The Effect of Human Development Index, Ease of Doing Business, Corruption, and Distribution of ZIS Funds on Indonesia's Economic Growth

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A B S T R A C T

This study aims to determine the influence of the human development index on economic growth, ease of doing business on economic growth, corruption on economic growth, and distribution of zakat, infaq, and sedekah funds on economic growth in Indonesia. The method used in this research is quantitative with the type of associative research with the sample used is quarterly data with a 10-year observation period, so the data used is 40 sample data. The type of data used is secondary data. Data analysis using Multiple Linear Regression with an analytical tool that is SPSS. The results of the study show that: (1) the human development index has a positive and significant effect on economic growth; (2) ease of doing business has a significant positive effect on economic growth; (3) corruption has a positive and significant effect on economic growth; (4) distribution of zakat funds, infaq, sedekah has a positive and significant effect on economic growth; (5) human development index, ease of doing business, corruption, and distribution of zakat funds, infaq, sedekah have a positive and significant effect on economic growth.

Keywords: Human Development Index, Ease of Doing Business, Corruption Perception Index, ZIS Fund Distribution, Economic growth.
JEL Codes: D73; O15; F63; M21

INTRODUCTION

A country categorized as a developed or developing country can be seen from the economic growth of a country. Countries with good economic growth certainly have a good quality of life, and vice versa. Countries with low economic conditions of course the quality of life of its people is certainly not good. In the economic growth of a country there are many factors that influence it. Subandi (2014) reveals that we can see economic growth from the increase in Gross Domestic Product (GDP) regardless of whether there is a large or small increase in population growth or changes in the economic structure or not.

In real economic development, there are many processes that involve changes in social structures, attitudes of people, and national institutions and include economic growth, reducing inequality, and reducing poverty. This human resource is an important capital in economic growth. The United Nations Development Program or (UNDP) developed a development performance index known as the Human Development Index (HDI) or Human Development

Index (HDI). The Human Development Index is used to rank the development performance of various countries in the world, so that groups of countries with low, medium, and high levels of human development can be identified.

To improve the economy of a country, a country will definitely carry out policies that lead to accelerated economic growth, one of which is how to maintain a better climate for the business world. The World Bank annually issues an ease of doing business ranking. Where the data is used to measure the ease of doing business from every country in the world. Indonesia is one of the countries with a system of ease of doing business which is still relatively medium compared to other countries.

Table 1. Economic Growth, Human Development Index, Ease of Doing Business, Corruption, Distribution of ZIS Indonesia Funds in 2011-2020

Year	Economic growth (%)	Human Development Index (points)	Ease of Doing Business (points)	Corruption (points)	Distribution of ZIS Funds (billion rupiah)
2020	-2.19	71.94	69.6	37	248.77
2019	5	71.8	68.2	40	270,716
2018	5.1	71.2	66.9	38	241.096
2017	5	70.7	64.7	37	136,141
2016	5	70.3	62.1	37	80.252
2015	4.8	69.5	61.8	36	74.587
2014	5	69	60.7	34	69,649
2013	5.5	68.7	62.4	32	50,615
2012	6	68.1	60.4	32	45.365
2011	6.1	67.3	59.5	30	40.403

Source: Secondary Data Processing Results (2021)

In the efforts made by the government to increase economic growth through the ease of doing business, of course, there are many obstacles or obstacles both from internal and external. One of them is the culture of corruption, which is still a lot of officials in our country. This may hinder the process of accelerating a country's economic growth. Because when the government disburses the APBN or APBD which aims to accelerate the economy but is misused by officials, it will result in a slowdown in the business so that it disrupts the smooth running of the business or business world.

Indonesia is a country with the largest Muslim population in the world, of course, it has a huge potential for developing an Islamic economy. In the perspective of Islamic economics, there are factors that influence economic growth. One of them is the distribution of *zakat, infaq, and sedekah (ZIS)* funds. The optimal distribution of ZIS funds can be a driver for economic growth.

LITERATURE REVIEW
Economic growth

According to Adam Smith in (Sukirno, 1985) the growth of economic output consists of three elements, namely: natural resources, human resources, and capital stock. Adam Smith explained that economic growth is a combination of the process of increasing population and developing technological progress. According to Robert Solow in (Hadiyanto, 2017) expresses the opinion that economic growth is a series that originates from humans, capital accumulation, the use of modern technology and results or outputs. Solow emphasized the importance of the

role of technological progress in every process of a production in order to achieve sustainable economic growth.

Human Development Index

The human development index is an index that measures the achievement of socio-economic development in a country, by combining the achievement of health, education, and real income per capita that has been adjusted. According to Ramires' theory (1998) a high level of human development will determine the ability of a population to absorb and manage sources of economic growth, both related to technology and to institutions as an effort to achieve economic growth. The Human Development Index itself is measured by the world agency United Nations Development Program.

Research from Asnidar (2018) explains that the human development index and inflation affect economic growth. Muqorrobin (2017) states that the human development index has a negative influence on economic growth in the province of East Java. Dewi (2014) revealed that in the province of Bali there is an influence on the human development index on economic growth. Susanto (2017) mentions that the human development index and inflation have a positive influence on economic growth in Lamongan district. According to Kadafi (2018) that in the long and short term the human development index has a positive and significant effect on the economic growth of the Special Region of Yogyakarta.

Ease of Doing Business

Ease of Doing Business or Easy Doing Business is one of the index measures created by the World Bank or the World Bank. The higher the value and ranking of a country means that the country has a better level of ease of doing business. Research from Rina (2018) states that there is an effect of the ease of doing business in Indonesia, Singapore, the Philippines, Vietnam, Thailand, and Malaysia on economic growth. Tawas (2017) states that there is hope for ease of doing business in North Sulawesi province to increase economic growth. According to Theodoris (2017) that the ease of doing business index has a positive and significant influence on ASEAN countries. Nanda (2018) states that easy doing business and business confidence have an influence on economic growth in America, China and Indonesia. Ramadhan (2019) revealed that easy doing business is reviewed from a sharia perspective by using sharia maqasid.

Corruption

According to Alatas (1982) defines corruption in general is carried out by officials as the giving of someone to an official or civil servant with the intention of influencing to give special attention to the interests of the giver. There are at least seven forms of corruption, including state losses, bribery, embezzlement, extortion, fraud, conflicts of interest in procurement, and gratuities. To measure the level of corruption of a country based on the results of research from Transparency International.

According to Huntington's theory (1968) corruption can improve the economy because: (1) Corruption acts as a financial incentive that allows employers to avoid delays; (2) Corruption reduces market distortions associated with poor pay structures in the bureaucracy; (3) Corruption can increase economic prosperity by establishing black markets and smuggling activities which can be more efficient than if the transaction process involves the public sector and (4) Corruption increases efficiency if the private sector is more efficient than the public sector in allocating resources through the tax structure.

In addition to corruption can also increase economic growth, corruption can also hamper the rate of economic growth. According to Mauro, corruption can hamper economic growth, because: (1) Lowering the level of investment; (2) Causing distortions in the development of companies and the growth of the non-formal economic sector and (3) Causing
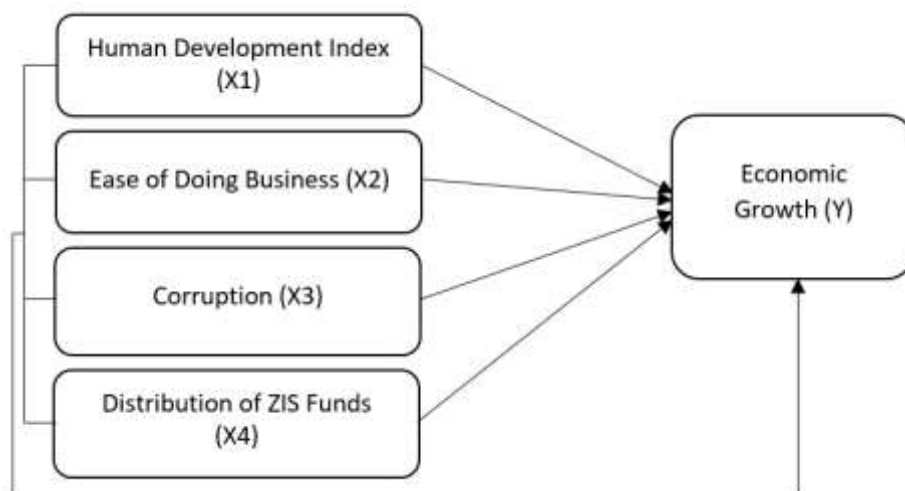
distortions in public spending and investment and worsening physical infrastructure (Blackburn, 2005)

According to research from Nawatmi (2016) that corruption has a positive influence on the economy in 12 Asia Pacific countries. Charisma (2016) states that corruption has a positive effect on Indonesia's economic growth. Lutfi's research (2020) states that corruption has a negative influence on economic growth in 4 ASEAN countries. Fajar (2019) states that corruption and human development have a positive effect on economic growth. Ichvani (2019) states that corruption, consumption, and government spending and trade openness have a positive influence on economic growth in 5 ASEAN countries.

Distribution of ZIS Funds (Zakat, Infaq, Sedekah)

In the perspective of sharia economics, there are factors that can affect economic growth in Indonesia, namely through the distribution of zakat, infaq, and sedekah funds. Zakat is one of the pillars of Islam that we must fulfill. Zakat can also cleanse the culprit from sin and show the truth of his faith, as for the way, namely by giving some of the wealth that has reached the nisab within one year to people who are entitled to receive it (Qoyyim, 2020: 7). The distribution of ZIS funds itself can be seen from the data collected by BAZNAS (National Amil Zakat Agency)**.** According to the theory of Riyandono (2008) zakat, infaq, sedekah will make the economy spin. With the circulation of wealth in the economy, it will increase output (economic development and growth), employment, income and community welfare. In other words, zakat means that it can be used to control and encourage economic growth.

According to research from Anggraini (2018), it states that the distribution of ZIS funds and inflation have a positive and significant influence on economic growth in Indonesia. Rahma (2020) states that zakat, infaq, sedekah have an influence on the economic growth of North Sumatra. Qoyyim (2020) revealed that there was a positive influence on economic growth from the variable distribution of ZIS funds. Purwanti (2020) stated that there was a positive and significant influence in the distribution of ZIS funds on economic growth. Arwani (2020) states that the ZIS and the human development index together have a positive and significant effect on Indonesia's economic growth. Based on the theory and previous research, we can describe the conceptual framework in this study in Figure 1.

Figure 1. Conceptual Framework

METHODS

The method used in this study uses a quantitative approach and associative research. The population in this study uses Indonesia's economic growth starting from the 1st quarter of 2011 to the 4th quarter of 2020. The sampling of this study uses non-probability sampling, with the sample used is quarterly data with a 10-year observation period. Thus, the data used is 40 sample data. The type of data used is secondary data collected from the Central Statistics Agency, Doing Business, Transparency International, and BAZNAS. The analytical technique used in this study is Multiple Linear Regression with an analytical tool, namely SPSS.

RESULTS AND DISCUSSION
Data Normality Test Results
Table 2. Kolmogorov-Smirnov Test

		Unstandardized Residual
N		40
Normal Parameters	mean	.0000000
	Std. Deviation	.90101544
Most Extreme Differences	Absolute	.123
	Positive	.109
	Negative	-.123
Test Statistics		.123
Asymp. Sig. (2-tailed)		.131

Source: SPSS Test Results

Based on the results of the normality test in Table 2 with Kolmogorov-Smirnov, it can be seen that the significance value (Asymp. Sig. 2-tailed) > 0.05. Based on the Asymp. table Sig. 2-tailed significance value of 0.131 so it is said that this data is normally distributed because it has a significance value of more than 0.05.

Classic Assumption Test Results
Table 3. Multicollinearity Test Results

	Tolerance	VIF
(Constant)		
(Human Development Index)	.943	1.060
(Ease of Doing Business)	.947	1.056
(Corruption)	.986	1.014
(ZIS Fund Disbursement)	.991	1.009

Source: SPSS Test Results

From Table 3, it can be seen that the tolerance value of the Human Development Index variable is 0.943, the Ease of Doing Business variable is 0.947, the Corruption variable is 0.986, the ZIS Fund Distribution variable is 0.991, which is greater than 0.10. Meanwhile, the VIF value of the Human Development Index variable is 1.060, the Ease of Doing Business variable is 1.056, the Corruption variable is 1.014, and the ZIS Fund Distribution variable is 1.009 which is smaller than 10.0. Thus, it can be concluded that the research data above does not contain multicollinearity.

Multiple Linear Regression Test Results

Table 4. Multiple Linear Regression Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.301E-14	.083		.000	1.000
(Human Development Index)	.149	.394	.228	5.803	.000
(Ease of Doing Business)	.264	.245	.364	3.074	.029
(Corruption)	.061	.266	.168	6347	.000
(ZIS Fund Disbursement)	.151	.116	.687	5.911	.005

Dependent Variable: (Economic Growth)

Source: SPSS Test Results

From Table 3, equation two is obtained with the following regression equation:

$$Y = a + b_1 YX_1 + b_2 YX_2 + b_3 YX_3 + b_4 YX_4$$
$$Y = 2.270E\text{-}17 + (0.166) X_1 + (-0.184) X_2 + (0.037) X_3 + (-0.385) X_4$$

a. The constant of 1.301E-14 states that if the Human Development Index variable, the Ease of Doing Business variable, the Corruption variable, and the ZIS Fund Distribution variable the value is 0, then the Economic Growth (Y) value is 1.301E-14.

b. The regression coefficient of the Human Development Index (X_1) variable is 0.149 which means that for every 1% addition of Economic Growth, the Human Development Index factor will increase Economic Growth by 0.149 or 14.9%. And conversely, if the Human Development Index factor decreases by 1%, then Economic Growth will be predicted to decrease by 0.149 or 14.9% with the assumption that X_2, X_3, and X_4 remain constant.

c. The regression coefficient of the Ease of Doing Business (X_2) variable is 0.264, stating that for every 1% addition to Economic Growth, the Ease of Doing Business factor will reduce Economic Growth by 0.264 or 26.4%. And conversely, if the Ease of Doing Business factor decreases by 1%, then Economic Growth will be predicted to increase by 0.264 or 26.4% assuming X_1, X_3, and X_4 remain.

d. The regression coefficient of the Corruption variable (X_3) is 0.061, stating that for every 1% addition of Economic Growth, the Corruption factor will increase Economic Growth by 0.061 or 6.1% and vice versa, if the Corruption factor decreases by 1%, then Economic Growth will be predicted to decrease by 0.061 or 6.1% with the assumption that X_1, X_2, and X_4 remain.

e. The regression coefficient for the ZIS Fund Distribution variable (X4) is -0.151, stating that for every 1% addition of Economic Growth, the ZIS Fund Distribution factor will reduce Economic Growth by 0.151 or 15.1%. And conversely, if the ZIS Fund Disbursement factor decreases by 1%, then Economic Growth will be predicted to increase by 0.151 or 15.1% assuming X_1, X_2, and X_3 remain.

Hypothesis Test Results

Table 5. F test results count

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	29.381	4	7.345	26.725	.000b
Residual	9.619	35	.275		
Total	39.000	39			

Source: SPSS test results

The F_{count} test from the Anova 6 table obtained the F_{count} value of 26.725. And the value of F_{table} with a significance level of 0.05 is 2.606. So, because in this study F_{count} is smaller than F_{table}, namely 26.725 > 2.606, the research hypothesis is significant. So simultaneously or together the variables of the Human Development Index, Ease of Doing Business, Corruption, Distribution of ZIS Funds have a significant effect on Economic Growth.

Table 6. t-test results

Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	1.301E-14	.083		.000	1.000
(Human Development Index)	.149	.394	.228	5.803	.000
(Ease of Doing Business)	.264	.245	.364	3.074	.029
(Corruption)	.061	.266	.168	6347	.000
(ZIS Fund Disbursement)	.151	.116	.687	5.911	.005

Source: SPSS Test Results

From Table 6, it can be seen that the results of partial hypothesis testing are as follows:
a. The Coefficients table above (table 4.10) shows that the t-value for the Human Development Index variable is 5.803. Meanwhile, for t_{table} with a significance level of 0.05, the t_{table} value is 5.803. The comparison of the two results in tcount more than t_{table}, namely 5.803 > 2.028. Thus, it shows that H0 is rejected and Ha is accepted. Therefore, it can be concluded from these results which show that the Human Development Index on Economic Growth has a positive and significant effect according to statistics.
b. The Coefficients table above (table 4.10) shows that the t-value for the Ease of Doing Business Index variable is 3.074. Meanwhile, for t_{table} with a significance level of 0.05, the t_{table} value is 2.028. The comparison of the two results in t_{count} more than t_{table} but negative, namely 3.1074 > 2.0280. Thus, it shows that H0 is rejected and Ha is accepted. Therefore, it can be concluded from these results that the Ease of Doing Business Index on Economic Growth has a positive and significant effect according to statistics.
c. The Coefficients table above (table 4.10) shows that the t_{count} for the Corruption Perception Index variable is 6.347. Meanwhile, for the t-table with a significance level of 0.05, the t_{table} value is 2.0280. The comparison of the two results in t_{count} more than t_{table}, namely 6.347 > 2.0280. Thus, it shows that H0 is rejected and Ha is accepted. Therefore, it can be concluded from these results which show that the Corruption Perception Index on Economic Growth has a positive and significant effect according to statistics.
d. The Coefficients table above (table 4.11) obtained the t-value for the ZIS Fund Disbursement variable is 5.911. Meanwhile, for t_{table} with a significance level of 0.05, the t_{table} value is 2.0280. The comparison of the two results in t_{count} less than t_{table}, namely 5.911 > 2.0280. Thus, it shows that H0 is rejected and Ha is accepted. Therefore, it can be concluded from these results that the distribution of ZIS Funds on Economic Growth has a positive and significant effect according to statistics.

Coefficient of Determination Test Results

In table 7, it can be R-Square of 0.753, this shows the influence of the independent variable is strong. While the Adjusted R-Square number of 0.725 shows that the variables of the Human Development Index, Ease of Doing Business, Corruption, and Distribution of ZIS Funds jointly affect Economic Growth by 72.5%, while the remaining 27.5% is influenced by other variables outside of the variables mentioned above. used in this study.

Table 7. Coefficient of Determination Test Results

R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
.868a	.753	.725	.52425160	1.394

Predictors: (Constant), (Human Development Index), (Ease of Doing Business), (Corruption), (ZIS Fund Disbursement). Dependent Variable: (Economic Growth)
Source: SPSS Test Results

Effect of Human Development Index on Economic Growth

The results of data processing using multiple linear regression test indicate that the Human Development Index variable has a positive and significant impact on economic growth in Indonesia from the first quarter of 2011 to the fourth quarter of 2020. This means that the higher the quality of life, education, and people's purchasing power will be. increase national economic growth. This is in line with the theory put forward by Ramires (1998) which states that a high level of human development greatly determines the ability of a population to absorb and manage sources of economic growth, both related to technology and to institutions as an effort to achieve economic growth. This research is also supported by research from Muqorrobin (2017); Dewi (2014); Santoso (2017); Kadafi (2018) which states that the Human Development Index which includes indicators of health level, education level and decent standard of living has a significant effect on growth economy.

The Effect of Ease of Doing Business on Economic Growth

The results of data processing using multiple linear regression test indicate that the Ease of Doing Business Index variable has a positive and significant impact on economic growth in Indonesia from the first quarter of 2011 to the fourth quarter of 2020. This means that the easier and faster it is to invest in Indonesia, the more likely it will be. accelerate economic growth. Because with a lot of investment there is a growth in the labor force and also production so as to increase economic growth. The results of this study are also supported research results of Theodoris (2017); Trawas (2017); Nanda (2018); Ramadhan (2019) also support the results of the study where the Ease of Doing Business Index has a positive and significant effect on economic growth.

The Effect of Corruption on Economic Growth

The results of data processing using multiple linear regression test show that the Corruption Perception Index variable has a positive and significant influence on economic growth in Indonesia from the first quarter of 2011 to the fourth quarter of 2020. Why does corruption actually increase economic growth because corruption can shorten the waiting time. Delays by bureaucrats that can slow down business affairs cause businesses and consumers to be prevented from profiting from trade, corrupt officials can take advantage of the situation by smoothing things out with bribes of course, resulting in faster issuance of permits and ultimately boosting economic growth. This is in line with Huntington's (1968: 69) theory which says that corruption acts as a financial incentive that allows entrepreneurs or investors to accelerate the process of economic activity so as to encourage economic growth. The results of this study are also supported by previous research from Nawatmi (2016); Charisma (2016); Fajar (2019); Ichvani (2019) which found that the Corruption Perception Index had a positive and significant effect on Economic Growth. This study does not aim to show that corruption is able to increase economic growth alone, but this research is only based on quantitative data. In essence, corruption must be avoided in every country and prevented from its implementation.

The Effect of ZIS Fund Distribution on Economic Growth

From the results of data processing using multiple linear regression tests, it shows that the variables of the distribution of Zakat, Infaq, and Sedekah Funds have a positive and significant impact on economic growth in Indonesia from the first quarter of 2011 to the fourth quarter of 2020. This shows that Zakat, Infaq, Sedekah as a financial instrument that has an impact on economic growth in Indonesia. This is also in line with Riyandono's (2008:54) theory which says that Zakat can make the economy spin. With the rotation of the economy, it will increase output, employment, income and public welfare. In other words, zakat can also be used to control and encourage economic growth.The results of this study are also supported by research from Anggraini (2018); Rahma (2020); Qoyyim (2020); Purwanti (2020); Arwani (2020) which state that the distribution of ZIS funds affects economic growth.

The Influence of Human Development Index, Ease of Doing Business, Corruption and Distribution of ZIS Funds on Economic Growth

From the results of data processing using multiple linear regression test shows that the variables of the Human Development Index, the Ease of Doing Business Index, the Corruption Perception Index, and the Distribution of Zakat, Infaq, and Sedekah Funds simultaneously or together have a significant influence on economic growth in Indonesia from the first quarter of 2011 – the fourth quarter of 2020. This is in line with the theory put forward by Ramires (1998:18); Huntington (1968:69); Riyandono (2008:54).

CONCLUSION

Based on the results of the analysis and discussion above, it can be concluded that the human development index has a positive and significant effect on economic growth. This shows that the higher the value of the human development index which consists of health, education, and real income per capita the higher the rate of economic growth. Additionally, Ease of doing business has a positive and significant impact on economic growth. This shows that the easier it is to do business in Indonesia, the more likely it is to increase economic growth in Indonesia. Corruption has a positive and significant influence on economic growth. This shows that the higher the value of corruption, the smoother the process of economic growth is hampered because there are many obstacles in bureaucratic affairs. The distribution of ZIS funds has a positive and significant impact on economic growth. This shows that the higher the value of the distribution of ZIS funds and their utilization, the higher the Indonesian economy will also be. The human development index, ease of doing business, corruption, and the distribution of ZIS funds simultaneously or together have a positive and significant impact on economic growth. this shows that the research indicators in the research variables have an influence on economic growth. This research is expected to contribute to the general public, both academics, economic actors and the general public so that they have a better understanding of the relationship between the human development index, ease of doing business, corruption and the distribution of ZIS funds to economic growth. In particular, this research is expected to be a comparison as well as a reference for studying macroeconomics by providing different periods and different research focuses for academics who study macroeconomics.

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