

THE INFLUENCE OF FINANCIAL SUPPORT, EDUCATIONAL MOTIVATION, AND FAMILY SUPPORT ON TIMELY GRADUATION FOR STUDENTS RECEIVING THE INDONESIA SMART CARD SCHOLARSHIP (KIP-K)

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Abstract

This study investigates how students receiving the Indonesia Smart Card Scholarship (KIP-K) Program D4 in DKI Jakarta have the influence of financial support, educational motivation, and family support on timely graduation. Data were collected using a quantitative survey design and quantitative approach. Questionnaires were distributed to 31 respondents and analyzed using multiple linear regression. Validity, reliability, and classical assumptions such as normality, multicollinearity, and heteroscedasticity tests were the analysis tools. The results showed that all three variables, both partially and simultaneously, had a significant effect on timely graduation. Students have found that getting financial support helps them reduce the stress associated with their education costs. In addition, family support helps students maintain their academic spirit, and increases their academic motivation. It is expected that these findings will provide insight strategic for the development of scholarship policies and increasing the effectiveness of the KIP-K program in Indonesia.

Keywords: *Financial support, educational motivation, family support, timely graduation, multiple linear regression, KIP-K*

INTRODUCTION

Education and poverty are closely linked globally, and education is considered a key means of reducing poverty. The World Bank report states that extreme poverty has been gradually declining worldwide over the past decades. However, the COVID-19 pandemic has reversed much of this progress and increased inequalities in access to education. blogs.worldbank.org by Aguilar (2024), the number of poor people in the world on the international poverty line (income of \$2.15 per person per day) is 9% with the number of poor people at 713 million. Data shows that in 2021, almost 258 million children worldwide were out of school, this number includes children of primary, junior secondary and senior secondary school age, with the majority of them in developing countries (UNESCO, 2022).

According to (UNESCO, 2023), the number of children out of school reaches 250 million, most of the children are out of school globally, 16% of children and adolescents from primary to secondary school are out of school. At the primary school level, 1 in 10 children worldwide are out of school. 122 million, or 48% of the out-of-school population are girls and young women. Sub-Saharan Africa accounts for almost 30% of all out-of-school children in the world. 1 in 5 African children are out of school (19.7%). Only half of these children receive education in secondary school, Quality education is recognized as one of the most effective tools for reducing poverty and inequality. Education is a key factor in breaking the cycle of poverty, as it provides skills and knowledge that can increase employment opportunities and income.

Poverty and education remain major issues for several countries in Southeast Asia. The World Bank report states that countries such as Singapore and Malaysia have managed to reduce poverty rates and improve education quality by investing in technology and Science, Technology, Engineering, and Mathematics (STEM) skills, but Indonesia, the Philippines, and Cambodia still face significant inequality. The problem of educational inequality is exacerbated by limited access to the internet and digital technology in rural areas. Children from poor families often lag behind in terms of academics and quality compared to their peers living in big cities. While programs such as Merdeka Belajar and advances in educational technology have improved access to education in some areas, lack of infrastructure continues to be a major barrier to educational equality across the country. Despite these issues, poverty

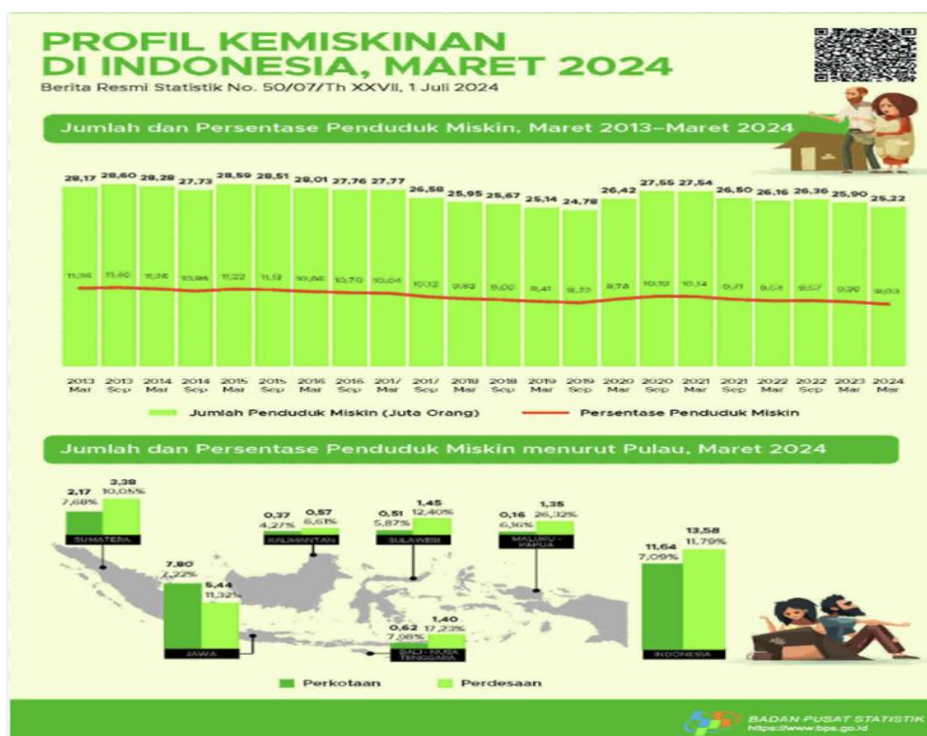
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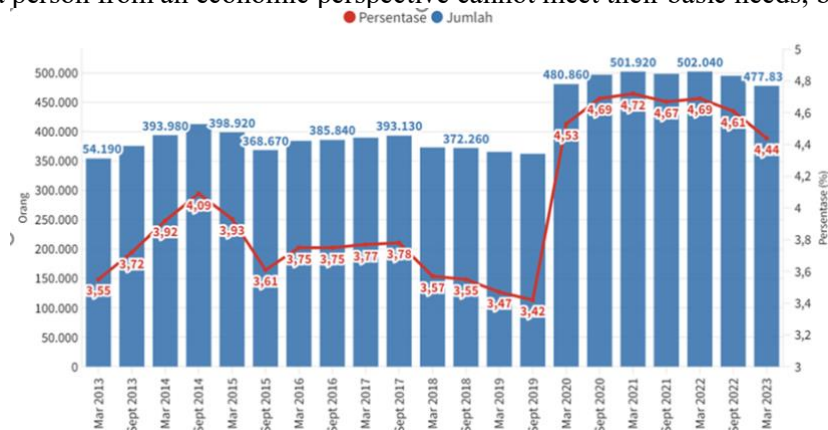
rates in Indonesia have declined, according to recent data. This decline suggests that, while there are still gaps in access to education and technology, advances in the economy and education have improved the welfare of society as a whole. Poverty rates in both urban and rural areas declined in March 2024 compared to the previous year, according to data from the Central Statistics Agency (BPS).



Source: Central Statistics Agency (BPS)

Figure 1.1 Indonesian poverty data 2013 to 2024

The number of poor people in March 2024 was 25.22 million people, down 0.68 million people compared to March 2023 and 1.14 million people compared to September 2022. The percentage of poor people in March 2024 was 9.03 percent, down 0.33 percent compared to March 2023 and 0.54 percent compared to September 2022. The number of urban poor people in March 2024 fell by 0.1 million, down from 11.74 million in March 2023 to 11.64 million in March 2024. Meanwhile, the percentage of rural poor people in March 2024 fell by 11.79 percent, down from 7.29 percent in March 2023. In March 2024, the Poverty Line was recorded at IDR582,932 per month per person, with the composition of the Food Poverty Line of IDR433,906 (74.44 percent) and the Non-Food Poverty Line of IDR 149,026 (25.56 percent). In March 2024, an average of 4.78 people lived in poor households in Indonesia, meaning that the average poverty line per household was IDR 2,786,415 per month (BPS, 2024b). The definition of poverty according to BPS is the ability to meet basic needs (basic needs method), so poverty is defined as a condition where a person from an economic perspective cannot meet their basic needs, both food and non-food.



Source: Central Statistics Agency (BPS) DKI Jakarta

Figure 21.2 Poverty Data for DKI Province 2013 to 2023

In March 2023, the number of poor people in Jakarta was 477,830 people, down 3.46% from 494,930 people in September 2022. This is a decrease of 4.82% from the previous year, and the poverty percentage rate in Jakarta was 4.44% in March 2023, down 0.17% points compared to the previous month. However, the level of expenditure inequality among Jakarta residents in March 2023 was 0.431, according to the Gini ratio. The figure increased by 0.02% from 0.412 in September 2022 dataIndonesia.id (by Widi, 2023).

Economic growth that has driven poverty reduction in Jakarta provides hope for improving public welfare. Despite the improving financial situation, there are still major challenges in accessing equitable education, especially for children from low-income families. The goal of government programs such as Merdeka Belajar is to improve education quality and accessibility, but economic inequality still hampers the implementation of programs in Jakarta. As a result, children from low-income families often face difficulties in continuing their education due to financial constraints and lack of access to adequate educational infrastructure.

Children from low-income families face barriers to accessing education, which impacts student participation rates in schools in Jakarta. More children drop out of school, especially at the secondary and tertiary levels, due to economic hardship, a major barrier for many low-income families. Compared with children from higher-income families, these children have lower school participation rates, according to BPS data. As a result, they also receive poor education, often due to limited educational facilities and poor teaching quality in many parts of Jakarta.

LITERATURE REVIEW

Financial Support

According to Human Capital Theory (Human Capital Theory) *Human Capital Theory* by Theodore W. Schultz (1961) and Gary S. Becker (1964) stated that education is an investment in human resources, which increases individual productivity. Financial aid, such as scholarships or tuition assistance, allows students to concentrate on their academic activities without financial stress, thereby increasing the likelihood of graduating on time, financial aid serves as an investment that increases students' capacity to complete their education on time. Adequate financial support allows students to focus on their studies without having to work part-time or worry about their basic needs (Borinaga et al., 2023). Financial support such as scholarships can help students overcome financial challenges and allow them to focus on their studies (Hasanah et al., 2022).

Educational Motivation

Educational motivation is a crucial factor that influences students' academic success. Maslow's Theory of Motivation (*Hierarchy of Needs*) by Abraham Maslow (1943) educational motivation is associated with the desire for self-actualization, which represents the aspiration to realize one's full potential. Students who have both intrinsic and extrinsic motivation are more likely to complete their studies on time.

According to Grigorescu (2020) intrinsic motivation arises from within the individual, such as curiosity and enjoyment in learning, while extrinsic motivation comes from external factors, such as rewards and recognition. Intrinsic motivation is often considered stronger and more lasting than extrinsic motivation. Individuals with intrinsic motivation tend to have a high interest in the material they are studying and often show a desire to explore more deeply, students' intrinsic motivation can be increased by meeting basic needs such as relatedness and competence. For example, a student who is intrinsically motivated in mathematics will enjoy solving challenging math problems because of the satisfaction he or she gets from understanding complex concepts.

Family Support

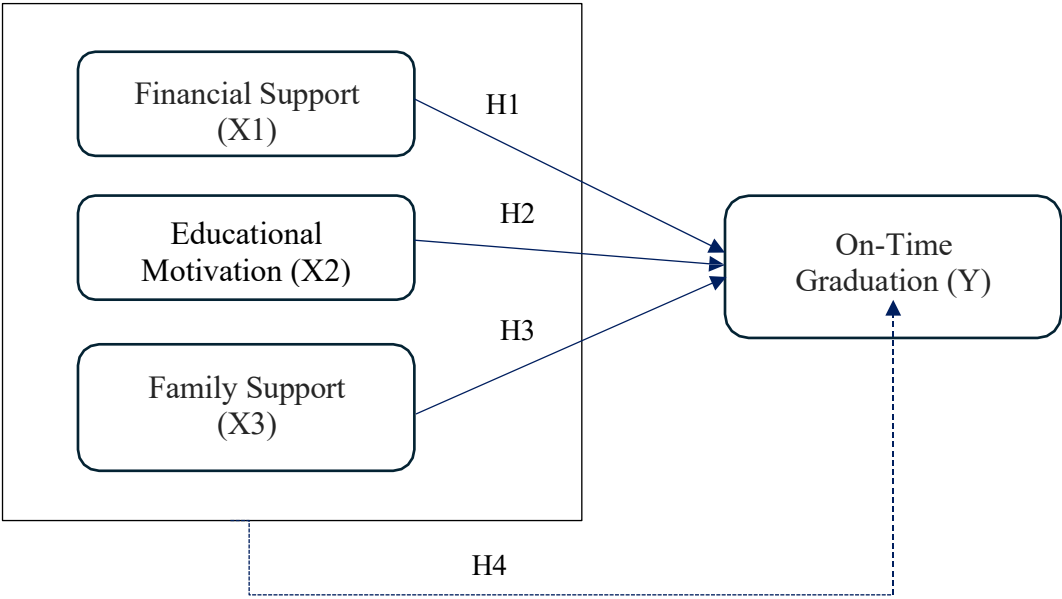
Family support is an important element that contributes significantly to students' academic achievement and emotional well-being. According to Social Support Theory (*Social Support Theory*) by Cobb (1976) This idea underlines the importance of emotional, instrumental, and informational support that comes from the social context, especially the family. Family support provides mental stability and motivation for students when faced with academic challenges. Family support significantly affects students' psychological well-being, thereby increasing their capacity to graduate on time. Strong family support helps students feel more emotionally and practically stable, which in turn supports the achievement of graduating on time. According to Gómez et al. (2019), the family is one of the micro-systems that has a major influence on individual development, including in the context of education.

On-Time Graduation

Graduation on time is one of the most important indicators of higher education success in the context of academic and career development of students. According to the Reinforcement Theory proposed by BF Skinner (1938), individual behavior is shaped by the positive or negative impacts of their activities. In an educational setting, incentives such as scholarships or academic awards can increase students' motivation to complete their studies on time. The integration of financial aid and educational encouragement serves as a positive reinforcement that motivates students to achieve their academic goals.

Framework

Based on the literature review and previous research, the following research framework can be prepared:



The conceptual framework in this study describes the relationship between the variables that influence 'on-time graduation' (Y).

Research Hypothesis Development

Financial Support and On-Time Graduation

Reinforcement Theory (*Reinforcement Theory*) from BF Skinner (1938) also supports this hypothesis by stating that individual behavior is shaped by the positive impact of their activities, where incentives such as scholarships can increase students' motivation to complete their studies on time. Studies by de Sivatte & Gabaldón (2023) and Goldrick-Rab et al. (2016) showed that students who received financial aid tended to have higher GPAs and lower drop-out rates. Research by Roksa & Kinsley (2019) also revealed that students who received financial support felt more accepted and supported by their educational institutions, which increased their attachment to college and contributed to their timely graduation.

H1: Financial support has a significant effect on timely graduation for students receiving KIP-K scholarships.

Educational Motivation and Timely Graduation

Educational motivation as a factor influencing timely graduation is also supported by research by Muthukrishnan et al. (2022) which identified research skills as the strongest predictor of student motivation to graduate on time. Zhou & Siti (2022) also found that students who are internally motivated and receive external encouragement from family or institutions tend to have better academic achievement. Although the study by Yapo et al. (2021) showed a decrease in motivation and self-confidence due to the Covid-19 pandemic, overall these studies confirm that educational motivation has a significant influence on the likelihood of students completing their studies on time.

H2: Educational motivation has a significant effect on timely graduation of KIP-K scholarship recipients.

Family Support and On-Time Graduation

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Timely graduation, as an indicator of higher education success, is influenced by various interacting internal and external factors. Reinforcement Theory (Skinner, 1938) explains that positive incentives, such as family support, can encourage students to complete their studies on time. A study by Yieng et al. (2020) showed that students who received emotional, social, and material support from their parents had better academic achievement and higher graduation rates compared to those who received less support. In addition, a study by Bempechat et al. (2022) revealed that students who received good social support from their families were better able to cope with academic stress and had higher motivation to complete their studies on schedule. Thus, it can be assumed that the higher the family support students receive, the more likely they are to complete their higher education within the specified time. H3: Family support has a significant effect on timely graduation for students receiving KIP-K scholarships.

Financial Support, Educational Motivation, Family Support and On-Time Graduation

In addition to financial support, educational motivation is also hypothesized to have a significant influence on timely graduation. Maslow's (1943) Theory of Motivation links educational motivation to the need for self-actualization, where students who are intrinsically motivated tend to be more persistent in facing academic challenges. Research by Margarit & Kennedy (2019) and Grigorescu (2020) shows that intrinsic and extrinsic motivation can increase resilience to academic stress and encourage better academic achievement. Meanwhile, family support, based on Social Support Theory (Cobb, 1976), is believed to provide psychological stability and the resources needed for students to complete their studies. Emotional, instrumental, and informative support from the family can reduce stress, increase motivation, and assist students in academic decision-making, as revealed in the research of Freire et al. (2016) and Yieng et al. (2020). Thus, these three factors—financial support, educational motivation, and family support—are believed to have a positive and significant relationship with the timely graduation of KIP-K scholarship students.

H4: Financial Support, Educational Motivation, Family Support have a significant effect on timely graduation for students receiving KIP-K scholarships.

METHODOLOGY

The survey method is the research method used in this study. According to Sugiyono (2019), the survey method is a way to follow the flow of information directly from the sites where it is located itself but of course there is processing by researchers when collecting it until the results are ready (for example by conducting observations of efforts to distribute questionnaires, tests, and so on). This type of research is included in the explanatory research category. Muchlis (2023) explains that explanatory research is research that tries to explain the causal relationship between variables through hypothesis testing.

Research Population

Population is a general area consisting of objects or subjects with a certain number and characteristics that have been shown by researchers to be studied, analyzed, and then drawn conclusions (Sugiyono, 2016). The population in this study were all students receiving the Indonesia Smart Card Scholarship (KIP-K) in the D4 Program in the Special Capital Region of Jakarta Province.

Research Sample

A sample is a part of a population and its characteristics. So, if the population is large and a researcher is not possible, for example, to study all the resources in the population due to limited funds and time, then (Sugiyono, 2016) he must conduct sampling. Sampling is the process of taking several elements from the population so that we can predict data about the population.

The researcher used the saturation sampling method for sampling. The use of the saturation sampling method allows researchers to take all members of the population as samples, this will increase the validity and reliability of the data obtained, and provide a deep understanding of the phenomenon being studied (Sugiyono, 2010). The population in this study were recipients of the KIP-K Smart Indonesia Card Scholarship in the D4 Program in the Special Capital Region of Jakarta Province.

RESEARCH RESULT AND DISCUSSION

Overview of Research Object

Indonesian Taxation College (STPI)

The Influence of Financial Support, Educational Motivation, and Family Support on Timely Graduation for Students Receiving the Indonesia Smart Card Scholarship (Kip-K)

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STPI was established in 1996 due to the need for professional tax experts for both the government (e.g., the Directorate General of Taxes) and businesses (e.g., tax consultants and companies). Dr. Fuad Bawazier first established it after the State Financial Science Institute was closed in 1981. The purpose of its establishment was to address the shortage of professional personnel in the fields of administration, fiscal juridical, and tax audits. STPI's Diploma IV program focuses on tax education with two main majors: Tax Administration and Tax Accounting. Subsequently, the program was changed to the Taxation Study Program with concentrations in Tax Management and Tax Accounting.

STPI continues to strive to provide relevant and quality education with a vision of becoming a higher education institution that produces human resources who are moral, have integrity, are competitive, and are able to apply tax technology. In addition, this institution plays an active role in research, community service, and the Tridharma of Higher Education program, and builds a strong national taxation foundation. STPI graduates are expected to have innovative, independent, and professional abilities that can handle taxation problems in the world.

Trisakti Tourism College (STPT)

Since 1969, STPT has metamorphosed into the Trisakti Hospitality and Tourism Academy. The organization's commitment to providing education in the field of tourism through Diploma I to Diploma IV programs is demonstrated by the change in status to a College in 1999. The field of hospitality and travel business is a field with growing interest such as event management (event planning), food processing, and ticket administration. To provide a double degree program, STPT also collaborates with international institutions such as the Swiss International Hotel Management Institute (IMI).

Sahid Polytechnic

Sahid Polytechnic was founded in 1983 by Prof. H. Sukamdani S. Gitosardjono under the Sahid Jaya Welfare, Education, and Social Foundation. It is one of the leading vocational education institutions in Indonesia in the field of tourism. Sahid Polytechnic prioritizes industry-based education with Diploma to Applied Doctoral programs in various fields of tourism and hotels. This institution produces a workforce with international competitiveness through a professionally designed competency-based curriculum.

Data Description

To provide an overview of the study, the profile of respondents and descriptions with explanations for each variable studied are presented. The samples used were taken from the Indonesian Taxation College (STPI), Trisakti Tourism College (STPT), and Sahid Polytechnic in December 2024. The questionnaire was filled out by 31 students with details of 5 students from the Indonesian Taxation College, 5 students from Trisakti Tourism College, and 21 students from Sahid Polytechnic D4 Program for the 2020/2021 academic year. Microsoft Office Excel 2019 and SPSS 26 software were used to process the data obtained.

Respondent Profile

The author distributed questionnaires to 31 student respondents via Google Form with the link <https://forms.gle/Q7QQxgt6LbAe3gi5>, who had the following profiles.

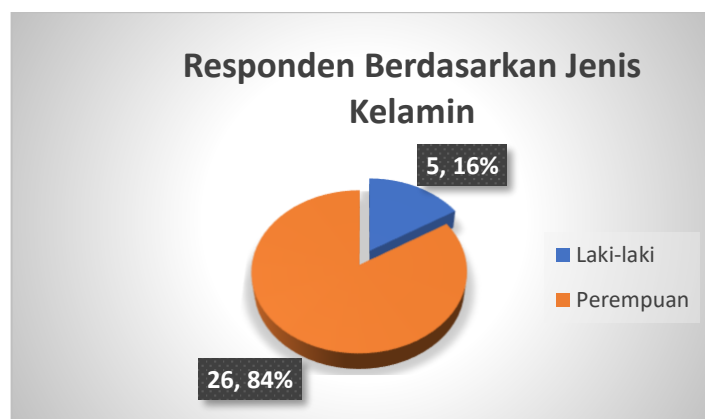
Respondent Gender

The author divided the respondents into two categories, male and female, based on their gender. Here is the presentation of the respondents' gender.

Respondent Table Based on Gender

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	Laki-laki	5	16.1	16.1	16.1
	Perempuan	26	83.9	83.9	100.0
	Total	31	100		

Source: data processing results (2025)



Source: data processing results (2025)

Figure 4.1 Respondents by Gender

The table above presents data on the distribution of gender from a total of 31 students as respondents. This data is grouped into two categories, namely male and female, with each category showing the number and percentage of the total respondents. Here is the explanation Male the number of male respondents is 5 students, the percentage of the number of males to the total respondents is 16.1%. Female the number of female respondents is 26 students the percentage of the number of females to the total respondents is 83.9%.

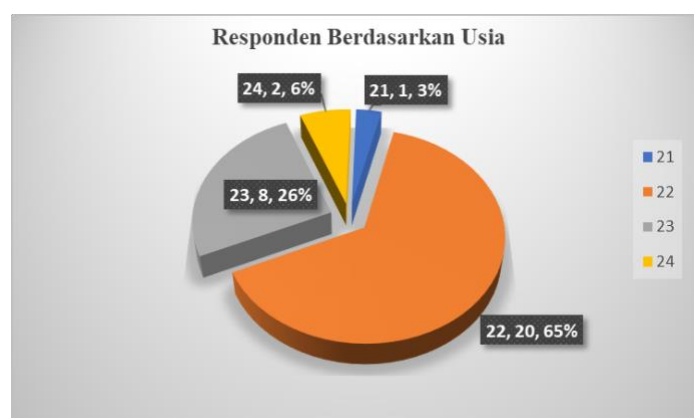
Respondent Age

The author divided the respondents into four categories based on their age, namely 21 years, 22 years, 23 years, and 24 years. The following is a presentation of the respondents' ages.

Table 4.2 Respondents by Age

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	21	1	3.2	3.2	3.2
	22	20	64.5	64.5	67.7
	23	8	25.8	25.8	93.5
	24	2	6.5	6.5	100.0
	Total	31	100.0	100.0	

Source: data processing results (2025)



Source: data processing results (2025)

Figure 4.2 Respondents by Age

The table above shows the distribution of data based on age, number of participants, and the percentage contribution of each age group to the total of 31 students. The 21-year-old age group has 1 respondent with a percentage of 2.9%, the 22-year-old age group has 20 respondents with the highest number of participants with a percentage of 64.5%, the 23-year-old age group has 8 respondents with a percentage of 25.8%, and the 24-year-old

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age group has 2 respondents with a percentage of 6.5%. Overall, all age groups contribute 100% of the total participants.

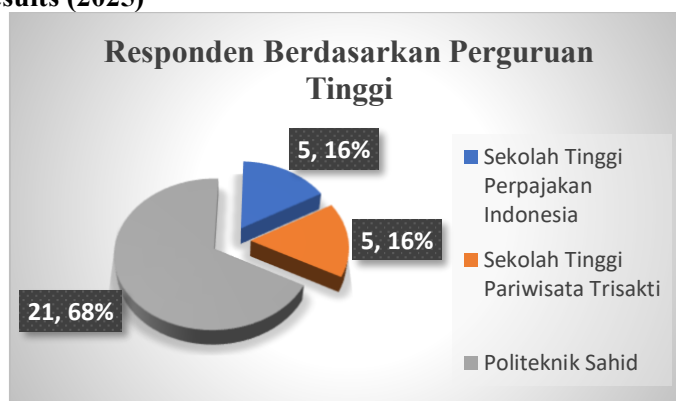
Respondent Colleges

The author divides the respondents into three colleges, namely the Indonesian Taxation College, Trisakti Tourism College, and Sahid Polytechnic. The following is a presentation of the respondents' colleges.

Table 4.3 Respondents Table based on College

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Sekolah Tinggi Perpajakan Indonesia	5	16.1	16.1	16.1
	Sekolah Tinggi Pariwisata Trisakti	5	16.1	16.1	32.3
	Politeknik Sahid	21	67.7	67.7	100.0
	Total	31	100	100.0	

Source: data processing results (2025)



Source: data processing results (2025)

Figure 4.3 Respondents Based on College

The table above presents data on the distribution of respondents based on the universities they came from, with a total of 31 respondents consisting of three higher education institutions: the Indonesian Taxation College, Trisakti Tourism College, and Sahid Polytechnic. The Indonesian Taxation College contributed 5 respondents or 16.1% of the total respondents, while Trisakti Tourism College had 5 respondents or 16.1%, indicating an equally large contribution, but classified as a minority. Meanwhile, Sahid Polytechnic dominated with 21 respondents or 67.7%, meaning that more than two-thirds of the total respondents came from this institution.

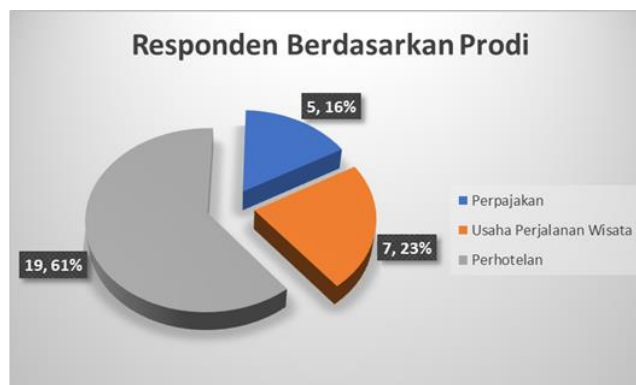
Respondent Study Program

The author divides respondents into three study programs, namely Taxation, Business, Travel and Tourism, and Hospitality. The following is a presentation of the respondents' study programs.

Table 4.4 Respondent Table Based on Study Program

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Perpajakan	5	16.1	16.1	16.1
	Usaha Perjalanan Wisata	7	22.6	22.6	38.7
	Perhotelan	19	61.3	61.3	100.0
	Total	31	100	100.0	

Source: data processing results (2025)



Source: data processing results (2025)

Figure 4.4 Respondents Based on Study Program

The table shows the distribution of respondents based on study program, with a total of 31 people divided into three study programs: Taxation, Travel and Tourism Business, and Hospitality. Taxation contributed 5 respondents or 16.1%, Travel and Tourism Business contributed 7 respondents or 22.6% and the Hospitality study program dominated with 19 respondents or 61.3%. This shows that the majority of respondents came from the Hospitality study program, while other study programs contributed relatively smaller to the total respondents.

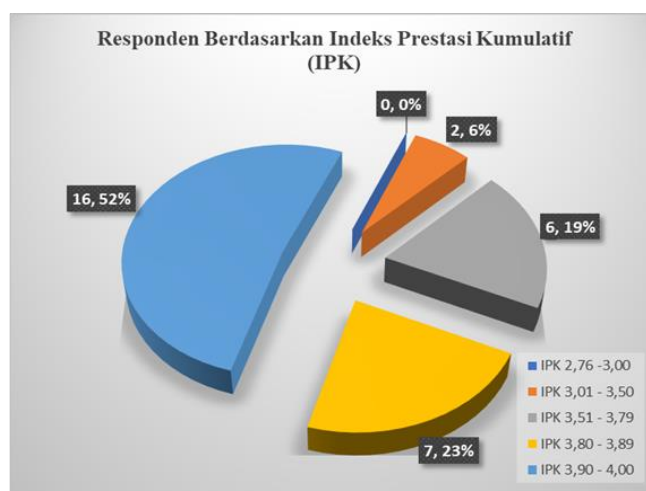
Cumulative Grade Point Average (CPA) of Respondents

The author divides respondents into five GPA interval categories, namely the GPA interval category of 2.50 -2.99, GPA 3.00 - 3.49, GPA 3.50 - 3.99, and GPA 4.00. The following is the respondent's GPA.

Table 4.5 Respondents Table based on Cumulative Achievement Index (IPK)

		<i>Frequency</i>	<i>Percent</i>	<i>Valid Percent</i>	<i>Cumulative Percent</i>
Valid	IPK 2,76 -3,00	0	0.0	0.0	0.0
	IPK 3,01 - 3,50	2	6.5	6.5	6.5
	IPK 3,50 - 3,79	6	19.4	19.4	25.8
	IPK 3,80 - 3,89	7	22.6	22.6	48.4
	IPK 3,90 - 4,00	16	51.6	51.6	100.0
	Total	31	100.0	100.0	

Source: data processing results (2025)



Source: data processing results (2025)

Figure 4.5 Respondents Based on GPA

This table shows the frequency distribution of students' Cumulative Grade Point Average (GPA) data in the range of 2.76 to 3.00, 3.01 to 3.50, 3.51 to 3.79, 3.80 to 3.89, and 3.90 to 4.00. The results show that 31 students from the sample have a percentage of 100%, with 0 students or 0% in the GPA range of 2.76 to 3.00 with a satisfactory predicate, 2 students or 6.5% in the GPA range of 3.010 to 3.50 with a very satisfactory predicate, and 6 students or 19.4% in the GPA range of 3.50 to 3.79 with a predicate of praise (Cumlaude), and 16 students or 51.6% in the GPA range of 3.90 to 4.00 with the highest honor predicate (Summa Cumlaude). In general, GPA values can be classified into several categories that reflect the quality of a person's academic achievement (Regulation of the Minister of Education and Culture of the Republic of Indonesia Number 49 of 2014) concerning Higher Education Standards.

Graduated On Time Respondent

The author presents that students who received the KIP-K scholarship for the D4 program in DKI Jakarta Province totaled 35 people and who graduated on time Graduated On Time for the 2024/2025 Academic Year totaled 31 people. The following is a presentation of Graduated On Time Respondents.

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Table 4.6 Respondents Table Based on Graduation on Time

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Lulus Tepat Waktu (TA 2024/2025)	31	100.0	100.0	100.0
	Total	31	100	100	

Source: data processing results (2025)

This table shows the number of students who graduated based on the timeliness of graduation. The data shows that 31 students (100%) graduated on time in the 2024/2025 academic year.

Descriptive Data Respondents' Answers

In this questionnaire, the author divides the respondents' opinions into five categories: Strongly Disagree (STS), Disagree (SS), Neutral (N), Agree (S), and Strongly Agree (SS). For each category, the author gives a score of 1, 2, 3, 4, and 5 to determine the average respondent's answer. The results of the study showed that the frequency of respondents' answers for each variable included financial support, educational motivation, family support for timely graduation for KIP-K scholarship recipients

Respondent Answer Data for Financial Support Variable (X1)

Shows the frequency results of respondents' statements for the Financial Support variable, which consists of ten statement items. These results are determined by a 5-point Likert scale, where 1 is Strongly Disagree (STS), 2 is Disagree (TS), 3 is Neutral (N), 4 is Agree (S), and 5 is Strongly Agree (SS).

The statement with the highest mean score related to Frequency of receiving KIP-K Scholarship helps to plan their finances 4.43. In contrast, the statement about additional financial support from parents received the lowest mean score (3.54), indicating that most recipients are less dependent on their parents' financial resources.

With an average perception ranging from 3.54 to 4.43 for all statements, recipients tend to agree that the KIP-K Scholarship meets their academic needs and is sufficient for their living expenses. In addition, statements regarding financial assistance from part-time jobs averaged good/high 4.26, indicating that some recipients utilize additional jobs to meet their financial needs. Overall, the KIP-K Scholarship is considered good for meeting academic needs and sufficient for the living expenses of recipient students.

Respondents' Answer Data for Educational Motivation Variable (X2)

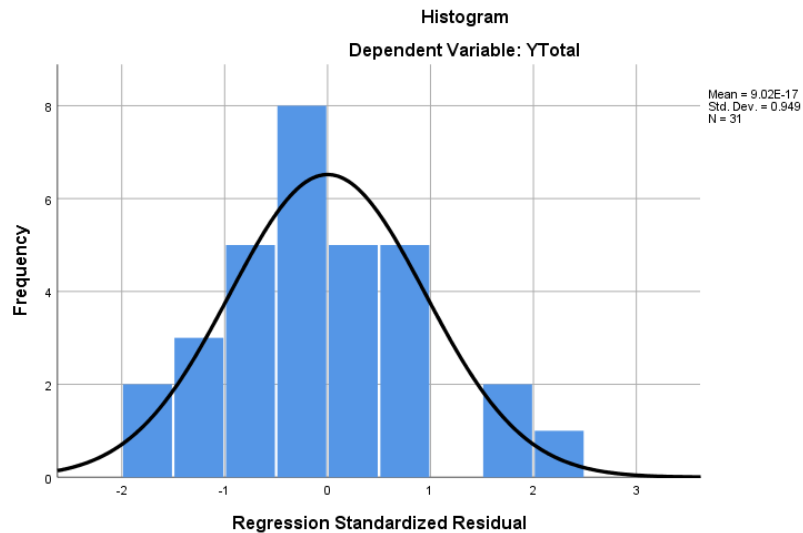
Shows the frequency results of respondents' statements for the Educational Motivation variable, which consists of thirteen statement items. These results are determined by a 5-point Likert scale, where 1 is Strongly Disagree (STS), 2 is Disagree (TS), 3 is Neutral (N), 4 is Agree (S), and 5 is Strongly Agree (SS). This shows that respondents' statements show a low level of participation to a high level of participation.

Linearity Test (Classical Assumption Test)

Before entering the multiple regression test stage, the purpose of the linearity test stage is to determine the level of linearity between variables. In addition, this test is useful for determining whether the regression model created is effective enough to be used as a prediction tool. In this study, normality, multicollinearity, and heteroscedasticity were used to test linearity.

Normality Test

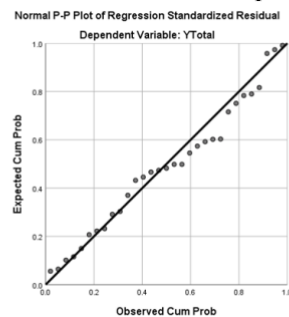
The normality test is used to determine whether the residual variables in the regression model have a normal distribution. The t and F tests show that the residual values follow a normal distribution. To test for normality, the histogram method and the graphic method are used. This means that if the histogram forms an upward slant, the standardized residual is normally distributed and looking at the spread of data on the diagonal source on the P-plot normal regression standardized residual is normally distributed. According to the decision-making basis, if the points spread around the line and follow the diagonal line, it indicates a normal distribution pattern and the regression model meets normality. The following figure shows the results of the Normality Test, which was created with the IBM SPSS version 26 program.



Source: data processing results (2025)

Figure 4.7 Normality Test Results (Histogram)

The residual histogram forms an upward-facing bell pattern, with the residual center centered around zero as shown in Figure 4.1 Normality Test Results (Histogram). So it can be said that the current data is normally distributed. In other words, the regression model meets the assumptions of the normality test.



Source: data processing results (2025)

Figure 4.8 Normality Test Results (PP Plot)

The diagonal line follows the current points, as shown in Figure 4.2 Normality Test Results (PP Plot). So it can be said that the current data is normally distributed. In other words, the regression model meets the assumptions of the normality test.

The results of the normality test can also be seen by conducting a normality test with Kolmogorov Smirnov. With the hypothesis proposed as follows:

Ho: The residual values are normally distributed

Ha: The residual values are not normally distributed.

And the provisions for decision making are as follows:

If, Sig. > 0.05 then Ho is accepted

If, Sig. < 0.05 then Ho is rejected

Interpretation of Research Results

The results of the hypothesis testing show that partially financial support does not have a significant effect on timely graduation, partially educational motivation has a significant effect on timely graduation, and partially family support does not have a significant effect on timely graduation. While simultaneously financial support, educational motivation, and family support have a significant effect on timely graduation.

The Influence of Financial Support on On-Time Graduation

The test results of the influence of financial support on timely graduation show a negative direction with an R² value of 16.4% With a t-value of -0.357 < t_{table} 1.695 and a Sig. value of 0.724 > from a value of 0.05. Thus,

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financial support has a negative and insignificant partial effect on timely graduation. While financial support such as scholarships helps alleviate economic stress, these results are consistent with research by Hernández-Medina & Ramírez-Torres (2023), who found that financial aid does not always have a significant impact on on-time graduation rates. The Human Capital Theory by Schultz and Becker states that education is an investment in human capital, which increases individual productivity. Financial aid, such as scholarships or tuition assistance, allows students to concentrate on their academic pursuits without financial stress.

The Influence of Educational Motivation on Timely Graduation

The test results of the influence of educational motivation on timely graduation show a positive direction with an R^2 value of 72.3%. With a t -value of 6.132 > t_{table} 1.695 and a Sig. value of 0.000 < from 0.05. Thus, educational motivation has a positive and significant partial effect on timely graduation.

Educational motivation, both intrinsic and extrinsic, is the main factor that drives students to stay focused and disciplined. Maslow's Motivation Theory (Hierarchy of Needs), educational motivation is associated with the desire for self-actualization, which represents the aspiration to realize one's full potential. Students who have intrinsic and extrinsic motivation are more likely to complete their studies on time. Research by Margarit & Kennedy (2019) also confirms that students with high motivation tend to be more persistent in achieving academic goals.

The Influence of Family Support on On-Time Graduation

The test results of the influence of family support on timely graduation show a negative direction with an R^2 value of 33.5% With a t count value of 0.451 < t_{table} 1.695 and a Sig. value of 0.656 > from a value of 0.05. Thus, family support has a negative and insignificant effect partially on timely graduation. Cobb's Social Support Theory explains that family support significantly affects students' psychological well-being rather than direct academic achievement. Freire et al.'s (2016) research supports this finding by showing that although families provide moral support, students' personal initiative remains the main determining factor.

The Influence of Financial Support, Educational Motivation, and Family Support Simultaneously on On-Time Graduation

The test results of the influence of financial support, educational motivation, and family support on timely graduation show a positive direction with an R^2 value of 72.5% With an F count value of 23.734 > F_{table} 2.95 and a Sig. value of 0.000 < from the value of 0.05. Thus, financial support, educational motivation, family support have a positive and significant effect simultaneously on timely graduation.

A holistic approach is needed to support timely graduation. Financial support provides economic stability, educational motivation is the main driver, and family support creates a conducive emotional environment. Research by Tentsho et al. (2019) and Grigorescu (2020) shows that the interaction of these three factors creates synergy in supporting students' academic success.

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

This study aims to assess the influence of financial support, educational motivation, and family support on timely graduation for students receiving the Indonesia Smart Card Scholarship (KIP-K) in the D4 Program in DKI Jakarta Province. Based on data analysis and research findings, the following conclusions can be drawn:

The Influence of Financial Support on On-Time Graduation

The results of the first test, hypothesis (H1) was rejected indicating that Financial Support has no significant effect on On-Time Graduation for KIP-K Scholarship Recipient Students. This means that support in the form of scholarships, living expenses assistance, and tuition fee relief provides important financial stability for students. However, the effectiveness of this support is highly dependent on the student's ability to manage the funds optimally. Students who are effective in utilizing financial support tend to have higher emotional stability and academic commitment, which can increase the chances of graduating on time.

The Influence of Educational Motivation on Timely Graduation

The results of the second test, the hypothesis (H2) was accepted, indicating that Educational Motivation has a significant effect on On-Time Graduation for KIP-K Scholarship Recipient Students. This means that educational motivation, both intrinsic and extrinsic, has an important role in influencing on-time graduation. Students who have high motivation tend to be more focused, disciplined, and able to face academic challenges.

The Influence of Family Support on On-Time Graduation

The third test result, hypothesis (H3) was rejected, showed that Family Support has no significant effect on On-Time Graduation for KIP-K Scholarship Recipient Students. This means that family support, whether emotional, practical, or financial, contributes to students' academic well-being. Although its influence is not statistically significant in this study, the role of the family remains crucial in providing moral support, emotional stability, and additional motivation for students to achieve on-time graduation.

The Simultaneous Influence of Financial Support, Educational Motivation, and Family Support

The results of the Fourth Hypothesis Test (H4) were accepted, indicating that Financial Support, Educational Motivation, and Family Support have a significant effect on On-Time Graduation for KIP-K Scholarship Recipients. This means that simultaneously, the three variables have a significant impact on on-time graduation. Financial support provides stability, educational motivation increases the spirit of learning, and family support strengthens the emotional foundation of students. This composition facilitates students in overcoming various academic challenges more effectively.

Practical Implications

This study emphasizes the importance of a holistic approach in supporting scholarship students. Integration of financial assistance, educational motivation, and family support can create an environment conducive to student academic success.

Research Limitations

This study has several limitations, including the limited number of samples in D4 Program students in DKI Jakarta Province, so the results may not fully reflect KIP-K recipient students in other areas. In addition, research based on the R2 Test of all variables in this study, there are 27.5% that can be influenced by factors that can influence students' timely graduation influenced by various interrelated factors, with psychological support that offers emotional stability and mental resilience needed to manage academic pressure, while the quality of teaching, which includes lecturer competence, instructional methods, and assessment systems, increases the efficacy of knowledge transfer and understanding of the material. The social environment, which includes peer interactions, academic atmosphere, and learning climate on campus, offers a context that enhances the learning process. Simultaneously, access to educational infrastructure, including libraries, laboratories, information technology resources, and adequate study spaces, encourages an optimal learning experience and supports students' academic success. The complex interactions between these components create an educational ecology that facilitates students' timely completion of their studies, as evidenced by several empirical studies in higher education.

Recommendation

For Students

1. Fund Management: Students are required to manage scholarship funds efficiently for academic needs, including books, internet access, and other living needs.
2. Increasing Motivation: Students must develop strong intrinsic motivation and utilize family support to maintain enthusiasm for learning.
3. Communication with Family: Increase interaction with family to obtain more moral, emotional and financial support.

For Higher Education Institutions

1. Counseling Program Development: Providing academic and psychological counseling services to support students in addressing academic and emotional challenges.
2. A socialization program that involves families to support students' academic activities.

3. Mentoring and Academic Guidance: Strengthening the mentoring program by involving experienced lecturers and mentors to assist students in time management and completion of academic assignments.

For the Government

1. Budget Enhancement: Adjusting scholarship budget allocations to reflect student needs, including access to technology, books, and additional skills training.
2. Transparency and Oversight: Building a technology-based oversight system to monitor the allocation of funds and its impact on student academic outcomes.
3. Psychological Support: Implementing psychological support programs to improve motivation and mental well-being for students, especially those from economically disadvantaged backgrounds.

ADVANCED RESEARCH

1. Comparative Studies: Future research could analyze the effectiveness of the KIP-K program in urban and rural areas to understand differences in outcomes and challenges in each location.
2. Non-Financial Component Analysis: Additional research is needed to investigate the impact of non-financial components, such as psychological support and instructional quality, on on-time graduation.
3. Policy Development: This research can serve as a basis for formulating more inclusive and data-driven policies, such as improving financial literacy for students and parents.

Through a comprehensive and systematic approach, it is hoped that the KIP-K program can be more efficient in supporting students to achieve timely graduation, as well as improving the quality of higher education in Indonesia.

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