

# **ANALYSIS OF THE USE OF THE JAKARTA PINTAR (KJP) PLUS CARD IN THE PAYMENT PLAN FOR EDUCATION DEVELOPMENT (SPP) AND ITS EFFECT ON STUDENT LEARNING MOTIVATION AT SMK NURUL ISLAM JAKARTA**

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***Abstract** - In writing this STEI economic journal, it is expected to follow the template set by STEI. Please study the format of writing paragraphs, tables, references and methods for displaying index information and numbering. Writing Research in the early stages is MS Word format required to follow the writing standards that have been set on this template. The next stage will be converted to searchable Portable Document Format (PDF). **Abstract does not exceed 300 words**, in one paragraph, without reference and placed on the first page, after the Title and Author's Name in the paragraph with the title "Abstract" (without numbering). The word "Abstract" is typed by using Times New Roman, Bold, Italic, and Font size 11. Abstract is typed by Times New Roman, Italic and Font size 10 pt. Research title is typed with Times New Roman, Bold, and Font size 18pt. Author and Affiliate name typed in Times New Roman. The author's name is typed Bold and Font size is 12 pt while affiliate size is 10pt. Title, author's name and affiliation must be the middle. In Abstract- it is not allowed to enter statistics on processing results in numbers (Reduce the use of statistical figures)*

**Keywords:** keyword 1, keyword 2, keyword 3, keyword 4, keyword 5

## **I. INTRODUCTION**

Education in Indonesia is something that must be considered. Because education is a very strong foundation for children in Indonesia and around the world, both for the upper class and the lower class people who are considered less well off. Lack of education can make children less aware of the knowledge and knowledge gained at school.

The problems in Indonesia vary widely, for example, the problems in the world of education. Many parents do not realize how important education is for their children. The future of their children is not guaranteed because many of them are people from the underprivileged circles to pay for their children's education so that they drop out of school, or even many of them deliberately don't send their children to school for reasons of family economic demands. .

Because in Indonesia, especially in DKI Jakarta, the city of East Jakarta itself is still a lot of parents who employ their children who are considered underage. We even see many small children on the streets selling newspapers, selling tissue to busking with their parents. It is very unfortunate that at the age they should go to school, they are instead struggling on the streets to help the family economy.

To overcome the existing problems, the provincial government of DKI Jakarta during his leadership, namely Ir. Joko Widodo launched an aid in the form of the Jakarta Smart Card (KJP) which was launched on December 1, 2012. This assistance was very beneficial for the community, especially for people from the underprivileged to be able to send their children to the minimum SMA / SMK level.

In public schools, the Jakarta Smart Card (KJP) can only be used to support school and personal needs. For example transportation, books, shoes, uniforms, nutritional needs and others. And in private schools, the Jakarta Smart Card (KJP) can be used to support school needs such as the payment for Education Development Contribution (SPP) and personnel such as transportation, books, shoes, uniforms, nutritional needs and others.

Assistance in the form of a Jakarta Smart Card (KJP) will be very helpful for those who go to school, especially in private schools. Because the funds provided by the government can be used to pay for Education Development Contribution (SPP) for the next 6 months or one semester.

At the beginning of the launch of the Jakarta Smart Card (KJP), namely on December 1, 2012, the Jakarta Smart Card (KJP) was distributed gradually. In the early stages, 3,000 Jakarta Smart Cards (KJP) were distributed to students in 111 high schools or equivalent, namely 12 public schools and 99 private schools. When it was first launched, the Jakarta Smart Card (KJP) was only distributed to high school students. ([www.kompas.com](http://www.kompas.com))

Jakarta Smart Card (KJP) recipients get IDR 240,000 per month which is transferred to a Bank DKI account. Jakarta Smart Card (KJP) funds transferred to student accounts may only be used for non-cash transactions or cannot be disbursed. In fact, recipients of the Jakarta Smart Card (KJP) have the right to purchase subsidized food which is held by the DKI Jakarta Provincial Government every month.

The Jakarta Smart Card Program (KJP) continues to grow, not only for high school. However, elementary and junior high school students also receive the program.

During the leadership of Ir. Joko Widodo moved to Anies Baswedan in 2019, the Jakarta Smart Card (KJP) changed its name to the Jakarta Smart Card (KJP) Plus which had a significant change. These changes include the Jakarta Smart Card (KJP) fund that can be withdrawn in cash through an ATM for IDR 100,000 per month for all levels of education.

In the first phase of 2019, the recipients of the Jakarta Smart Card (KJP) Plus recorded 860,397 students. Consisting of public and private SD, SMP, SMA and SMK students as well as school dropouts who will take skills or packages A, B and C also get the Jakarta Smart Card (KJP) Plus. ([data.jakarta.go.id](http://data.jakarta.go.id))

The difference between the Jakarta Smart Card (KJP) and the Jakarta Smart Card (KJP) Plus is also in the assistance funds given to elementary students of Rp. 250,000 per month, then to

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junior high school students of Rp. 300,000 per month. Then for high school students it is Rp. 420,000 per month and Rp. 450,000 for vocational students per month.

Until now, Jakarta Smart Card (KJP) Plus recipients have continued to increase. We can see that in stage 1 registration of the Jakarta Smart Card (KJP) Plus in 2016 there were 531,007 students who received the Jakarta Smart Card (KJP) Plus, and in stage 1 registration for the Jakarta Smart Card (KJP) Plus in 2019 there were 860,397 students who received the Jakarta Card. Smart (KJP) Plus. A significant increase in the period of 3 years. (data.jakarta.go.id)

The Jakarta Smart Card (KJP) Plus also has a very important effect on student learning motivation. Many students feel enthusiastic about going to school because the payment for the Education Development Contribution (SPP) has been paid by funds obtained from the Jakarta Smart Card (KJP) Plus. There are also many students who feel normal. One of the efforts that the school relies on in spurring student motivation is by providing extraordinary advice so that students are active in studying because they no longer need to pay for their Education Development Contribution (SPP) every month because it has been paid through funds provided by the government through cards Jakarta Pintar (KJP) Plus.

In its implementation, the Jakarta Smart Card (KJP) Plus does not always run smoothly. Many problems occur to students, such as the misuse of funds for the Jakarta Smart Card (KJP) Plus to buy personal equipment that is not school equipment. In traditional markets, there are many shops selling non-school equipment that accept payment using the Jakarta Smart Card (KJP) Plus, so that many students and parents spend the Jakarta Smart Card (KJP) Plus funds at the store. there was misuse of Jakarta Smart Card (KJP) Plus funds.

## **2. LITERATURE REVIEW**

### **Jakarta Smart Card (KJP) Plus**

According to Wikipedia, the Jakarta Smart Card (KJP) Plus is a strategic program to provide access for DKI Jakarta residents who come from underprivileged groups of society to receive the lowest education until finishing SMA / SMK with full funding from the DKI Jakarta Provincial APBD funds. Dzulfikar (2019) states that the Jakarta Smart Card (KJP) Plus is a program of the DKI Jakarta government to provide access to education as well as nutrition to residents, especially those from underprivileged groups of society, to be able to complete education up to the SMA / SMK level. Meanwhile, on the [kjp.jakarta.go.id](http://kjp.jakarta.go.id) site, the Jakarta Smart Plus Card (KJP Plus) is a strategic program to provide access for DKI Jakarta residents from disadvantaged communities to receive the lowest education up to graduating from high school / vocational school with full funding from APBD funds. DKI Jakarta Province.

In this study, the definition of the Jakarta Smart Card (KJP) Plus according to the author is a program provided by the DKI Jakarta government, which is specifically for underprivileged families so that they can continue their education at least 12 years of study.

### **Education Development Contribution (SPP)**

According to Fatah (2004) Education Development Contribution (SPP) is a routine school fee where payments are made once a month. Education Development Contribution (SPP) is a form of obligation for every student who is still active at the school. The monthly tuition funds will be allocated by the school concerned to finance various school needs or equipment so that teaching and learning activities at school can run smoothly with the assistance of these contribution funds. According to Nur (2010) Education Development Contribution (SPP) is a mandatory contribution

for students or female students used by schools to facilitate all learning activities carried out by students, with a predetermined payment time.

Big Indonesian Dictionary (KBBI) states that payment is: payment process, method, act of paying. then the definition of a monthly Education Development Contribution (SPP) payment is the process of paying Education Development Contribution (SPP) which is carried out repeatedly, once a month. Education Development Contribution (SPP) is a fee that is paid regularly, which is paid once a month. Education Development Contribution (SPP) is a form of obligation for every student who is still active at the school.

In this study, the meaning of Educational Development Contribution (SPP) according to the author is the fee paid by students who are still actively attending school, which is paid once a month and the fees will be used by the school to facilitate teaching and learning activities at the school concerned.

### **Student's motivation to study**

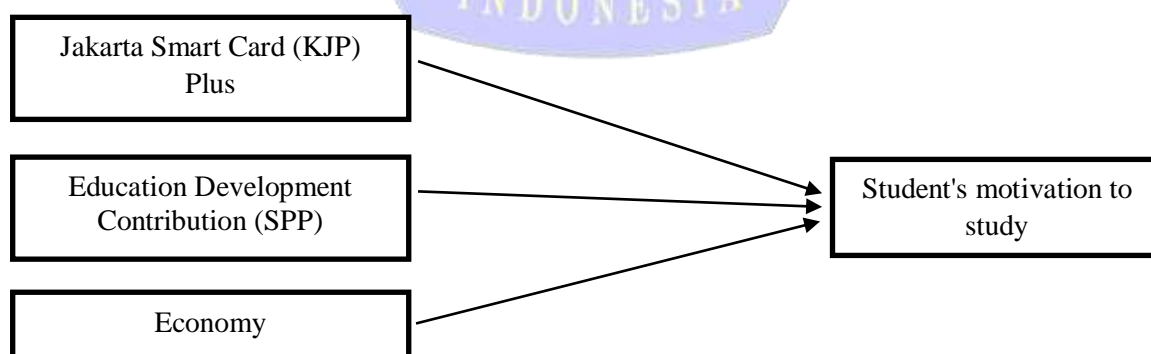
According to Sudirman (1988) learning motivation is the overall driving force within students that causes learning activities, ensures the continuity of learning activities and provides direction for learning activities so that goals can be achieved. According to the Ministry of Education and Culture (1996) motivation to learn is an impulse that arises from a person whether consciously or unconsciously to take an action with a specific purpose.

Winkel (2003) states that learning motivation is all efforts within oneself that can create learning activities and ensure the continuity of learning activities and provide direction for learning activities so that goals can be achieved.

In this study, the understanding of learning motivation according to the author is an impulse that comes from within the students themselves to cause learning activities to achieve the goals they want to achieve.

### **Research Conceptual Framework**

In order to simplify the flow of the discussion of the research, the following conceptual framework is compiled:



### **3. RESEARCH METHOD**

The type of research that researchers use in this study is a type of quantitative research with a survey approach. Quantitative research methods are survey methods used to obtain data from certain natural (not artificial) places, but researchers treat data collection, for example by

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distributing questionnaires, tests, structured interviews and so on (Sugiyono, 2014). The objective of quantitative research is to develop and use mathematical models, theories and / or hypotheses related to natural phenomena.

### **Population and Sample Research**

Sugiyono (2013) explains "Population (Population) is a generalization area consisting of objects or subjects that have certain quantities and characteristics that are determined by researchers to be studied and then draw conclusions."

The population in this study were all students of SMK Nurul Islam, namely class X, class XI and class XII students of the 2019-2020 school year, totaling 455 students from 12 classes.

The sample is part of the number and characteristics of the population (Sugiyono, 2013: 106). If the population is large, and it is impossible for the researcher to study everything in the population, for example because of limited funds, energy and time, the researcher may use a sample taken from that population (Sugiyono, 2014). In this study, to determine the number of samples, researchers used the Slovin formula with a confidence level of 90% (10% error rate) with the calculation of the formula as follows,

$$n = \frac{N}{1 + Ne^2}$$

Information:

n: Number of Samples

N: Total Population

e2: The error rate (precision) is set at 10% by the rate

90% confidence

Based on the formula above, the number of samples is obtained as follows:

$$n = \frac{332}{1 + 332 (0,10)^2}$$

$$n = \frac{332}{1 + 3,32}$$

$$n = \frac{332}{4,32}$$

$$n = 76,85$$



Based on the calculations that have been done using Slovin, for the purposes of the sample size rounded to 77 students and student recipients of the Jakarta Smart Card (KJP) Plus at SMK Nurul Islam from a total of 332 students and students receiving the Jakarta Smart Card (KJP) Plus.

## **4. RESULTS AND DISCUSSION**

### **School profile**

SMK Nurul Islam is a school located at Jalan Mawar Merah Raya No. 1 Malaka Jaya Village, Duren Sawit Subdistrict, East Jakarta, which was established on June 14, 1990. Some of the background of the students 'parents' work are traders and private employees. SMK Nurul Islam stands on an area of ?? 766 m2 and has two floors with the status of land and a waqf building from

the Islamic Foundation for Welfare and Development of the Islamic Community. SMK Nurul Islam has accreditation A with the last accreditation date on November 26, 2015.

SMK Nurul Islam has 3 vocations, namely Institutional Financial Accounting, Office Management Automation and Software Engineering. In terms of the building, SMK Nurul Islam is quite large. SMK Nurul Islam has 13 classes and the Teaching and Learning Activities process starts at 06.30 WIB until 14.00 WIB. Other facilities owned by Nurul Islam Vocational School include the Accounting Lab and Office Administration Lab, Open Park, Futsal Field, Basketball and Volleyball, UKS, Mosque and Canteen. Currently SMK Nurul Islam Jakarta is led by Dian Purnamasari, S.Pd as the Principal of the School. With 31 teaching staff as teachers and 7 administrative staff (including administrative staff, caraka and security staff).

### **Description and Data of Research Respondents**

Respondents who will be used as samples in this study are classified according to gender and grade level. The results obtained from the respondent's profile obtained the respondent's data to be used as a sample in this study, among others:

**Table 4.3**

#### **Characteristics of Respondents Based on Gender**

No.	Respondent Characteristics		Total
1	Gender	Frequency	Percentage
	Male	4	5,19%
	Women	73	94.81%
	Total	77	100%

Based on the table above, it can be seen that the respondents who became the sample were more women than men. With the frequency of the number of male students is 5.19% and the number of female students is 94.81%. This happens because the number of students at SMK Nurul Islam is more dominant than the number of students.

**Table 4.4**

#### **Characteristics of Respondents Based on Class Level**

No.	Respondent Characteristics		Total
1	Class	Frequency	Percentage
	X	22	28,57%
	XI	33	42,86%
	XII	22	28,57%
	Total	77	100%

Based on the table above, it can be seen that the respondents who became the sample were mostly from class XI, while the respondents who came from class X and class XII were balanced. The frequency of the number of respondents from class X was 28.57%, respondents from class XI were 42.86% and respondents from class XII were 28.57%.

## Research result

### Validity test

The validity test of the questionnaire used in this study was to use the SPSS v.23 program. The validity test is used to measure whether a questionnaire is valid or not. A questionnaire is declared valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire (Imam Ghozali, 2016). Meanwhile, according to Sugiharto and Sitinjak (2006), validity is related to a variable measuring what should be measured.

The instrument to be tested for validity in this study was determined by the validity criteria  $> 0.224$  so it was declared valid. The following is a list of instruments that have been tested for validity.

**Table 4.5**  
**Validity Test Results**  
**Variable Jakarta Smart Card (KJP) Plus**

No. Item	Indicator	r count	r table	Conclusion
1	I feel helped by the KJP Plus program	0.626	0.224	VALID
2	KJP Plus helps poor people to stay in school	0.524	0.224	VALID
3	KJP Plus gives me hope to have a better future	0.659	0.224	VALID
4	KJP Plus is only given to students and students who are very active in organizations at school	0.327	0.224	VALID
5	Compulsory education that must be completed is education up to SMA / SMK	0.422	0.224	VALID
6	My parents earn less than IDR 3,000,000 per month	0,490	0.224	VALID
7	I don't need to pay tuition fees for 1 semester because it has been paid through KJP Plus	0.609	0.224	VALID
8	I feel more excited about studying because I don't have to think about paying SPP every month	0.618	0.224	VALID

9	The funds obtained from KJP Plus can be used to buy school necessities	0.677	0.224	VALID
10	The transport money obtained from KJP Plus relieves pocket money and expenses for going to school	0.595	0.224	VALID

**Table 4.6**

**Validity Test Results**

**Education Development Contribution (SPP)**

No. Item	Indicator	r count	r table	Conclusion
1	SPP is an obligation that must be paid by students who are active in school	0.532	0.224	VALID
2	SPP is paid every month according to the nominal set by the school	0.660	0.224	VALID
3	I am always on time in paying tuition fees	0.652	0.224	VALID
4	My tuition fee has been paid through KJP	0.740	0.224	VALID
5	The government provides assistance to ease tuition payments through the KJP program	0.693	0.224	VALID
6	The tuition fees at my school are still relatively cheap and affordable	0.724	0.224	VALID
7	School does not burden me in paying tuition fees	0.662	0.224	VALID



**Table 4.7**  
**Validity Test Results**  
**Motivation to learn**

<b>No. Item</b>	<b>Indicator</b>	<b>r count</b>	<b>r table</b>	<b>Conclusion</b>
1	Even though I have economic limitations, I still want to be an accomplished person	0.586	0.224	VALID
2	I try to be a student who excels in school	0.639	0.224	VALID
3	I want to make my parents proud of my learning results at school	0.613	0.224	VALID
4	To get good grades I have to study hard	0.619	0.224	VALID
5	My grades are always good every semester	0.485	0.224	VALID
6	If my score has not reached the KKM, I will make improvements to that score	0.702	0.224	VALID
7	I will study harder if I have not mastered a subject	0.722	0.224	VALID
8	I feel more excited about learning because the facilities provided by the school are adequate	0.663	0.224	VALID
9	The way teachers teach in school makes it easier for me to understand the material being taught	0.594	0.224	VALID

10	The internet facilities at my school are adequate so that it helps me find learning materials	0.565	0.224	VALID
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Based on the table above, the results of the Jakarta Smart Card (KJP) Plus variable validity test were tested on 77 respondents with a total of 10 questions all declared valid.

The results of this study are different from Laelatul Sa'diyah (2016) who tested the validity of the Jakarta Smart Card questionnaire and got the results of several invalid questions. As for the results of the validity test of the Education Development Contribution (SPP) variable and the Learning Motivation variable with a total of 7 questions and 10 questions, all of which were declared valid. The validity of research states the degree of accuracy of the research measuring instrument to the actual content being measured.

### **Reliability Test**

Reliability test is a tool used to measure a questionnaire which is an indicator of a variable or construct. A questionnaire can be declared reliable or reliable if the respondent's answer to the statement is consistent or stable over time (Ibid, 47).

The questionnaire can be declared reliable if the Cronbach Alpha value is greater than 0.60 (Wiratna Sujerweni, 2014). Based on calculations with SPSS v.23 carried out in this study, the resulting table is as follows.

**Table 4.8**  
**Reliability Jakarta Smart Card (KJP) Plus**  
**Reliability Statistics**

Cronbach's Alpha	N of Items
.694	10

The results of the reliability coefficient in the table above can be declared reliable or consistent because the value of the Cronbach Alpha from the Jakarta Smart Card (KJP) Plus is 0.694 where the value is greater than 0.60.

**Table 4.9**  
**Reliability of Education Development Contribution (SPP)**  
**Reliability Statistics**

Cronbach's Alpha	N of Items
.776	7

The results of the reliability coefficient contained in the table above can be declared reliable or consistent because the value of the Cronbach Alpha from Educational Development Contribution (SPP) is 0.776 where the value is greater than 0.60.

**Table 4.10**  
**Reliability of Learning Motivation**  
**Reliability Statistics**

Cronbach's Alpha	N of Items
.804	10

The results of the reliability coefficient contained in the table above can be declared reliable or consistent because the value of the Cronbach Alpha from Learning Motivation is 0.804 where the value is greater than 0.60.

These results are in line with the results of research by Laelatul Sa'diyah (2016) where the Cronbach Alpha value is greater than the 0.60 value that has been determined according to Wiratna Sujerweni (2014).

**Normality test**

The normality test is used to determine whether in the regression model, the dependent variable and the independent variable are each normally distributed or not. A good regression model is to have a normal or near normal data distribution.

Testing the normality of the data using the One-Sample Kolmogorov-Smirnov formula. The testing rules that apply are:

- a. If the asymp sig < 0.05, the sample is not normally distributed.
- b. If the asymp sig > 0.05, the sample is normally distributed.

In this study, the normality test was carried out using the SPSS v.23 part of One-Sample Kolmogorov-Smirnov program. The results of the normality test using the Kolmogorov-Smirnov can be seen in the table below.

**Table 4.11**  
**Data Normality Test**  
**One-Sample Kolmogorov-Smirnov Test**

	Unstandardized Residual
N	77

Normal	Mean	.0000000
Parameters <sup>a,b</sup>	Std. Deviation	3.03442853
Most Extreme	Absolute	.084
Differences	Positive	.080
	Negative	-.084
	Test Statistic	.084
	Asymp. Sig. (2-tailed)	,200 <sup>c,d</sup>

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Based on the results of the data normality test that has been carried out, the results that can be concluded in the table above have a significance value (asyp sig) of 0.200, which indicates that the data obtained is greater than 0.05. Based on these data, it can be concluded that all variables used in this study are normally distributed.

This is in line with the results of Laelatul Sa'diyah's research (2016) where the significance value of 0.200 is greater than 0.05, where all the variables in his research are normally distributed.

### Linearity Test

According to Imam Ghozali (2005), the linearity test is used to see whether the model specifications used are correct or not. Whether the function used in an empirical study should be linear, quadratic or cubic. With the linearity test, information will be obtained whether the empirical model should be linear, quadratic or cubic.

The mean value of the variable Y for the combination X1, X2, X3, ... Xn lies on the linear line / plane formed from the regression equation. To find out the assumption of linearity, it can be determined by using the ANOVA (Overall F Test) test if the results are significant (p value <alpha), then the model is linear.

A variable is said to have a linear relationship if the significance level is <0.05. To find out the results of the linearity test, this study used the SPSS v.23 program with the following results.

**Table 4.12**  
**ANOVA Table**

	Sum of Squares	df	Mean Square	F	Sig.
Motivasi * KJP Plus	203.613	13	15.663	1.483	.149
Between Groups	144.250	1	144.250	13.654	.000
Deviation	59.364	12	4.947	.468	.926

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	from Linearity				
	Within Groups	665.556	63	10.564	
	Total	869.169	76		

Based on the results contained in the table above, it can be concluded that the significance value is 0.000 where the value is less than the predetermined 0.05. This means that between the use of the Jakarta Smart Card (KJP) Plus and Learning Motivation there is a linear relationship. Linear means that the Jakarta Smart Card (KJP) Plus and Learning Motivation have a relationship that needs each other.

This is not in line with the research of Siringoringo et. al. (2017) which shows that mothers only know in general that KJP is carried out only to fulfill needs but does not have much effect on children's learning outcomes. Also not in line with the research of Shunhaji et. al. (2017) which states that the implementation of the KJP Program does not pay attention to the side of improving the quality of education based on the results of interviews with the school, namely there is no academic improvement by KJP recipient students.

**Table 4.13**  
**ANOVA Table**

			Sum of Squares	df	Mean Square	F	Sig.
Motivasi * SPP	Between Groups	(Combined)	263.869	10	26.387	2.877	.005
		Linearity	113.053	1	113.053	12.327	.001
		Deviation from Linearity	150.817	9	16.757	1.827	.080
	Within Groups		605.300	66	9.171		
	Total		869.169	76			

Based on the results contained in the table above, it can be concluded that the significance value is 0.001 where the value is less than the predetermined 0.05. This means that there is a linear relationship between Payment for Education Development Contribution (SPP) and Learning Motivation. Linear is meant between Education Development Contribution (SPP) and Learning Motivation to have a mutually needed relationship.

This is in line with the research of Shunhaji et. al. (2019) which states that the Jakarta Smart Card Fund social assistance is used to meet needs so that with this policy, problems in the personal needs of poor students in the field of education financing in DKI Jakarta can be resolved.

**Hypothesis test**

Hypotheses are questions that describe a relationship between two variables related to a particular case and are temporary assumptions that need to be verified about allegations in a study and have benefits for the research process to be effective and efficient. Hypotheses are temporary answers to the formulation of research problems. The truth of the hypothesis must be proven through the collected data (Sugiyono, 2014: 159)

In this study, hypothesis testing was used to determine how much the relationship between the Jakarta Smart Card (KJP) Plus variable and the Education Development Contribution (SPP) variable was influenced by the Learning Motivation variable. Researchers conducted a correlation analysis using the SPSS v.23 program which produced data like the following.

**Table 4.14**

**Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,441 <sup>a</sup>	.195	.173	3.07516

a. Predictors: (Constant), SPP, KJP Plus

**Table 4.15**

**Guidelines for the Interpretation of Correlation Coefficiencies**

Coefficient Interval	Relationship / Influence Level
0,00 - 0,199	Very low
0,20 - 0,399	Low
0,40 - 0,599	Moderate
0,60 - 0,799	Strong
0,80 - 1,000	Very strong

Based on the results of simple correlation analysis (r), the correlation between the variables of the Jakarta Smart Card (KJP) Plus, Education Development Contribution (SPP) and Learning Motivation is 0.441. These results indicate that there is a moderate relationship between the variable Jakarta Smart Card (KJP) Plus and Education Development Contribution (SPP) on Learning Motivation because it is in the range 0.40 - 0.599.

This is different from the research of Laelatul Sa'diyah (2016) which shows that there is a low relationship between the Jakarta Smart Card variable and the learning motivation of poor families because it is in the range 0.20 - 0.399.

To test the significance of the relationship, it is necessary to test its significance. This significance test uses the T test. This test can be done by comparing the T-count with the T-table or by looking at the significance column on the T-count which can be seen in the Coefficients section of the simple regression test results table as follows.

**Table 4.16**

**Coefficients<sup>a</sup>**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	17.024	4.018		4.237	.000
KJP Plus	.324	.133	.301	2.441	.017
SPP	.253	.155	.201	1.630	.107

a. Dependent Variable: Motivasi Belajar

Based on the results of the calculations in the table above, it can be obtained that t count is 2.441 > t table 1.995 and a significance value of 0.017 < 0.05. Then the results can be concluded that Ha is accepted and Ho is rejected. Which shows that the Jakarta Smart Card (KJP) Plus has a significant effect on learning motivation.

This is in line with the research of Laelatul Sa'diyah (2016) in which the Jakarta Smart Card has a significant effect on the Learning Motivation of Poor Families.

While the results for the Education Development Contribution (SPP) variable can be obtained tcount of 1.630 < ttable 1.995 and a significance value of 0.107 > 0.05. Then the results can be concluded that Ha is rejected and Ho is accepted. Which shows that the Education Development Contribution (SPP) does not have a significant effect on learning motivation.

As for knowing the amount of contribution arising from variables X1 and X2 to variable Y using the formula coefficient of determination as follows.

$$Kd = r^2 \times 100\%$$

Information:

Kd = coefficient of determination or how far the variable changes

bound (Student Learning Motivation)

R = product moment correlation

The following is the calculation of the coefficient of determination for the variable Jakarta Smart Card (KJP) Plus and Education Development Contribution (SPP):

#### **Jakarta Smart Card (KJP) Plus**

$$KD = r^2 \times 100\%$$

$$KD = 0,301^2 \times 100\%$$

$$KD = 0,090601 \times 100\%$$

$$KD = 9,1\%$$

#### **Education Development Contribution (SPP)**

$$KD = r^2 \times 100\%$$

$$KD = 0,201^2 \times 100\%$$

$$KD = 0,040401 \times 100\%$$

$$KD = 4\%$$

Based on the above calculations, it is obtained that  $r^2$  is 0.090601 or 9.1% for the Jakarta Smart Card (KJP) Plus and 0.040401 or 4% for the Education Development Contribution (SPP). This shows that the percentage of the Jakarta Smart Card (KJP) Plus variable on learning motivation is able to explain as much as 9.1%. And the percentage of the Educational Development Contribution (SPP) variable on Learning Motivation is able to explain by 4%. While the remaining 90.9% for the Jakarta Smart Card (KJP) Plus and 96% for the Education Development Contribution (SPP) are influenced or explained by other variables not included in this research model.

## **5. CONCLUSIONS AND SUGGESTIONS**

### **Conclusion**

For the disclosure of the conclusions that the researchers did, it was extracted from the previous discussion and involved the following matters.

#### **1. Jakarta Smart Card (KJP) Plus**

The Jakarta Smart Card (KJP) Plus has a positive and significant relationship with Student Motivation at Nurul Islam Vocational High School in the 2017-2019 academic year. With this positive relationship, it can be concluded that the Jakarta Smart Card (KJP) Plus is a very important aid for underprivileged students in reducing the burden on the economy to stay in school.

#### **2. Education Development Contribution (SPP)**

Educational Development Contribution (SPP) has a positive but insignificant relationship to Student Motivation at Nurul Islam Vocational School in the 2017-2019 academic year. With this insignificant relationship, it can be concluded that the Educational Development Contribution (SPP) is not a factor that can cause Shiva's Learning Motivation to increase or decrease.

#### **3. Student Learning Motivation**



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The Jakarta Smart Card (KJP) Plus and Education Development Contribution (SPP) have a positive relationship with Student Motivation at Nurul Islam Vocational High School in the 2017-2019 academic year. With this positive relationship, it can be concluded that Student Learning Motivation is strongly influenced by the Jakarta Smart Card (KJP) Plus because students and parents feel greatly helped by the Jakarta Smart Card (KJP) Plus in terms of paying the Education Development Contribution (SPP). , so there is no reason not to be motivated to learn well.

### **Suggestion**

Based on the results that have been obtained, the researchers suggest the following things.

1. Students who receive assistance in the form of the Jakarta Smart Card (Plus) should make more use of the Jakarta Smart Card (Plus) facility to achieve a better education.
2. Schools should provide better facilities, such as adequate internet facilities at several points in the school so that students can be motivated to find learning materials at school.
3. The DKI Jakarta Government, especially the Education Office, should always improve its performance so that the Jakarta Smart Card (KJP) Plus assistance program continues to run according to its stated objectives.

### **Limitations and Further Research Development**

Although this research has been able to test the hypothesis that has been proposed, it has not been able to fully justify its absolute truth. Therefore, it does not rule out further research. This is due to limitations in this study, including:

1. There are very few references to the Jakarta Smart Card (KJP) Plus such as journals.
2. Researchers used a closed questionnaire which limited the information that researchers got.
3. The preparation of this study was affected by the COVID-19 pandemic where researchers found it difficult to distribute questionnaires directly and decided to use google form.
4. This study involved only one school and only studied for a period of 3 years.

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