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Determinants of the Human Development Index in Indonesia in the Perspective of Maqasid al-Shariah

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ABSTRACT

This study analyzes the determinants of the Human Development Index in Indonesia by examining the role of GDP per capita, economic growth, and income inequality in the perspective of maqasid al-shariah. This research is motivated by the phenomenon that high economic growth is not always followed by an improvement in the quality of human development. The research uses a quantitative approach with panel data from 34 provinces in Indonesia for the 2020–2024 period sourced from the Central Statistics Agency. The analysis was carried out using panel data regression with a Fixed Effect Model and robust standard error. The results of the study show that GDP per capita has a positive and significant effect on the Human Development Index. Meanwhile, economic growth and income inequality did not have a significant effect partially. However, simultaneously the three variables have a significant effect on human development. These findings show that human development is more influenced by the average economic capacity of a community than aggregate economic growth or income distribution in the short term. In the perspective of maqasid al-shariah, these results affirm the importance of a balance between economic growth, social justice, and community welfare. This research contributes by integrating economic empirical analysis with the perspective of maqasid al-shariah as a more comprehensive framework in understanding human development.

1. Introduction

Human development is the main indicator in assessing the success of a country's development, along with the paradigm shift from an economic growth-based approach to improving people's quality of life (Susanto, 2025). Globally, development is no longer measured only by the amount of economic output, but also by a country's ability to improve the quality of health, education, and decent living standards reflected in the Human Development Index (HDI) (UNDP, 2025b). Therefore, HDI is an important indicator in evaluating the extent to which development results can be widely felt by the community.

However, the relationship between economic growth and human development is not always linear. An increase in Gross Domestic Product is not automatically followed by an improvement in people's quality of life (Fadhila & Rahmayati, 2024). In many cases, high economic growth is accompanied by increased income inequality, so development benefits are not evenly distributed (UNDP, 2025b). This shows that human development is a multidimensional phenomenon that is influenced by various factors, including economic capacity and income distribution.

This phenomenon is also reflected in the Indonesian context. In 2023, Indonesia has a relatively high Gross Domestic Product

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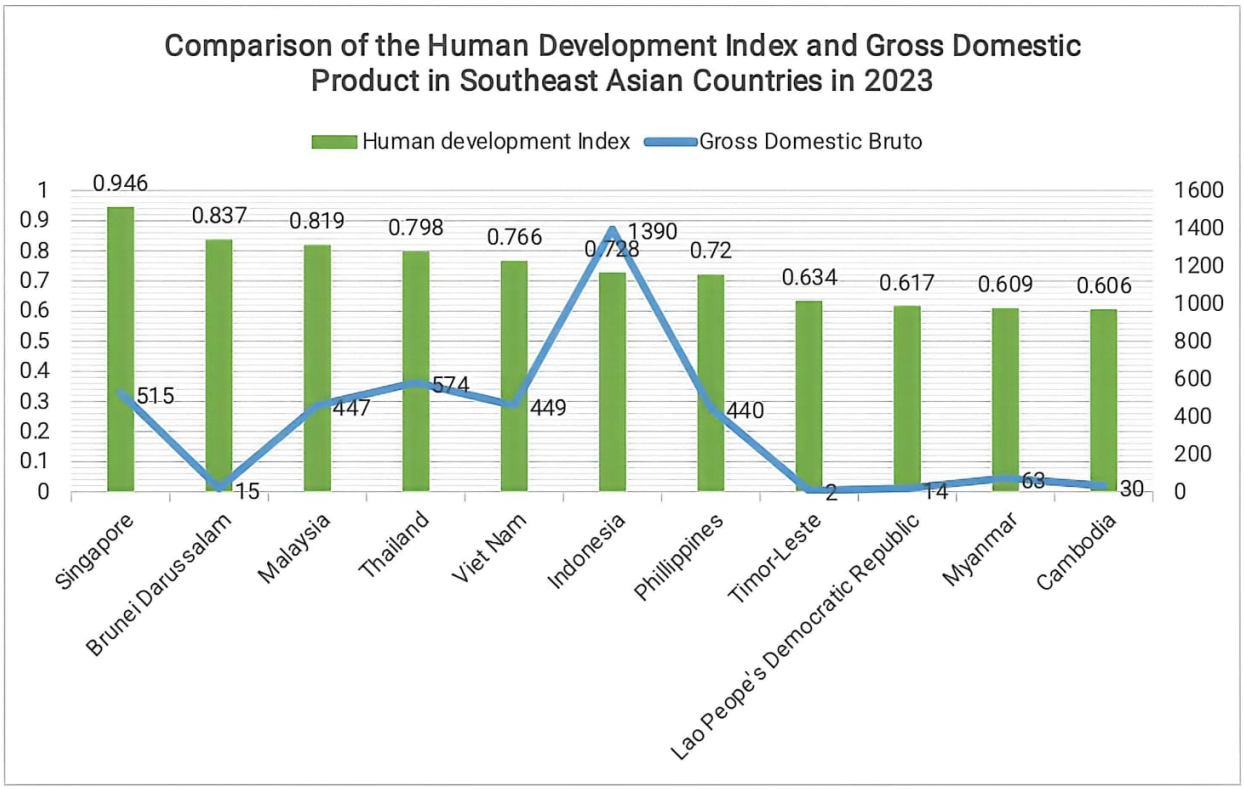
compared to other countries in the Southeast Asian region (Cabinet Secretary Of Republic Indonesia, 2024) However, Indonesia's Human Development Index achievement is still in a medium position and is not yet among the highest in the region (UNDP, 2025a). This condition shows that there is a mismatch between economic performance and the quality of human development, which indicates that economic growth has not been fully able to improve people's welfare optimally.

Figure 1. Comparison of Human Development Indices and Gross Domestic Product in Southeast Asian Countries in 2023



The figure shows that Indonesia occupies the position with the highest Gross Domestic Product in the region, but is not followed by comparable Human Development Index achievements. Some countries with lower Gross Domestic Product actually have higher HDI values. This indicates that the large amount of economic capacity does not directly guarantee an improvement in the quality of human development (UNDP, 2025a).

In this context, Gross Regional Domestic Product per capita is one of the important indicators that reflects the economic capabilities of the community on average (Sen, 1999) (Nussbaum, 2011). In addition, economic growth describes the dynamics of economic activity (World Bank Group, 2025). Meanwhile, income inequality shows the level of welfare distribution in society (Kuznets, 1955). A study titled *"Income Inequality Revisited 60 Years Later: Piketty vs. Kuznets"* published in the *Russian Journal of Economics* by Novokmet, F. et al, confirms that although the structure of the global economy has changed, the *inverted U-pattern* proposed by Kuznets remains empirically valid, especially in developing countries (Lyubimov, 2017). These three variables are suspected to have an important role in determining human development achievements.

A number of previous studies have examined the relationship between per capita income, economic growth, and income inequality to HDI. The results show that per capita income tends to have a positive effect on human development because increased income can expand access to education and health services (Williyan & Hasmarini, 2024) (Alayda

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et al., 2022). However, findings related to economic growth show inconsistent results, with some studies finding significant influences, while others showing no significant influences (Awary & Nilasari, 2025) (Burhanudin et al., 2025)(Asmara et al., 2024). Income inequality also showed mixed results, depending on the characteristics of the region and the period of the study (Saputra & Marseto, 2025)(Hidayat et al., 2025) (Amaluis et al., 2024).

However, there are still some gaps in the literature. First, most of the research still uses conventional economic approaches that focus on quantitative aspects without considering the value dimension in development. Second, the inconsistency of the research results shows that the relationship between economic variables and human development has not been fully comprehensively understood. Third, there is still limited research that integrates empirical analysis with the perspective of maqasid al-shariah, which emphasizes the balance between economic growth, equity, and community welfare (Al-Gazālī, 1987). (Auda, 2008)

Based on these backgrounds and gaps, the problems of this research are formulated specifically, namely how the influence of Gross Regional Domestic Product per capita, economic growth, and income inequality on the Human Development Index in Indonesia, both partially and simultaneously, and how these results can be analyzed in the perspective of maqasid al-shariah.

In line with the formulation of the problem, this study aims to analyze the influence of Gross Regional Domestic Product per capita, economic growth, and income inequality on the Human Development Index in Indonesia. In addition, this study also aims to examine these empirical results from the perspective of maqasid al-shariah in order to provide a more comprehensive understanding of human development that is not only oriented towards growth, but also on justice and welfare.

Theoretically, this research contributes to enriching the literature on human development by integrating quantitative economic approaches and maqasid al-shariah perspectives. This approach provides a more holistic analytical framework for understanding the relationship between economic variables and human development. Practically, the results of this research are expected to be a basis for consideration for policymakers in formulating a more inclusive and equitable development strategy.

The novelty of this research lies in the integration of empirical analysis based on panel data with the maqasid al-shariah approach in explaining human development. Thus, this study not only identifies the relationship between economic variables, but also provides a normative perspective on the importance of a balance between economic growth, income distribution, and welfare in achieving sustainable human development

2. Literature Review

2.1 Conceptual and Theoretical Foundations

Human development is a multidimensional concept that emphasizes improving the quality of life of the community through the dimensions of health, education, and decent living standards. This concept was popularized by the United Nations Development Programme (UNDP) through the Human Development Index (HDI) as a comprehensive indicator in measuring development success (UNDP, 2025b). From a development economics perspective, human development is not only influenced by economic growth, but also by income distribution and access to resources (Anwari & Ambariyanto, 2024) (BPS, 2024).

Gross Regional Domestic Product (GDP) per capita reflects the average economic ability of a community in a region (Aulia et al., 2025). Theoretically, increasing per capita income will increase people's purchasing power and expand access to education and health services, thus having a positive impact on human

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development (Amelia et al., 2025). This is in line with the welfare theory which states that increased income contributes to an increase in the utility of individuals (Sen, 1999) (Nussbaum, 2011).

Economic growth, on the other hand, describes an increase in economic output in a period (Deksa et al., 2022). In classical and neoclassical theory, economic growth is considered the main driver of development. However, in the modern approach, economic growth is not always directly proportional to the improvement of people's welfare, especially if it is not followed by an even distribution (Solow, 1956) (Stiglitz, 2017)

Income inequality is an important factor that can affect human development (Bhagaskara, 2023). High levels of inequality can limit access to basic services for certain groups of people, thereby hindering improvements in the quality of life (Gafur et al., 2025). Inequality theory suggests that unequal income distribution can reduce the effectiveness of economic growth in improving welfare (Sen, 1999) (Hossain et al., 2021).

In the perspective of maqasid al-shariah, development is not only oriented to material aspects, but also to overall welfare which includes the protection of religion, soul, intellect, posterity, and property (Kholil, 2025) (Al-Gazālī, 1987) (Auda, 2008). This approach emphasizes the importance of a balance between economic growth, equity, and social justice in achieving the benefits of society.

2.2 Review of Empirical Studies

A number of empirical studies have examined the relationship between per capita income, economic growth, and income inequality to human development. Recent research shows that GDP per capita has a positive and significant influence on HDI, as increased income allows people to meet basic needs more optimally (Williyan & Hasmarini, 2024).

However, the results of research related to economic growth show inconsistencies. Several studies have found that economic growth has a significant effect on HDI (Awary & Nilasari, 2025). while other studies have shown that such an effect is not significant, especially in the short term (Hamid et al., 2025) (Asmara et al., 2024). This shows that economic growth does not always have a direct impact on improving people's quality of life.

Income inequality also shows mixed results. Several studies have found that inequality has a negative effect on HDI, because it hinders the distributionof development benefits (Hidayat et al., 2025). However, other research shows that the effect of inequality is not significant, dependingon economic and policy conditions in each region (Saputra & Marseto, 2025) (Amaluis et al., 2024).

In general, empirical studies show that the relationship between economic variables and human development is complex and influenced by various contextual factors. In addition, most studies still use conventional economic approaches without integrating value perspectives or normative approaches in their analysis.

2.3 Identification of the Research Gap

Based on theoretical and empirical studies, there are several research gaps that can be identified. First, there are still inconsistencies in research results related to the influence of economic growth and income inequality on human development, which shows that the relationship between variables has not been fully comprehensively understood.

Second, most previous research has focused on conventional economic approaches and has not integrated the perspective of maqasid al-shariah as an analytical framework in explaining human development. In fact, this approach can provide a more holistic understanding of the balance between growth, equity, and well-being.

Third, there is still limited research that uses cross-regional panel data in Indonesia to examine the relationship between GDP per capita, economic growth, and income inequality to HDI simultaneously. Therefore,

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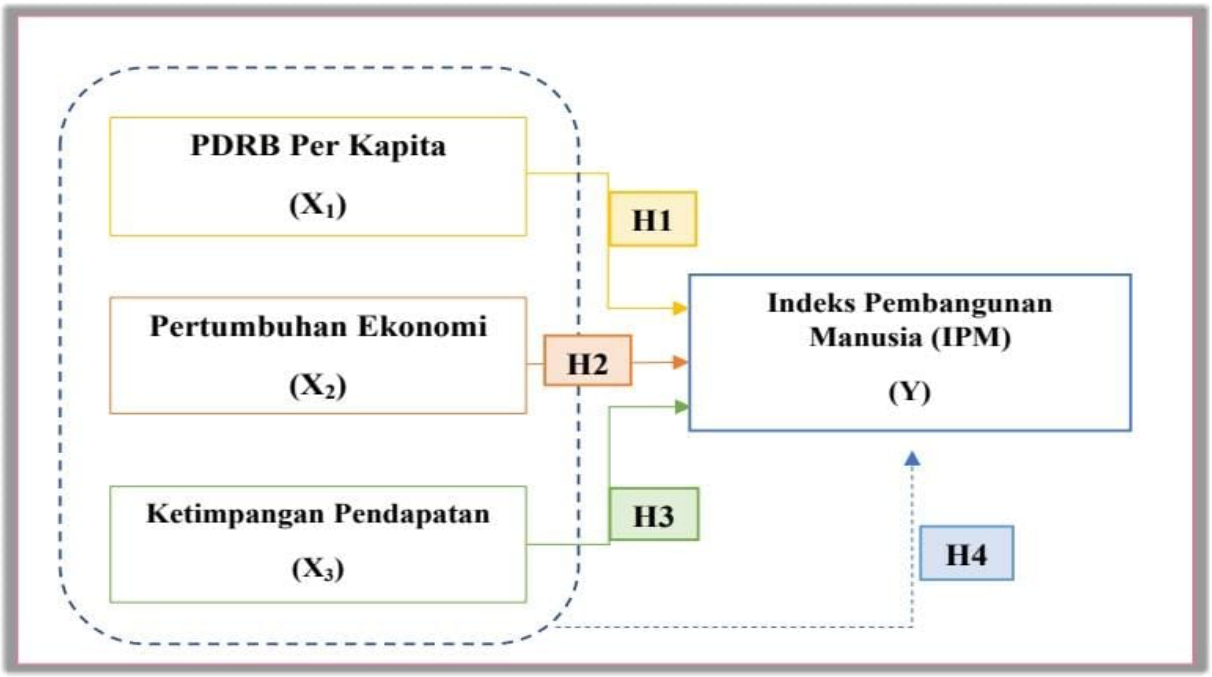
this research is here to fill this gap by integrating empirical analysis and the perspective of maqasid al-shariah.

2.4 Development of the Conceptual Framework

This study uses three main variables, namely GDP per capita, economic growth, and income inequality as independent variables, and the Human Development Index as dependent variables. GDP per capita reflects people's economic capabilities, economic growth reflects the dynamics of economic activity, and income inequality describes the distribution of welfare.

Conceptually, an increase in GDP per capita is expected to increase HDI through increasing purchasing power and access to basic services. Economic growth is expected to have a positive impact on HDI, although the effect may vary depending on the distribution of development results. Meanwhile, income inequality is suspected to have a negative influence on HDI because it can hinder the equitable distribution of welfare.

Figure 2. Research Conceptual Framework



2.5 Hypotheses or Research Propositions

Based on the conceptual framework and empirical studies, the hypotheses in this study are formulated as follows:

H1: GDP per capita has a positive and significant effect on the Human Development Index.

H2: Economic growth affects the Human Development Index.

H3: Income inequality affects the Human Development Index.

H4: GDP per capita, economic growth, and income inequality simultaneously affect the Human Development Index.

3. Research Methods

3.1 Research Design

This study uses a quantitative approach with an explanatory design to analyze the causal relationship between independent variables and dependent variables(Paramita et al., 2021). This approach was chosen because it is able to test the influence of Gross Regional Domestic Product per capita, economic growth, and income inequality on the Human Development Index empirically and measurably. Quantitative methods with panel data regression analysis were used to capture data variations across regions and time

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simultaneously, resulting in more accurate and robust estimates.

3.2 Research Context and Setting

This research was conducted in the context of human development in Indonesia with analysis units in the form of 34 provinces. The selection of Indonesia as the research location is based on the phenomenon of mismatch between economic growth achievements and the quality of human development, as reflected in the Human Development Index issued by UNDP in 2023. So that it allows the observation of variable dynamics temporally and regionally.

3.3 Population and Sample / Research Participants

The population in this study covers all provinces in Indonesia which totals 38 provinces. However, considering that the purpose of the research uses *time series data* during the 2020–2024 period, the unit is limited to 34 analysis provinces that have been formed before regional expansion in 2022. The four provinces resulting from the expansion were not included due to the limited availability of *complete and consistent* time series data.

The sampling technique uses Saturated Sampling, which when added to the number, will not increase the representation so that it will not affect the value of the information that has been obtained (Sugiyono, 2022). Thus, the number of samples consisted of 34 provinces with a total of 170 observations (34 provinces × 5 years). This approach was chosen to improve the representativeness of the data and avoid bias in sample selection.

3.4 Data Sources and Data Collection

This study uses secondary data obtained from official publications of the Central Statistics Agency (BPS) and international sources such as the United Nations Development Programme (UNDP). The data used include the Human Development Index, GDP per capita, economic growth, and income inequality. The data collection technique is carried out through documentation of the officially published annual statistical report, thus ensuring the validity and reliability of the data used.

3.5 Measurement of Variables and Research Instruments

The variables in this study are operationalized as follows:

a. Human Development Index (Y): It is measured using HDI values published by BPS, which reflect the dimensions of health, education, and living standards.
b. GDP per capita (X1): It is measured using the value of GDP per capita on the basis of the prevailing price (ADHB). In the analysis, these variables are transformed in the form of natural logarithms to reduce heteroscedasticity and increase the normality of the data.
c. Economic Growth (X2): It is measured using the percentage of annual GDP growth in each province.
d. Income Inequality (X3): It is measured using the Gini ratio which reflects the level of income distribution in society.

Variable measurement refers to the standards used in the development economics literature and official publications of BPS, thus guaranteeing the validity of the construct and consistency with previous research.

3.6 Data Analysis Techniques

Data analysis was carried out using panel data regression with the following general model:

$$Y_{it} = \alpha + \beta 1X1_{it} + \beta 2X2_{it} + \beta 3X3_{it} + \varepsilon_{it}$$

The model selection was carried out through the Chow test, the Hausman test, and the Lagrange Multiplier test to determine the best model between the Common Effect Model, the Fixed Effect Model, and the Random Effect Model. The test results show that the most suitable model is the Fixed Effect Model.

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To overcome the potential for heteroscedasticity and autocorrelation, estimation is carried out using robust standard error (White cross-section). Data processing is carried out using the statistical software EViews.

3.7 Validity, Reliability, and Trustworthiness

The validity of the research is guaranteed through the use of official data from BPS and UNDP that have been standardized nationally and internationally. The reliability of the data is obtained from the consistency of the measurement method used by the data provider institution. In addition, the use of panel data regression techniques with robust standard errors aims to improve the reliability of the estimation results and reduce bias in the model.

3.8 Ethical Considerations

This study uses secondary data that is public and does not directly involve human subjects. Therefore, there is no risk of research ethics violations such as privacy or data confidentiality violations. All data used are sourced from official publications that can be accessed openly, so that this research has met the principles of transparency and academic integrity.

3.9 Research Procedure

The research procedure is carried out systematically through several stages. The first stage is the collection of secondary data from official sources. The second stage is data processing and transformation according to the needs of analysis. The third stage is the selection of the panel data regression model through a series of model specification tests. The fourth stage is model estimation using a Fixed Effect Model with robust standard error. The last stage is the interpretation of the results of the analysis and drawing conclusions.

3.10 Methodological Limitations

This research has several limitations. First, the use of secondary data limits control over the quality and completeness of the data. Second, the relatively limited research period can affect the model's ability to capture long-term dynamics. Third, the variables used are still limited to economic aspects, so they do not fully reflect social and institutional factors that also affect human development. Therefore, further research is recommended to include additional variables and extend the observation period.

4. Results and Discussion

4.1 Research Results

1. Sample Description and Descriptive Statistics

This study used panel data covering 34 provinces in Indonesia during the 2020–2024 observation period, resulting in a total of 170 observations. All data used are secondary data sourced from official publications of the Central Statistics Agency.

	Y	X1	X2	X3
Mean	72.23212	74914.61	3.945824	0.344782
Median	72.17000	56844.00	4.495000	0.339000
Maximum	83.08000	344350.0	22.94000	0.449000
Minimum	60.44000	20057.00	-9.340000	0.236000
Std. Dev.	3.709682	57774.73	4.169185	0.043420
Skewness	0.237708	2.433030	1.259412	0.150551
Kurtosis	4.446795	9.243211	8.466352	2.686330
Jarque-Bera	16.42792	443.8150	256.5971	1.339111
Probability	0.000271	0.000000	0.000000	0.511936
Sum	12279.46	12735483	670.7900	58.61300
Sum Sq. Dev.	2325.734	5.64E+11	2937.575	0.318609
Observations	170	170	170	170

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Descriptive statistics of each research variable are presented in the following Table

Table 1. Descriptive Statistics of Research Variables

Dependent Variable: Y
Method: Panel Least Squares
Date: 02/21/26 Time: 15:42
Sample: 2020 2024
Periods included: 5
Cross-sections included: 34
Total panel (balanced) observations: 170
White period (cross-section cluster) standard errors & covariance (d.f. corrected)
WARNING: estimated coefficient covariance matrix is of reduced rank
Standard error and t-statistic probabilities adjusted for clustering

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-23.85957	40.34956	-0.591322	0.5583
LN_X1	8.767675	3.379306	2.594519	0.0140
X2	-0.115900	0.099020	-1.170465	0.2502
X3	-0.529225	12.24345	-0.043225	0.9658

Effects Specification

Cross-section fixed (dummy variables)

R-squared	0.949273	Mean dependent var	72.23212
Adjusted R-squared	0.935542	S.D. dependent var	3.709682
S.E. of regression	0.941834	Akaike info criterion	2.907870
Sum squared resid	117.9779	Schwarz criterion	3.590367
Log likelihood	-210.1689	Hannan-Quinn criter.	3.184819
F-statistic	69.13530	Durbin-Watson stat	1.342891
Prob(F-statistic)	0.000000		

Descriptive statistics show an overview of the data distribution of each variable used in the study (Sahir, 2022).

2. Data Quality and Preliminary Analysis (if applicable)

Before the main analysis, tests were carried out to ensure the feasibility of the panel data regression model. The results of the multicollinearity test showed that the correlation values between independent variables were below the set limit, so there was no indication of multicollinearity in the model.

Table IV. 1 Multicollinearity Test Results (Correlation Matrix)

Variabel	Std. Error Sebelum Robust	Std. Error Setelah Robust
C	10.16925	40.34956
ln_X1	0.780918	3.379306
X2	0.029749	0.099020
X3	9.078807	12.24345

Source : Output Eviews (Processed Results 2026)

In addition, to ensure the reliability of the estimates, the model was tested against potential heteroscedasticity. Table IV. 2 Regression Comparison Table

	LN_X1	X2	X3
LN_X1	1.000000	0.153356	-0.038873
X2	0.153356	1.000000	-0.111667
X3	-0.038873	-0.111667	1.000000

Source : Output Eviews (Processed Results 2026)

The test results showed an indication of heteroscedasticity, so corrections were made using the robust standard error method (White cross-section) to produce a more consistent estimate (Bai et al., 2024).

3. Main Analytical Results

The selection of the panel data regression model was carried out through the Chow test, the Hausman test, and the Lagrange Multiplier test (Sugiyanto et al., 2022).

Table IV. 3 Chow Test Results

Redundant Fixed Effects Tests
Equation: Untitled
Test cross-section fixed effects

Effects Test	Statistic	d.f.	Prob.
Cross-section F	47.314900	(33,133)	0.0000
Cross-section Chi-square	432.604092	33	0.0000

Sumber : Hasil Output Eviews (Hasil Olahan 2026)

Table IV. 4 Hausman Test

Correlated Random Effects - Hausman Test
Equation: Untitled
Test cross-section random effects

Test Summary	Chi-Sq. Statistic	Chi-Sq. d.f.	Prob.
Cross-section random	29.282847	3	0.0000

Sumber : Hasil Output Eviews (Hasil Olahan 2026)

The test results show that the best model used in this study is the Fixed Effect Model. The results of the panel data regression estimation with the Fixed Effect Model approach and robust standard error correction are presented in the following table.

4. Hypothesis Testing Results / Key Findings

Based on the results of regression estimation, hypothesis testing was carried out by looking at the probability value of each variable.

H1: GDP per capita has a positive and significant effect on HDI. The estimated results show that the variable GDP per capita has a probability value of < 0.05, so H1 is accepted.

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H2: Economic growth has a positive and significant effect on HDI. The results of the estimation show that the economic growth variable has a probability value of > 0.05, so H2 is rejected

H3: Income inequality has a positive and significant effect on HDI. The estimation results show that the income inequality variable has a probability value of > 0.05, so H3 is rejected

H4: GDP per capita, economic growth, and income inequality simultaneously affect HDI. The results of the F test showed that the Prob value (F-statistic) < 0.05, so H4 was accepted.

4.2 Research Discussion

1. Interpretation of Key Findings

The results of the study show that GDP per capita has a positive and significant effect on the Human Development Index. These findings indicate that the increase in average income of the community contributes to an improvement in the quality of life, especially in access to education, health, and a decent standard of living. In other words, the higher the economic ability of the community, the greater the opportunity to increase human development achievements.

In contrast, economic growth does not show a significant influence on the Human Development Index. This indicates that an increase in economic output in aggregate is not necessarily followed by an increase in people's welfare equally. Similarly, income inequality did not show a significant influence on the Human Development Index in this study, suggesting that income distribution has not been a dominant factor in determining the variation in HDI between provinces in the observation period.

However, simultaneously, GDP per capita, economic growth, and income inequality have a significant effect on the Human Development Index (Karonika et al., 2024). This shows that human development is influenced by a combination of economic factors together, although not all variables show a significant influence.

2. Comparison with Previous Studies

The finding that GDP per capita has a positive effect on HDI is in line with previous research that states that increasing people's income contributes to improving the quality of human development (Williyan & Hasmarini, 2024). This reinforces the view that economic capacity is an important factor in supporting human development.

However, the insignificance of the influence of economic growth on HDI shows results consistent with several studies that have found that economic growth does not always have a direct impact on people's welfare (Hamid et al., 2025) (Asmara et al., 2024). This confirms that high economic growth is not necessarily inclusive.

Meanwhile, the results of research related to insignificant income inequality are also in line with several studies that show that the effect of inequality on human development can vary depending on the regional context and applicable policies (Saputra & Marseto, 2025) (Amaluis et al., 2024). However, these results differ from other studies that found that inequality had a negative effect on HDI, suggesting inconsistencies in the literature.

3. Theoretical Contributions

Theoretically, this study supports the development theory that increases per capita income is the main determinant in improving people's welfare. However, the finding that economic growth is insignificant suggests that classical economic growth theories need to be complemented by a more comprehensive approach that considers aspects of distribution and access.

In the perspective of maqasid al-shariah, the results of this study show that development cannot be measured only from economic growth alone, but must consider the broader welfare aspect. Significant GDP

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per capita reflects the aspect of hifz al-mal (property protection), while the insignificance of economic growth suggests that an increase in output is not necessarily in line with the overall achievement of maqasid.

4. Practical and Policy Implications

The results of this study provide important implications for policymakers. The government needs to put more emphasis on increasing people's income directly, for example through job creation and productivity increases, rather than just pursuing aggregate economic growth.

In addition, development policies need to be directed at improving the quality of education and health services as the main components of human development (Setyaningrum, 2024). Although income inequality was not significant in this study, equitable efforts are still important to ensure that the benefits of development can be widely felt by the entire community.

5. Integration with the Research Gap

This study succeeded in filling the gap in the literature by showing that not all economic variables have a direct influence on human development. These findings explain the inconsistencies of previous research results by suggesting that the influence of economic variables can differ depending on the context and period of the study.

In addition, the integration of the maqasid al-shariah perspective makes a new contribution to the literature by offering a more holistic approach to understanding human development, focusing not only on economic growth but also on welfare and social justice (Puspitasari et al., 2025).

6. Acknowledgement of Study Limitations

Although this research makes a significant contribution, there are some limitations that need to be considered. The results of this study are limited to the economic variables used, so they do not include social and institutional factors that also affect human development. In addition, insignificant results on some variables indicate that there are still other factors that have not been accommodated in the research model.

5. Conclusion

5.1 Summary of Key Findings

This study aims to analyze the influence of Gross Regional Domestic Product per capita, economic growth, and income inequality on the Human Development Index in Indonesia. The results of the study show that GDP per capita has a positive and significant effect on the Human Development Index, which confirms that increasing the economic capacity of the community contributes to improving the quality of life. In contrast, economic growth and income inequality do not show a partially significant effect on the Human Development Index. However, simultaneously, these three variables have proven to have a significant influence, which shows that human development is the result of the interaction of various economic factors together.

5.2 Theoretical Contributions

This research makes a theoretical contribution by reinforcing the view that per capita income is a major determinant in human development. In addition, the finding that economic growth has no significant effect suggests that conventional economic growth approaches are not yet fully able to comprehensively explain the variation in human development.

Furthermore, this research enriches the literature by integrating the perspective of maqasid al-shariah in the analysis of human development. This approach emphasizes that development is not only oriented towards economic growth, but also on a balance between welfare, equity, and social justice. Thus, this research provides a more holistic conceptual framework in understanding human development.

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5.3 Practical and Policy Implications

The results of this study provide important implications for the formulation of development policies. The government needs to place more emphasis on increasing people's income directly through job creation, increasing productivity, and strengthening inclusive economic sectors.

In addition, development policies should not only focus on increasing economic growth, but also on improving the quality of education and health services as a key component of human development. Although income inequality did not show a significant influence in the study, equitable efforts remain important to ensure a fairer distribution of development benefits. The maqasid al-shariah-based approach can also be the basis for formulating development policies that are not only growth-oriented, but also on the welfare of society as a whole.

5.4 Limitations of the Study

This study has limitations that need to be considered in interpreting the results. First, the variables used are still limited to economic aspects, so they do not fully reflect social, institutional, and policy factors that also affect human development. Second, insignificant results on some variables suggest that there are other factors outside the model that can affect the Human Development Index. Therefore, generalization of the results of this study needs to be done carefully, especially in different contexts.

5.5 Directions for Future Research

Further research is suggested to develop a more comprehensive model by including additional variables, such as government spending on education and health, poverty rates, and institutional quality.

In addition, future research may use longer time periods or different methodological approaches to obtain more robust results. The integration of the maqasid al-shariah perspective can also be expanded by using more specific indicators to measure the welfare dimension more deeply.

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