

THE IMPACT OF THE INDONESIA SMART CARD (KIP) ASSISTANCE ON THE LEARNING MOTIVATION AND ACADEMIC ACHIEVEMENT OF PESANTREN ALUMNI

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui dampak bantuan Kartu Indonesia Pintar (KIP) terhadap motivasi belajar dan prestasi akademik alumni Pesantren Mawaridussalam Deli Serdang. Penelitian ini dilatarbelakangi oleh pentingnya bantuan pendidikan dalam mendukung keberlangsungan studi peserta didik dari keluarga kurang mampu. Bantuan KIP diharapkan tidak hanya membantu kebutuhan ekonomi pendidikan, tetapi juga meningkatkan semangat belajar dan capaian akademik alumni pesantren. Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian deskriptif. Teknik pengumpulan data dilakukan melalui wawancara mendalam, observasi, dan dokumentasi. Informan penelitian terdiri dari alumni penerima bantuan KIP, pengelola pesantren, dan pihak terkait lainnya. Data dianalisis menggunakan model Miles dan Huberman melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan. Keabsahan data diuji menggunakan triangulasi sumber dan triangulasi metode. Hasil penelitian menunjukkan bahwa bantuan KIP memberikan dampak positif terhadap motivasi belajar dan prestasi akademik alumni Pesantren Mawaridussalam Deli Serdang. Bantuan tersebut membantu alumni memenuhi kebutuhan pendidikan seperti biaya kuliah, pembelian buku, transportasi, dan kebutuhan akademik lainnya. Selain itu, bantuan KIP juga meningkatkan semangat belajar, kedisiplinan, dan rasa percaya diri alumni dalam melanjutkan pendidikan. Dari sisi prestasi akademik, sebagian besar alumni mengalami peningkatan nilai akademik dan mampu menyelesaikan studi dengan lebih baik. Namun demikian, faktor lingkungan keluarga, dukungan pesantren, dan kemampuan individu juga turut memengaruhi keberhasilan akademik alumni. Penelitian ini menyimpulkan bahwa bantuan KIP memiliki peran penting dalam meningkatkan motivasi belajar dan prestasi akademik alumni pesantren. Oleh karena itu, program bantuan pendidikan perlu terus ditingkatkan dan disertai pembinaan yang berkelanjutan agar mampu memberikan manfaat yang lebih optimal bagi peserta didik dari keluarga kurang mampu.

Kata Kunci: *Bantuan KIP, Motivasi Belajar, Prestasi Akademik, Alumni Pesantren, Pendidikan Islam.*

ABSTRACT

This study aims to determine the impact of the Indonesian Smart Card (KIP) assistance program on the learning motivation and academic achievement of alumni of Mawaridussalam Islamic Boarding School in Deli Serdang. This research is motivated by the importance of educational assistance in supporting the continuity of education for students from underprivileged families. The KIP assistance program is expected not only to help fulfill educational financial needs but also to improve learning motivation and academic achievement among pesantren alumni. This study employed a qualitative approach with a descriptive research design. Data were collected through in-depth interviews, observation, and documentation. The research informants consisted of KIP recipient alumni, pesantren administrators, and other related parties. Data were analyzed using the Miles and Huberman model through data reduction, data presentation, and conclusion drawing. Data validity was tested using source triangulation and method triangulation techniques. The results of the study indicate that the KIP assistance program has a positive impact on the learning motivation and academic achievement of alumni of Mawaridussalam Islamic Boarding School in Deli Serdang. The assistance helped alumni fulfill educational needs such as tuition fees, books, transportation, and other academic necessities. In

addition, the KIP program increased students' enthusiasm for learning, discipline, and self-confidence in continuing their education. In terms of academic achievement, most alumni experienced improvement in academic performance and were able to complete their studies more successfully. However, family environment, pesantren support, and individual abilities also influenced the academic success of the alumni. This study concludes that the KIP assistance program plays an important role in improving learning motivation and academic achievement among pesantren alumni. Therefore, educational assistance programs should continue to be improved and accompanied by sustainable guidance in order to provide more optimal benefits for students from underprivileged families.

Keywords: *KIP Assistance, Learning Motivation, Academic Achievement, Pesantren Alumni, Islamic Education.*

INTRODUCTION

Education is one of the most important means of improving the quality of human resources. In the context of Islamic education, Islamic boarding schools (*pesantren*) play a strategic role in shaping a generation that is not only intellectually excellent but also possesses strong religious character and noble morals. However, various economic challenges still become obstacles for some students in continuing their education to higher levels. Financial limitations often cause students difficulties in fulfilling academic needs, which ultimately affect their learning motivation and academic achievement. According to Salman et al. (2024), economic barriers remain one of the major factors influencing educational success among students.

The Indonesian government, through the *Kartu Indonesia Pintar* (KIP) Program, seeks to provide solutions to these problems by offering educational assistance to students from underprivileged families. This program aims to expand access to education, increase educational participation, and reduce school dropout rates. In practice, KIP assistance not only provides financial support but is also expected to increase students' learning motivation so that they can achieve better academic performance. Jasmine S. F. (2023) explains that educational assistance programs can positively influence students' enthusiasm for learning.

Pesantren Mawaridussalam Deli Serdang is one of the Islamic educational institutions that has many alumni who received KIP assistance. Some alumni have successfully continued their studies at universities and demonstrated good academic achievement. However, there are also alumni who have not been able to maximize the benefits of the assistance optimally. This condition indicates that the impact of KIP assistance on learning motivation and academic

achievement needs to be examined more deeply in order to determine the effectiveness of the program in supporting the educational success of pesantren alumni.

Research on the impact of educational assistance on learning motivation has been widely conducted; however, studies specifically focusing on pesantren alumni remain relatively limited. In fact, pesantren environments differ from general schools because they implement educational systems based on religious values, discipline, and moral development. Therefore, this study is important in order to understand how KIP assistance influences the learning motivation and academic achievement of alumni from Pesantren Mawaridussalam Deli Serdang.

Thus, this research is expected to provide both academic and practical contributions to the development of educational assistance policies, particularly for Islamic boarding school institutions. In addition, the findings of this study may serve as evaluation material for the government, pesantren administrators, and other educational institutions in improving the effectiveness of educational assistance programs for students from economically disadvantaged families.

Quality education is the right of every citizen as guaranteed in the 1945 Constitution of the Republic of Indonesia. However, reality shows that economic factors remain one of the primary causes of limited educational access in Indonesia. Many students with strong academic potential experience financial limitations that make it difficult for them to continue their education. Such conditions are also experienced by some students in various pesantren, including Pesantren Mawaridussalam Deli Serdang.

To address these problems, the government introduced an educational assistance program called *Kartu Indonesia Pintar* (KIP). This program was designed to help students from underprivileged families continue their education without being burdened by financial problems. KIP assistance is expected to positively influence educational continuity, learning motivation, and the academic achievement of aid recipients. Saputra et al. (2025) state that financial assistance programs play an important role in improving educational participation.

Learning motivation is an important factor in determining educational success. Students who possess high motivation tend to be more active, disciplined, and enthusiastic in

participating in the learning process. On the other hand, economic limitations often create psychological pressure that decreases students' concentration and enthusiasm for learning. Therefore, educational assistance such as KIP can serve as an external stimulus capable of increasing students' motivation to learn. Putra et al. (2026) explain that financial support may significantly influence students' academic persistence and motivation.

In addition to learning motivation, academic achievement is also an important indicator of the success of educational assistance programs. Academic achievement reflects the learning outcomes attained by students during their educational process. KIP assistance is expected to help students meet academic needs such as tuition fees, books, transportation, and other educational support necessities so that the learning process can run more optimally. Muhammad R. Syaifuddin and Dian Fitrayati (2021) emphasize that financial support can contribute positively to students' academic performance.

Pesantren Mawaridussalam Deli Serdang, as one of the Islamic educational institutions, has alumni from various economic backgrounds. Some alumni receiving KIP assistance demonstrated increased learning motivation and academic achievement after obtaining the aid. However, no previous study has specifically examined how KIP assistance affects the learning motivation and academic achievement of alumni from this pesantren.

Based on these conditions, this study is important to determine the extent to which KIP assistance influences the learning motivation and academic achievement of alumni from Pesantren Mawaridussalam Deli Serdang. This research is expected to provide a clear picture regarding the effectiveness of educational assistance programs in supporting the academic success of pesantren alumni.

This study has significant urgency academically, socially, and practically. Academically, this research may enrich studies regarding the effectiveness of government educational assistance in improving learning motivation and academic achievement, particularly within pesantren educational environments that remain relatively under-researched.

Socially, this study is important because many students from underprivileged families require educational support in order to continue their studies and improve their quality of life.

KIP assistance serves as one of the government's instruments in creating educational equity and reducing social inequality within society.

Practically, the results of this study may serve as evaluation material for the government in improving the effectiveness of the KIP program. In addition, pesantren administrators may use the findings of this study as a basis for providing guidance and mentoring to students and alumni receiving educational assistance so that the support truly has a positive impact on their academic development.

Another important aspect of this study lies in understanding the relationship between financial assistance and the learning motivation of pesantren alumni. Educational success is influenced not only by intellectual intelligence but also by economic support and a conducive learning environment. Through this study, it is expected that effective strategies may be identified to improve the quality of education for pesantren alumni receiving KIP assistance.

Research on educational assistance and learning motivation has actually been widely conducted by previous researchers. Most studies show that educational assistance has a positive influence on students' learning enthusiasm and academic success. However, these studies have generally been conducted in public schools or state universities.

Meanwhile, research specifically discussing the impact of KIP assistance on pesantren alumni remains very limited. In fact, pesantren possess educational characteristics that differ from general educational institutions because they integrate religious education, character development, and boarding school life into the learning process.

Furthermore, some previous studies focused only on the economic aspects of educational assistance without deeply connecting them to learning motivation and academic achievement among alumni after completing their education in pesantren. There are still few studies examining how the experience of receiving KIP assistance influences alumni's long-term learning motivation.

Another research gap lies in the research location. Until now, no study has specifically examined the impact of KIP assistance on the learning motivation and academic achievement of alumni from Pesantren Mawaridussalam Deli Serdang. Therefore, this study seeks to fill this

research gap while also contributing new insights to the development of Islamic education research and educational assistance policy.

METHOD

This study employed a qualitative approach using a descriptive research design. According to Lexy J. Moleong (2021), qualitative research is intended to understand social phenomena deeply based on the experiences and perspectives of research participants. A qualitative approach was chosen because this study aims to gain an in-depth understanding of the experiences of alumni who received *Kartu Indonesia Pintar* (KIP) assistance regarding their learning motivation and academic achievement after receiving educational support.

The research was conducted at Pesantren Mawaridussalam Deli Serdang, focusing on alumni who received KIP assistance and had continued their education to higher education institutions or had completed their studies.

In this study, the data collection techniques employed were: observation, interviews, documentation, as explained by sugiyono (2022).

Furthermore, the data analysis technique used in this research was the interactive analysis model developed by Matthew B. Miles and A. Michael Huberman (1994), which includes: data reduction, data display, conclusion drawing and verification

RESULTS AND DISCUSSION

Learning motivation is an internal and external drive that encourages individuals to engage in learning activities in order to achieve certain goals. According to Abraham H. Maslow (1987), human needs are arranged hierarchically, beginning with physiological needs, safety, social belonging, esteem, and ultimately self-actualization. In the context of education, KIP assistance can help fulfill students' basic needs, enabling them to focus more effectively on learning and achieving academic success.

In addition, Sardiman A.M. (2021) explains that learning motivation is the overall driving force within students that initiates learning activities and directs those activities toward educational goals. Learning motivation may be influenced by internal factors such as

aspirations and learning interests, as well as external factors such as family environment, school support, and educational assistance.

In this study, KIP assistance is viewed as an external factor capable of increasing the learning enthusiasm of pesantren alumni through financial educational support. By fulfilling academic needs, alumni are able to study more comfortably and have greater opportunities to achieve strong academic performance.

Academic achievement refers to the outcomes attained by individuals during the learning process, usually reflected through grades, grade point averages, or other forms of academic success. According to Benjamin Bloom, learning achievement encompasses three main domains: cognitive, affective, and psychomotor. These three aspects are interconnected in shaping students' educational success. Siswanto et al. (2021) explain that educational achievement is influenced by both personal and environmental factors.

Academic achievement is influenced by various factors such as intelligence, motivation, learning environment, economic conditions, and social support. Students who possess sufficient financial support tend to find it easier to fulfill educational needs, allowing them to study more optimally.

In the context of this study, KIP assistance is viewed as one form of educational support that can help pesantren alumni improve their academic achievement, both during their studies at pesantren and in higher education institutions.

Educational assistance programs represent government policies aimed at creating equal access to education for economically disadvantaged communities. According to the concepts of inclusive education and educational equity, every citizen has an equal right to obtain proper education regardless of economic condition. Atma et al. (2021) and Lestari et al. (2021) emphasize the importance of educational assistance in supporting equal educational opportunities.

The *Kartu Indonesia Pintar* (KIP) Program is an Indonesian government policy designed to help students from underprivileged families continue their education. This assistance includes support for educational costs and other academic needs. Sadijah N. A.

(2021) and Utami et al. (2025) explain that KIP contributes significantly to educational continuity among economically disadvantaged students.

From the perspective of Islamic education, educational assistance is also aligned with the values of social justice and mutual help in goodness as taught in the Qur'an and Hadith. Education is viewed as a means of developing the quality of the Muslim community and improving social welfare.

Pesantren are traditional Islamic educational institutions that function to develop students' morals, religious knowledge, and character. According to Nurcholish Madjid (1997), pesantren possess distinctive characteristics in the form of education based on Islamic values, moral development, and close relationships between teachers and students.

The disciplined and religious environment of pesantren can serve as a supporting factor in increasing students' learning motivation. However, economic limitations remain obstacles for some students in continuing their education. Therefore, KIP assistance becomes one of the important solutions in supporting the educational continuity of pesantren alumni.

This study originates from the economic problems experienced by some alumni of Pesantren Mawaridussalam Deli Serdang in continuing their education. Financial limitations may influence alumni's learning motivation and academic achievement.

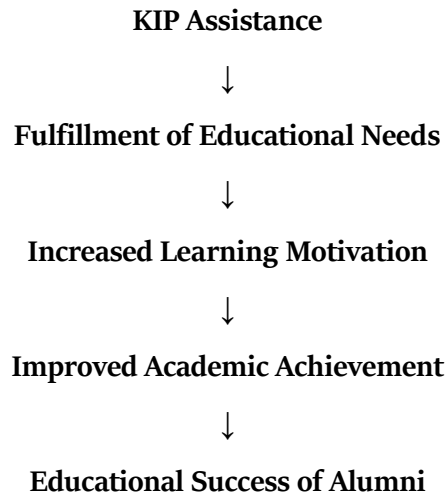
Through the *Kartu Indonesia Pintar* (KIP) Program, the government provides educational assistance to students from underprivileged families. This assistance is expected to support alumni's academic needs such as tuition fees, books, transportation, and other educational necessities.

By fulfilling educational needs, alumni are expected to possess higher learning motivation. This motivation is reflected in learning enthusiasm, discipline, active participation in lectures, and the desire to achieve future goals. High learning motivation subsequently contributes to improving alumni's academic achievement.

In addition to KIP assistance, the religious pesantren environment and character development also become supporting factors in shaping alumni's enthusiasm for learning. Therefore, this study seeks to examine the relationship between KIP assistance, learning

motivation, and academic achievement among alumni of Pesantren Mawaridussalam Deli Serdang.

The conceptual framework of this study can be described as follows:



Based on interviews, observations, and documentation conducted with alumni of Pesantren Mawaridussalam Deli Serdang who received KIP assistance, the study found that KIP assistance had a positive impact on alumni's learning motivation and academic achievement.

Most informants stated that KIP assistance was highly beneficial in fulfilling educational needs such as tuition fees, books, stationery, transportation costs, and other academic necessities. The assistance made alumni feel more secure in pursuing their education because the economic burden on their families became lighter.

From the perspective of learning motivation, alumni receiving KIP assistance demonstrated greater enthusiasm for learning. They felt motivated to study seriously because they received educational support from the government. This motivation was reflected in increased learning discipline, active participation in lectures, and seriousness in completing academic assignments.

In addition, this study also found improvements in the academic achievement of some alumni receiving KIP assistance. This was evident from improved academic grades, successful completion of studies on time, and participation in various academic activities at universities.

However, the study also found that KIP assistance was not the only factor influencing alumni's academic success. Family environment, pesantren support, individual ability, and social environment also influenced alumni's learning motivation and academic achievement.

The findings of this study indicate that the KIP assistance program has made a significant contribution to helping pesantren alumni continue their education and improve their academic quality. The assistance not only had economic impacts but also provided psychological benefits in the form of increased self-confidence and learning motivation among alumni.

CONCLUSION

Based on the findings of the study regarding the impact of KIP assistance on the learning motivation and academic achievement of alumni from Pesantren Mawaridussalam Deli Serdang, it can be concluded that KIP assistance has a positive impact on the educational continuity of pesantren alumni.

KIP assistance helps alumni fulfill their educational needs, enabling them to study with greater focus and peace of mind. This condition contributes to increased learning motivation among alumni, which is reflected in their enthusiasm for learning, discipline, and seriousness in participating in the educational process.

In addition to increasing learning motivation, KIP assistance also influences alumni's academic achievement. Most alumni demonstrated improvements in academic performance, the ability to complete their studies successfully, and active participation in educational activities after receiving the assistance.

Nevertheless, alumni's academic success is influenced not only by KIP assistance but also by other factors such as family support, the pesantren environment, individual abilities, and social surroundings. Therefore, synergy among the government, families, and educational institutions is necessary to support the educational success of students from underprivileged families.

This study shows that the KIP assistance program plays an important role in improving educational access and the academic quality of pesantren alumni. With proper

management and guidance, educational assistance can become an effective instrument in creating a generation that is knowledgeable, high-achieving, and possesses noble character.

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