Psikoeduko: Journal of Guidance and Counseling
Volume 6, No.1, March 2026: Page 39-57
DOI: https://doi.org/10.17509/psikoeduko.v6i1.100643
Available online at https://ejournal.upi.edu/index.php/Psikoeduko/article/view/

STRUGGLING BUT GRATEFUL: MAPPING THE SUBJECTIVE WELL-BEING OF KIP-K STUDENTS

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Submitted	: 25 December 2025	First Available Online	: 25 March 2026
First Revised	: 22 January 2025	Publication Date	: 30 March 2026
Accepted	: 25 February 2025		

Abstract: Subjective Well-Being (SWB) reflects an individual's evaluation of their life, encompassing both cognitive and affective aspects. This study aims to describe the SWB profile of students receiving the Kartu Indonesia Pintar-Kuliah (KIP-K) at Faculty of Education, Universitas Pendidikan Indonesia, as a basis for developing student well-being support. Using a cross-sectional survey design and a quantitative approach, the study involved 91 KIP-K recipients from Faculty of Education, selected through convenience sampling. The instruments used were the Satisfaction With Life Scale (SWLS) and the Scale of Positive and Negative Experience (SPANE) to measure life satisfaction as well as positive and negative affect. Data were analyzed descriptively to obtain an overview of students' SWB levels. The results indicated that students' life satisfaction fell into a moderate category, positive affect occurred frequently, while negative affect remained significant, resulting in a relatively balanced affective state. The study also revealed variations in subjective well-being profiles across departments, linked to academic characteristics and study demands. These findings can be used by the university, BKDIPK, LINTAR, and student affairs units as a foundation for designing student well-being programs, counseling services, and interventions tailored to students' actual needs. The implications include hypothetical designs for services and training modules aimed at enhancing SWB through guidance.

Keywords: Guidance Design, Subjective Well-Being, Students, Kartu Indonesia Pintar-Kuliah

Psikoeduko: Journal of Guidance and Counseling
Website: https://ejournal.upi.edu/index.php/Psikoeduko/index

Permalink: https://ejournal.upi.edu/index.php/Psikoeduko
How to cite (APA): Khairunnisa, M., Ilfiandra, & Nadhirah, N. A. (2026). Struggling but Grateful: Mapping the Subjective Well-Being of KIP-K Students. *Psikoeduko: Journal of Guidance and Counseling*, *Vol*(6), 39-57.

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INTRODUCTION

Higher education in Indonesia carries a constitutional responsibility to produce graduates who are not only academically excellent but also psychologically prosperous. This mandate is reflected in the Undang-Undang

Republik Indonesia Nomor 20 Tahun 2003, which designates "advancing public welfare" as a national objective. This directive is further reinforced by the Undang-Undang Republik Indonesia Nomor 12 Tahun 2012, which emphasizes the comprehensive development of students' potential so they become virtuous, healthy, knowledgeable, capable, creative, and independent individuals. As a PTN-BH, Universitas Pendidikan Indonesia (UPI) bears the responsibility of enhancing societal welfare alongside the well-being of its academic community (UPI, 2024). Through the UPI Strategic Plan (Renstra UPI) 2021–2025, the university focuses on developing human resources, infrastructure, and financial capacities to strengthen the implementation of the *Tridarma* and elevate institutional welfare and excellence. Guided by the human capital theory, UPI views humans as the primary asset dictating productivity through self-investment. This philosophy is implemented via student welfare initiatives, career counseling programs, graduate quality enhancement, and the institutionalization of good university governance (UPI, 2020).

Well-being reflects an individual's overall quality of life and is fundamentally divided into two major approaches: objective well-being (OWB) and subjective well-being (SWB) (Desmet & Pohlmeyer, 2013). While OWB evaluates the fulfillment of external necessities such as nutrition and shelter, SWB captures personal appraisals of life, encompassing life satisfaction, positive affect, and negative affect (Diener, 1984). The two dimensions are closely intertwined; the satisfaction of external needs (OWB) frequently reinforces an individual's positive perception of their life conditions (SWB) (Desmet & Pohlmeyer, 2013). Nonetheless, SWB is more intimately tied to personal lived experiences, given that happiness stems from how individuals evaluate their own lives rather than from material conditions alone (BPS, 2021). A sense of happiness and life satisfaction serve as crucial indicators of achieved well-being (Diener, 1984), wherein positive emotions act as a fundamental aspect influencing the overall quality of that welfare (Diener et al., 2009; Lyubomirsky et al., 2005).

SWB shares a robust relationship with economic conditions (Aryogi & Wulansari, 2016), where an increase in income can enhance life satisfaction, particularly after basic needs have been met (Diener et al., 2013; Jebb et al., 2018). Data from BPS (2021) indicate that individuals with incomes exceeding IDR 7.2 million report the highest Happiness Index (77.15), whereas the group earning ≤IDR 1.8 million sits at the lowest threshold (67.99). However, this dynamic is not entirely linear; once the "income sanitation" threshold is reached,

additional financial gains no longer significantly impact happiness (Jebb et al., 2018). Socio-psychological variables such as positive relationships, meaning in life, and favorable working conditions emerge as more potent determinants (Diener et al., 1993; Diener & Seligman, 2004; Kansky & Diener, 2017). In Indonesia, this phenomenon is observable in several provinces that register low poverty rates yet yield relatively low happiness indices, such as West Java and DKI Jakarta (BPS, 2021).

Undergraduate recipients of the Kartu Indonesia Pintar-Kuliah (KIP-K) represent a highly strategic demographic for scholarly inquiry. The KIP-K program is awarded to students with excellent academic potential from economically disadvantaged backgrounds to break the cycle of poverty and upgrade the quality of the national human resource pool by subsidizing tuition fees and living expenses (Kemdiktisaintek, 2025). Even so, satisfying economic needs alone does not guarantee optimal SWB (Diener et al., 2013; Diener & Seligman, 2004; Jebb et al., 2018), as material resources only translate into happiness when accompanied by psychological safety (Cai et al., 2025). KIP-K students frequently confront a double burden: rigorous academic demands combined with household economic instability (Al Musafiri, 2023; Moore et al., 2021; Papanai & Poolkrajang, 2025; Purnamasari & Lutriani, 2024). This situation is critical because college students are navigating the emerging adulthood phase, which necessitates the successful mastery of developmental tasks such as autonomy and social relations (Blocher, 1974; Papalia et al., 2009; Santrock, 2011). When SWB is compromised during this period, students face heightened risks of diminished learning motivation, academic burnout, and severe psychological distress (Kansky & Diener, 2017).

Student welfare, including that of low-income cohorts, must be evaluated through a holistic lens that integrates the psychosocial dimensions driving learning success (Chiu & Chen, 2023; Liu & Fu, 2022; Wange et al., 2025). Despite receiving institutional financial aid through KIP-K, academic and psychosocial burdens remain a tangible challenge (Moore et al., 2021; Papanai & Poolkrajang, 2025; Purnamasari & Lutriani, 2024). This reality is mirrored in the personal narratives of students (such as subject D) who must independently finance their education while supporting their families amidst grief and heavy domestic responsibilities. Empirical studies in Indonesia indicate that the efficacy of scholarships heavily relies on the recipient's social-psychological context; the Bidikmisi scholarship, for instance, enhances SWB primarily through self-esteem and achievement rather than the mere provision

of financial relief (Sucita et al., 2021). Conversely, adaptive pressures among scholarship recipients can still depress psychological well-being (Christine & Sokang, 2024).

Cross-national findings corroborate the fact that although scholarships lower economic barriers, students continue to experience stress due to social expectations and a lack of emotional support systems on campus (Berlanga & Corti, 2025), requiring them to manage complex psychological demands (Ansari & Iqbal, 2025; Mao et al., 2024; Qin et al., 2024). This aligns with the tenets of the happiness economy, which postulates that once basic needs are secure, an individual's happiness is dictated more heavily by social relationships, community participation, and a sense of agency over their life path (Agrawal et al., 2024). Unfortunately, university programs are still predominantly structured around administrative assistance, failing to supply adequate safe spaces for students to communicate their well-being needs (Donald & Jackson, 2022; Douwes et al., 2023). Psychological interventions, particularly those leveraging cognitive-behavioral (CBT) frameworks, have consistently demonstrated a positive effect on SWB dimensions by dismantling irrational beliefs and maladaptive behaviors (Sakuraya et al., 2020; Zhou et al., 2020). Strengthening these internal mechanisms serves as an essential mediator in cultivating SWB (Oltean et al., 2025), establishing CBT as a strategic asset for student welfare program designs (Young et al., 2024).

The existing Indonesia's literature on student SWB remains heavily dominated by instrument validation studies, the impacts of social media (Howell et al., 2010; Kaufman et al., 2022; Valkenburg, 2022), or analyses of the general student population without explicitly isolating socioeconomic vulnerabilities (Karimah & Anniez, 2023; Victoriana et al., 2023). This literary gap leaves campus counseling services without a robust empirical foundation to construct targeted interventions for high-risk student bodies, even though sensitive, responsive institutional support is pivotal to sustaining student health (Donald & Jackson, 2022; Douwes et al., 2023). The urgency of this study is underscored by the reality that the number of KIP-K recipients nationwide exceeded 1 million students with a substantial state budget of IDR 14.69 trillion (Sofarul, 2025; Wisnubruto, 2025). Without systematic psychosocial mapping utilizing validated metrics like the SWLS and SPANE (Akhtar & Firdiyanti, 2025; Natanael & Novanto, 2021; Pavot & Diener, 1993), hidden emotional distress among subsidized students will continue to evade early detection (Diener et al., 2013; Jebb et al., 2018).

Against this backdrop, the present study seeks to address this empirical void by profiling the subjective well-being of KIP-K student recipients within Faculty of Education (FIP) at UPI to serve as a baseline for the development of holistic welfare support. The research questions focus specifically on examining: (1) the level of life satisfaction, (2) the level of positive affect, (3) the level of negative affect, and 4) the affect balance among these students. Theoretically, this research aims to expand the body of knowledge surrounding the SWB of low-income demographics within higher education ecosystems. Practically, the insights gleaned are intended to aid the university in engineering proactive, data-driven promotional and preventive institutional frameworks.

METHOD

This study employed a quantitative approach utilizing a cross-sectional survey design to capture the subjective well-being profile of undergraduate KIP-K recipients. This cross-sectional design was deliberately selected to describe the subjective well-being characteristics of KIP-K students at a specific point in time based on empirical data generated through the Satisfaction with Life Scale (SWLS) and the Scale of Positive and Negative Experience (SPANE). The gathered data were subsequently subjected to descriptive statistical analysis to ascertain the overall and dimensional levels of subjective well-being within the targeted demographic (Creswell, 2012). The research population comprised all active undergraduate KIP-K recipients enrolled at Faculty of Education (FIP), Universitas Pendidikan Indonesia (UPI), spanning the academic cohorts of 2022, 2023, and 2024, who were officially registered as beneficiaries during the data collection period in August 2025. Specific inclusion criteria for participants dictated that they must be: (1) active students of FIP UPI during the current academic semester, (2) verified as active KIP-K recipients based on official institutional academic registries, and (3) willing to thoroughly complete the research instruments. Conversely, the exclusion criteria applied to students who were on official academic leave or non-active during the semester of data collection. To recruit participants, this study utilized a convenience sampling technique, a non-probability sampling method wherein participants are selected based on their immediate accessibility and voluntary willingness to engage in the research (Creswell, 2012). The final sample for this investigation consisted of 91 respondents, drawn from undergraduate KIP-K recipients within FIP UPI across the 2022, 2023, and 2024 cohorts who met all inclusion parameters and consented to participate.

Measurement was executed using two primary instruments to quantify student happiness: the Satisfaction With Life Scale (SWLS) and the Scale of Positive and Negative Experience (SPANE). Both instruments were originally developed by Ed Diener and have attained global recognition for operationalizing subjective well-being (Akhtar & Firdiyanti, 2025; Diener, 2006; Natanael & Novanto, 2021; Schimmack et al., 2009). The first instrument, the SWLS, is structured to capture the cognitive dimension of well-being through an individual's subjective global evaluation of their life (Pavot & Diener, 1993). This study deployed the Indonesian-translated version of the SWLS adapted by Natanael & Novanto (2021), which preserves the structural integrity and semantic meaning of the original items. In terms of psychometric properties, previous validation trials of the Indonesian SWLS have demonstrated strong internal consistency, reliability, and robust item discrimination power within the Indonesian college context (Natanael & Novanto, 2021). Concurrently, the SPANE was utilized to measure the affective components of happiness, specifically isolating positive affect and negative affect. This study utilized the Indonesian adaptation of the SPANE validated by Akhtar & Firdiyanti (2025), which has documented excellent reliability indexes.

FINDINGS AND DISCUSSIONS

Life Satisfaction Levels of KIP-K Students at FIP UPI

The distribution of the life satisfaction dimension among KIP-K students at FIP UPI is illustrated in Figure 1.

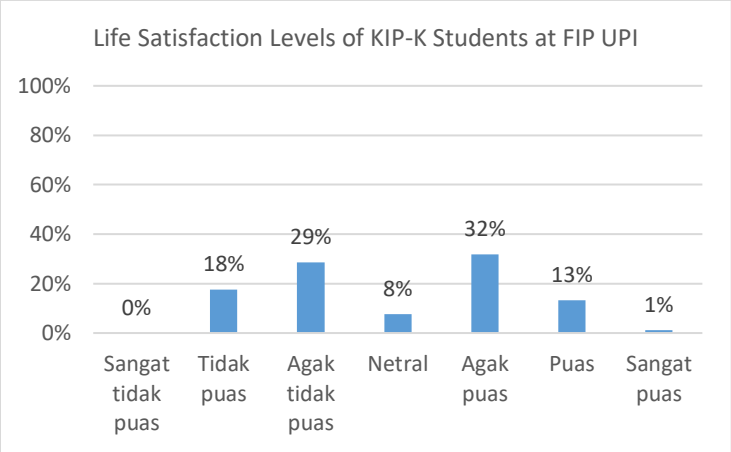


Figure 1. Life Satisfaction Levels of KIP-K Students at FIP UPI

Figure 1 demonstrates that the life evaluation of KIP-K students at FIP UPI clusters within a moderate, ambivalent domain, characterized by neither firmly established satisfaction nor extreme dissatisfaction (Schneider & Schwarz, 2017). The predominance of slightly satisfied, slightly dissatisfied, and neutral categories indicates that students are actively negotiating their life purpose amidst simultaneous academic demands, financial constraints, and emerging adulthood transitions. Within the SWB framework, life satisfaction is operationalized as a cognitive appraisal of overall quality of life against self-imposed standards; thus, it is governed by subjective perceptions and personal meaning-making rather than objective conditions alone (Almeida & Ramos, 2025). This distribution aligns with the theoretical posture that individuals from socioeconomically disadvantaged backgrounds often evaluate their lives through an ambivalent matrix, suspended between profound gratitude and the persistent constraints of economic reality (Więczkowska, 2017).

Conversely, a vulnerable subgroup experiences pronounced dissatisfaction driven by a large gap between personal expectations and actual life realities. This condition can be explained through theoretical paradigms emphasizing the critical role of personal and social resources in constructing life satisfaction (Ahmed et al., 2022; Mao et al., 2024; Wange et al., 2025). Despite receiving state financial aid, these students grapple with acute academic pressures, social adaptation demands, and subjective perceptions of relative poverty that significantly correlate with lower life satisfaction a debilitating effect mediated primarily by internal psychological mechanisms like self-esteem and self-worth (Liu & Fu, 2022). Crucially, the high density of responses in the neutral category indicates that most students adopt a "middle ground" posture.

Navigating a transitional phase, they do not perceive their hardships as severe enough to warrant clear dissatisfaction, yet underlying vulnerabilities prevent them from declaring full fulfillment, reflecting the "in-between" state typical of emerging adulthood (Montgomery & Arnett, 2020; Wardah, 2023).

Positive Affect Levels of KIP-K Students at FIP UPI

The distribution of the positive affect and negative affect dimensions among KIP-K students at FIP UPI is illustrated in Figure 2.

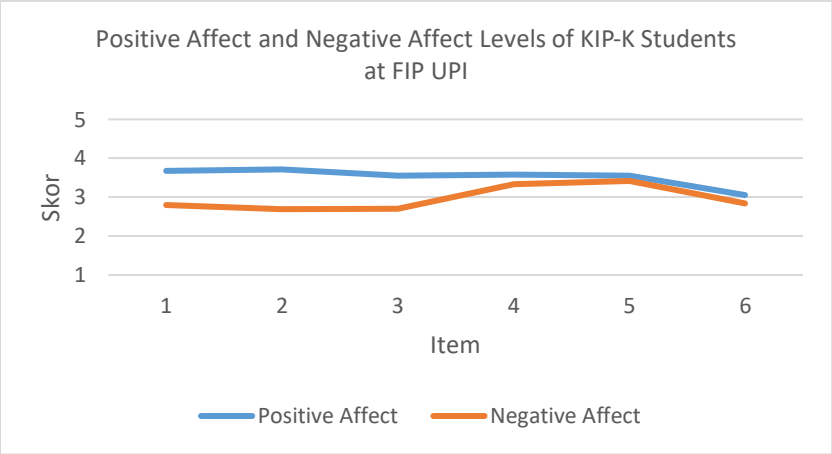


Figure 2. Positive Affect and Negative Affect Levels of KIP-K Students at FIP UPI

Figure 2. demonstrates that the overall positive affect of the students falls within a relatively high mean value across all SPANE items. This pattern indicates that students quite frequently experience positive emotions, such as feelings of joy, excitement, and enthusiasm, in their daily lives. The score configuration across items exhibits structural stability without extreme variances. This result indicates that the experience of positive emotions constitutes a highly consistent component of the students' daily routines. The institutional stability of positive affect scores across items suggests that positive emotions do not merely emerge in response to isolated, specific situations, but are relatively evenly distributed across various dimensions of the students' lived experiences.

The empirical findings reveal that within the positive affect dimension, the lowest mean score is recorded on item number 6 (contented), which indicates that students have relatively not experienced a stable sense of contentment regarding their current life conditions. Nonetheless, the minor variance observed between items demonstrates that the intensity of positive emotions fluctuates depending on the structural context encountered. Items yielding a

lower mean score signify that not all modalities of positive emotion are experienced with identical intensity. Generally, these findings depict a well-maintained positive affective state. This configuration serves as an essential baseline for understanding the generalized subjective well-being of the student population.

Positive affect reflects the frequency of positive emotional states—such as happiness, enthusiasm, and contentment within daily life, serving as a fundamental indicator of subjective well-being beyond the mere absence of distress (Lyubomirsky et al., 2005). The elevated and stable mean scores among these students signify robust internal psychological resources and a capacity to sustain positive emotions, which are heavily conditioned by social support, academic milestones, and individual adaptability. However, itemized score variances demonstrate that positive affect is inherently contextual and dynamic, meaning not all positive dimensions are experienced uniformly. This variability is critical for university guidance frameworks, as targeted interventions can be engineered to systematically consolidate and amplify emotional experiences that currently yield lower baseline intensities. Consequently, KIP-K students who regularly experience enthusiasm and happiness exhibit superior adaptive capacities when navigating concurrent academic and social demands. This mechanism aligns with empirical evidence showing that positive affect significantly mitigates depressive symptoms and distress in higher education (Tuck et al., 2023). High frequency of positive affect serves as a critical protective factor that anchors and sustains the students' overall SWB matrix.

Negative Affect Levels of KIP-K Students at FIP UPI

Based on the compositional distribution illustrated in Figure 2., the negative affect dimension quantified via the SPANE-N subscale yields an overall mean value that is noticeably lower than that of positive affect. This finding demonstrates that while students continue to experience negative affective states such as anxiety, distress, or worry, these emotions do not manifest at a dominant level. However, the score variance across individual negative affect items is visibly larger than the variance observed within the positive affect dimension. This wider dispersion indicates that the experience of negative emotions among students is highly contingent upon specific situational stressors. Crucially, the empirical data reveal that within the negative affect domain, the highest mean score is recorded on item number 5 (afraid), reflecting a structural dominance of fear or apprehension within the students' ongoing emotional experiences.

Negative affect refers to the frequency of averse emotional states (Jovanović et al., 2020). Score discrepancies across individual items demonstrate that these emotions fluctuate in intensity and are experienced situational rather than uniformly, primarily catalyzed by acute academic demands, economic constraints, and future uncertainties. Although aggregate mean scores remain within manageable, non-extreme parameters, the active presence of negative affect reflects a realistic emotional baseline and proves that students are not completely insulated from systemic stressors. Consequently, monitoring negative affect is a vital dimension for fully contextualizing the global architecture of student subjective well-being.

The itemized variation within this domain highlights that specific forms of negative emotion are substantially more prominent than others, necessitating a granular understanding of individual distress sources. When negative emotions surface symptomatically in response to structural limitations, they function as an institutional signal indicating a clear demand for targeted psychological support networks. Ultimately, these insights provide a critical foundation for mapping actual student needs, validating the relevance of proactive preventive frameworks, and guiding the systematic consolidation of emotion regulation skills.

KIP-K students do not experience negative affect uniformly. This heterogeneity indicates distinct individual differences in stress management capacities and emotional self-regulation. Negative affect among KIP-K recipients is by no means a homogenous construct; rather, it is shaped by complex, reciprocal interactions between personal internal resources and external environmental variables. A heightened baseline of negative affect actively functions as a psychological constraint, preventing students from ascending to optimal levels of subjective well-being (Lyubomirsky et al., 2005). However, the presence of these negative emotional states is not inherently pathological, given that they can serve as an adaptive psychological response to tangible life challenges (Houle & Philippe, 2020; Saija et al., 2024). The critical factor lies in the students' capacity to balance these negative emotional states with positive ones, thereby maintaining a viable baseline of overall subjective well-being (Rahm et al., 2017).

Affect Balance Levels of KIP-K Students at FIP UPI

The distribution of the affect balance dimension among KIP-K students at FIP UPI is illustrated in Figure 3.

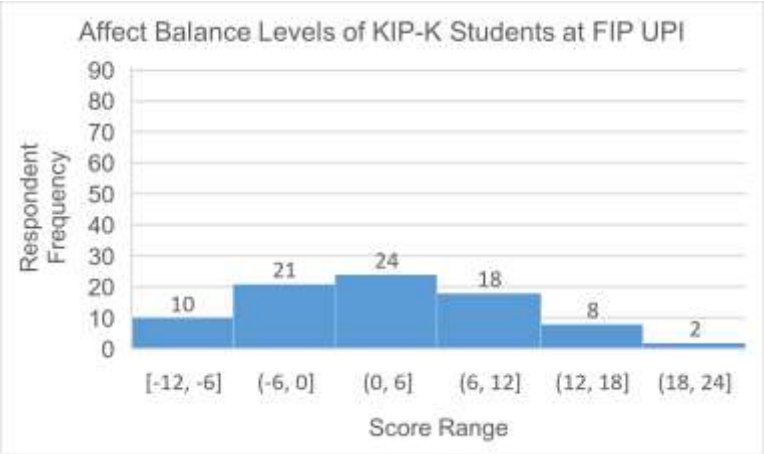


Figure 3. Affect Balance Levels of KIP-K Students at FIP UPI

Figure 3. presents the distribution of affect balance scores among KIP-K recipients at FIP UPI in the form of a histogram. The affect balance score is derived from the net difference between positive affect and negative affect, whereby a positive value denotes a structural dominance of positive emotions over negative emotional states. The histogram reveals that the vast majority of respondents cluster within the positive affect balance score intervals, signifying that the majority of the students navigate an affective equilibrium that leans positively. The volume of respondents registering negative affect balance scores is relatively minor and concentrated primarily within the low-value spectrum. This distributive configuration indicates that, in general, the affective state of these KIP-K recipients follows an adaptive trajectory, wherein the lived experience of positive emotions effectively supersedes negative ones.

Even though the aggregate affect balance tilts positively, structural variance within the negative affect domain demonstrates that emotional equilibrium is not experienced uniformly, highlighting a profound heterogeneity within the student cohort. A positive affect balance conceptualizes a functional, structural equilibrium between accumulated positive and negative emotions rather than the absolute absence of distress (Sanjuán, 2011); it signifies an individual's capacity to actively sustain positive states and effectively mobilize coping mechanisms despite environmental pressures. As a critical psychometric indicator within the subjective well-being framework, these score variances isolate vulnerable, emotionally fragile subgroups. Consequently, affect balance data serve as an empirical baseline to map latent psychological risks, enabling higher education guidance frameworks to be designed in a highly contextualized, need-driven manner.

This moderate equilibrium results from a reciprocal interaction where routinely experienced positive emotions neutralize the psychological toll of intense negative states, supporting systemic well-being models which state that equilibrium depends on maintaining the structural dominance of positive emotions over time (Tuck et al., 2023). Conversely, students within the less-balanced spectrum experience a chronic dominance of uncompensated negative emotions, serving as an early symptomatic predictor of oncoming psychological distress and impaired adaptive functioning (Huong & Huong, 2025). Highly balanced students demonstrate optimal emotional self-regulation, using resilience and internal reframing to adapt flexibly to environmental stressors (Sanjuán, 2011). This phenomenon underscores the deep structural interdependence linking emotional, social, and academic dimensions (Khatri et al., 2024). Ultimately, because this stabilizing mechanism within the SWB of KIP-K students at FIP UPI remains vulnerable to sudden academic or financial shocks, institutional strategies must simultaneously amplify positive affect and manage negative affect to support student welfare as a dynamic, context-driven process (Khatri et al., 2024; Rahm et al., 2017).

CONCLUSION AND RECOMMENDATION

This study concludes that the overall SWB profile of KIP-K student recipients at FIP UPI falls within the moderate category. On the cognitive dimension, the students' life satisfaction demonstrates a middle-range level of contentment, which reflects varying dynamics across their respective academic environments. On the affective dimension, the frequency of positive affect is consistently high, signifying the students' capacity to sustain positive emotions despite structural limitations. However, the significant presence of negative affect within a distinct subgroup indicates underlying emotional distress that accompanies their academic transition and personal lives. Although the majority of students maintain a positive affect balance, the existence of a cohort registering a negative equilibrium scores reinforces the fact that the emotional well-being of KIP-K students is inherently dynamic and heavily contingent upon individual emotion regulation capacities as well as environmental support.

Based on these empirical findings, higher education institutions must formulate welfare policies that are more sensitive to the psychosocial conditions of students from economically vulnerable groups. This SWB profiling data

should serve as a foundational baseline for strengthening preventive and promotional approaches within student affairs services. Academic advisors also hold a critical role in elevating awareness toward students' psychological conditions by applying empathetic and supportive pedagogical approaches throughout the academic advisement process. Finally, for future researchers, it is highly recommended to address the current limitations regarding data representativeness by employing probability sampling techniques and adopting a mixed-methods design to explore underlying contextual variables more deeply. Longitudinal follow-up studies in the form of a policy brief are also urgently required to evaluate the precise extent to which institutional frameworks have successfully accommodated the psychological needs of students comprehensively.

A**CKNOWLEDGEMENTS**

The author expresses sincere gratitude to Universitas Pendidikan Indonesia (UPI) and Faculty of Education (FIP UPI) for providing the institutional support to conduct this research. Special appreciation is also extended to LINTAR UPI for their vital role in facilitating coordination and fostering a supportive community among the participants. Lastly, the author holds deep gratitude for all the KIP-K student recipients who voluntarily participated and shared their valuable experiences, making this study possible.

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