

Financial Comfort Zone and the Academic Learning Ethos of KIP-Kuliah Scholarship Recipients: A Phenomenological Study in the Perspective of Islamic Values

A Mukhsin Irfangi

STEMBI Al Aziziyah Randudongkal Pemalang, Jawa Tengah, Indonesia
Email: mukhsin@stemberi-alaziziyah.ac.id

Pubita Sasti Fintani

STEMBI Al Aziziyah Randudongkal Pemalang, Jawa Tengah, Indonesia
Email: pubita@stemberi-alaziziyah.ac.id

Muhammad Hanif Abdillah

STEMBI Al Aziziyah Randudongkal Pemalang, Jawa Tengah, Indonesia
Email: abdillah.hanif@stemberi-alaziziyah.ac.id

Abstract

This study aims to explore the meaning of the financial comfort zone experienced by KIP-Kuliah scholarship recipients and its implications for the development of their academic learning ethos from the perspective of Islamic values. Employing a qualitative approach with a phenomenological method, this research investigates the lived experiences of KIP-Kuliah scholarship students in understanding financial security and its influence on their attitudes toward learning. Data were collected through in-depth interviews, observations, and document analysis involving selected scholarship recipients and were analyzed using phenomenological thematic analysis. The findings reveal that the financial comfort zone is interpreted in two contrasting ways. For some students, financial stability provided by the scholarship enhances learning concentration, academic discipline, and motivation to achieve educational success. For others, excessive comfort may lead to complacency, reduced academic competitiveness, and a decline in learning discipline. The study further demonstrates that Islamic values, particularly amanah (responsibility), shukr (gratitude), self-discipline, and the perception of knowledge-seeking as an act of worship, play a crucial role in shaping students' responses to financial comfort and strengthening their academic learning ethos. These values function as internal controls that encourage students to utilize scholarship support responsibly and productively. The novelty of this research lies in its integration of the concept of the financial comfort zone with the academic learning ethos of scholarship recipients through a phenomenological perspective grounded in Islamic values. Unlike previous studies that focus primarily on economic assistance or academic outcomes, this study highlights the spiritual and moral dimensions that mediate the relationship between financial security and students' commitment to academic excellence, thereby contributing to the discourse of Islamic education and character development in higher education.

Keywords: Financial Comfort Zone, Academic Learning Ethos, KIP-kuliah scholarship.

Abstrak

Penelitian ini bertujuan untuk mengeksplorasi makna financial comfort zone yang dialami oleh mahasiswa penerima beasiswa KIP-Kuliah serta implikasinya terhadap pengembangan etos belajar akademik dalam perspektif nilai-nilai Islam. Penelitian ini menggunakan pendekatan kualitatif dengan metode fenomenologi untuk mengkaji pengalaman hidup (lived experiences) mahasiswa penerima beasiswa KIP-Kuliah dalam memaknai keamanan finansial dan pengaruhnya terhadap sikap mereka dalam belajar. Data dikumpulkan melalui wawancara mendalam, observasi, dan studi dokumentasi terhadap sejumlah penerima beasiswa, kemudian dianalisis menggunakan analisis tematik fenomenologis. Hasil penelitian menunjukkan bahwa financial comfort zone dimaknai dalam dua kecenderungan yang berbeda. Bagi sebagian mahasiswa, stabilitas finansial yang diberikan oleh beasiswa meningkatkan konsentrasi belajar, kedisiplinan akademik, serta motivasi untuk meraih prestasi pendidikan. Namun, bagi sebagian lainnya, kenyamanan finansial yang berlebihan dapat menimbulkan sikap terlena, menurunkan daya saing akademik, dan melemahkan kedisiplinan belajar. Penelitian ini juga menemukan bahwa nilai-nilai Islam, khususnya amanah (tanggung jawab), syukur, disiplin diri, dan pemahaman bahwa menuntut ilmu merupakan bagian dari ibadah, berperan penting dalam membentuk respons mahasiswa terhadap kenyamanan finansial serta memperkuat etos belajar akademik mereka. Nilai-nilai tersebut berfungsi sebagai kontrol internal yang mendorong mahasiswa untuk memanfaatkan bantuan beasiswa secara bertanggung jawab dan produktif. Kebaruan penelitian ini terletak pada integrasi konsep financial comfort zone dengan etos belajar akademik penerima beasiswa melalui perspektif fenomenologi yang berlandaskan nilai-nilai Islam. Berbeda dengan penelitian sebelumnya yang lebih berfokus pada aspek bantuan ekonomi atau capaian akademik, penelitian ini menyoroti dimensi spiritual dan moral yang memediasi hubungan antara keamanan finansial dan komitmen mahasiswa terhadap keunggulan akademik, sehingga memberikan kontribusi bagi pengembangan kajian pendidikan Islam dan pembentukan karakter di perguruan tinggi.

Kata Kunci: Financial Comfort Zone, Etos Belajar Akademik, Beasiswa KIP-Kuliah.

A. Introduction

Higher education is a crucial channel for vertical social mobility for low-income communities, helping them break the cycle of poverty. Through the Indonesia Smart Card for College (KIP-Kuliah) program, the government is striving to expand access to ensure that financial constraints no longer hinder talented young people from pursuing undergraduate studies.

The Indonesian Smart Card for College (KIP-Kuliah) program was introduced by the government as a financial aid program for high school graduates or equivalent. This assistance targets individuals with potential academic ability but who are constrained by economic factors.¹As an integral part of the Smart Indonesia Program (PIP), this initiative is committed to expanding the reach and openness of access to higher education for children from underprivileged families so they can complete their studies at university Ministry of Education and Culture. Legally, the implementation of

¹Ministry of Education, Culture, Research, and Technology. (2023). KIP Kuliah 2023 Guide. Jakarta: Kemendikbudristek.

KIP-Kuliah is based on the mandate of Article 76 of Law Number 12 of 2012 concerning Higher Education. This regulation emphasizes the state's obligation to provide scholarships or study fee subsidies for students whose parents have limited financial capacity.²

The presence of this full scholarship is ideally projected to be a catalyst for accelerated achievement and a driver of academic motivation. The guarantee of a single tuition fee (UKT) paid directly to the university and the support of a monthly allowance should reduce students' psychological burden, allowing them to allocate all their energy to optimally focus on learning. However, empirical reality in the field often produces anomalies that contradict the program's ideals. Several initial studies indicate a decline in academic discipline even after students are officially named permanent scholarship recipients. Students who demonstrated high persistence in the first semester gradually experience behavioral shifts such as high rates of skipping morning classes, being passive in scientific discussions, and delaying the completion of independent assignments. This demotivation is a crucial issue because it risks lowering their cumulative grade point average (GPA) below the minimum standard for scholarship evaluation.

A review of relevant previous research suggests that financial aid interventions do not always translate into improved academic performance. For example, research by Zahra Mufatihah et al. showed that many students experience moderate levels of academic stress, caused by internal factors such as mindset, motivation, and difficulties managing personal life, as well as external factors such as excessive assignments and parental pressure.³ Meanwhile, Dian Permata's study confirms that learning discipline, demonstrated through effective time management and adherence to academic regulations, plays a crucial role in boosting student academic achievement. Based on these findings, she emphasized the importance of higher education institutions formulating integrative long-term strategies, such as mentoring programs, learning agility training, and creating a conducive academic atmosphere to maintain student motivation and discipline.⁴

On the other hand, strategies to strengthen institutional quality must address aspects of student character development, not simply the provision of facilities. According to Ajeng Wulansari et al. in 2023, the quality of university graduates is determined by the transfer of attitudes and values, not simply the transfer of knowledge. Therefore, scholarships such as the KIP-Kuliah program must be accompanied by character building. The financial comfort students receive must be balanced with the internalization of moral responsibility. Thus, material assistance from

²Law Number 12 of 2012 concerning Higher Education.

³ Zahra Mufatihah, et al (2025). The Phenomenon Of Academic Stress In Students. *Edu Research*, 6(1), 573-580. <https://doi.org/10.47827/jer.v6i1.564>

⁴Dian Permata, et al, (2025), The Effect Of Learning Motivation And Learning Discipline On The Learning Achievement Of Students Receiving Kip At The State Agricultural Polytechnic Of Payakumbuh, *Menara Ekonomi Journal*, Vol.11 No. 1, <https://doi.org/10.31869/me.v11i1.6557>

the state does not lead to a weakening of discipline, but rather successfully produces graduates with both intellectual intelligence and strong morals.⁵The research gap underlying this study is the lack of in-depth analysis of how the financial guarantee of the KIP Kuliah scholarship at universities can psychologically trigger a decline in discipline for the recipients themselves.

B. Literature Review

1. The Concept of the Financial Comfort Zone

In an academic context, a financial comfort zone is defined as a psychological state in which a student feels that all primary needs related to study and living expenses have been securely met through external sources. According to Maslow's Hierarchy of Needs Theory, when physiological and safety needs are met, an individual ideally moves toward self-actualization. However, from a behavioral economics perspective, fulfilling economic needs without proportionate independent effort can trigger a moral hazard situation. Students lose their striving for excellence due to the immediate financial risk borne by themselves and their parents if they fail their studies.⁶

2. Self-Determination Theory

According to Kumbang Sigit Prioaji, one of the crucial problems in the world of education is the phenomenon of gifted underachievers, where students who have high intelligence potential or above-average intelligence scores are actually at risk of experiencing a decline in achievement (underachievers). Various studies show that internal or intrinsic factors such as low motivation, the absence of a drive to achieve, and procrastination play a dominant role in triggering these academic obstacles. From the perspective of Self-Determination Theory, self-determination is the main key; individuals who are independently motivated through both healthy intrinsic and extrinsic regulation are proven to show much better achievement, creativity, and persistence. Furthermore, he emphasized that to restore the intrinsic motivation of the underachiever group, it is necessary to fulfill three basic psychological needs, namely independence (autonomy) in exploring potential according to interests, competence (competency) through the provision of positive appreciation and recognition, and relatedness (relatedness) in the form of acceptance of a safe social environment, especially for the type of students who experience anxiety (anxious) or depression (sad-depressed).⁷

This theory divides motivation into two main poles: intrinsic motivation, which is internal awareness, and extrinsic motivation, which is external encouragement in the form of material or monetary incentives. The KIP-Kuliah scholarship is essentially

⁵ Wulansari, A., Munawaro, S., Ibrahim, M., Naapia Tamedi Papia, J., Syafruddin, S., & Alfiansari, A. (2023). Strategies for Strengthening Character Education in Higher Education. *Journal on Education*, 6(1), 3769-3781. <https://doi.org/10.31004/joe.v6i1.3486>

⁶ Maslow, A. H. (2021). *Motivation and Personality*(three). Library Cantrik.

⁷ Priyoaji, K. S. (2023). Gifted Underachiever: Analisis Self-Determination Theory. *Edunomika Scientific Journal*, 8(1). <https://doi.org/10.29040/jie.v8i1.11327>

a powerful extrinsic stimulant. When students view the scholarship as merely a material guarantee, the resulting study discipline is only a fragile, pseudo-discipline.

Without internalizing the value that free college is a moral mandate, the loss of financial pressure will actually weaken their learning discipline.

In line with the findings of Kelvin Syahlimnata which prove that the integration of self-determination in character-based education is able to overcome the imbalance of cognitive focus and successfully foster independence through aspects of autonomy, competence, and connectedness, this study also sees a similar urgency in handling KIP-Kuliah recipient students who experience demotivation. If Kelvin Syahlimnata emphasizes the fulfillment of these psychological aspects to spur achievement and positive attitudes in general, then in the context of scholarship recipient students, the fulfillment of the needs for autonomy, competence, and connectedness must be reconstructed by campus management to erode the negative impact of the financial comfort zone, so that the educational assistance they receive can be transformed into real moral responsibility and academic discipline.⁸

C. Method

This research uses a qualitative approach with a phenomenological method. The qualitative approach was chosen because the researchers wanted to capture the deeper essence, subjective meaning, and hidden motives underlying students' actions, which are difficult to measure using questionnaires alone. The phenomenological method focuses on individuals' lived experiences and how they interpret the financial comfort zone phenomenon they experienced while receiving the scholarship.

The problem analysis began with a preliminary study of student attendance data at the academic administration office at the research location. The focus was on identifying cases of KIP-Kuliah recipients whose attendance records fell below the normal tolerance limit (75%).

The selection of research subjects used a purposive sampling technique, with specific criteria: Active students receiving the current KIP-Kuliah scholarship; Have received the scholarship for at least three semesters, to ensure the financial comfort zone effect has been formed; and have a poor track record of discipline, as evidenced by a high number of lecture truancies or repeated late submission of assignments based on reports from the supervising lecturer.

The procedures for implementing this research are arranged in a systematic workflow diagram to ensure the validity of the scientific data:

⁸ Syahlimnata, K., Mafaza, A., Misluna, Iryani, E., & Helty. (2025). Self-Determination in Character-Based Education. *Global Research and Innovation Journal*, 1(1), 374–379. Retrieved from <https://journaledutech.com/index.php/great/article/view/72>

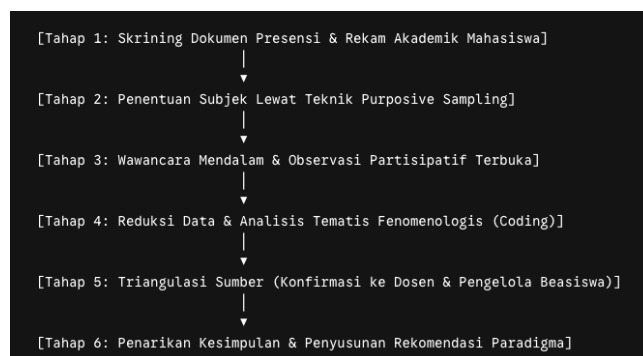


Figure 1. Research Implementation Flow

Primary data collection was conducted through semi-structured in-depth interviews. Researchers used a flexible interview guide to explore the subjects' psychological state when receiving pocket money, their views on lecturers, reasons for skipping classes, and how they treated the free lecture facilities. Furthermore, participant observation was conducted to observe the subjects' actual behavior on campus. To maintain validity, source triangulation was conducted by interviewing academic advisors and internal campus scholarship management staff.

The primary data collection technique in this qualitative study focused on semi-structured in-depth interviews. The researchers developed and used a flexible interview guide to allow the question-and-answer process to develop naturally and dynamically according to the subjects' responses. This approach was deliberately chosen to comprehensively explore the psychological aspects of the subjects, particularly regarding their emotional and mental dynamics when receiving pocket money. Furthermore, this instrument was also used to in-depth explore their subjective perceptions or views of lecturers, the internal and external factors underlying their reasons for skipping classes, and their awareness and attitudes toward the free tuition facilities provided by the institution.

To complement and enrich the data obtained from the interviews, the researcher also applied a direct participatory observation method in the field. In this stage, the researcher positioned themselves or was proportionally involved in the daily activities of students on campus to observe their actual behavior without creating the impression of intervention. The focus of this observation was directed at the subjects' daily social interactions, discipline in attending classes, use of academic and non-academic facilities, and other habit patterns while in the Stembil Al Aziziyah environment. This step is crucial to minimize the potential for social desirability bias, where subjects tend to only provide positive answers when interviewed, thus obtaining an objective and natural picture of behavior. To maintain and enhance the validity of the collected data, the researcher employed a source triangulation strategy. This verification and cross-confirmation process was conducted by conducting separate interviews with relevant parties who interact directly with or have authority over the research subjects. These included academic advisors to obtain academic perspectives and track records of the subjects' behavior in class, as well as internal campus scholarship management staff to obtain valid administrative data regarding the status

and compliance of educational assistance recipients. By comparing data from the primary subjects, field observations, and information from these key informants, the researcher was able to synthesize data that was more accurate, objective, and scientifically accountable.

D. Result and Discussion

Scope and issue which is stated in relation to the data at the research location according to issue which was found. The type of research can be a literature review, qualitative, quantitative or mixed method.

Field research conducted on the Stembil Al Aziziyah campus revealed crucial empirical data on how financial comfort interacts with students' learning mindsets. Based on in-depth interviews with 12 KIP-Kuliah student informants experiencing disciplinary issues, the researchers identified three main clusters of findings that illustrate the reality of the issues on the ground:

1. Deconstructing the Meaning of Free Tuition as the Elimination of Risk

The majority of informants nine out of 12 students openly admitted that free tuition reduced their fear of academic failure. For regular, independent students, class absences carried a moral burden in the form of material losses for parents who had paid for expensive credits. Conversely, for scholarship students, the lack of direct financial transactions between them and the campus finance desk created the cognitive illusion that tuition had no operational costs.

One informant stated: "If I don't go to class in the morning because I'm sleepy, I don't feel like I'm putting a psychological burden on my parents that day. After all, there's no gas money or semester fees that my father has lost that day. Everything is already paid for by the government." This statement confirms that the absence of personal financial risk directly reduces students' sense of urgency to discipline themselves to wake up early and attend class.

2. Commodification of Monthly Pocket Money for a Consumptive Lifestyle

Living allowances, transferred periodically each semester, are designed to support primary academic needs such as books, internet data, and research. However, field data suggests a shift in the function of these funds. Some informants use the accumulated large amounts of pocket money to purchase prestige-oriented items or a consumer lifestyle, such as replacing high-spec gadgets/smartphones, modifying motor vehicles, and hanging out at local cafes. This lifestyle change indirectly consumes their evening time, triggering irregular sleep patterns, which leads to high rates of tardiness and absences from first-hour lectures.

3. The Double Role Phenomenon or Role Conflict in Side Jobs

Another important finding is the use of free tuition as a way to take on full-time off-campus jobs, such as driving online ride-hailing services at night,

running a grocery store, or working in the industrial sector. Students cited the rationale for utilizing their free time because their tuition fees are secure, leading them to maximize their personal income. However, the negative impact is physical and mental exhaustion (burnout). Students are often too tired to attend class the next day, so they deliberately neglect or sloppily with academic assignments to meet their off-campus work schedule.

This research on the influence of financial comfort zones on learning discipline has opened up a deep discussion about how social welfare governance policies in academic environments should be integrated with behavioral management. Field findings clearly demonstrate that providing financial assistance without being accompanied by strict and consistent disciplinary measures will lead to psychological side effects in the form of academic passivity. Stable economic comfort, when met with an unprepared mentality, can transform into a laziness trap that cripples students' intellectual potential.

When analyzed using Self-Determination Theory, the low motivation of KIP-Kuliah Stembi Al Aziziyah students to actively attend campus reflects a failure in the internalization of motivation. Scholarships and tuition-free facilities are forms of extrinsic regulation. When students view the scholarship as an absolute guarantee that cannot be violated as long as their GPA is within a safe minimum limit, for example, a 3.00, they will make pragmatic calculations: they will only study as little as possible, submit assignments as little as possible, and attend classes as little as possible as long as the administrative requirements for a GPA are met. They lose their intrinsic motivation to pursue academic excellence. This triggers the death of critical thinking and the fading of scientific work ethics in the classroom.

This sociological situation is certainly very dangerous for the ideals of developing a progressive society paradigm. A progressive society requires human capital that extends beyond formal diplomas, but rather individuals with moral integrity, strong discipline, a strong work ethic, and mastery of real competencies. Students who are allowed to graduate with a mentality of receiving subsidies without responsibility for their performance will become a new burden on the national workforce structure, as they become accustomed to a comfort zone without the demands of productivity.

Therefore, a systemic reconstruction is needed in the management of scholarship students at Stembi Al Aziziyah. Academic institutions must not be trapped in a passive role as mere fund distributors. Campuses must build a holistic, real-time monitoring ecosystem. Student attendance should not be recorded solely on easily manipulated manual attendance sheets, but should be integrated into a digital early warning system. If a scholarship student is absent without a valid reason twice in a row, the system should automatically issue a first warning letter and temporarily suspend their non-academic privileges on campus.

Beyond mere punishment, a humanistic-educational approach must also be implemented. Universities must provide character development programs and regular

psychological counseling for all recipients. Students need to be thoroughly sensitized to the ethical and moral aspects of scholarships: that the money they receive each month is not a free gift, but rather a social investment funded by the taxpayers of all Indonesians. They carry a significant public trust. Honoring this trust can only be achieved through one path: absolute discipline in pursuing knowledge and a commitment to achieving excellence in order to contribute back to society in the future.

Conclusion

This study concludes that the financial comfort zone created by the full KIP-Kuliah scholarship guarantee has been shown to significantly reduce students' learning discipline, as indicated by high rates of absence from the first hour of lectures and negligence in submitting academic assignments. The main advantage of this financial assistance program is its absolute success in breaking down structural barriers to educational access and reducing the economic anxiety of economically disadvantaged families. However, a fundamental deficiency found lies in the psychological aspect of behavior, where the loss of direct personal financial risk triggers the emergence of negligence and a loss of student fighting spirit due to a lack of a sense of crisis. This degradation of discipline occurs because external financial stimulus from the state is not balanced by strict behavioral monitoring by Stembil Al Aziziyah and weak internalization of intrinsic motivation within the students themselves. Therefore, the long-term success of this scholarship program is not only measured by the smooth disbursement of funds, but also by how the institution is able to convert this financial comfort into moral responsibility and consistent academic discipline to produce progressive graduates.

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