

INTERNALIZATION OF THE VALUE OF MAKKULIWA SMART INDONESIA CARD RECIPIENTS AT THE UNIVERSITY OF WEST SULAWESI: AN ECONOMIC VERSUS INVESTMENT PERSPECTIVE ON STUDENT PARENTS

Indra Basir¹, Yudia Fatih Afandi Putri², Puspa Alma³, Muhammad Ariyanto Yahya⁴, M. Rifqi Auliya⁵, Hendri Pradana Montoya⁶

Program Studi Akuntansi, Universitas Sulawesi Barat, Majene, Sulawesi Barat, Indonesia^{1,2,3,4,5}
Program Studi Informatika, Universitas Sulawesi Barat, Majene, Sulawesi Barat, Indonesia⁶

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ABSTRACT

The Indonesia Smart College Card (KIP-Kuliah) is useful for young people who want to continue their studies in college, as a government effort to increase access to education for students from underprivileged but outstanding backgrounds. The purpose of this research is to reveal the perspective of parents of KIP-College recipient students at Unsulbar in viewing KIP-College from an economic or investment perspective by internalizing the value of the makkuliwa tradition in Mandar land. This research uses qualitative methods through a phenomenological approach. Data collection techniques through observation, literature studies and interviews (in-depth interviews), determining informants using purposive sampling method. Data processing techniques using Nvivo12 plus. Interactive model of analysis technique. The results of this research show that parents of students predominantly view KIP-College as an economic perspective that becomes additional family income. Meanwhile, the view of the investment perspective from the parents of students in managing KIP-College funds is still very minimal. Therefore, building parents' perspectives through the application of the value of the makkuliwa tradition can have a domino effect, namely increasing the enthusiasm of students in pursuing education so that they have achievements and have greater opportunities in achieving their careers in the future.

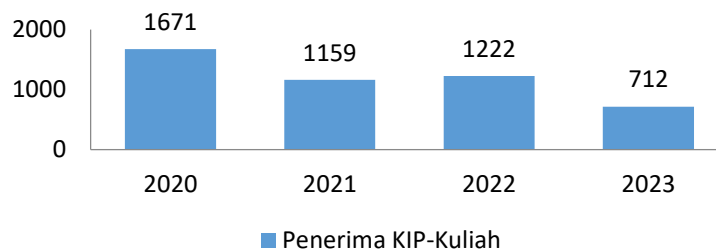
E-mail:
indrabasir@unsulbar.ac.id

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1. INTRODUCTION

Education is an important long-term investment for the progress of society and the country [1]. In Indonesia, there are still many families who find it difficult to pay for their children's education at university. Therefore, the Indonesian government launched the Kartu Indonesia Pintar Kuliah (KIP-Kuliah) program for young people who want to continue their studies in college as a government effort to increase access to education for students from underprivileged but outstanding backgrounds [2] [3]. According to Prasetyo et al., 2022 in the journal of Multidisciplinary Studies, the KIP-College scholarship is very helpful for students who have financial limitations in pursuing higher education. In addition to helping finance education, the use of scholarships also supports the development of soft skills for students. Where soft skills are student ability development activities designed by universities, especially for KIP-College recipient students.

Universitas Sulawesi Barat, abbreviated as Unsulbar, is a state university located in Majene Regency, West Sulawesi Province. This campus was established in 2007 and changed its status to a state university on May 13, 2013. Unsulbar is one of the largest KIP-College recipient campuses in West Sulawesi and even in Indonesia. Unsulbar is the campus with the fourth largest number of KIP-College recipients in the 2022 SNMPTN with 899 KIP-College recipients [5]. This condition can be proven through data on students receiving KIP-College Unsulbar in 2020-2023 as many as 4,764 or 42.93 percent of the total 11,097 students.



Source: Academic and General Bureau of Unsulbar, Year 2023.

Figure 1. Data on KIP-College Recipients at Universitas Sulawesi Barat in 2020-2023

The KIP-College Program is expected to have a positive impact on KIP-College recipient students and communities in West Sulawesi Province and surrounding areas. The opportunity to pursue education in higher education, students have greater opportunities to increase competence, obtain academic degrees, and contribute to improving the economic status of the family and national development. However, the reality is that there are not a few students who use KIP-College funds not for lecture needs but as their individual pleasure. Reporting from Kompas.com, there are students who receive KIP-College funds using KIP-College funds to buy expensive electronic equipment such as iPhones and watch concerts [6].

The phenomenon that occurs in KIP-College recipient students at Unsulbar, some of them use KIP-College funds for personal enjoyment. This is evidenced by the results of the questionnaire that we have conducted on Unsulbar students and interviews with one of the Unsulbar staff as well as observers of mandar culture, explaining that some students use KIP-College for the purchase of the latest model cellphones, home needs, and there are students who fully provide KIP-College funds in the early semesters to their parents so that these students have problems in their studies. This phenomenon, the author calls the economic perspective. This perspective views KIP-College funds as a source of economic income for them and their families in meeting lifestyle needs [7].

Research results [8] in the Journal of Financial and Business Accounting show that not all students who receive KIP-College use it for needs outside of lectures. There are students whose management of KIP-College funds is used as well as possible, even to cover the lack of KIP-College funds, some KIP-College recipient students work part time or are borne by their families. The phenomenon that occurs in KIP-College recipients at Unsulbar, there are parents who still direct their children to be careful in using the KIP-College scholarships obtained. Parents of KIP-College recipient students who hold this view have an investment perspective. This perspective argues that KIP-College funds are not to be enjoyed while their children are studying at Unsulbar, but rather as educational capital to provide for their future and their families later [9].

In looking at these two perspectives, there is a mandar culture that is very suitable to be applied to KIP-College recipients at Unsulbar, namely the makkuliwa tradition. The makkuliwa tradition is a tradition maintained by the mandarese community that has been carried out from generation to generation. The tradition is interpreted as "sama lewa", "sitotong" which means not tilting to the right and not tilting to the left which can mean that the community has a sense of gratitude when getting an abundant harvest, namely the form of gratitude is charity and when getting sustenance in the form of assistance by showing gratitude to further increase worship [10]. Based on the phenomena that arise from the background above, the problem formulation in this research is how the perspectives of parents and students in the management of KIP-College funds, how the makkuliwa tradition in Mandar land and how to internalize the value of the makkuliwa tradition in optimizing good management of KIP-College funds. This research aims to reveal the phenomenon of using KIP-College funds from the perspective of parents of students with the application of the values of the makkuliwa tradition.

In this research is expected to provide territorial benefits where in general this research can provide for the world of education, government, and society in increasing the effectiveness of the use of KIP-College scholarships by strengthening the makkuliwa tradition in parents. In addition, this research is also expected to increase knowledge and scientific insights for researchers related to the KIP-College program, accounting economics and strengthening local wisdom (makkuliwa). The target of this research is expected to be able to provide solutions in the use and good and optimal KIP-College from the perspective of parents through the value of the makkuliwa tradition.

2. METHOD

Data and information collection techniques

This research uses a qualitative method with a phenomenological approach. The presence of a phenomenon can be interpreted as something that exists and appears in the researcher's awareness by using certain methods and explanations of how the process of something becomes clear and there is real field data. Data collection techniques through literature study, observation, and informant interviews through in-depth interviews.

In determining informants, it is determined through purposive sampling, which is a sampling technique with certain considerations. This research was determined by student criteria, namely, 8 student informants consisting of 2 males and 2 females domiciled in Majene Regency and 2 males and 2 females domiciled in Polewali Mandar Regency with the highest and lowest GPAs from 8 faculties based on data received from the Academic and General Bureau of West Sulawesi University. Informants also came from Unsulbar staff and mandar culture.

Table 1. Names of Research Informants Parents of Students

| No | Student Name | Faculty | IPK | Informant | Domicile |
|----|--------------------|--------------------------------|------|-----------------------------------|-----------------|
| 1. | Yusril | Teacher Training and Education | 3,49 | Bahar dan Agustina | Majene |
| 2. | Zulfahrudin | Engineering | 3,60 | Jajang Haryadi Kandi dan Nurhaeda | Majene |
| 3. | Al Zaima Usman | Livestock and Fisheries | 3,83 | Usman P dan Hasriani | Majene |
| 4. | Mayanti | Health Sciences | 3,55 | Samossi dan Sarmi | Majene |
| 5. | Gafriadi | Agriculture and Forestry | 3,98 | Halida dan St. Suhra | Polewali Mandar |
| 6. | Muh. Afatar | Social and Political Sciences | 3,13 | Usman dan St. Hara | Polewali Mandar |
| 7. | Bella Alfia Nengsi | Math and Science | 3,08 | Ramli dan Nasrawati | Polewali Mandar |
| 8. | Nur Yaung | Economy | 3,87 | Ahmad dan Nur Indah | Polewali Mandar |

Source: Academic and General Bureau of West Sulawesi University, Year 2023

Table 2 Research Informants

| No | Name | Jobs |
|----|------------|----------------|
| 1. | Darmansyah | Mandar Culture |
| 2. | Thamrin | Unsulbar Staff |

Data and Information Processing Techniques

Researchers processed the data that had been collected, at this stage the researchers compiled a manuscript of the interview results which were processed again using a qualitative data processing application, namely the Nvivo12 plus application. Based on the results of processing research data through the Nvivo12 plus application, it can make it easier for researchers to find out the results of interviews with parents and students receiving KIP-College at Unsulbar, these processed results will be analyzed regarding the perspective of parents of students viewing KIP-College funds as an economy or investment.

Data and Information Analysis Technique

The data analysis technique used in this research is an interactive model of analysis. Miles and Huberman (1984) explained (11) that the interactive model as an activity in data analysis is divided into three components, namely data reduction, data presentation, and conclusion drawing.

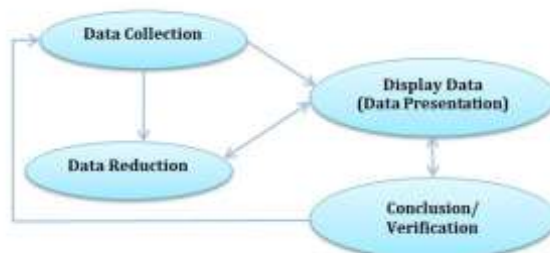


Figure 2 Interactive Analysis Model Scheme

Framework of Thought

This research was conducted with the aim of knowing more deeply about the phenomenon of the use of KIP-College funds for Unsulbar students. There is a phenomenon that occurs that students who receive KIP-College have a tendency to use these funds to meet their hedonic needs. In addition, the funds are also used to shop for their home needs so that college or educational needs are not met. Many parents of students consider the KIP-College money that their children receive as income for the family, not capital for their children to go to college as a form of investment in their future. Research conducted by [12], shows that its use has not been effective because there is still misuse of funds by students receiving bidikmisi scholarships. Inappropriate use of funds, due to family economic demands.

This research tries to reveal this phenomenon through the perspective of parents of students in viewing the KIP-College money obtained by their children, whether the KIP-College money is an income for the family (economic motive) or investment funds for their children to pursue education (investment motive). Mandarese society has many cultures (local wisdom) that have good values to build the perspective of parents of students regarding the use of KIP-College funds. One of them is the makkuliwa tradition, this tradition is a form of gratitude from the mandarese community for the fortune they get. This research will internalize the values of the makkuliwa tradition in examining the phenomenon.

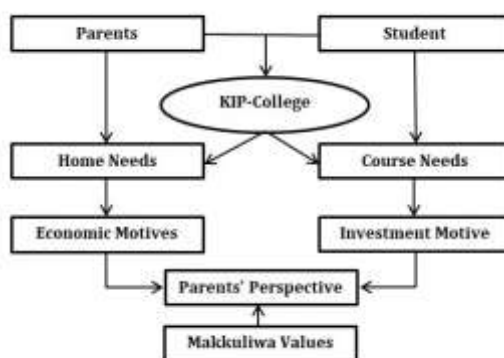


Figure 3 Research Thinking Framework

3. RESULT AND DISCUSSION

Makkuliwa Tradition in Mandar Land

The makkuliwa tradition is one of the traditions of the mandar tribe in the province of West Sulawesi. The makkuliwa tradition is a tradition inspired by Islam that has been passed down from generation to generation, this tradition has developed since Islam entered and mandar community leaders say that this makkuliwa tradition is a ritual that entered the mandar region of West Sulawesi around the 16th century. Makkuliwa or commonly called "Kuliwa" has become a habit in the Mandarese community and some of them even believe that the makkuliwa tradition must be carried out. This statement is reinforced by the results of an interview with the mandarese culturist Mr. Darmansyah (Mandar Culture):

"Budaya mandar ini terinspirasi daripada kebudayaan Islam, Mandar itu "sara' makkeada" "ada makke sara'." artinya Nak, mandar itu terinspirasi dari budaya islam. Jadi, antara adat mandar dan syariat islam tidak bisa dipisahkan dan itulah mandar yang sesungguhnya."

"Mandar culture is inspired by Islamic culture, Mandar is "sara' makkeada" "ada makke sara'." meaning Nak, Mandar is inspired by Islamic culture. So, between mandar customs and Islamic law cannot be separated and that is the real mandar."

Mandar people consider that this tradition is very good to do as a sign of gratitude to Allah SWT. when the community gets an abundant harvest and when the community gets sustenance in the form of assistance. This is according to the statement of Mr. Darmansyah (Mandar Culture):

"Jadi begini, *makkuliwa* kalau kita mendapat nikmat! Kalau kita mendapat nikmat hasil kebun nilai yang muncul itu nilai sedekahnya, nilai solidaritasnya *kan*. Kita undang tetangga kita untuk *makkuliwa*. Tetapi, kalau *makkuliwa* karena anakmu dapat beasiswa bentuk kuliwa *Mu* adalah *Kau* berpuasa."

"So this is how it is, *makkuliwa* if we get a favor! If we get a favor from the garden, the value that arises is the value of alms, the value of solidarity. We invite our neighbors for *makkuliwa*. But, if you are *makkuliwa* because your child got a scholarship your form of kuliwa is that you fast."

Based on the interview results from the informants above, *makkuliwa* or kuliwa is a form of gratitude for the mandar people whose traditions are inseparable from Islamic law. The *makkuliwa* tradition has values that can be applied in everyday life. This is done so that people can avoid all forms of problems.

Economic Perspective Versus Investment

Education is one of the keys to realizing the dreams of the nation's children. Children in West Sulawesi still face economic or financial constraints that prevent them from continuing their higher education. This is an obstacle for the nation's generation who are smart and have potential in nation building. This phenomenon triggers an economic perspective on the use of KIP-College funds by utilizing limited resources to meet unlimited human needs. The fact is that not all human needs can be met with available resources [13]. However, the reality is that students still use KIP-College funds not in accordance with their allocation, this attitude also turns out to be encouraged by the parents of students. Since birth, parents are the first social environment that children encounter. Parenting is an influence on children's character, how parents control, guide and assist their children in the process of maturation. Parents have an important role in the child's future and have a role in a more qualified child's education. However, without realizing it, sometimes parents make mistakes in applying good parenting to their children [14]. Based on the results of interviews that researchers obtained with informants, namely Mr. Samossi and Sarmi (Maya's parents) stated that:

"Kita saja ini sebagian *ji* dipakai sebagiannya dikasihmi untuk biaya sekolahnya, untuk pembelian pakaian, biaya hidupnya"

"We just use some of this *ji*, some of it is given to his school fees, to buy clothes, his living expenses" A similar statement was also expressed by Mrs. St. Suhra (Gafriadi's parent) that:

"Biasa dibagikan sama saya, bagi dua."

"It's usually shared with me, split in two."

Based on the statements from Maya and Ismail's parents, they indirectly admitted that their children's KIP-College funds were used. The question reveals the phenomenon that there are parents who use their children's KIP-College funds for home interests and individual needs. This is in line with the theory regarding the economic perspective by parents who view KIP-College funds consciously as a source of additional economic income for them and their families in making ends meet. This reality is one of the factors that students have obstacles in the lecture process.

This explanation is reinforced by the results of an in-depth interview with Mr. Tamrin (Unsulbar Staff), namely what phenomena have occurred to KIP-College recipient students at Unsulbar which have become obstacles for them so that they experience academic decline?

"Saya salahkan adalah semua beasiswanya dia serahkan sama mamanya, ada juga laporannya sering datang alpa. Kenapa? Karena *anu* pak kukasih mamaku semua. Tidak ada alasan anda tidak kuliah karena persoalan transportasi, karena anda sudah dibayarkan SPPnya itu 4 juta, itu anda gunakan untuk khusus kuliahnya. Mulai dari kostnya, mulai dari bukunya, mulai dari transportnya. Jadi bagaimana caranya kalau mukasih semua mama mu."

"I blame him for all the scholarships he gave to his mother, there are also reports that he often comes late. Why, because I gave it all to my mother. There is no reason for you not to go to college because of transportation problems, because you have paid the tuition fee of 4 million, you use it specifically for college. Starting from the boarding house, starting from the books, starting from the transportation. So how can you do that if you love all your moms."

The results of the interview with Mr. Tamrin also showed that he received reports related to students who rarely attended lectures, when he conducted interviews with these students it was revealed that the KIP-College funds by the students above were fully given to the mother. Even though the government provides additional costs as a complement to the needs during lectures including transportation costs, book costs and housing.

However, not all parents of students have a point of view like the results of the interview above, some of the parents of students also argue that the KIP-College received by their children is a bridge to achieve their goals, even though they come from middle to lower economic families. However, they still make good use of this assistance to support their children's lecture activities. In this view, the perspective of investment in education is a wise step that can help students achieve economic health, financial independence and career success so that there is a tendency to be more careful in using KIP-College funds in the hope of obtaining future benefits [8].

The results of the interview with Hasriani (Al Zaima Usma's parents), namely how is the KIP-College fund managed by your child?

"Karena saya termasuk keluarga yang kurang mampu. Apalagi untuk membiayai anak saya dibangku perkuliahan yang kita tau itu memiliki biaya yang banyak, dana KIP tersebut itu digunakan semata mata dipergunakan untuk perkuliahannya karena anak saya ini memiliki cita cita yang besar."

"Because I belong to a poor family. Especially to pay for my child in college, which we know has a lot of costs, the KIP funds are used solely for his studies because my child has great aspirations."

A similar statement was also expressed by Mrs. St. Hara (Afatar's parent), namely: How has your child's KIP-College fund been managed so far?

"Iya ri'e doi' na memang napake tapi manini pai napembaliang kakakanna, Apa doi' KIP kuliahna kasi'na, napake nasangi mambiyai kuliah na, ma'alli buku, bensin, anna anu laenna."

"This money is indeed used but later it will be returned by his brother, because the KIP-College money is poor, it is used entirely for his tuition fees, buying books, gasoline and others."

The two informants from the parents of the students above show that they understand this KIP-College as capital for their children's future, so that their children's KIP-College funds are managed as well as possible. The KIP-College funds for their children that have been used will be returned by the family because they realize the importance of meeting their children's lecture needs.



Figure 4 Processed Interview Results with Student Parent Informants from Nvivo12 Plus Processing

Based on the analysis of the interview results processed using the qualitative data processing application Nvivo12 plus, it shows that the two perspectives, it turns out that the parents of students predominantly view KIP-College as an economic perspective which is an additional family income. Meanwhile, the view of the investment perspective of the parents of students in managing KIP-College

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funds is still very minimal. Thus it can be concluded that the management of KIP-College funds is still less effective because student parents view it more from an economic perspective.

Internalization of "Makkuliwa" Tradition Value in Optimizing KIP-College Fund Management

The makkuliwa tradition which contains the value of gratitude, is one form of asking for help to Allah SWT. for the favors that have been given. The community, especially parents and students of KIP-College recipients who still view from an economic perspective, need to apply the values contained in the makkuliwa tradition. So that the management of KIP-College funds can be optimized in accordance with the investment perspective. In line with interviews conducted with Mr. Darmansyah (Mandar Culture), namely how to internalize the value of the makkuliwa tradition towards parents from an economic perspective in the management of KIP-College funds?

"Jadi kalau kita kaitkan dengan *makkuliwa*, jadi rasa syukur itu bukan digunakan untuk berfoya-foya melainkan digunakan sesuai dengan peruntukannya, kalau kita kaitkan dengan fiqihnya rasa syukur itu, "Kuliwa" itu digunakan hal-hal yang memang sesuai dengan peruntukannya."

"So if we relate it to makkuliwa, so gratitude is not used for extravagance but is used according to its allocation, if we relate it to the fiqh of gratitude, "Kuliwa" is used for things that are in accordance with its allocation."

Makkuliwa is inspired by Islam, the values in which teach us to always be grateful for every sustenance we get so that it can be used in accordance with its proportions. It can also increase the blessings because of our gratitude for the blessings given by Allah SWT. as stated by Mr. Darmansyah below:

"Kalau kau gunakan dengan baik maka Allah menambah nikmat itu. Bentuk outputnya kita karena di biayai oleh negara adalah kita berhasil, kita berprestasi, karena kita beprestasi dengan sangat mudah punya peluang untuk mendapatkan pekerjaan. Apa yang kita cita-citakan dengan sangat mudah kita raih."

"If you use it well, Allah will increase the favor. The form of our output because we are funded by the state is that we succeed, we excel, because we excel very easily have the opportunity to get a job. What we aspire to very easily we achieve."

In accordance with Mr. Darmansyah's statement above, it shows that parents of students who apply the value of gratitude contained in the makkuliwa tradition in the management and KIP-College have a domino effect on their children's education. Where this domino effect will improve the quality of human resources who have greater achievements and opportunities in achieving their careers in the future.



Figure 5 Processed Interview Results with Student Parent Informants from Nvivo12 Plus Processing

Based on the analysis of interviews processed using the qualitative data processing application Nvivo12 plus above, it can be concluded that the value of gratitude from the makkuliwa tradition can be internalized in financial management, each individual has responsibility for their respective finances. Because needs will never be separated from finance, as well as parents and students receiving KIP-College who also have responsibilities related to their financial management [15]. Therefore, the internalization of the value of the makkuliwa tradition has an important role in building parents' views

regarding the management of KIP-College funds. Parents as a support system for their children to remind and advise their children in the use of KIP-College funds as a bridge for them to realize their dreams.

4. CONCLUSION

Education is one of the keys to realizing the dreams of the nation's children. Children in West Sulawesi still face economic or financial constraints that prevent them from continuing their higher education. Parents have an important role in fulfilling their children's education needs. Parents' perspectives have a significant influence in managing their daily lives. Parents and students receiving KIP-College who still view from an economic perspective need to apply the values contained in the makkuliwa tradition. So that the management of KIP-College funds can be optimized in accordance with the investment perspective. Thus, the value of gratitude for the makkuliwa tradition needs to be applied to parents and students receiving KIP-College at Unsulbar in order to continue to view this KIP-College as an investment perspective. Students who get support from parents for the management of KIP-College funds through the internalization of the value of the makkuliwa tradition will have a domino effect, which can increase the enthusiasm of students in pursuing education so that they have greater achievements and opportunities in achieving their careers in the future. Suggestion : Parents and students are expected to internalize the value of the makkuliwa tradition in their daily lives, especially in gratitude as recipients of assistance from the government. This effort is made so that the management of KIP-College funds can be more optimal. Universities can form a good collaboration / relationship between parents and students receiving KIP-College. Colleges show special concern for KIP-College recipient students regarding fund management and their academic achievements. It is also hoped that academic advisors can control parents and students who receive KIP-College every semester through a guidance book that has been published for each semester.

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