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Lifestyle of KIP Kuliah Scholarship Recipients: An AIO Study

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Abstract. This study examines the lifestyle of students receiving the Indonesia Smart Card (KIP) Scholarship for Higher Education in the Communication Science Study Program at Universitas Dehasen Bengkulu. The problem addressed is how scholarship recipients construct daily lifestyles within a campus environment that contains diverse economic backgrounds, peer interactions, digital media exposure, and social expectations. This study uses a descriptive qualitative method with the Activity, Interest, and Opinion (AIO) lifestyle framework. Data were collected through interviews, observation, and documentation involving five active KIP Kuliah recipients. The findings show that the students generally practice simple, productive, and adaptive lifestyles. In the activity dimension, students prioritize lectures, assignments, organizations, part-time work, and the use of smartphones for academic and communication purposes. In the interest dimension, they show strong interest in education, technology, social media, sports, organizations, and self-development. In the opinion dimension, they view education as the main priority and see KIP Kuliah as an opportunity to improve future living standards. Although some tendencies toward leisure activities, culinary consumption, and premium smartphone use appear, the dominant pattern remains responsible and selective. The study concludes that KIP Kuliah recipients negotiate lifestyle through internal factors such as motivation, self-awareness, financial control, and priority setting, as well as external factors such as family economy, peer environment, campus culture, technology, social media, and academic demands.

Keywords: *Lifestyle, Students, KIP Kuliah, Activity Interest Opinion, Communication Science.*

INTRODUCTION

Education is one of the main instruments for improving human resource quality and social welfare. Through education, individuals can develop their abilities, increase social mobility, and obtain wider opportunities for a better future. In Indonesia, access to higher education is still strongly influenced by family economic conditions. For this reason, government scholarship programs are important because they help students from low-income families continue their studies at university level (Kemendikbudristek, 2024). The Kartu Indonesia Pintar (KIP) Kuliah program is designed to support students who have academic potential but face economic limitations. This program is expected to reduce the financial burden of higher education so that students can focus on academic achievement and self-development. However, the presence of educational assistance does not only relate to tuition fees and living costs. It also places students within a wider social environment where they must negotiate identity, lifestyle, peer expectations, academic obligations, and personal financial management (Yusra et al., 2022).

Campus life creates a complex social space. Students come from various economic, cultural, and social backgrounds and interact through classes, organizations, friendship networks, and digital platforms. These interactions may influence the way students dress, communicate, use technology, spend free time, and manage consumption. Therefore, lifestyle

among university students is not merely an individual choice; it is also shaped by social relations, campus culture, peer pressure, and media exposure (Chaney, 2018; Meiriza et al., 2023). Lifestyle is generally understood as a pattern of living that is reflected in activities, interests, and opinions. In the context of students, lifestyle can be seen through academic routines, organizational participation, social interaction, consumption habits, use of smartphones, and views about education and the future. The Activity, Interest, and Opinion (AIO) framework is useful because it allows lifestyle to be read not only through what students buy, but also through how they use time, what they consider important, and how they interpret their social position (Kotler & Keller, 2021; Kusumaningsih & Abdullah, 2025).

In public discourse, scholarship recipients are sometimes viewed through a moral lens. Some people assume that students receiving educational assistance should always appear modest and avoid visible consumption. When a scholarship recipient owns a premium smartphone, travels, buys fashionable items, or joins social activities, stigma may emerge and the student may be judged as not reflecting the economic condition of a scholarship recipient. Such perceptions show that lifestyle among KIP Kuliah students is a sensitive social issue because it intersects with economic status, self-image, and public expectations (Monika et al., 2024). Previous studies have found that not all scholarship recipients display the same lifestyle pattern. Some students use scholarship funds mainly for academic needs, transportation, and daily necessities. Others may allocate part of their resources for leisure, social interaction, fashion, food, or digital devices. These differences indicate that the lifestyle of KIP Kuliah recipients is not formed by economic condition alone, but also by social environment, peer groups, media use, and the students' ability to set priorities (Anggara, 2023; Diniyati & Ilmi, 2024). Universitas Dehasen Bengkulu is one of the private universities that has active KIP Kuliah recipients. In the Communication Science Study Program, the thesis data show that there are 71 active students receiving KIP Kuliah. This number indicates that scholarship recipients are a significant part of the academic community and that their lifestyle dynamics deserve closer attention. Communication Science students are also closely connected with social interaction, digital media, appearance, public communication, and self-presentation, which may influence how lifestyle is formed in the campus environment. This research is important because most studies on KIP Kuliah students tend to focus on economic assistance, academic achievement, or policy implementation. Fewer studies examine lifestyle as a social communication phenomenon within campus life. By focusing on Communication Science students at Universitas Dehasen Bengkulu, this article explores how KIP Kuliah recipients manage activities, interests, and opinions while responding to internal factors such as motivation and financial awareness, as well as external factors such as peers, campus culture, social media, and academic demands.

Based on this background, the study asks: how is the lifestyle of KIP Kuliah scholarship recipients in the Communication Science Study Program at Universitas Dehasen Bengkulu constructed? The aim is to describe the lifestyle of KIP Kuliah recipients through the AIO framework and to explain the internal and external factors that shape their daily practices.

LITERATURE REVIEW

Lifestyle as a social pattern.

Lifestyle refers to a way of living that is reflected in daily practices, consumption, social interaction, and values. In student life, lifestyle is visible in how students use time, manage money, communicate with peers, choose entertainment, and present themselves in campus and digital spaces. Lifestyle is shaped by both personal choices and social structures, including family background, peer groups, media culture, and campus norms (Kotler & Keller, 2021; Chaney, 2018).

AIO framework: Activity, Interest, and Opinion.

The AIO framework divides lifestyle into three dimensions. Activity describes what people do in daily life, including academic, organizational, work, and leisure activities. Interest describes what people consider important or attractive, such as education, technology, media, sports, organization, or career development. Opinion describes how individuals interpret themselves, their social environment, education, economy, and future expectations. This framework is relevant because lifestyle among scholarship students cannot be measured only through consumption but must also be read through priorities and meanings (Kusumaningsih & Abdullah, 2025).

KIP Kuliah students and economic responsibility.

KIP Kuliah scholarship recipients generally come from lower-middle economic backgrounds and receive assistance to support tuition and living expenses. This condition creates expectations that recipients should use the scholarship responsibly and prioritize academic needs. At the same time, they are still young adults who live in a dynamic campus environment. Therefore, their lifestyle is formed through negotiation between economic responsibility, social adaptation, academic demand, and the desire to participate in campus life (Kemendikbudristek, 2022; Suryani, 2020).

Peer environment, technology, and social media.

The lifestyle of students is strongly influenced by peer groups and digital media. Communication Science students in particular are often exposed to media trends, visual self-presentation, and active interaction through smartphones and social media. Technology can support learning, communication, and documentation, but it can also encourage comparison, consumption, and the desire to follow trends. The role of social media must therefore be read carefully: it is both an academic tool and a lifestyle space (Irawan, 2021; Meiriza et al., 2023).

Stigma and lifestyle among scholarship recipients.

Stigma may arise when scholarship recipients are perceived as having lifestyles that do not match public expectations of economic modesty. Such stigma can simplify students' real conditions because it ignores the complexity of campus life, family support, part-time work, self-development needs, and digital learning demands. For this reason, research on KIP Kuliah recipients must avoid assuming that visible consumption always indicates irresponsibility. It should examine how students explain their activities, interests, and opinions within their lived context (Monika et al., 2024; Anggara, 2023).

METHODS

This study uses a descriptive qualitative approach. The approach was chosen because the research aims to understand the lifestyle experiences of KIP Kuliah recipients in their everyday campus context. The study does not test statistical hypotheses; rather, it describes how students construct activities, interests, and opinions as scholarship recipients. The research subjects were five active students of the Communication Science Study Program at Universitas Dehasen Bengkulu who received KIP Kuliah. The informants were Febrian Muharda, Tesa Delova, Riska Damayanti, Rizky Dwi Cantika, and Ary Wahyudi. They were selected because they had direct experience as scholarship recipients and were willing to explain their lifestyle, financial priorities, and social activities openly. Data collection was carried out through in-depth interviews, observation, and documentation. Interviews explored daily activities, campus involvement, spending priorities, smartphone and social media use, interests, and opinions about KIP Kuliah. Observation was used to see daily practices and social

interaction, while documentation supported the findings through photos, social media evidence, and campus activity records.

The data were analyzed using the Miles and Huberman model, consisting of data reduction, data display, and conclusion drawing or verification. The analysis was organized around the AIO dimensions and then connected with internal and external factors influencing lifestyle.

Table 1. Research Informants

No	Informant	Study Program	Semester	Research Relevance
1	Febrian Muharda	Communication Science	4	Represents early-semester KIP recipient with academic and digital media activities.
2	Tesa Delova	Communication Science	6	Represents student with active social and campus adaptation experiences.
3	Riska Damayanti	Communication Science	6	Represents active student in social interaction and lifestyle adjustment.
4	Rizky Dwi Cantika	Communication Science	8	Represents final-year student with longer scholarship experience.
5	Ary Wahyudi	Communication Science	6	Represents relatively independent student in financial and daily needs management.

RESULTS

The results show that KIP Kuliah recipients in the Communication Science Study Program generally construct a lifestyle that is simple, productive, and adaptive. Their daily practices are not dominated by excessive consumption. Instead, most activities are connected with academic needs, campus responsibilities, and self-development. This finding is important because it counters the simplified assumption that scholarship recipients who use smartphones or social media necessarily display irresponsible lifestyles.

Table 2. Summary of Findings Based on AIO Dimensions

AIO Dimension	Main Findings	Interpretation
Activity	Students spend time on lectures, assignments, independent study, organization, part-time work, social media use, and smartphone-based academic communication.	The dominant lifestyle is productive and academically oriented, although some leisure activities such as culinary trips and tourism still appear.
Interest	Students show interest in education, technology, media, sports, organizations, skills, and future career development.	Interests are not only recreational but also connected to self-development and long-term improvement.
Opinion	Students see education as the	Their opinions reflect

	main priority and view KIP Kuliah as an opportunity for better access to higher education and future living standards.	responsibility, realism, and awareness that lifestyle should be managed according to needs and priorities.
Internal factors	Self-awareness, motivation to learn, financial management, personal values, and priority setting influence lifestyle decisions.	Internal control helps students maintain simple, adaptive, and selective lifestyles.
External factors	Family economic condition, peer environment, campus culture, technology, social media, and academic demands influence daily practices.	External pressure exists, but students generally adapt without fully adopting consumptive lifestyles.

In the activity dimension, students spend most of their time attending lectures, completing assignments, joining organizations, participating in campus activities, and using smartphones to support communication and learning. Social media is also used to access information, communicate with classmates, document activities, and support academic tasks. Some students also engage in productive activities such as part-time work, seminars, or community service, which shows that their lifestyle is not passive but oriented toward survival and self-improvement.

The study also found that leisure activities still exist. Some informants enjoy culinary activities, tourism, or the use of premium smartphones. However, these practices do not automatically indicate a fully hedonistic lifestyle. In the data, these activities appear as occasional forms of social adaptation, entertainment, and communication support rather than as the dominant pattern of student life. This distinction is important because visible consumption must be interpreted within the broader context of students' academic and social responsibilities.

Figure 3. Example Of Social Media Activity Documentation From An Informant



In the interest dimension, students show strong concern for education, technology, social media, sports, organizations, and skill development. Interest in technology and social media is closely related to their identity as Communication Science students. Smartphones are not only lifestyle objects, but also learning tools used for information access, documentation, academic coordination, and communication with peers and lecturers.

In the opinion dimension, students view education as the main priority. They consider KIP Kuliah an opportunity to obtain better educational access and improve their future standard of living. The informants also argue that lifestyle should not be identical with consumptive behavior. For them, lifestyle should be understood as the ability to manage needs, responsibilities, and social relations wisely.

The integration of internal and external factors shows that lifestyle is shaped through negotiation. Internal factors include motivation, personal values, self-awareness, and the ability to manage money. External factors include family economic condition, peer environment, social media trends, campus culture, and academic demands. The combination of these factors creates a lifestyle pattern that is generally selective and adaptive.

Figure 4. Documentation Of Campus And Organizational Activity



DISCUSSION

The findings indicate that the lifestyle of KIP Kuliah recipients should not be understood only from the perspective of consumption. Through the AIO framework, lifestyle appears as a combination of daily routines, interests, and views about education and responsibility. The students' activities show that academic needs remain central. This supports the argument that scholarship recipients are able to use educational assistance as part of a broader strategy for completing studies and improving future opportunities (Kusumaningsih & Abdullah, 2025).

The activity dimension reveals that smartphones and social media occupy an important position in student life. However, in the context of Communication Science students, digital technology cannot be reduced to entertainment or status display. It also supports academic coordination, access to learning materials, campus information, and documentation. This finding suggests that digital lifestyle among students has a dual character: it can become a space of trend-following, but it can also function as an educational and communicative tool.

The interest dimension shows that KIP Kuliah recipients are not only oriented toward financial survival. They also have aspirations for self-development, campus participation, skill improvement, and future careers. Interest in organizations, sports, technology, and social media reflects the students' efforts to build social capital and personal competence. This indicates that scholarship support can contribute not only to tuition access but also to broader student development.

The opinion dimension is the strongest indicator of responsibility. The students' statements show that they understand the moral and practical responsibility of being scholarship recipients. They recognize the need to manage money carefully, prioritize education, and adjust lifestyle to family conditions. Such opinions demonstrate that the students do not simply imitate campus trends; they evaluate their situation and make decisions based on priorities.

At the same time, the presence of leisure, culinary interests, travel, and premium smartphone use shows that lifestyle among KIP Kuliah students is not completely separated from contemporary youth culture. This does not necessarily contradict their status as scholarship recipients. Rather, it reflects the process of social adaptation within a campus environment where students want to participate, communicate, and maintain self-confidence. The key issue is not whether students consume at all, but whether they can control consumption and keep academic responsibility as the main priority.

The discussion also shows that stigma toward scholarship recipients needs to be examined critically. Public judgments based only on appearance or digital activity may ignore the complexity of students' lives, including family support, part-time work, academic needs, and the multifunctional role of smartphones. Therefore, universities should not only monitor scholarship use but also provide guidance on financial literacy, self-management, and healthy digital lifestyle.

Figure 5. Interview Documentation With Student Informant



Overall, the lifestyle of KIP Kuliah recipients in this study can be described as adaptive. They adapt to economic limitations, academic demands, peer culture, and digital media trends. Their lifestyle is simple not because it excludes all social activities, but because it is managed through priority setting and responsibility. This finding contributes to communication studies by showing how lifestyle is constructed through everyday interaction, self-presentation, and social meaning in campus life.

IMPLICATION

Theoretically, this study supports the use of the AIO framework for analyzing student lifestyle because it captures behavior, interest, and meaning at the same time. Lifestyle is not only seen through objects consumed by students, but also through how they arrange time, define needs, and interpret their educational opportunities.

Practically, the findings suggest that universities should provide mentoring programs for KIP Kuliah recipients that combine academic support, financial literacy, digital literacy, and psychosocial guidance. Such programs can help students manage scholarship funds wisely while still participating in healthy campus life.

For scholarship managers, the study highlights the importance of evaluating scholarship implementation not only through administrative compliance, but also through student welfare, lifestyle adaptation, and the sustainability of academic participation.

CONCLUSION

This study concludes that KIP Kuliah scholarship recipients in the Communication Science Study Program at Universitas Dehasen Bengkulu generally show a simple, productive, and adaptive lifestyle. Based on the AIO framework, their activities are dominated by academic routines, assignments, organizational activities, smartphone use, and social media communication. Their interests are directed toward education, technology, media, sports, organizations, self-development, and future improvement. Their opinions show that education is the main priority and that KIP Kuliah is understood as an opportunity to improve life chances. Although some leisure activities and visible consumption appear, these practices are not dominant and are generally negotiated with academic responsibility and financial awareness. The lifestyle of KIP Kuliah recipients is shaped by internal factors such as motivation, self-awareness, financial management, and priority setting, as well as external factors such as family economy, peer environment, campus culture, technology, social media, and academic demands.

LIMITATION

This study is limited to five informants from the Communication Science Study Program at Universitas Dehasen Bengkulu. Therefore, the findings cannot be generalized to all KIP Kuliah recipients in other study programs or universities. The study also relies on interview, observation, and documentation data, so the interpretation of lifestyle depends on the depth of informant responses and the available documentation. Future research may involve more informants, compare KIP and non-KIP students, or use mixed methods to measure the relationship between scholarship assistance, financial literacy, peer environment, and lifestyle patterns.

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