

ABSTRACT

THE EFFECT OF FISCAL INDEPENDENCE, INVESTMENT, AND ZAKAT ON ISLAMIC HUMAN DEVELOPMENT INDEX ON ISLAMIC HUMAN DEVELOPMENT INDEX WITH ECONOMIC GROWTH AS AN INTERVENING VARIABLE IN THE PROVINCE OF JAMBI

Title: The Effect of Fiscal Independence, Investment, and Zakat on the Islamic Human Development Index with Economic Growth as the Intervening Variable in Jambi Province. Promoter: Prof. Dr. H. Amri Amir, SE, M.S. Co. Promoter I: Dr H. Zamzami, SE, M.Si, and Co. Promoter II: Dr Siti Hodijah, SE, M.Si. The purpose of this study was to look at the simultaneous and partial description and influence of fiscal independence, investment, and zakat on the Islamic Human Development Index (IHDI) through economic growth as an intervening variable in the Regency / City in Jambi Province.

This study uses secondary data in the form of panel data, namely a combination of time series and cross section data from 2017 - 2022 in 11 districts / cities and 1 province in Jambi Province. The data analysis method is descriptive analysis, panel data regression analysis and path analysis. Panel data regression analysis with an econometric model approach, namely the Common Effect Model (CEM). Hypothesis testing using the statistical F test and statistical t test.

The results showed that: 1) During the study period 2017 - 2022, the fiscal independence of most districts / cities was still in the very poor category with a level of independence below 10%, except for Bungo district and Jambi City which were in the poor and sufficient categories, while Jambi Province was in the moderate category; investment continues to increase; the average zakat as measured by the national zakat index continues to increase and is close to 1, which is perfect, the rate of economic growth is fluctuated and tends to slow down; Community welfare as measured by the Islamic Human Development Index in Jambi Province are in the low and moderate category; 2). Together: fiscal independence, investment and zakat have a significant effect on economic growth, while partially fiscal independence has no effect on economic growth; But investment and zakat have a significant positive effect on economic growth; 3) Together: fiscal independence, investment, zakat and economic growth have a significant positive effect on the Islamic Human Development Index, while partially investment has no significant effect on the Islamic Human Development Index; but fiscal independence, zakat and economic growth have a significant positive effect on the Islamic Human Development Index; 4) on path analysis The effect of fiscal independence on the Islamic Human Development Index through economic growth as a mediating variable has no significant effect; but the effect of investment and zakat on the Islamic Human Development index through economic growth as a mediating variable has a significant positive effect.

Keywords : *Fiscal decentralisation, investment, zakat, economic growth and Islamic Human Development Index*

ABSTRAK

PENGARUH KEMANDIRIAN FISKAL, INVESTASI, DAN ZAKAT TERHADAP *ISLAMIC HUMAN DEVELOPMENT INDEX* DENGAN PERTUMBUHAN EKONOMI SEBAGAI VARIABEL INTERVENING DI PROVINSI JAMBI

Judul: Pengaruh Kemandirian Fiskal, Investasi, dan Zakat terhadap *Islamic Human Development Index* Dengan Pertumbuhan Ekonomi Sebagai Variabel Intervening di Provinsi Jambi. Promotor: Prof. Dr. H. Amri Amir, SE., M.S. Co. Promotor I : Dr. H. Zamzami, SE., M.Si, dan Co. Promotor II : Dr. Siti Hodijah, SE., M.Si. Tujuan penelitian ini adalah untuk melihat gambaran dan pengaruh secara simultan serta parsial kemandirian fiskal, investasi, dan zakat terhadap *Islamic Human Development Index (IHDI)* melalui pertumbuhan ekonomi sebagai variabel intervening pada Kabupaten/Kota di Provinsi Jambi.

Penelitian ini menggunakan data sekunder berupa data panel yaitu kombinasi data time series dan cross section tahun 2017 – 2022 pada 11 kabupaten/kota dan 1 Provinsi di Provinsi Jambi. Metode analisis data adalah analisis deskriptif, analisis regresi data panel dan analisis jalur. Analisis regresi data panel dengan pendekatan model ekonometrika yaitu Common Effect Model (CEM). Pengujian hipotesis menggunakan uji F statistik dan uji t statistik.

Hasil penelitian menunjukkan bahwa : 1) Selama periode penelitian tahun 2017 – 2022 kemandirian fiskal sebagian besar kabupaten/kota masih dalam kategori sangat kurang dengan tingkat kemandirian dibawah 10%, kecuali kabupaten Bungo dan Kota Jambi berada pada kategori kurang dan cukup, sedangkan Provinsi Jambi berada pada kategori sedang; investasi terus meningkat setiap tahun; rata-rata zakat yang diukur melalui indeks zakat nasional terus mengalami peningkatan dan mendekati angka 1 yaitu sempurna, laju pertumbuhan ekonomi berfluktuasi cenderung melamban; Kesejahteraan masyarakat yang diukur melalui *Islamic Human Development Index* di Provinsi Jambi masuk dalam kategori rendah dan sedang; 2) Secara bersama-sama: kemandirian fiskal, investasi dan zakat berpengaruh signifikan terhadap pertumbuhan ekonomi, sedangkan secara parsial kemandirian fiskal tidak berpengaruh terhadap pertumbuhan ekonomi; tetapi Investasi dan zakat berpengaruh positif signifikan terhadap pertumbuhan ekonomi; 3) Secara bersama-sama: kemandirian fiskal, investasi, zakat dan pertumbuhan ekonomi berpengaruh positif signifikan terhadap *Islamic Human Development Index*, sedangkan secara parsial Investasi tidak berpengaruh signifikan terhadap *Islamic human Development Index*; namun kemandirian fiskal, zakat dan pertumbuhan ekonomi berpengaruh positif signifikan terhadap *Islamic Human Development Index*; 4) pada analisis jalur Pengaruh kemandirian fiskal terhadap *Islamic Human Development Index* melalui pertumbuhan ekonomi sebagai variabel mediasi tidak berpengaruh signifikan; tetapi pengaruh investasi dan zakat terhadap *Islamic Human Development index* melalui pertumbuhan ekonomi sebagai variabel mediasi berpengaruh positif signifikan;

Kata Kunci : Kemandirian Fiskal, Investasi, Zakat, Pertumbuhan Ekonomi
dan *Islamic Human Development Index*