

## Assessing the Implementation of Amanah Principle in the Management of KIP-Kuliah Funds among Muslim Students

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### Abstract

*This study aims to evaluate the implementation of the amanah principle in the use of Indonesian Smart Card for College (KIP-Kuliah) funds by Muslim students at the Medan State Polytechnic. The amanah principle is a fundamental value in Islamic teachings that emphasizes the importance of responsibility, integrity, and honesty in managing funds, including educational assistance funds. This study used a descriptive qualitative approach with data collection techniques including in-depth interviews, non-participatory observation, and documentation. The research informants were Muslim students receiving the KIP-Kuliah Islamic Finance and Banking Study Program, selected using purposive sampling. The results indicate that most students understand the importance of the amanah principle and strive to apply it in managing funds for academic needs. However, several obstacles were identified, such as the influence of a consumptive lifestyle, social pressure, and a lack of Sharia-based financial literacy, which impact optimal fund management. This evaluation emphasizes the importance of strengthening amanah values through Sharia-compliant financial training, character development, and more effective university oversight. This research is expected to provide evaluation material for program organizers and contribute to scientific research to strengthen the implementation of Islamic values in educational scholarship management.*

**Keywords:** Amanah Principle, KIP-Kuliah, Utilization of Funds

### INTRODUCTION

Higher education plays a strategic role in improving the quality of human resources that are skilled, innovative, and globally competitive, while also serving as the foundation for the advancement of science, technology, and national development in Indonesia. However, access to higher education remains limited, with the Gross Enrollment Rate (GER) for Higher Education in 2024 only reaching 32%, mainly due to the high cost of education that burdens poor families (Kementrian Pendidikan Tinggi, Sains, 2025). To overcome this challenge, the government, as mandated in Law Number 12 of 2012 concerning Higher Education, launched the Indonesia Smart Card for College (KIP-Kuliah) as part of the Indonesia Smart Program (PIP). This program guarantees education financing and living expenses assistance for outstanding students from poor or vulnerable families, including people with disabilities and affirmative action groups (Hukumonline, 2025).

The KIP-Kuliah program is designed to help economically disadvantaged students complete their studies without financial burdens. With a budget of Rp13.9 trillion to support

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985,577 recipients throughout Indonesia, including 13,647 students in North Sumatra, this province is one of the regions with the highest number of recipients (Yanuar, 2024).

Furthermore, based on the latest data related to the 2025 National Selection Based on Achievement (SNBP), North Sumatra once again occupies a significant position in the number of KIP-Kuliah recipients. According to a report published by GoodStats, out of a total of 50,553 students accepted through the 2025 SNBP and receiving KIP-Kuliah assistance throughout Indonesia, North Sumatra ranks second with 6,601 recipients. This figure shows that North Sumatra has a high level of participation in utilizing the KIP-Kuliah program through academic achievement. The first place was taken by East Java with 6,913 recipients, followed by Central Java with 5,956 recipients, West Java with 5,773 recipients, and South Sulawesi with 3,391 recipients (Waffa, 2025). The high number of KIP-Kuliah recipients through the SNBP pathway in North Sumatra confirms that this program has succeeded in opening opportunities for high-achieving students from underprivileged backgrounds to continue their education to the university level, while also reflecting the region's great potential in producing a competitive educated generation.

At the institutional level, Medan State Polytechnic (Polmed), as one of the leading vocational education institutions in North Sumatra, has become a beneficiary of the Indonesia Smart Card for College (KIP-Kuliah) program. This program is designed to support access to higher education for students from limited economic backgrounds, and Polmed plays an important role in its implementation in the region. Based on information obtained from the academic department, the number of students receiving KIP-Kuliah assistance in recent years is known. In 2021, 105 students were recorded as benefiting from this program, which then jumped to 418 students in 2022. This number increased again to 451 students in 2023, and then to 415 students in 2024 (Akademik, 2025). Muslim students at the Medan State Polytechnic (Polmed), as recipients of KIP-Kuliah, are expected to use the funds responsibly for academic needs, such as tuition fees, books, or transportation. Polmed data shows an increase in KIP-Kuliah recipients from 105 students in 2021 to 451 in 2023, although this figure declined slightly to 415 in 2024.

The KIP-Kuliah program provides assistance in the form of tuition fees and monthly living expenses to students from underprivileged families who have a passion for learning and academic achievement. However, in its implementation, there are various challenges related to the behavior of beneficiaries in managing this assistance. The KIP-Kuliah program has been running quite well in terms of fund distribution, but there are still problems in its utilization by students (Martins & Toletina, 2024).

The assistance provided must be used effectively and appropriately, namely to support academic activities such as purchasing books, stationery, internet quotas, or transportation costs to campus. However, in reality, not all students have the understanding and discipline to use these funds wisely. Some students still use the financial aid for consumptive needs, such as hanging out, buying gadgets, or even traveling (Sariri & Prabawati, 2024).

One of the challenges that arises is the influence of lifestyle, including Islamic lifestyle, which can affect impulsive purchasing decisions among Muslim students at Polmed, especially through online media platforms, where attractive promotions and social pressure often encourage unplanned consumptive behavior. Additionally, peer groups also play a significant role in shaping purchasing preferences, which may deviate from the principles of responsible fund usage according to Islamic teachings (Susilawati et al., 2023).

The challenges in managing KIP-Kuliah funds lie not only in the technical aspects of distribution, but also in the behavior of fund recipients in utilizing them. One aspect that needs to be considered is the application of the principle of trustworthiness. A person with a trustworthy character will always uphold the trust placed in them, whether from others or from God, with full commitment and integrity. A trustworthy character is reflected in a professional attitude, loyalty to God, responsible leadership, and steadfastness in carrying it out (Hidayatullah, 2010, 68) in (Pandu Paksi, 2021: 7).

In practice, there are indications in higher education, as research at Jakarta State University shows that among KIP recipients -Kuliah scholarship recipients do not fully understand the principle of trustworthiness. Many of them use scholarship funds to purchase luxury items, such as the latest gadgets or branded clothing, in an effort to fit in with a social environment that is considered more prestigious, even though this contradicts the original purpose of the KIP-Kuliah program (Julyati Hisyam et al., 2024).

The principle of trust is an important foundation for KIP-Kuliah scholarship recipients to ensure that the funds received are used in accordance with educational objectives, such as for tuition fees, purchasing books, or other academic needs, and are not diverted for purposes that do not support the learning process. As stated in the Qur'an, Surah Al-Anfal, verse 27, which reads:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَخَوْنُوا أَمْوَالَكُمْ وَأَنْتُمْ تَعْلَمُونَ

Meaning: "O you who believe, do not betray Allah and His Messenger, and do not betray the trust entrusted to you, while you know" (Q.S Al-Anfal: 27).

The principle of trustworthiness is not merely about honesty, but also encompasses aspects of moral and ethical responsibility in managing every resource entrusted to a person. In this case, trust has broad spiritual and social dimensions in the Islamic perspective. Trust includes awareness of responsibility before Allah SWT and to the wider community (Saleh & Kurdi, 2023).

In addition to the importance of the principle of trust, the main aspect that is the focus of this study is the utilization of the Indonesian Smart Fund (KIP-Kuliah). Research conducted by (Julyati Hisyam et al., 2024) reveals that social pressure, peer groups, and the influence of social media have encouraged some KIP-Kuliah recipient students to fall into a consumptive lifestyle. Educational assistance funds that should be used to support the learning process are instead diverted to meet hedonistic needs such as purchasing gadgets, branded clothing, and recreational activities that are irrelevant to educational goals. This condition shows a discrepancy between the initial intention of the program and its realization in the field.

Imam Al-Ghazali in (Afrilyani, 2022) explains that someone who uses wealth excessively has actually exceeded the limits permitted by Sharia law. Wealth should not be used solely to satisfy worldly pleasures, but rather directed towards things that are beneficial and in line with higher purposes in life. In the context of students receiving educational assistance, this requires self-control and awareness that the funds received are not for consumptive purposes, but to support the continuity of their studies. Imam Al-Ghazali even emphasizes that simplicity is the ideal middle ground in spending wealth, so as not to fall into stinginess or extravagance, so that the use of funds is more targeted and responsible.

In Islamic economics, every form of wealth utilization cannot be separated from moral values and accountability. The utilization of funds must be oriented towards the values of usefulness and blessing. If funds are used carelessly, especially if they deviate from their main purpose, this will not only cause inefficiency in the use of state funds, but can also damage the

character of students as beneficiaries. Therefore, strengthening character and understanding of Sharia values is essential to ensure that educational assistance is truly utilized optimally (Windasari, 2024).

Therefore, it is important to conduct an in-depth evaluation of how Muslim students at the Medan State Polytechnic interpret and apply the principle of trust in the use of KIP-Kuliah funds. An in-depth evaluation of the application of the principle of trust by Muslim students receiving KIP-Kuliah at Polmed is an important step to ensure the effectiveness of the program. This assessment aims to understand the extent to which students utilize funds in accordance with their intended purposes and values, as well as to identify the obstacles they face (Pandu Paksi, 2021).

This evaluation not only focuses on administrative aspects, such as fund utilization reports, but also covers the moral and ethical awareness of students in understanding trust. By exploring their motivations, values, and understanding of their responsibilities as recipients of trust, this study can reveal the factors that influence their behavior (Afrilyani, 2022).

The results of this evaluation can also be used as a basis for formulating recommendations to the campus and KIP-Kuliah program administrators. For example, supervision can be strengthened through a more rigorous reporting mechanism, while guidance can be focused on sharia-based financial literacy training to improve understanding of amanah (Julyati Hisyam et al., 2024).

This study will examine the extent to which Muslim students majoring in Sharia Finance and Banking who are recipients of KIP-Kuliah at the Medan State Polytechnic understand the principle of amanah and how they implement it in their daily lives. This study will also look at the factors that influence student behavior in utilizing these funds, both from an individual perspective, the campus environment, and the existing monitoring system. In terms of theoretical framework, this study will use the perspective of the principle of trust in Islam and the theory of scholarship fund utilization to provide a comprehensive picture. It is hoped that the results of this study can contribute theoretically to the importance of implementing Islamic values in scholarship management in higher education.

In addition, this study is also expected to provide practical contributions to Muslim students of the KIP-Kuliah Sharia Finance and Banking Study Program, the campus, and scholarship providers in designing more effective policies for the use of educational assistance funds. With this evaluation, it is hoped that Muslim students in the Sharia Finance and Banking Study Program who are scholarship recipients will be more responsible in using the funds, so that the objectives of the KIP-Kuliah program can be optimally achieved. The background of this study is also based on the importance of accountability and transparency in the management of public funds sourced from the state budget. Therefore, this study is important to address the challenges in improving the effectiveness of the KIP-Kuliah program by strengthening the principle of trust for Muslim students of the Finance and Islamic Banking Study Program at the Medan State Polytechnic

## LITERATURE REVIEW

### Principle of Trust

Etymologically, the term amanah comes from the word amina, which means trust or a sense of security that arises when someone is given the responsibility to carry out a task. In Indonesian, amanah is defined as a responsibility or trust that must be carried out with integrity. Amanah involves a relationship of trust between the giver and the recipient, where the recipient is obliged to act honestly and responsibly in maintaining that trust (Rofi' Usmani, 2017).

In Islamic teachings, trust is an important value that is emphasized in the Qur'an and the hadith of the Prophet Muhammad SAW. The Qur'an, in Surah An-Nisa verse 58, emphasizes that every trust must be conveyed to the rightful owner and that justice must be upheld. The Prophet SAW also emphasized the importance of trust, even mentioning that trust is one of the most difficult things to maintain.

According to (Metasari, 2024: 9-19). Trust can be classified into three types, namely: (1) trust in God, in the form of the obligation to obey His commands and avoid His prohibitions; (2) trust in fellow human beings, in the form of the responsibility to maintain the trust of individuals and the government; and (3) trust in oneself, in the form of the responsibility to make optimal use of one's potential. In the context of students receiving KIP-Kuliah scholarships, amanah is reflected in the use of scholarship funds for their intended purpose, discipline in studying, and avoiding misuse and waste of funds.

### **Indonesia Smart College Card (KIP-Kuliah)**

KIP-Kuliah is a government policy to ensure access to higher education for children from poor or vulnerable families. This program provides assistance in the form of tuition waivers and living expenses for recipient students. This policy is regulated through Minister of Education and Culture Regulation No. 10 of 2020. The main objective of this program is to increase the gross enrollment rate in higher education in Indonesia. As of 2024, the gross enrollment rate in higher education has only reached 32%. Through KIP-Kuliah, the government seeks to reduce financial barriers so that students from low-income families can continue their studies. Tuition fee assistance is paid directly to universities, while living expenses are transferred to students' accounts for daily needs such as food, transportation, books, and accommodation (Kementrian Pendidikan Tinggi, Sains, 2025: 1-5).

### **Use of Funds**

The use of KIP-Kuliah funds is directed at two main components, namely tuition fees (UKT/SPP) and living expenses. Education funds are used for academic needs, while living expenses are used for students' basic needs during college. The guidelines for the use of KIP-Kuliah funds emphasize that the funds must be used appropriately, without additional fees such as alma mater or graduation fees. With proper management, students are expected to be able to focus on their studies without being burdened by financial problems. The effectiveness of fund utilization depends heavily on students' ability to manage their finances. Sharia financial literacy has been found to contribute significantly to students' financial management behavior, especially among KIP-Kuliah recipients. With good literacy, students can utilize funds in accordance with applicable guidelines (Kementrian Pendidikan Tinggi, Sains, dan Teknologi 2025: 7).

### **METHOD**

This study uses a qualitative approach as the main basis for understanding the perceptions of Muslim students majoring in Sharia Finance and Banking at the Medan State Polytechnic regarding the application of the principle of trust in KIP-Kuliah education. This design was chosen to explore the factors that influence student behavior in depth in a complex social and cultural context (Sugiyono, 2023). The research was conducted through the stages of problem identification, problem formulation, goal setting, theoretical review, method selection, data collection, data analysis, discussion of results, conclusions, and suggestions. The research population consisted of active students in the study program who received KIP-Kuliah, with

samples selected using purposive sampling based on the following criteria: (1) active Muslim students in the 2021-2025 academic year, (2) registered as KIP-Kuliah recipients, and (3) willing to participate voluntarily. The initial number of informants was set at 18, with adjustments made until data saturation was achieved (Patton, 2015:264-265).

Data was collected through in-depth interviews with semi-structured guides lasting 45-60 minutes per session, non-participatory observation to record student behavior without direct involvement at the Medan State Polytechnic, and documentation from KIP-Kuliah admission reports and official documents for context and comparison of practices (Sugiyono, 2023). Data analysis was conducted using descriptive qualitative methods by grouping interview results based on predetermined themes, with the aim of providing a comprehensive picture of informants' perceptions of the principle of trustworthiness. Data validity was enhanced through triangulation of sources, member checking, and peer debriefing. (Patton, 2015). This study adheres to ethical standards by obtaining informed consent prior to interviews, maintaining confidentiality of identities, and ensuring that personal data can be deleted upon request (Sugiyono, 2023).

## **RESULTS AND DISCUSSION**

### **TRUST IN ALLAH**

The results show that respondents understand KIP-Kuliah funds as a trust from Allah that must be managed responsibly, in accordance with the teachings of Q.S. Al-Anfal: 27, which prohibits betrayal of entrusted trusts. Respondents stated that they try to use these funds for academic needs, such as buying books, paying tuition fees, or stationery, with worship and gratitude as their spiritual foundation. For example, some respondents emphasized the importance of viewing these funds as divine sustenance that must be used to increase knowledge, which is considered a form of obedience to Allah. However, there were also those who had to share these funds for other purposes, such as helping with family needs or non-academic personal needs, which were triggered by economic pressures. Additional observations show that this understanding is often theoretical, with some respondents finding it difficult to apply it consistently in their daily lives due to a lack of practical awareness. This confirms that trust in God requires the integration of spiritual beliefs and personal discipline, which can be strengthened through institutional guidance to ensure that funds are used for educational purposes.

### **TRUSTWORTHINESS TOWARDS FELLOW HUMAN BEINGS**

Respondents interpreted the mandate to fellow human beings as a commitment to maintain the trust given by the government, educational institutions, and the community who jointly funded this program through their contributions. Respondents highlighted the importance of maintaining transparency, for example by honestly reporting changes in economic status so that funds could be allocated to those who were more in need, reflecting the value of justice in the Islamic perspective. Some respondents expressed their awareness of this responsibility by making efforts to use the funds for their intended purpose, with some even mentioning initiatives such as not hiding additional sources of income or setting aside funds to help friends who are facing difficulties. On the other hand, some respondents admitted to facing ethical dilemmas, such as hesitation to report changes in economic conditions due to concerns about losing assistance. Additional observations identified a number of cases where funds were diverted to purchase less urgent luxury items, influenced by social dynamics among peers, indicating a gap due to a lack of institutional oversight. Thus, trust among fellow human beings

requires more robust support, including more in-depth socialization and systematic supervision, to ensure that integrity in social interactions is maintained.

### **TRUST IN YOURSELF**

These results reveal that the concept of trust in oneself is understood as a commitment to use funds wisely to support personal development through education. Most respondents believe that the use of funds should be focused on academic needs, such as purchasing books, stationery, or participating in additional learning activities, which are considered investments for their future. Some respondents even showed positive initiative by preparing a simple budget to manage their funds, reflecting an awareness of their responsibility to themselves. However, quite a few experienced obstacles, mainly due to low financial literacy, which led to impulsive spending on non-essential needs such as eating out or electronic goods. Additional observations show that this dynamic is often influenced by a lack of ability to prioritize, especially among respondents facing family economic pressures. Thus, self-discipline requires strengthening internal discipline supported by financial literacy training so that students can maximize the benefits of funds for sustainable self-development.

### **COMMITMENT AND INTEGRITY**

These results show that commitment and integrity are key elements in the application of the principle of trust. Some respondents showed a strong determination to maintain consistency between their beliefs and their actions, with efforts to use funds responsibly, such as prioritizing academic needs over personal desires. Some of them consider integrity to be a form of obedience to Islamic teachings, especially in the context of Sharia Finance and Banking study programs that emphasize high ethics. However, the dynamics of the campus environment often pose challenges, where peer pressure encourages consumptive behavior, such as purchasing branded goods or entertainment activities that are not in line with the purpose of the funds. Observations confirm that external factors, such as a lack of supervision from institutions or insufficient guidance from families, also weaken this commitment. Thus, commitment and integrity require reinforcement through targeted guidance, such as sessions on Islamic values or character training, so that students can maintain their integrity amid social pressures.

### **CHALLENGES AND OBSTACLES**

Analysis of interview data from 18 Muslim students receiving KIP-Kuliah scholarships at the Medan State Polytechnic revealed various challenges and obstacles in applying the principle of trustworthiness. Respondents widely identified social pressure as a major factor, where peer influence often encourages the use of funds for a consumptive lifestyle, such as buying branded clothing or eating at expensive places, which is contrary to the purpose of education. In addition, limited financial literacy was a significant obstacle, with several respondents admitting to difficulties in managing the monthly funds of Rp1.5 million, which they felt was insufficient to cover their living expenses in Medan, especially amid rising living costs in September 2025. Additional observations noted that the information provided by the Medan State Polytechnic focused more on administrative procedures than on values education, thus failing to equip students with ethical understanding. Family economic pressures also complicate the situation, with some respondents feeling compelled to allocate funds for household needs. Thus, these challenges highlight the need for institutional interventions, such as financial literacy training and the reinforcement of Islamic values, to overcome obstacles and support the effective implementation of amanah.

## DISCUSSION

This study describes the perceptions of Muslim students receiving KIP-Kuliah scholarships at the Medan State Polytechnic regarding the principle of trustworthiness through five main dimensions: trustworthiness to Allah, trustworthiness to fellow human beings, trustworthiness to oneself, commitment and integrity, as well as challenges and obstacles. The results offer in-depth insights that can be compared with related literature and provide practical implications for the development of educational programs.

In the context of trust in Allah, the respondents' understanding rooted in the teachings of the Qur'an, particularly Q.S. Al-Anfal: 27, demonstrates a strong spiritual awareness. The use of funds for academic needs as a form of worship is in line with Al-Ghazali's view in *Ihya Ulumuddin*, which emphasizes pure intentions as the foundation of trust. However, deviations due to family economic pressures reflect a dilemma that is also found in studies (Afrilyani, 2022), where socio-economic conditions often obscure spiritual priorities. This underscores the need for guidance that integrates religious values with the realities of student life.

For the sake of trustworthiness towards fellow human beings, awareness of responsibility towards the government and society demonstrates harmony with the principles of justice in Islam. Initiatives such as helping friends in need reflect the social spirit encouraged by Sharia literature (Sariri & Prabawati, 2024). However, hesitation in reporting changes in economic status indicates a gap between values and practices, which can be addressed by strengthening the monitoring system, as suggested by previous research on scholarship transparency.

Self-accountability highlights the importance of personal potential development, which is in line with a character-based educational approach. Simple budgeting initiatives by some respondents reflect discipline supported by financial literacy theory (Martins & Toletina, 2024). However, obstacles such as impulsive spending indicate the need for more structured educational interventions, given that low financial literacy is a global issue among students.

The commitment and integrity demonstrated by some respondents reflect resilience in the face of social pressure, which is consistent with Islamic ethics regarding consistency (Gozali, 2018). However, the influence of the campus environment that encourages consumerism confirms the findings (Sariri & Prabawati, 2024) about hedonism as a threat to integrity. Guidance based on Islamic values can be a solution to strengthen this commitment.

Challenges and obstacles, such as social pressure and financial constraints, demonstrate the complexity of the local context in Medan in September 2025, where the high cost of living is a determining factor. The lack of socialization of values by institutions is in line with criticism of the dominant administrative approach in scholarship programs (Afrilyani, 2022). Interventions such as financial literacy training and Islamic values workshops can overcome these obstacles, while also supporting the effectiveness of KIP-Kuliah.

Overall, these findings underscore the importance of a holistic approach that combines religious education, financial literacy, and institutional oversight. Comparison with the literature confirms the relevance of the local context, while the implications suggest that Medan State Polytechnic should design adaptive mentoring programs, particularly by utilizing forums such as Formadiksi/KIP-K to build student character. Further research could explore the quantitative impact of these interventions to strengthen policy

## CONCLUSION

Muslim students receiving KIP-Kuliah scholarships at the Medan State Polytechnic understand the principle of trust as a spiritual, social, and personal responsibility in managing educational assistance funds. This can be seen from the information obtained through

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interviews with 18 informants, which shows that all students allocate funds according to their intended purpose. For example, for academic needs, such as purchasing books, printing assignments, tuition fees, and all activities that support academic progress. This reflects an awareness of amanah towards Allah and fellow human beings, as expected. Several factors that influence Muslim students receiving KIP-Kuliah at the Medan State Polytechnic in utilizing funds in accordance with the principles of trust are spiritual awareness, gratitude, and responsibility to Allah, others, and themselves in utilizing KIP-Kuliah funds for their intended purposes. Meanwhile, the obstacles faced by Muslim students receiving KIP-Kuliah at the Medan State Polytechnic in applying the principle of trust in utilizing KIP-Kuliah funds are the pressures of modern lifestyles, the influence of peer groups, and social media. Based on the results of interviews conducted, several students admitted that they found it difficult to resist following the lifestyles and invitations of their friends, such as excessive lifestyles

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