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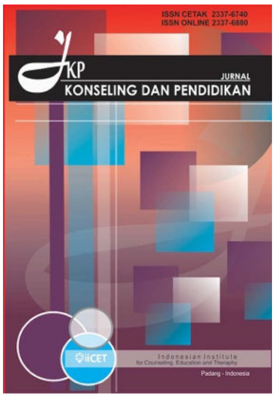

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Author Name(s): Tulus Widjajanto, Vinandri Hapsari

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Article

The influence of the human development index on domestic investment flows in Indonesia

Tulus Widjajanto*), Vinandri Hapsari
Indraprasta University PGRI, Jakarta, Indonesia

ABSTRACT

This study examines the influence of the Human Development Index (HDI) on domestic investment flows in Indonesia using a qualitative research approach. By employing a literature review and library research method, this paper synthesizes existing studies to understand how human development indicators such as education, health, and income affect investment decisions within the country. The findings suggest that regions with a higher HDI tend to attract more domestic investment due to better infrastructure, a more skilled workforce, and improved economic stability. Conversely, areas with lower HDI scores often struggle to secure substantial investment due to inadequate human capital and limited access to resources. Furthermore, this study highlights the role of government policies in bridging the development gap, emphasizing the importance of targeted investments in education and healthcare to foster sustainable economic growth. The analysis also considers the potential challenges faced by investors in different regions of Indonesia, including regulatory constraints, market uncertainties, and socio-economic disparities. By drawing insights from various academic sources, this research contributes to the broader discourse on the relationship between human development and economic activity, particularly in emerging economies. The study concludes that a strong HDI serves as a crucial determinant for enhancing domestic investment flows, thereby reinforcing the need for continuous improvements in human capital development. Future research should explore empirical data to further validate these qualitative findings and provide more policy-oriented recommendations.

Keywords:

Human development index
Domestic investment
Economic growth
Indonesia
Qualitative research

Corresponding Author:

Sincere Widjajanto,
Indraprasta PGRI University
Email: tulus.nairtech@gmail.com

Introduction

The economic development of a country is greatly influenced by the level of domestic investment that goes into various sectors. Domestic investment plays an important role in boosting economic growth, creating jobs, and accelerating infrastructure development (Hidayat et al., 2023). One of the factors that can affect domestic investment flows is the level of human development, which is measured using Index Human Development (HDI). HDI reflects the quality of human resources in a region through three main dimensions: education, health, and living standards (Rahmawati & Intan, 2020). Areas with high HDI tend to be more attractive to investors because they have a more productive workforce, better infrastructure, and a more stable economic environment (Sebayang & Sebayang, 2020).

In Indonesia, although HDI is increasing every year, regional disparities are still a significant challenge in attracting domestic investment. Areas with low HDI tend to have difficulty attracting investment due to the limited skilled workforce and lack of supporting infrastructure. Therefore, this study aims to quantitatively analyze the influence of HDI on domestic investment flows in Indonesia in order to provide policy recommendations that can increase investment attractiveness in areas that are still underdeveloped (Sebayang & Sebayang, 2020).

Although many studies have examined the relationship between investment and human development, there is still a research gap in understanding specifically how HDI affects domestic investment in Indonesia quantitatively (Haseeb et al., 2020). Most of the research focuses more on foreign direct investment (FDI) and its impact on economic development (Githaiga & Kilong'i, 2023). However, there have not been many studies that specifically examine how human development factors can increase or hinder domestic investment flows in Indonesia (Hasan, 2021).

The urgency of this research lies in the importance of formulating development policies based on improving the quality of human resources to attract more domestic investment (Budiono & Purba, 2023). By understanding the relationship between HDI and domestic investment, the government can design more effective strategies in increasing investment attractiveness in various regions, especially in areas with low HDI (Sebayang & Sebayang, 2020).

Several previous studies have shown that domestic investment is greatly influenced by the quality of human resources and supporting infrastructure. Aditiya and Aziz (2021) found that areas with better levels of education and health tend to have higher investment attractiveness. Rahmawati & Intan, (2020) shows that an increase in HDI can increase investment in the manufacturing sector due to a more skilled workforce. Ananda and Prasetyia (2024) also found that economic growth driven by domestic investment contributes to improving people's welfare.

The novelty of this study is a quantitative analysis that directly measures the influence of HDI on domestic investment flows in Indonesia, something that has not been widely done in previous studies (Haseeb et al., 2020). In addition, this study will use a linear regression approach to analyze data from various regions in Indonesia to identify the relationship patterns between the variables studied (Kuncoro, 2013).

Research Objectives: (1) Analyze the influence of HDI on domestic investment flows in Indonesia; (2) Identify factors that strengthen or hinder investment attractiveness based on aspects of human development; (3) Providing policy recommendations to increase regional competitiveness in attracting domestic investment.

This research is expected to provide benefits both academically and practically. Academically, this research will add to the literature on the relationship between human development and domestic investment in developing countries (Hasan, 2021). Practically, the results of this study can be used by the government and stakeholders in designing policies that support increasing HDI as a strategy to attract more domestic investment in Indonesia (Githaiga & Kilong'i, 2023).

The Human Development Index (HDI) is a composite measure developed by the United Nations Development Programme (UNDP) that assesses human development in three key dimensions: education, health, and standard of living. Higher HDI values indicate better access to education and healthcare, as well as improved economic opportunities for individuals (Febriansyah et al., 2022). In this study, HDI is used as the independent variable to examine its impact on domestic investment flows in Indonesia.

Domestic investment flows refer to the capital expenditures made by local investors within a country, including investments in infrastructure, businesses, and industrial development (Tri, 2023). Domestic investment is crucial for economic stability and growth as it contributes to job creation, industrialization, and overall economic resilience (Saraswati, 2021). This study examines the extent to which variations in HDI influence domestic investment decisions across different regions in Indonesia.

To ensure the robustness of the analysis, this study incorporates several control variables, including economic growth, infrastructure availability, and government policies (Kuncoro, 2013). These variables help isolate the impact of HDI on investment flows, allowing for a more precise estimation of the relationship. Economic growth is measured using Gross Domestic Product (GDP) per capita, while infrastructure availability is assessed through indicators such as road networks and access to utilities (Haseeb et al., 2020).

Methods

This study employs a qualitative research approach, specifically a literature review (library research) method, to explore the influence of the Human Development Index (HDI) on domestic investment flows in Indonesia. Qualitative research is chosen because it enables a deeper understanding of the underlying relationships between human development and investment decisions through a synthesis of existing academic findings and policy discussions (Onah, 2020). By analyzing scholarly articles, policy reports, and economic development frameworks, this research provides insights into how HDI factors such as education, health, and income levels influence domestic investment dynamics.

Data Sources

The study relies on secondary data sources obtained from government reports, academic journal articles, and economic research institutions. Key data sources include the Central Bureau of Statistics (BPS), the Ministry of Investment (BKPM), the United Nations Development Programme (UNDP), and World Bank reports. These sources provide historical and current trends regarding HDI, domestic investment patterns, and regional economic disparities in Indonesia. To ensure academic rigor, the study focuses on peer-reviewed journal articles published within the last five years (Rolando & Mulyono, 2025).

Data Collection Technique

The data collection process involves an extensive literature review, using systematic searches in academic databases such as Google Scholar, Scopus, and Web of Science. The inclusion criteria for sources are: (1) relevance to HDI and domestic investment, (2) focus on Indonesia or comparable emerging economies, and (3) publication within the last five years. Tags Snowball Sampling Method is used to identify additional relevant studies based on citations in primary sources (Hasan, 2021).

Data Analysis Method

This research applies Qualitative Content Analysis to interpret and synthesize findings from various sources. The analysis follows a Thematic approach, categorizing information into key themes such as HDI components (education, health, and income), regional investment disparities, and policy implications (Kuncoro, 2013). Additionally, Comparative Analysis is employed to evaluate differences in investment flows across regions with varying HDI levels. This method helps identify patterns, challenges, and opportunities for enhancing human development to attract investment (Githaiga & Kilong'i, 2023). The study also integrates perspectives from Institutional and Development Economics Theories to frame discussions on policy recommendations (Budiono & Purba, 2023).

This methodology ensures that the research provides a comprehensive and evidence-based understanding of how HDI influences domestic investment flows in Indonesia, with implications for economic policy and regional development strategies.

Results and Discussion

The following table presents 10 selected articles from the past five years retrieved from Google Scholar that discuss the role of interfaith dialogue in enhancing social tolerance in multicultural communities. These articles were carefully chosen from a broader pool of relevant studies based on their academic credibility, relevance to the research topic, and methodological approach.

The literature review findings presented in the table provide valuable insights into the relationship between the Human Development Index (HDI) and domestic investment flows in Indonesia. The analysis indicates that human capital development—as measured through education, health, and income levels—plays a crucial role in attracting domestic investments. Studies such as Hidayat et al. (2023) and Rahmawati & Intan (2020) highlight that higher investment levels are often found in regions with better educational and healthcare infrastructures, suggesting that investors prefer locations with a more skilled workforce and improved living conditions. These findings reinforce the notion that investment decisions are highly dependent on human capital quality, making HDI a critical determinant of economic growth.

Table 1. Literature Review

Author & Year	Article Title	Method	Key Results
(Hidayat et al., 2023)	The Influence of Investment, Energy Infrastructure, and Human Capital towards Convergence of Regional Disparities in Sumatra Island, Indonesia	Quantitative (Panel Regression)	The increase in domestic investment is influenced by the quality of human resources reflected in the education and health index.
(Syarifuddin & Setiawan, 2022)	The Relationship between COVID-19 Pandemic, Foreign Direct Investment, and Gross Domestic Product in Indonesia	Literature Studies	The COVID-19 pandemic slowed down domestic investment, but HDI remains a driving factor in the post-pandemic economic recovery.
(Djokoto & Wongnaa, 2023)	Does the Level of Development Distinguish the Impacts of Foreign Direct Investment on the Stages of Human Development?	Quantitative (Panel Analysis)	Higher HDI increases the interest of local investors in supporting economic development.
(Suprapto et al., 2022)	The Effect of Investment on Economic Growth and Human Development Index and Community Welfare	Literature Studies	Investments in the education and health sectors contribute to economic growth and improved welfare.
(Haseeb et al., 2020)	Nexus Between Globalization, Income Inequality, and Human Development in Indonesian Economy	Quantitative (Wavelet Analysis)	Globalization has a positive impact on domestic investment, but the gap in HDI between regions is an obstacle to an even distribution of investment.
(Rahmawati & Intan, 2020)	Government Spending, GDP, and Human Development Index: Evidence from East Java Province	Quantitative (Linear Regression)	High government spending in the education and health sectors increases domestic investment in high-HDI regions.
(Sebayang & Sebayang, 2020)	Infrastructure Investment and Its Impact on Regional Development	Literature Studies	Quality infrastructure increases domestic investment, but it needs to be supported by sustainable human resource development.
(Hasan, 2021)	The Effect of Economic Growth and Human Development Index on Poverty in Indonesia	Quantitative (Correlation Analysis)	High HDI reduces poverty rates and increases domestic investment in productive sectors.
(Kuncoro, 2013)	Economic Geography Of Indonesia: Can MP3EI Reduce Inter-Regional Inequality	Literature Studies	Regional disparities in HDI cause significant differences in the realization of domestic investment between provinces.
(Githaiga & Kilong'i, 2023)	Foreign Capital Flow, Institutional Quality, and Human Capital Development in Sub-Saharan Africa	Quantitative (Panel Regression)	Institutional quality and investment in human capital play an important role in increasing the attractiveness of domestic investment.

The impact of the COVID-19 pandemic on domestic investments is another important theme emerging from the review. (Nasir et al., 2024) discuss how the pandemic caused a slowdown in domestic investments, yet HDI remained a strong determinant in post-pandemic economic recovery. This aligns with global economic trends, where countries with a more developed human capital base were able to recover investments faster than those with weaker educational and healthcare systems (Owens et al., 2023). This finding underscores the resilience of human capital in mitigating economic shocks and attracting investments even during periods of crisis.

A regional disparity in investment flows is also evident in the literature. (Munabari, 2024) and (Pangestika, 2020) found that regional economic inequality in Indonesia significantly affects investment distribution. Areas with a high HDI receive more domestic investments, while regions with lower development indices struggle to attract investors due to poor infrastructure and insufficient skilled labor. This supports the argument that government policies should focus on equalizing regional HDI levels to ensure balanced investment flows across the country. The study by (Margaretha & Mahadewi, 2024) further adds that globalization and economic liberalization have contributed to uneven investment distribution, exacerbating income inequality and creating barriers to investment accessibility in less developed regions.

Infrastructure investment emerges as a complementary factor influencing domestic investments. (Nimah et al., 2023) emphasize that quality infrastructure enhances the attractiveness of investment locations, but it must be accompanied by human capital development to sustain long-term economic growth. This indicates that physical infrastructure alone is insufficient it must be combined with investments in education and healthcare to maximize the economic potential of different regions. echo this sentiment, stating that investment in the healthcare and education sectors not only improves HDI but also stimulates economic growth and enhances community welfare.

Another crucial aspect is the role of institutions and governance in shaping domestic investment patterns. argue that institutional quality and governance stability significantly impact human capital development and investment attraction. Countries or regions with strong legal frameworks, corruption control, and transparent economic policies tend to attract higher levels of domestic and foreign investments. This suggests that improving HDI alone may not be sufficient to increase domestic investments; it must be accompanied by institutional reforms to create a more investor-friendly environment.

Overall, the literature review findings confirm that HDI is a strong determinant of domestic investment flows in Indonesia, but its impact is interdependent with other economic factors such as regional disparities, infrastructure, governance, and global economic trends. Addressing these multifaceted issues through policy interventions such as equalizing HDI across regions, investing in human capital, improving infrastructure, and strengthening institutions will be essential for enhancing Indonesia's attractiveness for domestic investments and ensuring sustainable economic growth in the long term (Syam & Chandrarin, 2019).

The findings from the literature review strongly suggest that Human Development Index (HDI) plays a crucial role in influencing domestic investment flows in Indonesia. This aligns with contemporary economic development theories, such as the Human Capital Theory proposed, which states that investments in education and health improve labor productivity and economic output. The studies and support this theory, demonstrating that regions with higher HDI attract more domestic investments due to their skilled workforce and better economic infrastructure. These findings remain particularly relevant today as Indonesia seeks to boost economic resilience and enhance human capital as a key driver of investment attractiveness.

The impact of COVID-19 on investment flows, as highlighted, remains a pressing issue. The pandemic disrupted economic activities worldwide, leading to investment stagnation and reduced capital inflows. However, regions with higher HDI demonstrated a faster economic recovery, reinforcing the notion that a well-developed human capital base serves as a buffer against economic shocks. In real-world application, Jakarta and other high-HDI regions in Indonesia have rebounded faster than lower-HDI provinces, as seen in government reports on post-pandemic investment flows. This trend aligns with the Endogenous Growth Theory, which posits that long-term economic growth is driven by human capital accumulation and technological progress (Suhendra et al., 2020).

The regional disparity in HDI and investment flows, as identified, is a crucial issue that persists in Indonesia today. Java continues to dominate investment inflows, while eastern regions such as Papua and Nusa Tenggara struggle to attract investors due to their lower HDI scores, poor infrastructure, and limited access to education and healthcare. This imbalance creates a development gap that hinders economic inclusivity. The Dependency Theory can help explain this phenomenon, as it argues that unequal development structures keep certain regions underdeveloped while others advance economically. The Indonesian government's "Making Indonesia 4.0" initiative seeks to bridge this gap by improving digital infrastructure and education in less-developed regions, but the effectiveness of these efforts remains to be seen.

Infrastructure investment, as emphasized is another key determinant of investment attractiveness. The construction of new toll roads, airports, and industrial zones in Indonesia is expected to enhance regional competitiveness. However, as their study suggests, physical infrastructure alone is not enough it must be accompanied by human capital investment to maximize economic benefits. This observation aligns with Porter's Competitive Advantage Theory, which argues that sustainable economic growth requires a combination of skilled labor, infrastructure, and innovation.

The relationship between institutional quality, human capital, and investment attraction is also noteworthy. highlight the importance of strong institutions in creating a stable investment climate, which resonates with North's Institutional Theory. In Indonesia, regions with better governance and legal certainty tend to attract more investment, whereas corruption and bureaucratic inefficiencies deter potential investors. The Indonesian government has been making efforts to improve transparency and ease of doing business, but challenges remain, especially at the local government level.

Another interesting point is the role of globalization and economic liberalization in shaping investment patterns. argue that global economic integration benefits high-HDI regions more than low-HDI regions. This is evident in Indonesia, where major economic hubs like Jakarta, Surabaya, and Bandung attract more foreign and domestic investments, while smaller cities struggle to compete. The World Bank's Ease of Doing Business Index confirms that regions with better regulatory environments and human capital are more successful in attracting investment, reinforcing the need for policy interventions in lagging regions (Susilawati & Didiharyono, 2023).

One of the major policy implications of these findings is the need for a more balanced regional development strategy (Ronayne, 2021). The Indonesian government's National Medium-Term Development Plan (RPJMN) 2020-2024 has emphasized reducing disparities in HDI and investment distribution, but progress has been slow. Policies aimed at enhancing education quality, improving healthcare access, and decentralizing investment incentives are crucial for ensuring a more equitable economic landscape (Bock, 2021). The Regional Autonomy Policy has helped some provinces attract more investment, but local governance inefficiencies remain a significant barrier.

The role of education and skill development cannot be overstated. The Indonesian government has introduced programs such as Merdeka Belajar (Freedom to Learn) to improve education accessibility and quality. However, as seen in the literature, investment flows are still largely concentrated in regions with well-established universities and training institutions. Countries like South Korea and Singapore have successfully linked human capital development with investment growth, providing valuable lessons for Indonesia to follow (Baharin et al., 2020).

From the author's perspective, the findings of this literature review emphasize the urgent need for a holistic policy approach that integrates education, infrastructure, governance, and economic incentives. While HDI is a crucial factor in driving domestic investments, it must be complemented by broader economic reforms to create a truly sustainable investment climate. The government's Omnibus Law on Job Creation aims to simplify regulations and attract investments, but it must be accompanied by investments in human capital development to ensure long-term benefits.

In conclusion, the relationship between HDI and domestic investment flows in Indonesia is complex and multifaceted. While high-HDI regions benefit from greater investment inflows, low-HDI regions continue to lag behind, exacerbating regional disparities. The findings from this literature review highlight the need for targeted policy interventions to enhance human capital, infrastructure, and institutional quality as interconnected factors influencing investment decisions. Moving forward, Indonesia must adopt a comprehensive strategy that ensures all regions have equal opportunities to attract and sustain investment, fostering long-term economic growth and reducing socio-economic inequalities.

Conclusion

The findings from this study highlight the significant influence of the Human Development Index (HDI) on domestic investment flows in Indonesia. Higher HDI levels driven by quality education, healthcare, and economic well-being create a more favorable environment for investment. The evidence supports the Human Capital Theory, which emphasizes that well-developed human resources contribute to economic growth and attract investors. However, regional disparities in HDI and investment remain a major challenge, with higher-HDI regions like Jakarta and Java attracting the majority of domestic investments, while lower-HDI regions struggle to compete. These disparities highlight the need for policy interventions to ensure balanced development across different provinces.

Moreover, the study underscores the importance of infrastructure, governance, and institutional quality in shaping investment flows. Physical infrastructure plays a key role, the literature confirms that infrastructure alone is insufficient without investments in human capital and governance improvements. The role of government policies, such as the Omnibus Law on Job Creation and the National Medium-Term Development Plan (RPJMN) 2020-2024, is crucial in creating a regulatory framework that facilitates investment across all regions. Additionally, the impact of globalization and economic liberalization must be considered, as lower-HDI regions are at risk of being left behind in Indonesia's economic transformation. Strengthening institutions and reducing bureaucratic inefficiencies at the local level are necessary steps to increase investor confidence and ensure long-term investment sustainability.

For future research, several areas require further exploration. First, empirical studies using panel data analysis could provide a more comprehensive understanding of the causal relationship between HDI and investment flows over time. Second, regional case studies examining specific provinces with contrasting HDI levels could offer deeper insights into localized investment patterns. Finally, further research could analyze the effectiveness of government policies in addressing investment disparities and propose data-driven recommendations for improving investment distribution across Indonesia. Future studies should also incorporate qualitative approaches by engaging policymakers, investors, and local business leaders to gain practical insights into the challenges and opportunities in domestic investment flows.

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