




Digital Inclusion for Educational Equity: An IT-Based Mentoring Program for KIP-K Scholarship Registration

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Abstract

Background: Although the Kartu Indonesia Pintar Kuliah (KIP-K) program has been implemented since 2020, it continues to face several challenges, especially in terms of socialization and information accessibility.

Aims: This community service program aimed to support underprivileged students in accessing higher education through the KIP-K scholarship scheme.

Methods: The activity targeted 12 eligible students at SMA Negeri 6 Ternate on May 21, 2025. The intervention consisted of two phases: (1) socialization and motivational sessions explaining KIP-K requirements and procedures, and (2) hands-on mentoring where students created accounts and uploaded documents via smartphones. A WhatsApp group was used for two weeks of follow-up, troubleshooting, and document collection. Program success was measured by account creation, completion of required data fields, and timely submission.

Results: A total of 12 students (100%) successfully registered for KIP-K, completed the required data fields, and selected study programs. The WhatsApp group effectively facilitated real-time support, especially in gathering and uploading documents from home.

Conclusion: This program effectively increased student motivation and digital literacy to register for KIP-K. Community-based digital mentoring has proven to be a practical approach to promoting access to higher education.

A. Introduction

Education is one of the essential aspects in the development of human resources. It plays a crucial role in improving quality of life through personal development by enhancing knowledge and competencies (Syabina et al., 2024). Higher education, in particular, is essential for preparing individuals to further advance their skills and knowledge (Swandewi & Wijana, 2024). According to the Coordinating Ministry for Human Development and Culture, Prof. Dr. R. Agus Sartono, MBA., approximately 3.7 million students graduate from senior high school or its equivalent each year, but only about 1.8 million continue to higher education, with most of the rest hindered by financial constraints (BPS, 2022). Data from the Badan Pusat Statistik (BPS) of Ternate City in 2024 shows that 3.14% of the population still lives in poverty, indicating that more than 8,000 residents in Ternate need economic support. BPS also notes that a family's financial status significantly affects the average years of schooling and the level of education a child completes (BPS Kota Ternate, 2024). Economic limitations often restrict students' ability to access adequate learning resources, participate in preparatory courses, and cover transportation or other indirect educational expenses (Mdingi & Ho, 2021; Purwono et al., 2021). Addressing these economic barriers is therefore essential to ensure equitable access to higher education opportunities for students from low-income households (Korsunova et al., 2022; Ozawa et al., 2022).

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To address economic and educational challenges, the government has initiated several programs, one of which is the Kartu Indonesia Pintar Kuliah (KIP-K), also known as Kartu Indonesia Pintar (KIP) for Higher Education (Purnawati et al., 2022). KIP-K provides educational financial assistance for prospective university students from economically disadvantaged backgrounds who demonstrate academic potential (Prianggita & Ghofur, 2021), enabling them to complete their studies on time (Zainal et al., 2023). The program offers both tuition and living expenses, applicable to students at public and private universities (Irawan et al., 2024; Amin et al., 2022). The Indonesian government has made human capital development a national priority, recognizing that high-quality human resources are a prerequisite for progress and competitiveness across various sectors. In line with this vision, the government is committed to expanding access to primary, secondary, and higher education to accelerate the development of excellent human resources, enhance productivity, promote cultural development, and achieve societal welfare (Pusat Layanan Pembiayaan Pendidikan, 2024). Such financial aid programs play a pivotal role in breaking the cycle of poverty by enabling students from disadvantaged families to pursue higher education without the burden of excessive costs (Almassri, 2024; Guo et al., 2020). Expanding these initiatives is therefore critical for reducing educational inequality and fostering inclusive economic growth at both local and national levels (Crespo et al., 2024; Clemons, 2025).

Although the KIP-K program has been implemented since 2020, it still faces several challenges, especially in terms of socialization and information accessibility. Previous research conducted by the authors in the Sula Islands (Saputra et al., 2024) and Malifut (Saputra et al., 2025) revealed that more than 50% of the students were unaware of how to register for KIP-K, or even of the program's existence. This indicates a gap between the program's intended goals and its actual implementation. Interviews with senior high school teachers in Ternate also revealed that many students were interested in pursuing higher education but were unable to proceed due to difficulties in completing the KIP-K registration. Teachers reported that students often struggle with administrative requirements, which can lead to errors that prevent a successful application.

Therefore, there is a need for a structured activity that not only explains the registration process in detail but also provides hands-on mentoring to monitor students' progress throughout the process. These activities aim to provide comprehensive information about KIP-K and ensure that students complete the registration process successfully. This initiative was carried out in collaboration with Unkhair University and local schools requiring additional assistance, also contributing to the fulfillment of the university's 5th Key Performance Indicator (IKU-5). Furthermore, the activity involved students from the Physics Education study program to give them practical experience through off-campus community engagement. The focus of this community service was targeted at high school students who are academically capable and interested in pursuing higher education but face financial constraints.

Previous studies have addressed the effectiveness of the KIP-K program, its economic benefits, and administrative challenges faced by current recipients (Irawan et al., 2024; Amin et al., 2022). However, few studies have explicitly focused on direct approaches such as socialization and mentoring for KIP-K registration at the senior high school level, a practical solution to improve student participation in the program. For instance, the socialization efforts conducted at the Institut Teknologi dan Bisnis Indragiri were aimed at university students, not high school students (Triyono et al., 2024). The authors acknowledge that each region in Indonesia may face unique challenges in successfully implementing the KIP-K program. Some students may struggle with managing their finances or maximizing the scholarship to become active and contributing members of their campus or society. However, in Maluku Utara, access to information about KIP-K remains critically important. Many students are still unaware of how to apply for financial aid, and they are also unaware that such assistance exists to help them pursue higher education.

This article presents a new approach in the form of a community service initiative through socialization and mentoring activities for the registration of the KIP-K scholarship program, aimed at underprivileged students. This approach not only provides information about the scholarship program but also directly guides students through the technical steps of the registration process, from document preparation to online data submission. This represents an original contribution to strategies for expanding access to higher education scholarships, particularly in reaching groups that are socially and economically disadvantaged in accessing information and digital education services (Sucita, 2021).

One of the key aspects of this initiative is the utilization of information technology media, specifically WhatsApp groups, as a means of communication, coordination, and monitoring of students' registration progress. WhatsApp was chosen because it is widely used by students and the general public, including those in areas with limited technological infrastructure. The application supports fast two-way

communication, enables the sharing of files, links, and registration guides, and facilitates efficient reminders and personalized follow-up. Moreover, the use of WhatsApp creates an interactive discussion space, enabling students not only to receive information passively but also to actively ask questions, engage in discussions, and share experiences with other participants. This fosters a collaborative learning environment that supports the success of the registration process.

The primary objective of this initiative is to enhance the motivation of students from low-income families to pursue higher education by maximizing the benefits of the KIP-K program. Through a combination of socialization, direct mentoring, and the integration of WhatsApp-based information technology, this activity aims to bridge the gap in educational access and enhance students' digital literacy in navigating administrative processes in the digital era.

B. Methods

This community engagement activity was conducted at SMA Negeri 6 Ternate, specifically targeting 12 students from low-income families who were eligible for the Kartu Indonesia Pintar Kuliah (KIP-K) scholarship program. The activity took place on May 21, 2025, and lasted approximately six hours. It employed a participatory approach combined with a descriptive method that consisted of two main phases: socialization and mentoring for guided registration. Following the on-site session, students were monitored for two weeks via a dedicated WhatsApp group, which served as a platform for real-time assistance and ongoing follow-up.

Program outcomes were evaluated based on the proportion of students who created their KIP-K accounts, completed all required data fields, and submitted their registrations before the official deadline. This was complemented by qualitative feedback regarding their learning experience and perceived ease of registration.

During the socialization phase, participants were provided with essential information regarding the importance of pursuing higher education as a means to improve socio-economic conditions. This session also included a structured explanation of the KIP-K program, its requirements, registration procedures, and relevant deadlines. The session concluded with an open discussion, during which students were encouraged to ask questions and share their personal concerns or experiences related to their aspirations for higher education.

The mentoring phase was designed as a hands-on, technology-assisted intervention. Students received step-by-step guidance in creating their personal KIP-K accounts using their smartphones. The required data for account registration included their National Identity Number, National Student Identification Number, National School Identification Number, and a valid email address. This phase addressed both the technical barriers and digital literacy gaps commonly experienced by students from disadvantaged backgrounds.

To ensure continuity and individualized support, a dedicated WhatsApp group was established as a communication and monitoring platform. Through this group, facilitators provided real-time assistance, answered questions, shared reminders, and ensured that all students completed their registration, selected the appropriate admission pathway, and chose their intended study programs.

This approach not only facilitated access to higher education for underprivileged students but also served as a model of digital empowerment through low-cost, accessible technology. The integration of WhatsApp as a monitoring tool proved effective in sustaining student engagement and minimizing dropout rates or registration failures due to technical difficulties.

C. Results and Discussion

1. Results

During the socialization phase, the team from Universitas Khairun provided motivational support to encourage students to pursue higher education. This motivational session aimed to inspire students to develop themselves and adopt a progressive mindset (Rorlen et al., 2021).

Following this, the team explained the steps for creating a KIP-K account, filling in the required data, and preparing the necessary documents for registration. This phase also included a sharing session, in which a lecturer from Universitas Khairun, a former recipient of the Bidikmisi scholarship (now known as KIP-K), shared their personal experience. This session was designed to motivate students to further pursue their

aspirations with the support of the KIP-K scholarship.



Figure 1. KIP-K Scholarship Q&A Session

A total of 12 students participated in the mentoring program, and all of them (100%) successfully created their KIP-K accounts and completed the registration process. Next, the students were guided to complete their KIP-K account setup via their smartphones and were instructed to access the official registration portal at <https://kip-kuliah.kemdikbud.go.id/>.

Registering a new account required several pieces of information: the National Identity Number (NIK), the National Student Identification Number (NISN), the National School Identification Number (NPSN), and an active email address.

The mentoring process continued via a dedicated WhatsApp group, as several required documents needed to be retrieved from home. These documents included the Family Card (KK), a family photo, photos of their houses (front view, living room, and kitchen), information on family-owned assets, and certificates of achievement or awards.

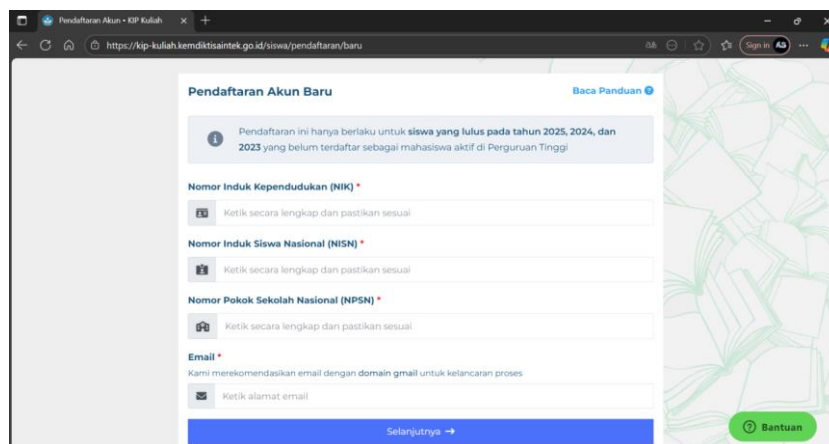


Figure 2. KIP-K New Account Registration Interface on a Laptop

During the Q&A and experience-sharing session, several students asked questions. The key questions raised during the session were as follows: (1) What majors are available for students registering with the KIP-K scholarship? (2) If a student had no academic achievements during school, did they still have a chance to receive the KIP-K scholarship? (3) Can KIP-K be applied to private universities? (4) What is the difference between underprivileged students who were registered in the DTKS and PPKE databases and those who were not?

The answer to the first question was that KIP-K recipients could choose from a wide range of majors offered by both public (PTN) and private (PTS) universities. A complete list of eligible institutions and study programs could be accessed via the official KIP-K portal (<https://kip-kuliah.kemdikbud.go.id/#profil>). An example of the search interface for KIP-K-eligible universities was presented in Figure 3.

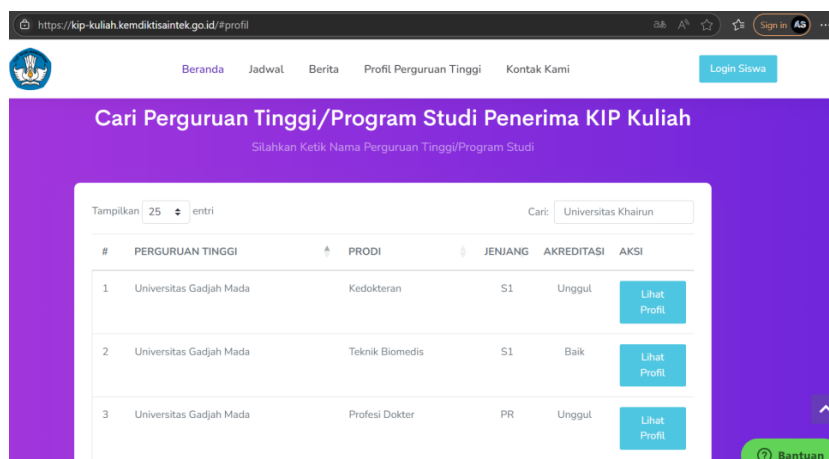


Figure 3. Search Interface for KIP-K Scholarship Recipient Universities

The answer to the second question was that students may still be eligible for the KIP-K scholarship without achievement certificates or awards. Such certificates were regarded as supporting documents during the registration process: the more outstanding a student’s achievements were, the higher their likelihood of being selected as a KIP-K recipient. Nevertheless, students who did not possess such certificates remained eligible for the scholarship provided that all other mandatory requirements were fulfilled.

The answer to the third question was that KIP-K was also valid for private universities, provided that the institution was listed on the official KIP-K portal (<https://kip-kuliah.kemdikbud.go.id/#profil>). Students were required to select the “Seleksi Mandiri PTS” (Independent Selection for Private Universities) option and follow the specific admission schedule of the respective institution.

The answer to the fourth question indicated that the differences lay in the required data entry and uploaded documents. Students registered in the DTKS and PPKE databases, specifically those in Desil 1–3 (the lowest income brackets), were required to complete the following data fields: Personal Information, Family, Achievements, Study Plan, and Selection Path. By contrast, students who were not registered or who fell within Desil 4–7 (higher income brackets) were required to complete the following data fields: Personal Information, Family, Economic Condition, Housing, Assets, Achievements, Study Plan, and Selection Path.

Another difference concerned the registration fee: students listed in the DTKS and PPKE databases (Desil 1–3) were exempt from the SNBT selection fee, whereas those not listed or in Desil 4–7 were required to pay a registration fee of IDR 200,000. This regulation was stipulated in the Regulation of the Minister of Finance Number 4/PMK.02/2023 (Kementerian Keuangan, 2023).

2. Discussion

These findings highlight the impact of socio-economic classification on both the administrative requirements and financial obligations of applicants, underscoring the government’s policy of prioritizing students from lower-income households. A comparative discussion with previous studies (e.g., Saputra et al., 2024; Saputra et al., 2025) will further clarify whether the present findings are consistent with earlier observations on registration challenges and the role of mentoring in improving access to KIP-K.

These results also highlight that economic conditions and educational attainment are inherently interlinked (Matli, 2025). Limited household income often constrains students’ ability to access quality learning resources, pursue further studies, or meet essential administrative requirements (Kavya & Shijin, 2020). Conversely, improved access to education, notably higher education, has been shown to enhance individuals’ future earning potential and contribute to broader economic development within their communities (Cosentino et al., 2019). Therefore, initiatives that reduce financial barriers to education not only promote equity in educational opportunities but also serve as a strategic investment in strengthening local and national economies.

2.1 Implications

This program demonstrates that digital mentoring, utilizing widely available tools such as WhatsApp, can significantly enhance access to national scholarship schemes. Schools and higher education institutions can adopt this model to support students during other scholarship or university admission processes. The approach is particularly relevant for regions with limited ICT infrastructure, since it relies on low-cost and

familiar technologies. Furthermore, the program emphasizes the importance of institutional collaboration between universities and schools in reducing information asymmetry related to access to higher education.

2.2 Research Contribution

This study contributes to community engagement literature by providing a practical and replicable model of technology-assisted mentoring for scholarship registration. While previous studies have focused on the implementation and impact of KIP-K at the university level, this work expands the discourse by addressing preparatory stages at the high school level. The findings enhance our understanding of how digital tools can be effectively integrated into community service initiatives to address educational inequality, particularly in underserved regions.

2.3 Limitations

This activity involved a relatively small number of participants from a single school, which limits the generalizability of the findings. Additionally, the follow-up period lasted only two weeks, which prevents a thorough evaluation of longer-term outcomes, such as acceptance rates, enrollment, or scholarship retention. The study also relied heavily on self-reported data from students, which may not capture all challenges encountered during the registration process.

2.4 Suggestions

Future community service programs should expand the number of participating schools and extend the monitoring period beyond the registration submission deadline. Additional training sessions could be added to improve students' digital literacy and documentation readiness earlier in the academic year. Collaboration with local education offices may help institutionalize this mentoring model, ensuring that information about scholarships is distributed more evenly and promptly. Researchers are encouraged to conduct follow-up studies to evaluate the long-term impact of such mentoring on university enrollment and academic success.

D. Conclusion

The findings of this activity indicate that the KIP-K registration socialization was crucial for disseminating information about the KIP-K scholarship, thereby making it more accessible and better known to high school students (or equivalent), especially in Ternate City, Maluku Utara. The activity was implemented successfully and received enthusiastic responses from the participants. High school students who aspired to pursue higher education but faced financial constraints reported feeling better supported and more optimistic after participating in the KIP-K socialization. The outcome of this activity was that all participating students successfully created their own KIP-K accounts, completed the required data fields, and submitted their registrations. Additionally, ongoing mentoring was provided through a WhatsApp group, which served as a platform for addressing any further questions or challenges encountered during the registration process.

This initiative highlights the importance of integrating socialization with digital mentoring to enhance scholarship accessibility for underprivileged students. It demonstrates a scalable approach to reducing informational and digital barriers in scholarship application processes.

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F. Author Contribution Statement

All authors contributed equally to this work and approved the final version of the manuscript.

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