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Sustainability Of Indonesia Smart Card Implementation Continuity According To Perceptions And Opinions In Indonesian Community

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Abstrak

Kebijakan Kartu Indonesia Pintar merupakan program pemerintah yang diluncurkan untuk mengatasi masalah kemiskinan dan pendidikan yang saling kait mengait. Penelitian ini bertujuan memberikan deskripsi terkait *keberlanjutan kontinuitas implementasi kartu indonesia pintar menurut persepsi dan pendapat di kalangan masyarakat Indonesia. Pendekatan penelitian yang digunakan adalah pendekatan kuantitatif. Sampel penelitian yang digunakan sebanyak 100 responden yang berlokasi di malang-petanglong dengan menggunakan instrument kuesioner. Teknik pengambilan sampel menggunakan random sampling. Analisis data menggunakan pengujian hipotesis atas tanda, dan pengujian hipotesis melalui distribusi Chi-Kuadrat. Berdasarkan pengujian hipotesis atas tanda, penelitian ini menyimpulkan bahwa implementasi terhadap keberlanjutan KIP secara kontinuitas perlu dilanjutkan. Sedangkan berdasarkan pengujian hipotesis melalui distribusi chi-kuadrat menyimpulkan bahwa jumlah responden yang meminta KIP tidak dilanjutkan adalah tidak konstan dan karena itu merupakan factor yang bersifat signifikan. Pemerintah, diharapkan mekanisme yang berubah disetiap periodenya diikuti dengan sosialisasi yang jelas agar semua pihak dapak melaksanakan sesuai dengan ketentuan. Selain itu pemerintah seharusnya membentuk tim monitoring Kartu Indonesia Pintar (KIP).*

Abstract

The Smart Indonesia Card Policy is a government program launched to address the interrelated problems of poverty and education. This study aims to provide a description regarding the continuity of the implementation of the smart Indonesian card according to perceptions and opinions among Indonesian people. The research approach used is a quantitative approach. The research sample used was 100 respondents located in Malang-Petanglong using a questionnaire instrument. The sampling technique used random sampling. Data analysis used hypothesis testing on signs, and hypothesis testing through the chi-Square distribution. Based on testing the hypothesis on signs, this study concludes that the implementation of KIP continuity needs to be continued. Meanwhile, based on testing the hypothesis through the chi-square distribution, it was concluded that the number of respondents asking for KIP to be discontinued was not constant and therefore a significant factor. Government, it is hoped that the mechanism that changes in each period is followed by clear socialization so that all parties can implement it according to the provisions. In addition, the government should form a Smart Indonesia Card (KIP) monitoring team.

INTRODUCTION

Education is a conscious and planned effort to realize and develop everyone's potential (Yanti, 2018). This is of course a contribution to the progress of a nation and is a means for the nation to be more able to compete in the rapid progress of development in the current era of globalization (Amin et al., 2022). The government is a means of development that can improve the welfare of its people, development itself has a meaning towards a better direction, where in the planning process a process is needed by the government to create good service to the community, one of which is development in the field of education.

Poverty and education are two aspects that are very closely related when combined with the welfare of society (Fadhilah, 2018). Poverty causes people to have limited access to education, while education aims to help people get out of the poverty trap they face. Poverty is one of the causes of educational equity not being implemented and as one of the issues of education problems in Indonesia. Opportunities for the poor to get an education also seem to be uneven.

As regulated in the 1945 Constitution article 31(1) that education is the right of every citizen, therefore the state has an obligation to provide educational services for its citizens. Based on Law No. 2 of 2012 concerning Higher Education, the Government of Indonesia is obliged to increase access and learning opportunities for the nation's children in tertiary institutions in order to prepare intelligent and competitive next generations of the nation. Therefore, the Government is always trying to be able to guarantee Indonesian children who are economically disadvantaged and have achievements to be able to pursue education up to the Higher Education level. This has been carried out by the Government of Indonesia through the Ministry of Education and Culture launching the Indonesia Smart College Card Program (KIP College) (Rohmah & Kasmawanto, 2022).

The government's efforts to provide the widest possible opportunity for the public to obtain educational services, one of which is through the Smart Indonesia Card program. It is hoped that this program will be able to build a superior generation and that young people will get proper education (Fiqih et al., 2021). The Smart Indonesia Card Policy is a government program launched to address problems that occur because there are still many cases of students who are still of school age but drop out of school due to financial difficulties. The Indonesia Smart Card is urgently needed by students from underprivileged/poor families, because students from poor families are very vulnerable to dropping out of school. This is due to the unsupportive economic condition of the student's family, so the student decides to quit school and choose to work. The Indonesia Smart Card policy was launched by the government under the auspices of the Ministry of Education and Culture (*Kemendikbud*) through the National Team for the Acceleration of Poverty Reduction (TNP2K) (Aziz, 2019).

The aim of the program is to help poor students to get proper education, prevent children from dropping out of school, and to meet their school needs (Pusea, 2021). It is hoped that this assistance will be used by students to meet school needs such as transportation costs for students to go to school, costs for school supplies, and pocket money. With the Smart Indonesia Card, it is hoped that there will be no more students dropping out of school due to lack of funds. The Smart Indonesia Card Fund (KIP) is given to underprivileged students from the Elementary School (SD) to Middle School levels (Syaefuddin et al., 2019).

The Smart Indonesia Program (PIP) through the Smart Indonesia Card (KIP), which is channeled through the central government with funds sourced from the Indonesian government with a target recipient of 19.5 million children throughout Indonesia in 2016. Which is a refinement of the Poor Student Assistance Program (BSM) since 2008-2014, which meets the criteria as

stipulated (Presidential Instruction Number 7 of 2014 concerning Implementation of the Prosperous Family Savings Program). As determined by the Indonesian Ministry of Education and Culture considering Presidential Instruction No. 7 of 2014, which is a refinement of Poor Student Assistance (BSM) recipients, student data for Smart Indonesia Card (KIP) recipients is obtained from student data for Poor Student Assistance (BSM) previously, and synchronized with data from the Ministry of Social Services (Suwrayingrat & Mantiri, 2020).

The following are previous studies related to this research. Research by Triana Desita Sari (2017) entitled 'Societal Attitudes towards the Utilization of Smart Indonesia Cards (KIP) in Lebak Manis Village, Sukajawa Baru Village, Bandar Lampung City'. The results showed that the community supports the use of KIP, the community has used KIP funds according to procedures, namely to pay for school tuition, school transportation, buy clothes and school supplies such as school bags and shoes, to finance additional costs for learning practices such as competency exams and exam practice, tutoring or tutoring (Djoyosuroto, 2018). The tendency for community action is also positive or supportive because the KIP funds provided are right on target, or in this case, given to economically weak communities.

Another study from Devi Juli Wulansari (2017) entitled 'Decision Support System for Determining Smart Indonesian Card Recipients Using the Simple Additive Weighting Method'. The results show that the distribution of KIP is often not on target because the calculation of KIP recipients still uses a manual system and has not been computerized. Manual calculations are felt to be increasingly ineffective for staff in charge of enumeration of community data. Calculation of community data through updating the unified database is still in the form of a collection of forms that need to be processed in a definite system and without subjective elements. In order to simplify the work and avoid errors in calculating data with the old system, a decision support system was built that can help make decisions about KIP recipients quickly and more accurately by using the Simple Additive Weighting (SAW) method.

Based on the background above, this study aims to provide a description regarding the continuity of the implementation of the smart Indonesian card according to perceptions and opinions among Indonesian people.

METHODS

The research approach used is a quantitative approach. The research sample used was 100 respondents located in Malang-Petanglong using a questionnaire instrument. The sampling technique used random sampling. Data analysis used hypothesis testing on signs, and hypothesis testing through the Chi-Square distribution.

Hypothesis testing on signs is applied to analyze the impact that arises due to the occurrence of something or to evaluate the impact created by a particular treatment or stimulus. Determination of the null hypothesis status in the sense of whether it is accepted or rejected is based on a comparison between the calculated chi-squared value and the chi-squared value in the distribution table and then aligned with the applicable testing criteria. The magnitude of the calculated chi-squared value can be found by applying the formula

$$X^2 = \frac{[(n_1 - n_2) - 1]^2}{n_1 + n_2}$$

Where X2 is the chi-squared value, n_1 is the number of differences that are positive and n_2 is the number of differences that are negative.

Hypothesis testing through the Chi-squared distribution is applied because the research results are in the form of discrete and categorical data which are grouped into at least two sample groups. In addition, this hypothesis testing method is also a form of independence testing to determine whether or not there is a relationship between two variables. The two variables referred to are variables that are considered as independent variables and dependent variables. Through the hypothesis testing method, a researcher can make decisions about the causes of a situation. In the sense of whether the situation occurred due to significant factors or chance factors.

In principle, the criteria for testing the hypothesis are determined by comparing the frequency obtained from observation (n_{ij}) with the expected frequency (e_{ij}). If the two frequencies are the same or the difference between them is very small, then the null hypothesis is accepted. Meanwhile, if the two frequencies display a striking difference in value, the null hypothesis is declared rejected. In a simpler sense, the null hypothesis is accepted if the calculated chi-squared value is smaller than the chi-squared value in the table based on the level of significance and certain degrees of freedom. As for the magnitude of the chi-squared value, it can be determined by applying the formula.

$$x^2 = \sum_{I=1}^{n} \frac{\left(n_{ij} - e_{ij}\right)^2}{e_{ij}}$$

Where x^2 is the chi-squared value of the calculation results, nij is the frequency obtained from the observations in row i and column j (certain cells). While eij is the expected frequency of row i and column j.

Previously, the value of the proportion of individuals who have "good" characteristics must be determined which is denoted as P. The value of the proportion of individuals who have "good" characteristics is searched by applying the formula

$$P = \frac{n_{11} + n_{12} + n_{13} \ldots n_{1k}}{n}$$

Where P is the value of the proportion of individuals who have "good" characteristics, n11 is the number of individuals who have "good" characteristics from sample group 1, n12 is the number of individuals who have "good" characteristics from sample group 2, n13 is the number of individuals who have characteristics "good" from sample group 3 onwards and n is the total number of samples.

Acceptance or rejection of a null hypothesis can be known after a series of hypothesis testing procedures are carried out.

RESULTS AND DISCUSSION

The following is a description of the classification of respondents to a sample of 100 respondents according to the area of government administration.

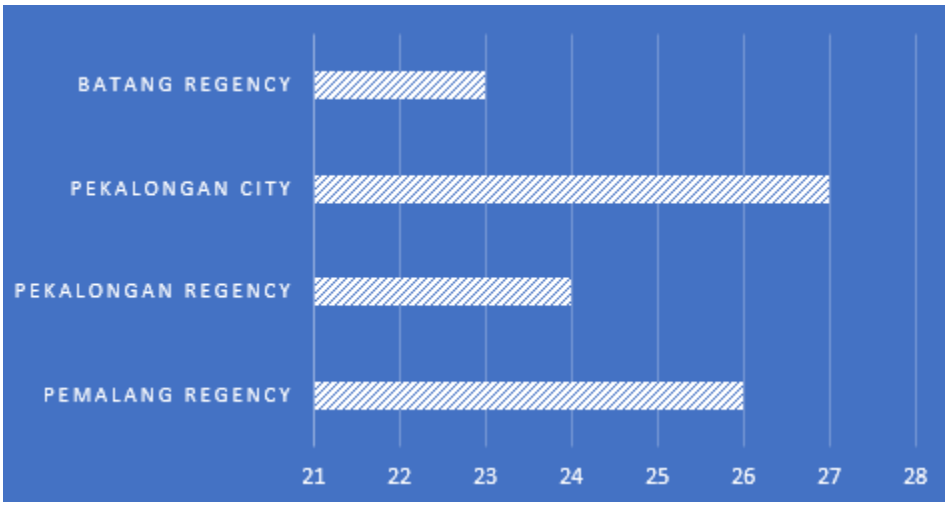

Figure 1. Description of Respondents by Region

100 respondents spread across 4 regencies and cities including: Pemalang Regency with 26 percent of respondents, Pekalongan Regency with 24 percent of respondents, Pekalongan City with 27 percent of respondents, and Batang Regency with 23 respondents.

Following are the respondents' answers related to the hypothesis testing of signs, in which respondents were given a questionnaire to answer whether KIP needs to be continued in continuity.

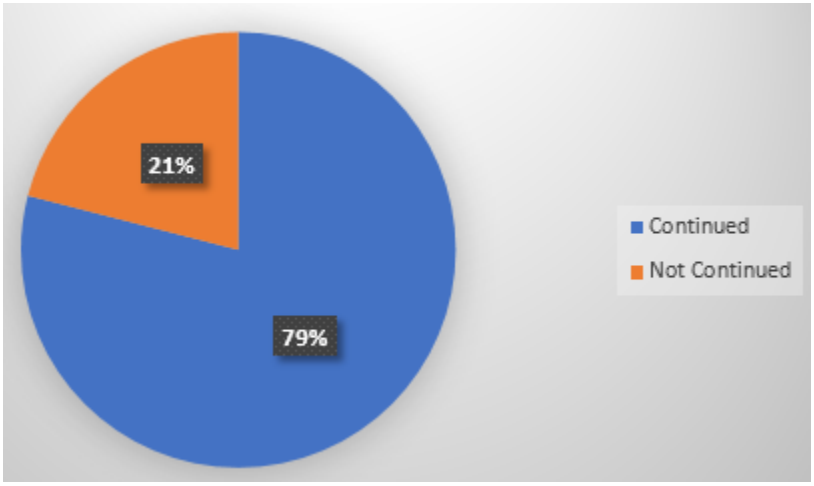

Figure 2. Respondents' Answers for Hypothesis Testing on Signs

The description of the answers of respondents who said that the KIP program needs to be continued on an ongoing basis is outlined in the following answers:

First, the 58 percent of respondents who answered that KIP needed to continue gave the perception that the provision of assistance through the Smart Indonesia Card was able to support the Compulsory Education program with the aim of alleviating the burden of costs that were too heavy for parents who came from lower economic status. This assistance is expected to increase student participation in school and prevent children from dropping out of school. The KIP also lays the foundation for the implementation of equitable education, which means implementing educational programs that can provide the widest possible opportunity for all Indonesian citizens to be able to obtain education. Equity and expansion of education or commonly called the

expansion of learning opportunities is one of the targets in the implementation of national development. This is so that everyone has the same opportunity to get an education. Opportunities to obtain education cannot be differentiated according to gender, social status, religion, or location. This perception is in sync with Purwanto et al's research which states that students are candidates for the nation's next generation, the nation's next generation is an educated generation. Through education, students gain a lot of useful knowledge to be ready to face future challenges, but not all future generations can enjoy education in Indonesia. Many of the next generation have to drop out of school/college due to economic problems, therefore the government has launched the Smart Indonesia Card program to help the underprivileged next generation to be able to continue their education to completion (Purwanto et al., 2018).

Second, 32 percent of respondents gave a perception that the KIP approval would continue based on that KIP and KIP lectures were relatively adequate for school and college costs. On the other hand, it was necessary to increase the quantity of funds provided. . The above perception is consistent with the research results of Maya et al (2019) which stated the impact of the Smart Indonesia card program on students, namely from the liveliness of learning activities, seriousness of learning, seriousness in learning, creativity in learning, learning achievement, learning discipline, learning attendance, learning behavior increased (Maya et al., 2019).

Third, 10 percent of respondents gave the perception that KIP is a Smart Indonesia Program (PIP is a social policy that is very helpful. The Smart Indonesia Program (PIP) can be categorized as having fulfilled the standard dimension of equity value in social policy. The value of justice in PIP social policy is based on legal basis and the formulation of the goals and benefits of PIP which focuses on providing educational assistance to students who have met the requirements of the government as social policy makers. This public perception is consistent with research conducted by Gutama et al, where researchers described that PIP as a social policy has fulfilled equity value as one of the important social policy instruments (Gutama et al., 2021).The fulfillment of equity value instruments in PIP social policy is:

1. Beneficiary qualifications. PIP has requirements that must be met by each beneficiary in order to be able to access the full benefits of PIP through KIP. This is based on the requirements set to determine whether a person is eligible or not eligible to become a beneficiary.
2. Beneficiary database synergy. The feasibility of PIP beneficiaries using the database is not only through the Ministry of Education and Culture as the party that distributes the program. The Ministry of Social Affairs to the Ministry of Religion are involved in the process of allocating programs to targeted beneficiaries. So that the value of equity can be implemented to each beneficiary appropriately.
3. Distribution of beneficiaries. PIP has been allocated to cover all provinces in Indonesia. This is a form of implementation of the state's responsibility to provide equitable access to education for all citizens according to the mandate of the 1945 Constitution.

While the description of the answers of respondents who answered that the KIP program does not need to be continued continuously is described in outline in the following answers:

Respondents gave their perceptions that were almost the same regarding the rights and ineligibility of receiving KIP funds. One of the phenomena that occurs is that there are still students who come from affluent families who are registered as recipients of KIP funds and there are still students who are classified as poor who are not registered as recipients of KIP funds. Even though the government should have launched this program, it was intended for students from poor families

to get equal educational opportunities. The difficulty of supervision is carried out, this is due to the mechanism for channeling funds which are directly transferred to the student's account. The funds are managed by the parents of the students and the school is only the implementer, it is difficult to monitor the use of these funds. At the time the KIP funds were received, the parents of the students could not manage them properly so that the KIP funds were not on target because they were used for personal purposes, not for educational purposes.

From the description above, a quantitative approach is then carried out in the form of testing the hypothesis on the sign. Several steps to test the hypothesis that must be carried out include: Formulating the null hypothesis and alternative hypotheses. The null hypothesis basically states that there is no need to continue the implementation of KIP sustainability. Meanwhile, the alternative hypothesis states that the implementation of KIP continuity needs to be continued. For this reason, in this case study the null hypothesis and the alternative hypothesis are formulated symbolically as follows:

H_0 : $P_{\text{Continuity of KIP implementation needs to be continued}} = P_{\text{Continuity of KIP implementation does not need to be continued}}$

H_1 : $P_{\text{Continuity of KIP implementation needs to be continued}} > P_{\text{Continuity of KIP implementation does not need to be continued}}$

After we look at the data display in the graph, it can be seen that the number of positive signs is 79, which is greater than the number of negative signs, which is 21. Thus, given that the number of positive differences is greater, the hypothesis testing that is applied is the right-hand side test.

In this case, the significance level applied is 5% or 0.05. In the chi-squared table, the chi-squared value for degrees of freedom is 1 and a significance level of 0.05 is 3.841. As for the criteria for testing this case, the hypothesis testing that is applied is the right-hand side test. So, the testing criterion applied in this case is that the null hypothesis is accepted if

$$x^2 \leq 3{,}841$$

While the null hypothesis is rejected if

$$x^2 > 3{,}841$$

So, based on the formula for calculating the chi-squared value that has been displayed, the chi-squared value is equal to

$$x^2 = \frac{[(n_1 - n_2) - 1]^2}{n_1 + n_2}$$

$$X^2 = \frac{[(67 - 33) - 1]^2}{(67 + 33)} = \frac{3249}{100} = 32{,}49$$

Based on the calculation results above, the chi-squared value is 32.49. The chi-squared value is greater than the chi-squared value in the table of 3.841. Thus, the null hypothesis is rejected and the alternative hypothesis is accepted.

Following are the results of testing the hypothesis through the Chi-square distribution with a simplification through Table 1.

Table 1. Grouping of Respondents Who Answered KIP Continued and Not Continued

CHARACTERISTICS	Pemalang Regency	Pekalongan Regency	Pekalongan City	Batang Regency	Total
Number of Respondents Requesting KIP Not to be Continued	3	4	11	3	21
Number of Respondents Requesting KIP to be Continued	23	20	16	20	79
Total	26	24	27	23	100

Respondents who asked for KIP to be continued on an ongoing basis were based on the respondent's opinion that the implementation of KIP could support efforts to equalize education and the implementation of KIP could reduce student dropout rates. This opinion is in sync with 2 studies conducted by: first research conducted by Sari et al (2021), with the conclusion that the implementation of KIP supports educational equity efforts. Equitable education includes two important aspects, namely equality and equity. Equality or equality implies the opportunity to obtain education. Meanwhile, equity means justice in obtaining equal educational opportunities among various groups in society. Equitable access to education means that all school-age residents have had educational opportunities. Meanwhile, access to education is fair if between groups can enjoy education equally (Sari et al., 2021). Second, research conducted by Nikmah et al (2020) concluded that the additional number of recipients of KIP (Smart Indonesia Cards) had an effect on the dropout rate. The addition of the number of KIP (Smart Indonesia Card) recipients from 2017 to 2018 was 496,760 students. With these additions, the dropout rate from 2017 to 2018 has also decreased. In 2018, the dropout rate decreased by 104,507 students. Then in 2019 the government no longer increased the number of recipients of KIP (Smart Indonesia Cards). In 2019 the number of recipients of KIP (Smart Indonesia Cards) decreased by 845,047 recipients. From the initial 18,745,047 recipients in 2018, it decreased to 17,900,000 in 2019. With the decrease in the number of KIP (Smart Indonesia Card) recipients, this has had an impact on the dropout rate. Where the dropout rate has increased by 53,649 (Nikmah et al., 2020).

Respondents who asked for KIP not to be continued on an ongoing basis were based on the respondent's opinion that the accuracy factor of the data used as a determinant of prospective KIP recipient students was still receiving KIP and it was difficult to return it to the central government (Ministry of Social Affairs). The accuracy factor of this data is a problem that must be corrected by the central government (Ministry of Social Affairs) so that the required data is in accordance with what will be informed so that no more students who have graduated still receive KIP and this is very confusing for KIP recipients because of how disbursing the KIP funds so that the length of time for verifying card ownership and the time for disbursing KIP funds is late. In terms of its implementation in the field, there are still many shortcomings, as can be seen from the indications that there are still many students who are not eligible to hold the Smart Indonesia Card (KIP). and the number of biodata that does not match the student data at school so that the card cannot be disbursed.

In this case, the proportion of respondents who asked for KIP not to be continued for each observation is denoted by PDn. In essence, the null hypothesis states that the proportion of respondents requesting that KIP be discontinued is constant and therefore is a fortuitous factor. Meanwhile, the alternative hypothesis basically states that the proportion of the number of respondents asking for KIP not to be continued is not constant and therefore is a significant factor.

H0 : $P_{D1} = P_{D2} = P_{D3} = P_{D4}$

H1 : $P_{D1} \neq P_{D2} \neq P_{D3} \neq P_{D4}$

Regarding the significance level used in the testing process, this study uses a significance level of 5% or 0.05. Based on the description in this study, the number of observed elections or the number of proportions that exist is 4. So, the degrees of freedom are 3 (4 – 1), if the significance level is 0.05 and the degrees of freedom are 4, then the chi-squared value in the table is 7,815. Thus, the testing criteria applied in this study is that the null hypothesis is accepted if

$X^2 \leq 7{,}815$

While the null hypothesis is declared rejected if

$X^2 > 7{,}815$

The first time, the chi-squared value is calculated by determining the value of the proportion of the number of respondents requesting kip not to be continued in each region to the total sample size. The value of the proportion is

$$\frac{3 + 4 + 11 + 3}{510} = 0{,}21$$

Next, the expected frequency value is calculated. The calculation of the expected frequency value is applied to the number of individuals who have "good" and also "bad" characteristics. In accordance with the context of this study, the expected frequency value is calculated as follows

e11 =	0,21 x 3 =	5,46	e21 =	26 – 5,46 =	20,54
e12 =	0,21 x 4 =	5,04	e22 =	24 – 5,04 =	18,96
e13 =	0,21 x 11 =	5,67	e23 =	27 – 2,67 =	21,33
e14 =	0,21 x 3 =	4,83	e24 =	23 – 4,83 =	18,17

After the calculation of the expected frequency value has been completed, it is then placed to the right of the actual number of respondents requesting kip not to be continued or requesting kip to be continued. This step needs to be taken to facilitate the process of calculating the chi-squared value and also to make it easier to read the numbers listed in the calculation.

Table 2. Expected Frequency Value and Actual Frequency

CHARACTERISTICS	Pemalang Regency	Pekalongan Regency	Pekalongan City	Batang Regency	Total
Number of Respondents Requesting KIP Not to be Continued	3 (5,46)	4 (5,04)	11 (5,67)	3 (4,83)	21
Number of Respondents Requesting KIP to be Continued	23 (20,54)	20 (18,96)	16 (21,33)	20 (18,17)	79
Total	26	24	27	23	100

The chi-squared value of the calculation results in this study is searched through the following calculations

$$\frac{(3 - 5{,}46)^2}{5{,}46} + \frac{(4 - 5{,}04)^2}{5{,}04} + \frac{(11 - 5{,}67)^2}{5{,}67} + \frac{(3 - 4{,}83)^2}{4{,}83} +$$

$$\frac{(23-20{,}54)^2}{20{,}54}+\frac{(20-18{,}96)^2}{18{,}96}+\frac{(16-21{,}33)^2}{21{,}33}+\frac{(20-18{,}17)^2}{18{,}17}=8{,}895$$

As is known from the calculation above, the calculated chi-squared value is 8.895. Meanwhile, the chi-squared value in the table for a significance level of 5% and degrees of freedom of 3 is 7,815. Because the calculated chi-squared value is larger than the chi-squared value in the table, the null hypothesis is rejected and the alternative hypothesis is accepted.

CONCLUSION

Based on testing the hypothesis on signs, this study concludes that the implementation of KIP sustainability needs to be continued. The provision of educational assistance serves to support the Compulsory Education program which aims to ease the burden of costs that are too heavy for parents who come from lower economic status in the hope of increasing student participation in school and preventing children from dropping out of school. The government provides educational assistance in the form of Smart Indonesia Cards (KIP) in order to meet their educational needs. Meanwhile, based on testing the hypothesis through the chi-square distribution, it was concluded that the number of respondents asking for KIP to be discontinued was not constant and therefore a significant factor. For the government, it is hoped that the mechanism that changes in each period is followed by clear socialization so that all parties can implement it according to the provisions. In addition, the government should form a Smart Indonesia Card (KIP) monitoring team. Then the government should give more broad authority to the school to take an active role in making decisions. For learning residents who receive KIP assistance funds, it is better for study and learning activities to be further enhanced, don't just be oriented towards KIP assistance funds, but there must be motivation within themselves to be even better. It is hoped that learning residents will increase intrinsic motivation, and are expected to increase their activeness in participating in the learning process.

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