MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

THE EFFECT OF HUMAN DEVELOPMENT INDEX (HDI) AND OPEN UNEMPLOYMENT RATE ON ECONOMIC GROWTH IN INDONESIA IN THE ISLAMIC ECONOMIC PERSPECTIVE IN 2015-2025

Intan Mabbruroh[1]
Universitas Islam Negeri Raden Intan, Lampung, Indonesia
intanmabbruroh24@gmail.com

Mardhiyah Hayati[2]
Universitas Islam Negeri Raden Intan, Lampung, Indonesia
mardhiyah.hayati@radenintan.ac.id

Is Susanto[2]
Universitas Islam Negeri Raden Intan, Lampung, Indonesia
issusanto@radenintan.ac.id

Abstract

This study aims to analyze the influence of Human Development Index (HDI) and Open Unemployment Rate (OUR) on Economic Growth in Indonesia in the period 2015-2025 in the perspective of Islamic economics. The study used a quantitative approach with secondary data in the form of time series sourced from the Central Statistics Agency (BPS). Data analysis was conducted using multiple linear regression with the help of E-Views 10 through Partial Test (t), simultaneous test (F), and coefficient of determination. The results showed that the Human Development Index (HDI) has a negative but not significant effect on Economic Growth. Meanwhile, The Open Unemployment Rate (OUR) has a negative and significant effect on Economic Growth. Simultaneously, the Human Development Index (HDI) and The Open Unemployment Rate (OUR) significantly affect Economic Growth. In the perspective of Islamic economics, the improvement of human quality and optimization of employment is part of the effort to realize the benefit, justice, and falah.

Keywords: Economic Growth, Human Development Index (HDI), Open Unemployment Rate

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

INTRODUCTION

Economic growth is the process of increasing the production capacity of an economy, which is shown through an increase in output or Real Gross Domestic Product (GDP) over time. Economic growth emphasizes on three main aspects, namely, a continuous process, an increase in per capita output, and long-term economic growth is a process of changing the economic condition of a country continuously towards a better state during a certain period (Sukirno, 2008). The economy is considered to be growing when all real returns on the use of factors of production in a given year are greater than in the previous year (Aminata et al., 2022). The following is the percentage of economic growth in Indonesia in 2015-2025:

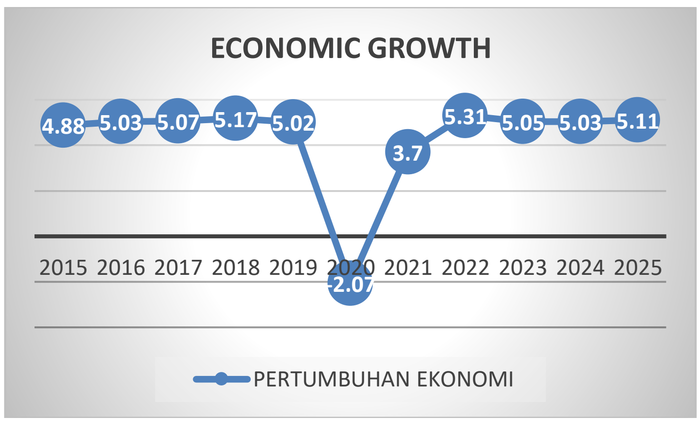

Figure 1
Graph of economic growth rate in Indonesia in 2015-2025
Source. Central Bureau of Statistics 2025

Based on the percentage of Indonesia's economic growth from 2015 to 2025 shows the dynamics influenced by domestic and global conditions. Indonesia's economic growth in 2015-2019 showed relatively stable conditions in the range of 5%, starting from 4.88% in 2015, increasing to 5.17% in 2018, then slightly declining to 5.02% in 2019. This stability is influenced by domestic consumption and investment, but still faces obstacles such as inflation, low productivity, as well as dependence on external factors (Rahmawati, 2025). However, in 2020 there was a contraction in growth to -2.07% due to the COVID-19 pandemic. Restrictions on mobility, disruption of supply chains, decline in international trade, and cessation of activity in the tourism, transportation, and Micro, Small and medium enterprises (MSMEs) sectors are the main causes of weak economic performance. Furthermore, in 2024, the economy grew relatively stable at 5.03 percent. By 2025, economic growth is projected to increase slightly to around

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

5.11%. Despite this, Indonesia still faces challenges such as the quality of human resources, economic inequality, and dependence on global economic conditions (Zulkarnain & Arif, 2025).

Human Development Index (HDI) or Human Development Index is an indicator used to measure the quality of human development through three basic dimensions, namely longevity and healthy, knowledge, and decent living standards (Mukhtar & Ari Saptono, 2019). Human Development Index (HDI) during 2015-2025, Indonesia showed an increasing trend that reflects the improvement in the quality of life of the community in aspects of health, education, and decent living standards. However, the increase has not been fully optimal because it is still faced with various problems, such as inequality in development between regions, uneven access to education and health services, and disparity in economic welfare between community groups (Harati, 2024).

The Open unemployment rate (TPT) is the percentage of the labor force that is not working but is actively looking for work, preparing for business, or waiting for job certainty. A high unemployment rate can hinder economic growth because it indicates that there is a workforce that is not optimally absorbed in production activities. This condition causes a decrease in productivity and income of the community, thereby reducing the ability of the economy to create welfare. (Kuncara et al., 2023). This indicator reflects the effectiveness of the labor market in absorbing the available labor force. Although structural challenges such as mismatch of labor skills with industrial needs, digital transformation, and dominance of the (Cantika et al., 2025).

In Islamic economics, economic growth is measured not only from the material aspect, but also from the spiritual and social aspects. This is reflected in the basic principles of Islamic economics derived from the Qur'an and As-Sunnah. The following is a concept of economic growth can be described in the word of God as follows that describes the concept of economic growth:

وَلَوْ أَنَّ أَهْلَ الْقُرَىٰٓ ءَامَنُوا۟ وَٱتَّقَوْا۟ لَفَتَحْنَا عَلَيْهِم بَرَكَٰتٍ مِّنَ ٱلسَّمَآءِ وَٱلْأَرْضِ وَلَٰكِن كَذَّبُوا۟ فَأَخَذْنَٰهُم بِمَا كَانُوا۟ يَكْسِبُونَ

Meaning: *"And if the people of the towns had believed and feared Allah, we would have certainly bestowed upon them blessings from the heavens and the Earth, but they denied, so we seized them according to what they used to do".* (Q.S Al-A'raf ayat 96)

Tafsir ayat Al-A'raf verse 96 shows that if the people of a city believe and fear Allah, then Allah will bestow blessings from heaven and earth upon them

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

(barakātin mina as-samā'i wal-arḍi بَرَكَاتٍ مِّنَ السَّمَاءِ وَالْأَرْضِ), form of fertility, prosperity, and peace of life. But when people deny the signs of Allah and turn away from the way of truth, hardship and calamity will afflict them (fa akhadznāhum bimā kānū yaksibūn فَأَخَذْنَاهُم بِمَا كَانُوا يَكْسِبُونَ) because of their sins and the wrongs they have done. This verse confirms that faith and piety are the keys to the progress and well-being of a society, while disbelief and disobedience are the causes of the loss of blessings and the coming of crises in human life (Mardani, 2017).

Research gap in this study lies in the existence of empirical inconsistencies regarding the influence of human development indicators on economic growth, as well as the limited integration of macro quantitative analysis with ethical-spiritual approaches in linear studies. In addition, most of the previous literature tends to analyze the variables of employment and Human Development Limited to conventional material dimensions. This study fills this gap by contextualizing the empirical dynamics of the Indonesian economy for the period 2015-2025 not only statistically through multiple regression modeling, but also dissecting the root of the problem holistically using maqashid sharia glasses (especially in maintaining reason, soul, and property) to realize the concept of sustainable public benefit (falah) and economic justice (al-'adl).

Based on the explanation above, this study aims to assess the human development index (HDI), and the open unemployment rate against the level of economic growth in Indonesia in 2015-2025. For that multiple linear regression analysis tool used in this study. This is to facilitate the author in explaining how much both variables can influence in increasing economic growth in Indonesia. So the authors hope, the results of this study can contribute positively to the alleviation of poverty in Indonesia.

LITERATURE REVIEW

Human Development Index (HDI)

Human Development Index (HDI) or Human Development Index (HDI) is an indicator used to measure the success rate of human development through several basic dimensions, namely longevity and healthy living, education levels, and decent living standards. This indicator is used to see the extent to which people can access development outcomes such as education, health, and income so as to improve the quality of life of the population in a region (Henky mayaguez, Muhammad Kurniawan, 2024). This approach became the conceptual basis in the preparation of HDI because indicators such as education, health, and

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

income reflect the basic human ability to achieve well-being. Thus, an increase in HDI indicates an increased ability of the community to access resources and improve the quality of life (Iswahyudi, 2024).

Open Unemployment Rate

The Open unemployment rate (TPT) is an employment indicator that shows the percentage of the workforce that has not obtained a job despite being at productive age, has the ability to work, and is actively looking for work or is preparing for business. The high level of open unemployment reflects the imbalance between the growth of the labor force and the availability of jobs, which can be influenced by the low quality of human resources, the mismatch of labor skills with industrial needs, and the uneven economic development between regions (Putri et al., 2022). Okun's law explains that there is a negative relationship between economic growth and the unemployment rate, meaning that when economic growth increases, unemployment tends to decrease due to increased production activities that encourage employment. Conversely, a slowdown in economic growth will increase unemployment due to reduced demand for Labor (Mayra Astari, Lies Maria Hamzah, 2019).

Economic Growth

The Grand theory in this study is economic growth. Economic growth is an effort to increase production capacity to achieve additional output, which is measured using Gross Domestic Product (GDP) and Gross Regional Domestic Product (GRDP) in a region (Anggel Dwi Satria, Ridwansyah 2023). This process includes an increase in per capita output in the long term, which reflects an increase in the production capacity of an economy manifested in the form of an increase in national income (Mahendra, 2016). The Harrod-Domar theory was developed separately but in the same period by E. S. Domar and R. F. Harrod emphasized the important role of investment in promoting economic growth, because investment will increase the stock of capital goods which in turn allows an increase in output. The funds for these investments come from domestic savings, that is, the part of national production or income that is set aside (Zainul Bahri & Vinni Aprilianti, 2023)

Research Framework and Hypothesis

The hypothesis is formulated based on the framework as follows:

1. Human Development Index (HDI) on economic growth

   According to Amartya Sen explained that development should be seen as a process of expanding the freedom and ability (capability) of humans in living a life that they value. This approach became the conceptual basis in the

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

preparation of HDI because indicators such as education, health, and income reflect the basic human ability to achieve well-being (Iswahyudi, 2024). Thus, an increase in HDI indicates an increase in people's ability to access resources and improve quality of life and vice versa. In research conducted by (Rorong, 2022) the results showed that the Human Development Index has a negative and significant effect on economic growth.

H1: Human Development Index negative and significant effect on economic growth

2. Effect Of Open Unemployment Rate On Economic Growth

Okun's Law theory explains that there is a negative relationship between economic growth and the unemployment rate, meaning that when economic growth increases, unemployment tends to decrease due to increased production activities that encourage employment. Conversely, a slowdown in economic growth will increase unemployment due to reduced demand for Labor (Mayra Astari, Lies Maria Hamzah, 2019). According to research conducted (Wiwik Pramudya Anggraini, 2011) partially, the open unemployment rate has a negative and significant effect on economic growth. It can be concluded that the second hypothesis dalama this study is:

H2: the open unemployment rate has a negative and significant effect on economic growth

3. Effect of Human Development Index (HDI) and open unemployment rate simultaneously on economic growth

H3: human Development index (HDI) and open unemployment rate affect equally significantly on economic growth

RESEARCH METHOD

This research method uses a quantitative approach, which is an approach that focuses on testing theories or hypotheses through measuring variables in the form of numbers. The population in this study is the overall data report on the human development index (HDI), the open unemployment rate and economic growth, in Indonesia which has been published by the Indonesian Central Statistics Agency (BPS) in 2015-2025. The type of data used in this study is secondary data presented in the form of time series.

The sample is the part of the population that has certain characteristics. In this case the method used in sampling this study is using saturated sampling (the entire population is sampled in the study) which uses a sample of 11 years in the

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

period 2015 to 2025. The samples used in this study came from the Indonesian government reports in the publications of the Indonesian Central Bureau of Statistics and other sources of literature such as journals and books in accordance with this study. The data analysis technique used in this study is a quantitative method with multiple linear regression analysis processed using E-Views 10 software.

RESULTS AND DISCUSSION

Classical Assumption Test

Normality Test

Here are the results and normality Test in this study:

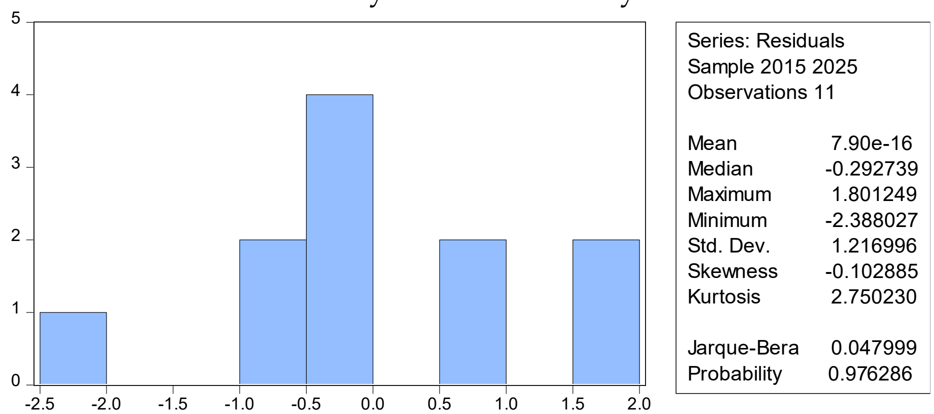

Figure 3

Classical Assumption Test

Source: data processed through E-views 10

Based on Figure 3, the result obtained probability of 0.976286 is greater than that of $\alpha = 0.05$, it can be concluded that the data is normally distributed

Heteroscedasticity Test

The following are the results of heteroscedasticity Test in this study:

Table 1.

Heteroscedasticity Test Results

F-statistic	16.27361	**Prob. F(5,5)**	0.0041
Obs*R-squared	10.36319	**Prob. Chi-Square(5)**	0.0656
Scaled explained SS	4.796819	**Prob. Chi-Square(5)**	0.4412

Source: data processed through E-views 10

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

The results of the white test showed no problems in the regression model tested. Obs * R-squared value of 10.36319 with Chi-Square probability (0.0656) this result confirms that there are no symptoms of heteroscedasticity because the probability value > (0.05)

Multicollinearity Test

Here are the results of the multicollinearity Test:

Table 2.
Multicollinearity Test Results

Variable	Coefficient Variance	Uncentered VIF	Centered VIF
C	401.3097	2384.427	NA
HDI	0.059963	1868.358	1.308084
TPT	0.519251	100.3345	1.308084

Source: data processed through E-views 10

The results of the multicollinearity test through the VIF value showed that there was no VIF value greater than 10. Thus, the regression model in this study proved to have no multicollinearity problem.

Autocorrelation Test

Here are the results of the autocorrelation Test:

Table 3.
Autocorrelation Test Results

F-statistic	0.140721	**Prob. F(1,7)**	0.7187
Obs*R-squared	0.216776	**Prob. Chi-Square(1)**	0.6415

Source: data processed through E-views 10

Based on the previous hypothesis test criteria, it is known that the probability value of 0.6415 which is greater than 0.05 (α), so it is concluded to accept Ho. Thus, as a consequence rejects the Ha stating that there is no no autocorrelation in the residual.

Test Stationarity (Unit Root Test)

In this study, the stationarity test is used to test the assumption that the time series data is not stationary. It can also be done by looking at the probability and comparing it with the degree of confidence (α). If the probability value is less than α (0.05), it can be concluded that the data is stationary. If, on the other hand,

MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT
Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

the probability value is more than α (0.05), it can be concluded that the data is not stationary. Here are the results of the stationarity test:

Table 4.
Stationarity Test Results at the Level

Variable	Prob	Alpha	Description
PE	0.1151	0,05	Not Stationary
HDI	0.9893	0,05	Not Stationary
TPT	0.4298	0,05	Not Stationary

Source: data processed through E-views 10

Results in Table 4. showed that the variables of economic growth, human development index and Gini ratio are not stationary at the level of level (0.05); then the next test is the stationarity Test at the first-difference level.

Table 5.
Stationarity test results on first difference

Variable	Prob	Alpha	Description
PE	0.0217	0,05	Stationary
HDI	0.2457	0,05	Not Stationary
TPT	0.0891	0,05	Not Stationary

Source: data processed through EViews 10

Based on the results in Table 5 show that the economic growth variables show a probability value smaller than the value of alpha (0.05), Human development index variables and open unemployment rate shows the data is not stationary at the level of first difference (I). So it is necessary to perform a unit test on the second difference (II).

Table 6.
Stationarity test results on Second difference

Variable	Prob	Alpha	Description
PE	0.0089	0,05	Stationary
HDI	0.0314	0,05	Stationary
TPT	0.0227	0,05	Stationary

Source: data processed through E-views 10

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

Based on Table 6 the results of the stationarity test show that all variables are stationary at the level of second differences (II), because it has a probability value less than the value of alpha (0,05).

Ordinary Least Square (OLS) Test

Table 7.
Ordinary Least Square (OLS) Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	49.18132	20.03271	2.455050	0.0396
HDI	-0.388351	0.244873	-1.585924	0.1514
TPT	-2.959736	0.720591	-4.107375	0.0034
R-squared	0.681118	Mean dependent var		4.300000
Adjusted R-squared	0.601398	S.D. dependent var		2.155133
S.E. of regression	1.360643	Akaike info criterion		3.680792
Sum squared resid	14.81079	Schwarz criterion		3.789309
Log likelihood	-17.24436	Hannan-Quinn criter.		3.612388
F-statistic	8.543826	Durbin-Watson stat		1.666252
Prob(F-statistic)	0.010340			

Source: data processed through E-views 10

$$PE = 49.18132 - 0.388351*HDI - 2.959736*TPT + e$$

1. The constant coefficient of 49.181 indicates that if all independent variables used in the study is equal to 0 (Zero), then the economic growth in Indonesia in 2015 to 2025 amounted to 49.18%.
2. Human Development Index has a negative and significant effect on α = 5% (0.05) with a coefficient of -0.388. The results show that if there is an increase in the Human Development Index by one percent and ceteris paribus, then economic growth in Indonesia has decreased by 3.88%

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

3. The Open unemployment rate has a negative and significant effect on α = 5% (0.05), with a coefficient of -2.959. The results show that if there is an increase in the Open unemployment rate by one percent, and cateris paribus, then economic growth in Indonesia has decreased by 2.959 %.

Hypothesis Test

Hypothesis testing is used to draw research conclusions and determine the accuracy of the data by performing t-test, F-test, and coefficient of determination (R^2).

T Test

Table 8.
T-test results

Variable	t-Statistik	t-Tabel	Prob.	Description
HDI	-1.585924	1.85955	0.1514	H1 rejected
TPT	-4.107375	1.85955	0.0034	H1 accepted

Source: data processed through E-views 10

Based on Table 8 variables shows that the value of human development index variable prob 0.1514 is greater than 0.05 and has a statistical t-value of -1.585924 with a T-table of 1.85955. So it can be concluded that H1 is rejected which means that the variable human development index has no significant effect on economic growth in Indonesia. The open unemployment rate variable has a prob value of 0.0034 smaller than 0.05, and has a T-statistic value of -4.107375 greater than the t-table of 1.85955 so it can be concluded that H1 is accepted, which means the open unemployment rate variable has a negative and significant effect on economic growth in Indonesia.

F-Test Statistics

Table 9.
F-Statistik Test Results

F-Statistik	F-Tabel	Prob.	Description
8.543826	4.46	0.022638	H_0 rejected

Source: data processed through E-views 10

Based on Table 9, the results obtained F-statistic value of 8.543826, F table value of 4.46. It can be seen that the F-statistic value is greater than the F-table,

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

and the probability shows a value of 0.02 below 0.05, then H1 is accepted and H0 is rejected, which means the Human development index, and the open unemployment rate simultaneously have a significant effect on economic growth in Indonesia in 2015 to 2025.

Coefficient Of Determination (R^2)

Coefficient of determination (R2) is used to see how well the regression line matches the data or to measure the percentage of total variation y described by the regression line using the concept of coefficient of determination (R2). The value of the coefficient of determination 0.6811 or 68.11%.

Discussion

Effect of Human Development Index on economic growth in Indonesia

Based on the results of the t-test, the value of T-statistic variable Human Development Index (HDI) obtained a negative number of -1.585924, smaller than the T-table value of 1.85955 with a significance value (p-value) of 0.1514, which is greater than the threshold of 0.05, so empirically indicate that there is no statistically significant relationship between the Human development index with economic growth variables. Thus, it can be concluded that the Human Development Index does not have a significant influence on economic growth in Indonesia during the period 2015-2025.

Human Development Index has no significant effect on economic growth this is due to the quality of the increase in HDI in terms of education, health, and living standards, has not been fully integrated with economic productivity. For example, improved access to education is not always followed by skills that match industry needs, so an educated workforce has not been automatically absorbed into the job market.

This study is in line with research conducted by (Anik Rahmawati, Mohamad Farhur Rohman, 2024) which shows the results of research that the Human Development Index has no significant effect on economic growth. In the capability approach theory from Amartya Sen, which explains that human development is not only measured from the improvement of education, health, and income indicators, but also from the extent to which these abilities can be used productively to encourage economic activity.

Effect of open unemployment rate on economic growth in Indonesia

Based on the results of the t-test, the T-statistical value for the Open unemployment rate variable was obtained at -4.107375 which indicates a negative direction, with a significance value (p-value) of 0.0034, which is smaller than the

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

threshold of 0.05, so empirically indicates a statistically significant relationship. Thus, it can be concluded that the Open unemployment rate has a negative and significant influence on economic growth in Indonesia during the period 2015-2025. TPT increase of 1% decreased economic growth by 4.10%.

The Open unemployment rate (TPT) has a negative and significant effect on economic growth due to structural factors that weaken national production capacity. The high TPT shows that many productive workers are not absorbed in economic activities, thus reducing productivity and income of the community. This condition reduces purchasing power, narrows investment opportunities, and suppresses domestic consumption, which is the main motor of Indonesia's economic growth.

This study is in line with research conducted by (Wiwik Pramudya Anggraini, 2011) the results showed that the partial open unemployment rate had a negative and significant effect on economic growth. This is due to high unemployment causing labor is not absorbed optimally, so that productivity decreases, people's income decreases, purchasing power weakens, and economic activity becomes hampered, which ultimately suppress economic growth.

This finding is in line with Okun's Law theory which explains that there is a negative relationship between the unemployment rate and economic growth (Mayra Astari, Lies Maria Hamzah, 2019). This theory states that when the unemployment rate increases, the national production capacity will decrease because some of the labor that should be used in the production process is not optimally absorbed. As a result, the output of goods and services produced is reduced so that economic growth slows.

The effect of Human Development Index (HDI) and open unemployment rate on economic growth in Indonesia

Based on the results of research with multiple linear regression models using simultaneous significance test (F test) obtained results with a value of F count of 8.543826 and F table of 4.26 with a significance level of 0.000 < 0.05. This shows that the variable Human Development Index (HDI) (X1) and The Open unemployment rate (X2) together have a significant effect on economic growth variable (Y).

This shows that changes in the quality of human development, reflected through improvements in education, health, and living standards of people, as well as the condition of the unemployment rate in a region, are collectively able to affect the level of economic growth. The better the quality of human resources and the lower the unemployment rate, the economic activity tends to increase

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

because labor productivity becomes more optimal, people's purchasing power increases, and encourages the creation of more stable and sustainable economic growth. Conversely, if human development has not been evenly distributed and the unemployment rate is still high, it can inhibit the rate of economic growth because it reduces productivity and economic capacity of the community.

This finding is in line with research conducted by (Kristina, 2025) which obtained the results that the variables unemployment and Human Development Index (hdi) simultaneously have an influence on economic growth. This is caused by if natural resources are managed properly and effectively by human resources, it will produce goods and services that can increase economic growth.

Islamic economic perspective views the influence of Human Development Index (HDI) and The Open unemployment rate on economic growth

Economic growth in the Islamic economic perspective is defined as a continuous increase in the capacity of a country to produce goods and services that benefit humanity, while observing the principles of justice and sustainability. Increasing the economic activity of the community is part of the goals of maqasid al-Sharia. This shows that economic development in Islam should be directed at improving the welfare of society and equitable distribution of economic benefits, so that economic growth is not only seen from the increase in production but also from the achievement of benefits and social balance in society (Hanif, Susanto, 2023).

In the view of Islamic Economics, The Human Development Index (HDI) is not only understood as a measure of development that assesses health, education, and decent living standards to increase economic growth rates, but also must reflect human development goals that are in accordance with maqashid Sharia. The concept of development in Islam emphasizes improving the quality of human life as a whole, both from the material and spiritual aspects, so that humans can achieve prosperity (falah) in this world and the hereafter. The maqashid approach of Sharia emphasizes five main objectives, namely preserving religion(hifz al-din), preserving the soul (hifz al-nafs), preserving reason (hifz al-aql), preserving offspring (hifz al-nasl), and preserving wealth (hifz al-mal) (Hayati, Mardhiyah, Mad Heri, Is Susanto, 2024). One of the verses of the Qur'an that reflects human development is:

إِنَّ ٱللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا۟ مَا بِأَنفُسِهِمْ ۗ وَإِذَآ أَرَادَ ٱللَّهُ بِقَوْمٍ سُوٓءًا فَلَا مَرَدَّ لَهُۥ ۚ وَمَا لَهُم مِّن دُونِهِۦ مِن وَالٍ ﴿١١﴾

Meaning:"*God does not change a people until they change themselves. And when Allah wills evil against a people, there is none to avert it, nor is there any protector for them besides him.*" (QS. Ar-Ra'd: 11)

MJIFM | MAJAPAHIT JOURNAL OF ISLAMIC FINANCE AND MANAGEMENT
Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

The Tafsir of the verse explains that the changing conditions of a society depend to a large extent on their internal values, behavior, and moral qualities. In the Human Development Index (HDI), it is aligned with the idea that the progress of a nation (in the aspects of education, health, and economy) is determined not only by external factors, but by human qualities themselves such as work ethic, integrity, and awareness to develop. If a society maintains positive values such as discipline, responsibility, and justice, then the" favor " in the form of human development welfare can be maintained so that economic growth can also increase (Bukhari, 2018). On the contrary, when there is a moral and social deterioration, it can have an impact on decreasing the quality of life and decreasing the economic growth rate.

In the perspective of Islamic economics, the open unemployment rate is seen as a condition of not optimal utilization of human resources that should be managed productively to achieve individual welfare and social benefits. Islam views work as part of worship and a form of human responsibility as the Caliph on earth to manage resources fairly, productively, and sustainably. The high unemployment reflects the lack of achievement of the principles of al-'adl (Justice), al-kifayah (adequacy), and the equitable distribution of economic opportunities in society (Fitriani, 2017). One of the verses of the Qur'an that reflects the principle of growth that emphasizes justice is:

وَأَنْ لَيْسَ لِلْإِنْسَانِ إِلَّا مَا سَعَىٰ ﴿٣٩﴾

Meaning: "*And that man only gets what he has earned*." (QS. An-Najm :39)

Tafsir, ayat QS. An-Najm verse 39 above confirms that man is responsible for his efforts and will get results in accordance with the endeavor. God decreed that success does not come without work and struggle. Therefore, humans are required to develop their potential, work productively, and utilize the abilities given by God optimally. In human development, this paragraph shows that improving the quality of education, health, skills, and productivity is a form of business that will result in the progress and welfare of society.(Abdul Wahid et., 2023). The higher the quality of human effort, the greater the chances of achieving economic growth and sustainable development.

In the perspective of Islamic economics, the human development index (HDI) is in line with the concept of human development proposed by Abu Hamid Al-Ghazali through the theory of maqashid Sharia, namely maintaining religion (hifz ad-din), soul (Hifz an-nafs), intellect (hifz al-'aql), heredity (Hifz an-nasl), and property (hifz al-mal).

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

Based on the explanation above, the results of this study indicate that the human development index (HDI) and the open unemployment rate have a close relationship with economic growth. Thus, from the point of view of Islamic economics, improving the quality of human resources and optimizing the utilization of Labor are two important factors in promoting economic growth. The Human development index, which is reflected through education, health, and decent living standards, shows the success of human development in line with the goals of maqashid syariah in maintaining reason, soul, and property. Meanwhile, the low open unemployment rate reflects the productive use of human resources so as to increase output, income, and welfare of the community. However, in the perspective of Islamic economics, economic growth is not only measured by an increase in income or production alone, but also from its ability to realize falah (welfare of the world and the hereafter), justice, and the benefit of society in a sustainable manner.

CONCLUSION

Based on the results of research on the influence of Human Development Index (HDI) and Open Unemployment Rate (OUR) on Economic Growth in Indonesia for the period 2015-2025 in the perspective of Islamic economics, it can be concluded that:

1. Human Development Index (HDI) has no significant effect on Economic Growth in Indonesia during the period 2015-2025. These findings indicate that improvements in human quality reflected through education, health, and living standards have not been fully integrated with economic productivity and employment.
2. The Open Unemployment Rate (OUR) has a negative and significant effect on Economic Growth in Indonesia for the period 2015-2025. This means that an increase in the open unemployment rate can hinder economic growth due to the reduction in labor absorbed in productive activities, resulting in an impact on people's productivity, income and purchasing power.
3. The Human Development Index (HDI) and The Open Unemployment Rate (OUR) are both important indicators of economic growth. The result of F test showed F-statistic value 8,543826 with probability 0,022638 < 0,05. The coefficient of determination value of 0.6811 or 68.11% indicates that the variation of Economic Growth can be explained by HDI and OUR, while 31.89% is explained by other factors outside the research model.

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

4. In the Islamic economic perspective, Economic Growth is not only oriented to increasing output and income, but also to achieving benefits, justice, and falah. The improvement of human quality is in line with the purpose of maqashid syariah, especially in safeguarding the soul, intellect, and property. Meanwhile, the decrease in the Open Unemployment Rate (OUR) reflects the optimization of productive human resources and supports the principles of al-'adl and equitable economic opportunity.

REFERENCES

A. Mahendra. (2016). Analisis Pengaruh Pertumbuhan Ekonomi, Pendapatan Perkapita, Inflasi Dan Pengangguran Terhadap Jumlah Penduduk Miskin Di Provinsi Sumatera Utara. *JRAK*, *2*(2), 123–148.

Abdul Wahid et., al. (2023). Studi Kritis Terhadap Konsep Etos Kerja Dalam Tafsir Al-Misbah Dan Tantangannya Di Era Globalisasi. *Jurnal Ilmu-Ilmu Agama Islam*, *7*(2).

Aminata, J., Nusantara, D. I. K., & Susilowati, I. (2022). The Analysis of Inclusive Green Growth In Indonesia. In *Jurnal Ekonomi & Studi Pembangunan* (Vol. 23, Issue 1, pp. 140–156). https://doi.org/10.18196/jesp.v23i1.13811

Anggel Dwi Satria, Ridwansyah, A. H. (2023). Pengaruh Sektor Produk Domestik Regional Bruto (Basis dan Non Basis) Terhadap Pertumbuhan Ekonomi dalam Perspektif Ekonomi Islam. *Jurnal Ilmiah Ekonomi Islam*, *9*(01), 1213–1226.

Bukhari, A. (2018). Islam Dan Pembangunan Manusia Di Era Globalisasi As'ad. *Jurnal Studi Islam*, *5*(1), 1–11.

Cantika, K., Cantika, K., & Ningsih, S. (2025). *Jurnal Studi Inovasi Ilmu Ekonomi Analisis Tingkat Pengangguran Terbuka Di Sumatera Barat Tahun 2015-2024*. *1*(2), 91–103.

Fitriani, Y. N. (2017). Pengaruh Kinerja Sumber Daya Manusia, Kinerja Manajemen, Dan Kinerja Permodalan Terhadap Return On Asset (Studi Kasus Pada Bank Umum Syariah 2011- 2015). *Jurnal Ekonomi Syariah Teori Dan Terapan Vol.*, *4*(7), 560–575.

Hanif, Susanto, I. M. (2023). The Impact of the Existence of Universitas Islam Negeri Raden Intan Lampung on the Economy of the Surrounding Community According to Maqasid al-Shari'ah Perspective. *Jurnal Studi Keislaman*, *23*(1), 137–160.

Harati, R. (2024). *Analisis Pengaruh Indeks Pembangunan Manusia Terhadap Tingkat Pengangguran Terbuka di Kota Palangkaraya*. *4*(2), 55–61.

Hayati, Mardhiyah, Mad Heri, Is Susanto, G. N. (2024). Maqashid Shari'ah in

Vol. 6 No. 2, 2026, 4718–4736 **e-ISSN 2798-0170**

Digital Tourism: Harmonizing Technology and Local Wisdom in Marine Tourism in Lampung, Indonesia Mardhiyah. *Jurnal Studi Keislaman*, *24*(1), 55–84.

Henky mayaguez, Muhammad Kurniawan, A. R. S. (2024). Pengaruh indeks pembangunan manusia , tingkat pengangguran dan kemiskinan terhadap pertumbuhan ekonomi indonesia (2014-2023). *Islamic Economics Journal*, *5*(1), 57–71.

Huda, C. (2013). Pemikiran Ekonomi Bapak Ekonomi Islam ; Ibnu Khaldun Pemikiran Ekonomi Bapak Ekonomi Islam ; Ibnu Khaldun. *Conomica*, *IV*, 103–124.

Indra, M. B. P. N. I. dan. (2015). Determinan Indeks Pembangunan Manusia: Analisa Pendekatan Maqāṣid SyarĪ'ah Al- Ghazali (Studi Kasus: Negara-Negara OKI). *Eksyar*, *02*(02), 291–313.

Iswahyudi, N. A. (2024). Menuju Kebijakan Sosial Berorientasi Kapabilitas: Telaah Pemikiran Amartya Sen Dan Martha Nussbaum. *Jurnal Lintas Budaya*, *3*(4), 666–679. https://doi.org/10.7454/multikultura.v3i4.1071

Kuncara, Y., Hayati, M., & Anita, S. Y. (2023). *Economic Growth on Islamic Economic Perspective : The Effect of Local Income Standard (PAD) and Unemployment Rate in Lampung Province-Indonesia*. *9*(9), 33–42.

Mahendra, A. (2016). Analisis Pengaruh Pertumbuhan Ekonomi, Pendapatan Perkapita, Inflasi Dan Pengangguran Terhadap Jumlah Penduduk Miskin Di Provinsi Sumatera Utara A. *JRAK*, *2*(2), 123–148.

Mardani. (2017). *Pendidikan Agama Islam Untuk Perguruan Tinggi*. https://books.google.com/books/about/Pendidikan_Agama_Islam_Untuk_Perguruan_T.html?id=8BVNDwAAQBAJ#v=onepage&q=ayat Al a'raf 96 arti dan tafsir&f=false

Mayra Astari, Lies Maria Hamzah, A. R. (2019). Hukum OKUN : Pertumbuhan Ekonomi Dan Tingkat Pengangguran Di Indonesia. *Jurnal Ekonomi Pembangunan (JEP)*, *8*(1), 37–44.

Mukhtar, S., & Ari Saptono, A. S. A. (2019). The Analysis Of The Effects Of Human Development Index. *Jurnal Ecoplan*, *2*(2), 77–89.

Putri, R. N., Saddam, J., & Shidiqie, A. (2022). Jurnal Kebijakan Ekonomi dan Keuangan Analisis faktor yang mempengaruhi tingkat pengangguran terbuka di Indonesia tahun 2015-2020. *Jurnal Kebijakan Ekonomi Dan Keuangan*, *1*(2), 220–225. https://doi.org/10.20885/JKEK.vol1.iss2.art9

Rahmawati, N. R. (2025). Analisis Pengaruh Inflasi Terhadap Pertumbuhan Ekonomi Di Indonesia. *Jurnal Ekonomi Dan Bisnis*, *4*(3).

Vol. 6 No. 2, 2026, 4718–4736 e-ISSN 2798-0170

Rorong, I. P. F. (2022). Analisis Pengaruh Indeks Pembangunan Manusia Terhadap Pertumbuhan Ekonomi Dan Kemiskinan Di Provinsi Sulawesi Utara. *Jurnal Pembangunan Ekonomi Dan Keuangan Daerah*, *23*(4), 398–415.

Sinta Allena, Rosydalina Putri, I. Susanto. (2026). *Analisis Pengaruh Indeks Pembangunan Manusia, Jumlah Penduduk Dan Tingkat Pengangguran Terbuka Terhadap Pertumbuhan Ekonomi Dalam Perspektif Ekonomi Islam Di Indonesia Tahun 2015-2024*. *8*(2), 470–480.

Sukirno, S. (2008). *Makroekonomi Teori Pengantar*.

Wiwik Pramudya Anggraini, W. D. W. (2011). Pengaruh Tingkat Pengangguran Terbuka, Rasio Gini, Kemiskinan Dan Upah Minimum Terhadap Pertumbuhan Ekonomi Di Provinsi Jawa Timur. *Journal of Islamic Economic and Business (JIEB)*, *05*(02), 19–33.

Zainul Bahri & Vinni Aprilianti. (2023). *Menuju Kesejahteraan Berkelanjutan Pemahaman Terhadap Pertumbuhan Ekonomi Klasik, Neoklasik, Islam, Green Economy, dan Blue Economy. Nas Media Pustaka*. https://books.google.co.id/books?id=hJncEAAAQBAJ

Zulkarnain, M., & Arif, R. (2025). Inflasi Dalam Pertumbuhan Ekonomi : Studi Empiris di Indonesia Inflation in Economic Growth : Empirical Study in Indonesia for the Period 1991 - 2024. *Jurnal Ilmu Ekonomi Dan Studi Pembangunan*, *25*(1), 146–153.