



## The Influence of the Help of the Smart Indonesia Collage Card (KIPK) on the Motivation of Student Studying at the Faculty of Economics & Business, State University of Jakarta

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### ABSTRACT

This study aims to analyze the effect of Indonesia Smart College Card (KIP-K) assistance on student motivation to study at the Faculty of Economics and Business, State University of Jakarta. KIP-K as an educational assistance program from the government is expected not only to ease the financial burden, but also to increase motivation both intrinsically and extrinsically. The research method used is descriptive quantitative with a survey approach through a questionnaire to 84 respondents who are KIP-K recipients. The regression analysis results show that there is a positive and significant influence between KIP-K assistance and student learning motivation, with a significance value of 0.000 (<0.05) and a coefficient of determination of 24.6%. This finding reinforces that financial support can be a driver of enthusiasm for learning, both from within students (intrinsic motivation) and due to external factors such as family expectations and rewards (extrinsic motivation). This study recommends that the KIP-K program should continue to be developed, not only in terms of financial assistance, but also with approaches that encourage the growth of sustainable learning motivation.

## **INTRODUCTION**

Higher education is one of the main factors in improving the quality of human resources. However, not all students have equal access to higher education, mainly due to financial constraints. To address this issue, the government offers financial assistance for living and education expenses for students from low-income families through Kartu Indonesia Pintar Kuliah (KIPK). This program aims to guarantee that access to higher education is not hampered by financial constraints.

The KIPK program has been offered to some students at Universitas Negeri Jakarta (UNJ) in an effort to boost their passion for learning. As motivated students are more likely to study harder, maintain better discipline, and perform better academically, learning motivation is an important component of academic success. However, not all KIPK scholarship recipients show a marked improvement in learning motivation after their receipt. Even with financial assistance, some students still struggle to stay motivated to study.

This situation raises the question of how much KIPK support actually affects UNJ students' learning motivation. Are there other elements that have a greater influence on students' learning spirit, or is this scholarship enough to increase their motivation to learn? Thus, the aim of this study is to investigate the relationship between UNJ students' learning motivation and KIPK support.

Academic success is primarily determined by self-motivation. Motivation, Hamzah B. Uno (2008) claims that there are extrinsic and internal pulls characterized by needs, desires, drives, expectations, and rewards for completed tasks. Especially in the context of education and learning, this motivation helps guide people to achieve certain goals. Motivation is divided into two types: intrinsic motivation and extrinsic motivation. Intrinsic motivation is a drive that comes from within, without external pressure. According to Hamalik (2011) , intrinsic motivation occurs when a person participates in an activity because it interests them, satisfies their curiosity, and gives them a sense of self-worth. Intrinsic motivation in the context of KIPK scholarship recipients may manifest as a drive to learn new things and achieve one's full potential independently without outside influence. Extrinsic motivation, according to Narawi (2001), is a drive that comes from outside a person and influences them to perform or behave in a certain way in order to receive rewards or avoid problems. These drives are caused by external forces such as rewards, social pressure, or expectations of others rather than by personal enjoyment or satisfaction with the task. When it comes to education, extrinsically motivated students may be driven to study because they hope to maintain a scholarship, get good grades, or meet the expectations of their social environment and family.

Through this research, it is hoped that the KIPK program is not only by offering financial assistance but also by motivating students to be highly motivated to learn both intrinsically and extrinsically so that they can complete the course with the best results. The findings from this study can be used as assessment data by the government and universities to create more focused education strategies that will improve education standards for Indonesian students.

## LITERATURE REVIEW

### *Motivation*

Motivation is defined as 1) an urge that arises in a person, either consciously or unconsciously, to take an action with a specific purpose, and 2) an effort that can cause a person or a certain group of people to be driven to do something because they want to fulfill their ambitions or find satisfaction in their actions, according to the Big Indonesian Dictionary (KBBI, 2021). Meanwhile, according to several experts including; A.W. Bernard asserts that motivation is a phenomenon that involves encouraging behavior towards certain goals that previously showed little or no progress. Motivation is an attempt to increase or produce movement to achieve certain goals (Prawira, 2014) . A.A. Anwar Prabu Mangkunegara asserts that motivation is a condition that affects the emergence, direction, and maintenance of behavior related to the work environment (Mangkunegara, 2017) .

### *Learning Motivation*

Contrary to the meaning of motivation, learning motivation is something that creates a desire or drive to learn, or, in other words, acts as a catalyst for enthusiasm for learning (Islamuddin, 2012 ):259 . According to Marshall (1987) , the importance, value, and benefits of learning activities that are attractive enough for students to participate in them are referred to as learning motivation.

"The internal and external drive for student learning behavior, usually accompanied by a number of cues or supporting factors, is known as learning motivation." . A conducive learning atmosphere, drive and willingness to learn, aspirations for the future, drive and ambition to succeed, and appreciation for learning are some of these signs, says Uno (2011:23) .

Based on the various perspectives that have been presented above, it can be said that learning motivation is a meeting between internal and external forces that motivate students to engage more actively in the learning process because of interest, goals, and expectations of the benefits of learning.

### *Role and Function of Learning Motivation*

Here are some of the important roles played by motivation in learning and teaching, according to Uno (2011:27-29) :

- 1) How learning motivation affects the determination of learning reinforcement.  
When an adolescent is learning and is faced with challenges that require solutions that can only be found through experience, motivation can reinforce learning.
- 2) How motivation helps define learning objectives. The function of motivation in defining learning objectives is closely related to what learning is. Young people will be motivated to learn anything if they can at least understand or appreciate its benefits.
- 3) Perseverance in learning is determined by motivation. When a child is driven to learn something, they work hard and persevere to learn it in the hope of improving their performance.

According to the views mentioned above, the purpose and function of learning motivation as a driving force, direction and reinforcement in the learning process, which helps students determine goals, face challenges and continue to strive to achieve optimal learning results.

## **METHODOLOGY**

The methodology and techniques of this research are descriptive quantitative. A quantitative approach is research that uses precise measurement techniques of certain variables to solve problems and produce findings that can be generalized, regardless of time and situation or the type of data obtained, especially quantitative data. While descriptive quantitative is research that aims to describe, explain, and provide answers to current events and phenomena, including examining the relationship between various variables in a phenomenon and the phenomenon itself. This study uses descriptive quantitative methods is to test and explain the hypothesis that has been set.

## **RESEARCH RESULTS**

### ***Description of Research Objects***

The object of research studied is the effect of KIPK assistance on learning motivation, and the respondents are students of the State University of Jakarta. For Characteristics of respondents, or information about the individual circumstances of respondents, are part of the need for descriptive analysis. These data are needed to help researchers analyze respondents and identify the characteristics of the majority and minority of respondents, including gender (sex).

### ***Brief History of Jakarta State University***

In accordance with Presidential Decree No. 1 of 1963, which merged the Teacher Education Institute and the Faculty of Education of the University of Indonesia into IKIP Jakarta (Institut Keguruan dan Ilmu Pendidikan), Jakarta State University was established. IKIP Jakarta was officially established on May 16, 1964. IKIP was renamed Universitas Negeri Jakarta (UNJ) by the Ministry of Education and Culture after 35 years of existence. UNJ has created a number of new faculties, including in the arts, sports, humanities, sciences, and technology, although its main focus is teaching.

### ***Description of Research Data***

#### ***Description of Respondent Characteristic Data***

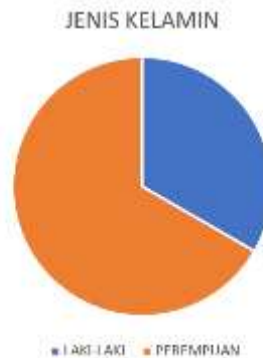
The following will display the identity of respondents by gender classification to provide an overview of the impact of KIPK support. This sample selection was aimed at 84 students to collect data for analysis purposes, taking into account the circumstances and conditions at hand. The study used quantitative analysis and data collection techniques, utilizing questionnaires administered to KIPK scholarship applicants at the Faculty of Economics & Business, State University of Jakarta.

*Classification of Respondent Characteristics Based on Gender.*

The findings of this study, which involved 84 respondents or samples - students from the Faculty of Economics and Business at the State University of Jakarta - show the number and gender proportion of respondents as follows:

**Table 1. Characteristics of Respondents Based on Gender**

JENIS KELAMIN					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	LAKI LAKI	28	33.3	33.3	33.3
	PEREMPUAN	56	66.7	66.7	100.0
	Total	84	100.0	100.0	



**Figure 1. Percentage Diagram of Respondent Characteristics Based on Gender**

It is clear from table 4.1 and figure 4.2 that there are 56 female respondents and 28 male respondents. Thus, it can be concluded that female respondents have the largest frequency of 66.7%, with male respondents making up the remaining 33.3%. This means that the majority of FEB UNJ students who receive KIP are mostly women.

*Motivation Analysis of FEB UNJ Students*

To measure the Motivation variable for FEB UNJ students. Each variable is measured separately, namely through an instrument using Likert scale data as follows:

- Strongly agree = 5
- Agree = 4
- Disagree = 3
- Disagree = 2
- Strongly Disagree = 1

Finding the overall mean and average, as well as the total mean for each variable is the result of the descriptive statistics test. With different statement items for each variable, UNJ students (Y) is the dependent variable and learning motivation (X) is the independent variable. Using statistical calculation

techniques and SPSS software, data analysis was conducted by performing the following statistical calculations:

### *Descriptive Analysis of Extrinsic Motivation (X)*

**Table 2. Average Mean and Total Mean Motivation (X)**

<b>Achievements</b>		
1	I always try to achieve academic achievements at Universitas Negeri Jakarta.	
Average Mean Total		3,95
<b>Award</b>		
2	The awards I receive can increase my enthusiasm for learning	
Average Mean Total		3,91
<b>Responsibility</b>		
3	I feel responsible in undergoing lecture activities	
Average mean total		4,00
<b>Gifts</b>		
4	I am motivated to learn because I expect a certain reward or reward	
Average mean total		3,98
<b>Average Total Mean Motivation (X)</b>		<b>3,96</b>

Source: Data Processed 2025

Based on table 2, the majority of respondents agree, as shown by the overall total average of Table 4.5 for Learning Motivation (X), which is 3.96. This finding indicates that FEB UNJ students' questionnaire responses to the Learning Motivation Variable (X) are often quite positive. With a value of 4.00, the responsibility indicator has the highest average score. With a value of 3.91, the appreciation indicator has the lowest average score.

### *Descriptive Analysis of Employee Performance (Y)*

**Table 3. Average Mean and Total Mean of FEB UNJ Students (Y)**

<b>Program procedure</b>		
1	The implementation procedure of the kipk program helps me in designing and undergoing lectures.	
Average Mean Total		3,47
<b>Distribution</b>		
2	I consider that the distribution of kipk assistance has been carried out in a targeted manner.	
Average Mean Total		3,32

<b>Utilization of funds</b>		
3	Kipk financial assistance is very helpful for my operational needs during college (for example: transportation, stationery, internet quota, etc.)	
Average mean total		3,45
<b>Program objectives</b>		
4	I feel that the objectives of the kipk program support me to complete my studies until I graduate.	
Average mean total		3,41
<b>Program termination</b>		
5	I clearly understand that the kipk program can be terminated if I do not meet the specified requirements.	
Average mean total		3,44
<b>Average Total Mean Employee Performance (Y)</b>		<b>3,40</b>

Source: Data Processed 2025

The overall average of FEB UNJ students (Y) is 3.40, as shown in table 3, Thus, most respondents showed a moderate level of agreement. These results indicate that students in FEB UNJ have fairly good criteria for KIPK Assistance based on the statements collected. The highest mean value is in the indicator of fund utilization with a value of 3.45 and the lowest mean value is in the distribution indicator of 3.32.

### **Research Analysis Results**

#### **Instrument test**

##### *Validity Test*

Validity and reliability tests were conducted on a small sample of 84 respondents in this study. The purpose of the validity test was to determine whether the items in the proposed questionnaire were suitable for use as research tools. The researcher applied the standards described in the research methodology in Chapter III to assess the validity of the proposed questionnaire.

##### *a. Learning motivation*

Below are the results of the calculation of the instrument validity test consisting of 4 (four) items of questions on the learning motivation variable (X) using the SPSS 23 program on a sample of 84 respondents. then the following results are obtained:

**Table 4. Validity Test Results of Learning Motivation (X)**

questionnaire	r <sub>count</sub>	r <sub>table</sub>	Description
Statement 1_X1	0.876	0,2146	Valid
Statement 2_X1	0.861	0.2146	Valid
Statement 3_X1	0,825	0.2146	Valid
Statement 4_X1	0,858	0.2146	Valid

Source: Primary Data spss 23 Output Item-Total Statistic. Processed 2025

All items in the proposed questionnaire have a Corrected Total Item Correlation value greater than r-table on an N sample of 84, which is 0.2146, which means all r counts > r table, according to the results in table 4 above, which can be explained by looking at the data processing output entered into the SPSS program. According to the Validity Test results, the first statement has the largest Learning Motivation Instrument (X) coefficient value (0.876), while the third statement has the lowest value (0.825).

All suggested statements are considered valid based on the overall results of the instrument validity test on the learning motivation variable (X). As a result, all statements of the learning motivation variable (X) can proceed to the next phase, the reliability test, and be used to test the entire research sample.

*b. FEB UNJ Students (Y)*

The following are the findings of the calculation of the instrument validity test, which uses SPSS software to calculate the five (five) items of the Influence variable on FEB UNJ Students (Y) on a sample of eight 84 respondents.

**Table 5. FEB UNJ Student Instrument Validity Test Results**

questionnaire	r <sub>count</sub>	r <sub>table</sub>	Description
Statement 1_Y	0,725	0,2146	Valid
Statement 2_Y	0,642	0,2146	Valid
Statement 3_Y	0,647	0,2146	Valid
Statement 4_Y	0,651	0,2146	Valid
Statement 5_Y	0,705	0,2146	Valid

Source: Spss data 23 Item-Total Statistic Output. Processed 2025

Seeing from the results in table 4.6 above that all items in the suggested questionnaire have a Corrected Total Item Correlation value higher than r table, which indicates that overall rcount > rtable, according to the data processing output entered into the SPSS program. According to the Validity Test results, Statement 1 (one) has the highest coefficient value of the FEB UNJ Student Instrument (Y), which is 0.725.

All items of the UNJ FEB Student variable (Y) can proceed to the next step, the Reliability Test, and can also be used to investigate the entire sample of this

study because all questions are considered valid based on the overall results of the Validity Test on the UNJ FEB Student instrument (Y).

2) *Reliability Test*

To ascertain whether the measuring device is consistent and suitable for future use, reliability testing was conducted. The reliability test was conducted after the validity test and the acquisition of valid question items; in this study, a Cronbach Alpha coefficient of 0.6 or above was used. The table below displays the findings of the Reliability Test

**Table 6. Reliability Test Results of Each Variable Instrument**

No.	Variable	Reliability	Alpha	Description
1	Learning Motivation (X)	0,876	0,6	Reliable
2	FEB UNJ Students (Y)	0,700	0,6	Reliable

Source: SPSS Data 23. Output Reliability. Processed 2025

All questionnaire data used to measure the variables in this study are considered valid and reliable based on the data processing output generated by the SPSS program, as indicated by the values displayed in table 6, above. This is evidenced by the Cronbach's alpha values for each variable being more than 0.6, or above the excellent threshold. The reliability statistics output, which shows that all the variables' Cronbach's alpha values are above the good level, indicates that all the variables' values are considered good and acceptable as they are above the good level.

***Model Feasibility Test (F Test).***

The purpose of this analysis is to explain any variance in changes in the dependent variable and to determine the extent to which the independent variable Learning Motivation (X) affects the dependent variable FEB UNJ Students (Y). or to determine the significance of the model developed. This model can be used for forecasting or prediction if the model is significant. By looking at the important results in the ANOVA output, the feasibility of the model in this study was examined.

The following table was obtained using the F test with ANOVA analysis using SPSS processing:

**Table 7. Model Feasibility Test****ANOVA<sup>a</sup>**

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	33.650	1	33.650	26.716	.000 <sup>b</sup>
Residuals	103.284	82	1.260		
Total	136.934	83			

a. Predictors: Learning Motivation

b. Dependent Variable: Students of the Faculty of Economics and Business UNJ

Source: ANOVA Output; SPSS 23. Processed 2025

As displayed in the ANOVA table output table, located in table 4.8 above. With a significance level of 0.000, the calculated F value was found to be 26.716.

The significant value of (0.000), which is less than the alpha probability limit or the allowable margin of error of 5% (0.05), was determined based on calculations aided by SPSS software. According to the significant values of the Anova table, the model is considered significant because its alpha value is below the specified threshold of  $0.000 < 0.05$ .

Based on the Sig value obtained, it can be concluded that this model is suitable for use in this study and is suitable for predicting the dependent variable. This is because all independent variables have a significant influence on the dependent variable and can explain any changes in its value.

### *Coefficient of Determination*

The table below displays the coefficient of determination used to examine the degree of correlation and influence of the variables in this study;

**Table 8.**  
**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.496 <sup>a</sup>	.246	.237	1.12230

a. Predictors: Learning Motivation

b. Dependent Variable: Students of the Faculty of Economics and Business UNJ

The value in the R column of the Model Summary table, as determined by the analysis, is 0.496. This indicates that the relationship between the variables is far from meeting the strong criteria as it is still far from 1.

The Adjusted R Square value, on the other hand, is 0.246, or 2.46% in percentage terms. This indicates that the component examined in this study, learning motivation, has an impact of 2.46% on FEB UNJ students, while various

other variables not included in this study have an impact on the remaining students.

**Hypothesis Test T Test**

The significance of the partial or individual effects of the independent factors on the dependent variable is assessed using this test. The significant value obtained can be used to estimate the effect. To ascertain whether it is significant to FEB UNJ students who receive KIPK assistance (Y).

The two-sided test shown in the table below is used by researchers, who set the significance threshold at 0.05:

**Table 9. Coefficients<sup>a</sup>**

Model		Standardized Coefficients		
		Beta	t	Sig.
1	(Constant)		21.505	.000
	Extrinsic Motivation	.696	5.169	.000

a. Dependent Variable: FEB UNJ Students

Source: Linear Regression Output Data. Processed 2025

From the output presented in the table above, the explanation of the hypothesis in this study is:

Partial Hypothesis of Learning Motivation Variable Coefficient (X):

The findings of Table 4.10 can be explained by the fact that the learning motivation variable has a positive and significant impact on FEB UNJ students, as evidenced by the significant value of 0.000 ( $0.000 < 0.05$ ), which indicates that it affects employee performance.

**DISCUSSION**

Students who obtained KIPK from the Faculty of Economics and Business, State University of Jakarta reported a positive and significant effect of learning motivation. According to the results of hypothesis testing in this study, the learning motivation variable has a positive and significant impact on FEB UNJ students because the significant value is less than the error probability threshold, which is 5% = ( $0.000 < 0.05$ ). Due to this beneficial effect, the learning spirit of FEB UNJ students will increase along with the learning motivation provided by their supervisors.

The findings of this study are reinforced in the similarity of learning motivation theory is something that creates a desire or drive to learn, or, in other words, acts as a catalyst for enthusiasm for learning (Islamuddin, 2012) :.259

Kipk Assistance Has a Positive and Significant Impact on FEB UNJ Students According to the results of hypothesis testing analysis, a significance level of ( $0.000 < 0.05$ ) was found, which indicates that kipk assistance significantly

and favorably affects employee performance. The results of this study are in line with previous studies. Because of this beneficial effect, the better the KIPK assistance, the greater the effect on the learning spirit of FEB UNJ students.

According to Marshall (1987) , the importance, value, and benefits of learning activities that are attractive enough for students to participate in them are referred to as learning motivation.

The findings of this study are also in line with previous research conducted by Jannah (2023) which found that the Bidikmisi scholarship had an impact on the learning motivation of the 2019-2021 cohort of Bidikmisi scholarship recipients at the Faculty of Da'wah and Communication of UIN Ar-Raniry Banda Aceh.

## CONCLUSIONS AND RECOMMENDATIONS

Indonesia Smart College Card (KIP-K) support significantly and favorably affects students' learning motivation at the Faculty of Economics and Business, Universitas Negeri Jakarta, according to research findings. In addition to offering financial assistance, KIP-K also serves as a catalyst for students' learning spirit, both in terms of extrinsic motivation (external motives such as rewards, prizes, and family expectations) and intrinsic motivation (internal motives such as the drive to succeed and a sense of responsibility).

According to the findings of the regression analysis, learning motivation contributed 24.6% to the academic achievement of KIP-K scholarship recipients. This suggests that the scholarship program was successful in improving learning motivation, although there are still other significant factors at play.

As a result, in addition to providing financial assistance, the KIP-K program is a strategic tool to develop students' academic spirit, learning ethos, and readiness for the world of work or further studies.

## FURTHER STUDY

Further research is recommended to explore the other factors that contribute to the academic achievement of KIP-K scholarship recipients beyond learning motivation. Future studies could examine the roles of academic support systems, peer influence, teaching quality, mental health, and time management skills in shaping student outcomes. Additionally, longitudinal research could provide insights into the long-term effects of the KIP-K program on students' academic and professional trajectories. Exploring variations across different faculties or regions could also help refine the program to better address diverse student needs and maximize its impact on both motivation and academic success.

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