Analysis of Relationship Between Self Efficacy and Resilience on Kip-Kuliah Students Learning Outcomes

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Keywords	ABSTRACT
academic learning outcomes, KIP-Kuliah, non-academic achievement, selfefficacy, student resilience	The KIP-Kuliah scholarship program aims to support underprivileged Indonesian students in higher education, yet the psychological factors influencing their success remain underexplored. This study investigates the interplay between self-efficacy and resilience in shaping academic and non-academic outcomes among KIP-Kuliah recipients. The research aims to (1) analyze the relationship between self-efficacy and resilience, and (2) assess their combined impact on learning achievements. A mixed-methods approach was employed, combining quantitative surveys (n=100) and qualitative interviews (n=10) with KIP-Kuliah students at Universitas Negeri Semarang. Statistical analyses (correlation, regression) and thematic interviews were conducted. Results revealed a strong positive correlation (r=0.678, p<0.01) between self-efficacy and resilience. Qualitative data underscored the role of financial aid, social support, and organizational involvement in enhancing these traits. The study highlights the need for integrated support programs that address both financial and psychological barriers. Recommendations include tailored mentoring and policy enhancements to maximize the KIP-Kuliah program's impact.

Introduction

Education is one of the key factors in enhancing the development of human resources in a country (Gutama et al., 2021). Higher education ini Indonesia faces various challenges, including issues of accessibility and student welfare. One initiative to addres these challenges is the implementation of Kartu Indonesia Pintar Kuliah Program, or KIP-Kuliah (Amin et al., 2022). The KIP-Kuliah policy was introduced by the government under the authority of the Ministry of Education and Culture, aiming to provide financial assistance specifically for underprivileged students, so that they can pursue higher education. The KIP-Kuliah program is considered relatively adequate in covering student's tuition fees. This program is regarded as highly beneficial, especially for students from low-income families, and also helps prevent student dropout.

Saputri et al. (2024) in their research show that college students play a vital role in developing high-quality human resources by serving as a bridge between generations.

They act as agents of change, social control, and a reserve force for the nation, while also promoting the development of small enterprises and enhancing human resource quality through education, training, and innovation. Through the active involvement of students, it is expected that more elf-reliant, competitive society can be achieved-one that is capable of advancing Indonesia toward greater progress.

Research by Khadijah et al. (2024) indicates that family's economic condition has a significant impact on student's mental health. Student's that come from economically unstable families tend to experience higher levels of stress, emotional disturbances, and difficulties in maintaining academic focus. Conversely, adequate financial support-whether from family or through aid such as scholarships-can alleviate psychological pressure and enhance student's overall emotional well-being. These findings highlight the critical role of financial assistance as an intervention that not only supports education but also promotes mental health among college students. Further supporting this, studies by Gobel (2023) also reveals that scholarships have a significantpositive impact on various aspects of student life. The research demonstrates that the availability of scholarships increases student's motivation to learn and encourages them to study more effectively due to the motivating effect of financial support.

The research conducted by Schunk and DiBenedetto (2021) has made a significant contribution to the understanding and study of self-efficacy within the context of human motivation. They demonstrated that self-efficacy is an essential internal motivational process, influenced by both personal and environmental variables, and it affect various motivational outcomes such as choice, effort, presistence, and achievement. Their research also emphasizes that applying self-efficacy principles across diverse context requires certain adaptations from the original theory.

The self-efficacy theory developed by Albert Bandura emphasizes that an individual's belief in their own abilities (self-efficacy) plays a crucial role in determining how they approach tasks, challenges, and pressures, particularly in academic settings. According to Fatimah et al. (2021), academic self-efficacy encompasses three main dimensions: manitude (the level of task difficulty an individual believes they can handle), strength (the firmness of their belief in their capabilities), and generality (the extent to which this belief applies across various situations). Individuals with high self-efficacy tend to exhibit greater motivation, preseverance, and resilience in the face of learning difficulties, which positively influences academic performance. Conversely, low self-efficacy can lead to anxiety, procrastination, and an ability to complete academic tasks effectively. Therefore, fostering self-efficacy is a critical factor in enhancing student achievement.

Academic self-efficacy can substantially influence student's ability to adjust, adapt, and recover when facing difficult or stressful situations in academic life. Based on these findings, its application involves several key aspects. For students, this research highlights the importance of maintaining adaptability and resilience. Universities are expected to prepare students to face the challenges of the workforce by focusiing on the development of resilience and self-efficacy, as well as providing opportunities to cultivate strategies for

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dealing with real-world problems. In addition, parents are encouraged to foster self-efficacy in their children and instill confidence in their abilities. The family, as the primary environment in which students grow and develop, plays a critical role in shaping resilience and personal success (Salim & Fakhrurrozi, 2020).

Academic resilience has the potential to enhance academic achievement. Academically resilient students are able to maintain high academic standards and performance, even in the face of stress and complex circumstances. Furthermore, academic resilience is positively associated with academic self-esteem, problem-solving skills, engagement in positive activities, a supportive environment, and economic strong predictors of student's academic resilience (Kalaivani, 2021). College student's academic resilience is influenced by both internal and external factors that interact in responding to academic pressure, particularly during the process of completing a thesis. Internal factors include emotional regulation, optimism, and self-efficacy. Students who can manage negative emotions, maintain a positive outlook on the future, and believe in their own abilities tend to be more resilient when facing academic challenges. Meanwhile, external factors influencing resilience include support from friends and family. A supportive social environment provides a sense of somfort and strengthens student's mental endurance in completing academic tasks. A balance between inner strength and external support is a key element in building effective resilience (Fitriana, 2023).

This research aims to identify and analyze the relationship between the level of self-efficacy among KIP-Kuliah recipients and their academic performance as well as non-academic achievements. Another objective is to understand how the interaction of resilience among KIP-kuliah recipients influences their academic outcomes and non-academic accomplishments within the university environment. By exploring these two aspects, this research is expected to provide new insights into the psychological factors that support the success of KIP-Kuliah recipients and offer recommendations to enhance the effectiveness of the KIP-Kuliah program in promoting student achievement.

The current study builds upon prior research by specifically examining the relationship between self-efficacy and resilience among KIP-Kuliah scholarship recipients, a demographic often underrepresented in similar studies (e.g., Schunk & DiBenedetto, 2021; Azizah & Ifdil, 2023). While existing literature has explored these psychological constructs in general student populations, this research uniquely focuses on economically disadvantaged students benefiting from a targeted government aid program, the KIP-Kuliah. It integrates mixed-methods (quantitative surveys and qualitative interviews) to provide a comprehensive understanding of how financial support interacts with psychological factors to influence academic and non-academic outcomes. Additionally, the study highlights the role of external support systems (e.g., scholarships, family, and peer networks) in fostering resilience, a dimension less emphasized in earlier works like Fatimah et al. (2021) or Kalaivani (2021). The findings also extend the discourse by linking organizational involvement (Pratami & Winarti, 2024) and policy interventions (Amin et al., 2022) to resilience development, offering practical insights for program optimization.

Research Methods

This study adopts a mixed-methods approach to comprehensively explore the relationship between self-efficacy, resilience, and learning outcomes among recipients of KIP-Kuliah. The mixed methods approach, which combines quantitative and qualitative methods, enables researchers to gain more comprehensive and in-depth understanding of the phenomena under investigation. The quantitative method provides numerical data that can be statistically analyzed, while the qualitative method offers contextual insights and deeper understanding of the research subjects. By integrating these two approaches, researchers can overcome the limitations inherrent in each method, enhance the validity and reliability of the findings through data triangulation, and address complex and multidimensional research questions. This approach also facilitates stronger theory development and broader application of findings in diverse social contexts (Nadirah et al., 2022).

The quantitative approach involves collecting data through questionnaire surveys administered to a student population, while statistical analyses-including correlation and regression-are employed to evaluate the relationships between the studied variables (Ali et al., 2022). Meanwhile, the qualitative approach includes in-depth interviews with selected samples to explore student's experiences and perceptions related to self-efficacy, resilience, and their impact on learning outcomes.

In the quantitative approach, we employed a non-proportional quota sampling method. This sampling technique involves determining in advance the number of respondents for each group (Firmansyah & Dede, 2022). In this study, we prioritized a larger number of respondents from the 2020 and 2021 students compared to those from the 2022 and 2023 students. This was intended to obtain more reliable results from the 2020 and 2021 students, who have longer and more extensive experiences as KIP-Kuliah recipients.

The interview method used in this study was structured interviews. This method was chosen because structured interviews employ a predetermined list of questions, which is considered effective for maintaining consistency and efficiency in data collection. Since all respondents answer the same questions in the same order, the data obtained are easier to compare and analyze systematically.

The research was designed to be conducted within a snigle timeframe, aligned with the study's objectives. The research location was centralized in one place, namely the Faculty of Mathematics and Natural Sciences at Universitas Negeri Semarang (UNNES), where preliminary supporting data were collected, the pilot testing was conducted, and the application implementation took place.

Results and Discussion

Based on the data obtained from the questionnaires, we conducted several tests using IBM SPSS to verify our hypothesis regarding the relationship between self-efficacy and resilience among KIP-Kuliah students at the FMIPA Universitas Negeri Semarang .

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The tests performed included validity and reliability tests, descriptive statistical analysis,
normality test, and linearity significance test.

Table 1. Descriptive Statistics of Self-Efficacy and Resilience Variables among

Variable	N	Minimum	Maximum	Mean	Standard Deviation
Self-efficacy	100	22	36	29.02	3.312
Resilience	100	20	36	28.69	3.428

KIP-Kuliah Students

Based on the descriptive statistical analysis, it was found that the average level of
self-efficacy among KIP-Kuliah students was 29.02, and the average level of resilience
was 28.69 out of a maximum score of 36. This indicates that in general, the students in
this study demonstrated relatively high levels of self-confidence and resilience. However,
the relatively wide range (14 for self-efficacy and 16 for resilience), along with standard
deviations above 3, suggests considerable individual variation. These findings serve as a
foundation for further examination of the relationship between self-efficacy and student
resilience, as demonstrated in the subsequent correlation analysis.

Table 2. Kolmogorov-Smirnov Normality Test

Variable	K-S Value	Sig. (2-tailed)	Distribution
Self-efficacy	-	0,137	Normal
Resilience	-	0.137	Normal

Based on the output table, the Asymp. Sig. (2-tailed) value is 0.137, which is
greater than 0.05. Therefore, according to the decision rule for the Kolmogorov-Smirnov
normality test, it can be concluded that the data are normally distributed. The normality
assumption required for the regression model is fulfilled.

Table 3. Linearity Test Between Self-Efficacy and Resilience

Variable Relationship	Sig. Deviation from Linearity	F value	F table ($\alpha=0.05$)	Conclusion
Self-efficacy-Resilience	0.564	0.898	36	Significantly linear

Decisions in the linearity test can be made by using two approaches: by examining
the significance value and the F-value. Based on the significance (Sig.) value from the
output, the Sig. Deviation from Linearity is 0.564, which is greater than 0.05. Therefore,
it can be concluded that there is a statistically significant linear relationship between the
self efficacy variable and the student resilience variable.

Furthermore, based on the obtained F value, the calculated F is 0.898, which is
smaller than the F table value of 1.81. Since the F value is less than the F table value, it

confirms that there is a statistically significant linear relationshop between the self-efficacy variable and the student resiliable.

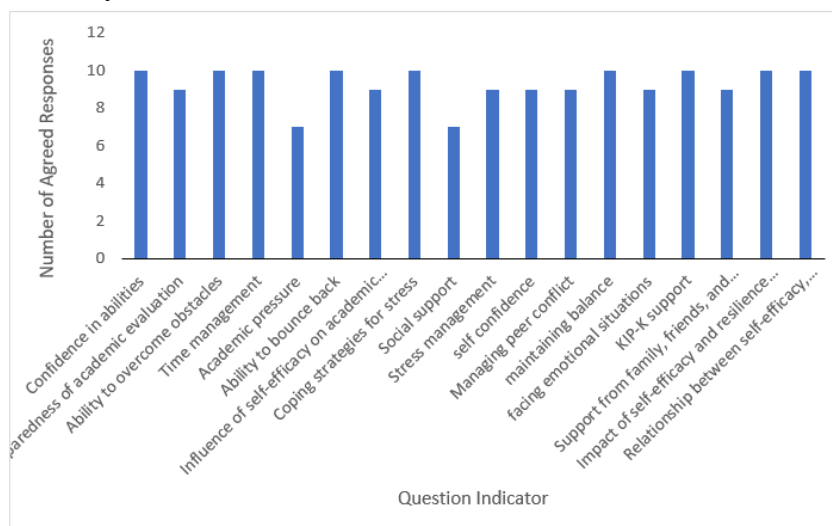**Table 4. Pearson Correlation between Self-Efficacy and Resilience**

Variable	Self-Efficacy	Resilience
Self-efficacy	1	0.678**
Resilience	0.678**	1

**p < 0.01

The results of the Pearson correlation test showed a coefficient value of 0.678 with a significance level of $p<0.01$, indicating a positive and significant relationship between self-efficacy and resilience among KIP-Kuliah students. This suggests that the higher student's self-efficacy, the greater their level of resilience in facing both academic and social pressures.

These findings are consistent with the study conducted by Azizah and Ifdil (2023) on students preparing their undergraduate theses. They found a moderately positive and significant relationship between self-efficacy and academic resilience, with a correlation coefficient of 0.423 ($p<0.05$). This indicates that the stronger student's belief In their ability to complete final assigments, the greater their resilience in dealing with the accompanying academic pressures.

The qualitative analysis was conducted through interviews with ten informants. These informants were KIP-Kuliah recipients from FMIPA Universitas Negeri Semarang who had demonstrated notable achievements in both academic and non-academic. A total of eighteen structured questions were posed to the participants, focusing on the relationship between self-efficacy and resilience in the coontext of academic and non-academic university life.

Figure 1. Summary of Interviews with KIP-Kuliah Students

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Based on the interviews results, it was found that the most frequently endorsed indicators were the ability to overcome obstacles, time management, and social support-each affirmed by all ten respondents. Other indicators, such as readiness to face academid evaluations and academic pressure, showed varying levels of agreement. These findings reinforce the quantitative results, indicating that high self-efficacy and resilience among KIP-kuliah students are significantly influenced by personal belief and environmental support.

The diagram pertains to the self-efficacy and resilience of KIP-Kuliah students. Self-efficacy refers to an individual's belief in their ability to achieve goals (Seto et al., 2020), and can be observed through indicators such as confidence in one's abilities and preparedness for academic evaluations. Meanwhile, resilience, defined as the capacity to face and overcome difficulties, is reflected in indicators such as the ability to overcome obstacles and time menagement (Nurkholipah & Gumiandari, 2024). The high level of agreement among respondents regarding these indicators suggests that KIP-Kuliah students generally possess good levels of self-efficacy and resilience in dealing with academic pressure and university-related challenges.

Research conducted by Damayanti and Wulandari (2024) indicates that self-efficacy can continue to develop positively even among students from lower socioeconomic backgrounds. These findings reinforce the conclusion that self-efficacy plays a critical role in fostering resilience among students from economically disadvantaged background.

The KIP-Kuliah scholarship is a government initiative aimed at expanding access to higher education for underprivileged students. By alleviating financial burdens, the program is intended to enable recipients to focus more fully on their academic pursuits. Furthermore, the scholarship is expected to enhance student's learning motivation and encourage them to achieve better academic outcomes. In other words, KIP-Kuliah is not merely financial aid-it is a government investment in developing a high-quality, competitive new generation.

Recipients of the KIP-Kuliah scholarship are required to maintain a minimum GPA as a condition for the continuation of the scholarship. This requirement encourages students to remain academically focused and strive for optimal academic performance. Nevertheless, many KIP-Kuliah recipients also actively contribute beyond the classroom by participating in student organizations, enganging in social activities, and excelling in various competitions. This range of achievements reflects the significant potential of KIP-Kuliah recipients-not only in academic domains but also in holistic personal development.

A study by Pratami and Winarti (2024) shows that student involvement in campus organizations plays a significant role in development of academic resilience. Students who are actively enganged in organizations face various challenges, such as time management difficulties, balancing academic responsibilities with organizational duties, and emotional pressure. However, these stressors help students develop coping strategies, manage stress, conduct self-evaluation, and build long-term goal orientation. These findings support the results of the present study, indicating that student resilience is

shaped not only by internal factors, but also heavily influenced by external environments. Through organizational involvement, students gain access to non-academic learning spaces that help strengthen their character and endurance throughout their academic journey.

This study aims to analyze the relationship between self-efficacy and resilience among KIP-Kuliah recipient students within the Faculty of Mathematics and Natural Sciences at Universitas Negeri Semarang. Data collection was conducted through surveys with 100 respondents ant interviews with 10 high-achieving KIP-Kuliah students in both academic and non-academic domains. The sample consisted of 35 students from the 2020, 25 form 2021, 20 from 2022, and 20 from 2023. A larger sample was taken from the 2020 and 2021 cohorts to obtain more representative and convicing data.

A study conducted by Ismail et al. (2024) revealed that first-year students generally still face various challenges regarding self-efficacy and academic resilience. While some demonstrate the ability to adapt and recover, their level of psychological maturity and experience is still developing. These findings support the decision to focus on upper-level students (2020 and 2021 cohort) in this study, as they have passed through the initial adaptation phase and tend to exhibit greater stability in terms of self-efficacy and resilience compared to freshman.

Descriptive statistics refer to data processing aimed at describing the research object based on data from a sample or population. In the descriptive statistical analysis, it was found that the range for resilience (16) was greater than that for self-efficacy (14), indicating greater variability in resilience scores. With a mean score of 29.02 and a standard deviation of 3.312 on the self-efficacy variable, the results suggest that students generally possess a good level of self-efficacy with relatively stable variation. This indicates that most students feel confident in their academic and non-academic abilities. Meanwhile, the mean score for resilience was 28.69 with a standard deviation of 3.428, showing that students' resilience levels are generally good, although there is more variation in how they cope with difficulties.

The normality test was conducted to determine whether the distribution of the data is normal. The results of the normality test, performed using IBM SPSS with the Kolmogorov-Smirnov method, showed a significance value (Asymp. Sig. 2-tailed) of 0.137. In statistical analysis, the Kolmogorov-Smirnov test is one of the methods used to assess the normality of data distribution. The null hypothesis (H0) in this test states that the data are normally distributed, while the alternative hypothesis (H1) states that the data are not normally distributed. In this context, the significance value of 0.137 is greater than $\alpha = 0.05$, indicating that the data are normally distributed.

According to statistical theory, many data analysis methods such as the t-test and analysis of variance (ANOVA) require data to be normally distributed in order to yield valid results. If the data are not normally distributed, the results of the analysis may become biased and inaccurate.

In the linearity test, we assumed that the relationship between students' self-efficacy and resilience is linear. The significance value (Sig.) for deviation from linearity

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was 0.564, which is much greater than the significance level of $\alpha = 0.05$. In addition, we compared the calculated F value (F count) with the F table value. The result showed that the F count of 0.898 is smaller than the F table value of 1.81. The F table value was determined using the degrees of freedom for deviation from linearity (14) and within group (83). These results support the conclusion that the relationship between self-efficacy and resilience is linear.

The qualitative analysis results showed that out of the ten student participants interviewed, nine agreed that resilience and self-efficacy are interrelated and have a positive influence on student learning outcomes. This consensus reflects a strong agreement on the significant role these two factors play in enhancing both academic and non-academic performance. Several respondents believed that resilience and self-efficacy significantly affect students' academic and non-academic success.

In line with previous studies, this research shows that self-efficacy and resilience are positively related (Graham, 2022). Students with high self-efficacy tend to have a strong belief in their ability to overcome academic and non-academic challenges (Schunk & DiBenedetto, 2021). This belief drives them to preserve and not give up easily when facing obstacles. Furthermore, students with high self-efficacy generally have more positive expectations about their future. These expectations provide motivation for continuos growth and learning.

On the other hand, resilience enabled students to recover after experiencing failure or hardship. Highly resilient students tend to have the ability to regulate emotions, think positively, and seek social support (Dhuha et al., 2023). These abilities help them cope with stress and maintain their mental well-being (Afnan et al., 2020)

Ramadhani and Sagita (2022), in their literature study on academic resilience among students, stated that academic resilience can enhance academic achievement. Academically resilient students are able to maintain high academic standards and achievements, even when facing stress and complex situations(Afnan et al., 2020). Furthermore, academic resilience is also positively associated with academic self-esteem, problem-solving skills, engangement in positive activities, environmental factors, and economic opportunities. In addition, metacognitive beliefs and motivation for progress also strongly predict student's academic resilience (Ramadhani & Sagita, 2022).

Research by Rasmanah (2020), showed that students from lower econommy backgrounds can still possess high levels of resilience and self-efficacy. This finding reinforces that student resilience is not solely shaped by economic conditions, but also by internal factors such as positive self-concept and external factors such as support from the social environment. In the context of KIP-Kuliah recipients, the financial aid they receive can serve as a crucial facilitator in supporting personal development and encouraging them to remain resilient and competitive despite economic limitations.

The KIP (Kartu Indonesia Pintar) Kuliah program provides financial support for students, particularly to ease the burden of paying Single Tuition Fees (UKT). This assistance ensures that students do not have to worry about economic issues that may interfere with their learning process. This indicates that the KIP-Kuliah program

contributes to enhancing students' self-efficacy and academic resilience. Students who receive this support become more focused on academic achievement and personal development, without being burdened by financial concerns (Putri et al., 2023). They are better able to face academic challenges with confidence, which in turn positively impacts their learning outcomes and both academic and non-academic achievements. Support from the KIP-Kuliah program creates a conducive environment for students to thrive both academically and psychologically, leading to improved performance.

Conclusion

This study successfully revealed a positive relationship between self-efficacy and resilience among KIP-Kuliah students in the Faculty of Mathematics and Natural Sciences at Universitas Negeri Semarang. It reinforces our understanding that these two psychological constructs are closely interconnected and play a crucial role in students' adaptation, particularly for those from economically disadvantaged backgrounds. Overall, this research makes a significant contribution to our understanding of self-efficacy and resilience among KIP-Kuliah recipients. The findings can serve as a foundation for developing effective intervention programs aimed at enhancing academic success and psychological well-being of KIP-Kuliah students. This study has limitations, as it only involved KIP-Kuliah students from the Faculty of Mathematics and Natural Sciences at Universitas Negeri Semarang. Therefore, the findings may not be generalizable to the broader population of KIP-Kuliah recipients. Future researchers are encouraged to include a wider and more diverse population to obtain more generalizable data.

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