as laptops to also be helped in needs daily. According to Digital Business students, the existence of KIP Lecture also makes learning motivation increase, because the existence of this assistance makes students more active in learning because of the opportunity for the assistance to be given, especially if there is a consecutive decrease in GPA the KIP Lecture program will be revoked, therefore every student who receives KIP Lecture must maintain their GPA while holding lectures at Medan State University.

At Medan State University, the ease of access to the use of KIP Lecture assistance is quite young. According to Digital Business Study Program students, they are always facilitated in managing KIP Lecture assistance until the end and disbursing funds to students. This KIP Lecture assistance is very helpful for students in their daily lives in reducing student living expenses. The government provides ukt assistance and living expenses to students who are lucky enough to get this KIP Lecture assistance. The improvement in the quality of life felt by students helps students in completing their studies without thinking about the cost of living which is sometimes constrained. So according to students, the encouragement to complete their studies on time is getting higher. Because this KIP Lecture assistance will end if the semester within reasonable limits has been completed, usually the semester that will be covered by KIP Lecture assistance will be covered for up to 8 semesters. If it is more than 8 semesters, the cost of living and education fees will be revoked. That is the reason KIP Lecture students have encouragement and motivation in completing their studies on time.

Bantuan KIP Kuliah ini juga mendorong mahasiswa untuk menjadi mahasiswa yang kreatif dan berprestasi. Di Universitas Negeri Medan ada organisasi yang mendorong mahasiswa penerima Bantuan KIP Kuliah untuk menjadi mahasiswa yang berprestasi, kreatif dan memiliki pengalaman yang luas. Organisasi tersebut adalah PERMABIMED atau Persatuan Mahasiswa Bidikmisi KIP Kuliah Universitas Negeri Medan. Walaupun belum semua mahasiswa penerima bantuan KIP Kuliah masuk kedalam organisasi tersebut. Tetapi banyak mahasiswa yang bergabung dan meningkatkan prestasinya dalam organisasi tersebut. Selain IPK yang harus dipertahankan Mahasiswa KIP-K juga sangat diharapkan memiliki prestasi yang baik yang diharapkan agar menunjukkan bahwa mahasiswa penerima KIP Kuliah layak menerima bantuan tersebut untuk mengejar cita-citanya karena seorang mahasiswa yang berprestasi.

#### **D. Conclusion**

The Smart Indonesia Card (KIP) program has a significant impact on student learning achievement, so it has proven to be effective in improving their academic results. Various studies show that KIP not only improves academic success but also learning motivation, especially for students from lower-middle to lower middle families

and those with financial limitations. This program helps them to continue their education to higher education and improve the quality of education by providing financial assistance in the form of scholarships. These findings also show that KIP has a positive influence on learning independence, allowing students to regulate and inspire themselves in learning, and improving independent learning skills that are important for good learning outcomes.

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