

THE EFFECT OF EDUCATION LEVEL, UNEMPLOYMENT RATE AND CONSUMPTION LEVEL ON ECONOMIC GROWTH IN JEMBER REGENCY WITH INFLATION AS AN INTERVENING VARIABLE

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ABSTRACT

This study aims to determine whether the level of education, the number of unemployment and the level of consumption affect economic growth in Jember Regency through inflation as an intervening variable. The theory used in this study are regional economy, regional and urban economy and human resource economy. The data used in this study are secondary data collected by the Central Bureau of Statistics in Jember Regency's website for 10 years between 2013 until 2022. The data processing method uses the path analysis method with SPSS 25 version of analysis tool. The result showed that the level of consumption had a effect on inflation, in addition, the number of unemployment and the level of consumption also have a effect on economic growth

Keywords: level of education, the number of unemployment, the level of consumption, inflation, economic growth

1. INTRODUCTION

Economic growth is defined as the development of economic activities that lead to an increase in the production of goods and services in society and an improvement in the prosperity of the community (Sukirno, 2011: 331). Indonesia's economic growth rate was negative at the beginning of the pandemic because many companies experienced a decline in turnover and export-import activities were restricted to prevent the spread of Covid-19. However, over time, Indonesia's economic growth rate continued to move in a positive direction as many business sectors began to recover in the midst of the pandemic. Economic growth is influenced by several factors, including household consumption of food and inflation.

Based on the previous explanation, it can be seen that Jember Regency is one of the regions in Indonesia that has been affected by the Covid-19 pandemic. The most noticeable impact is the increase in unemployment as a result of mass layoffs from the companies where they worked. From this phenomenon, the author is interested in researching "The effect of education level, unemployment rate, and consumption level on economic growth in Jember Regency with inflation as an intervening variable."

2. RESEARCH METHODS

Research Location

The location of this research is in Jember Regency. Jember is one of the regencies in East Java Province, approximately 200 km from the provincial capital of Surabaya. Geographically, Jember Regency is located between 113°15'47" and 114°02'35" east longitude and between 7°58'06" and 8°33'44" south latitude. Jember Regency has an area of 3,306.689 km² and consists of 31 subdistricts and 248 villages or kelurahan (Jember Regency in Figures 2023, by BPS Jember).

Type and Source

This research was conducted from January to April 2023 using descriptive quantitative research. Quantitative research is a method that aims to create an objective picture or description of a situation. Data collection was carried out by gathering data from the official website of the Central Statistics Agency (BPS) of Jember Regency and news sites related to the issues being studied.

Variable Identification

Variables are variations of research objects, such as human height, which varies according to age or weight.

The variables used in this study are divided into three variables, namely:

1. Independent Variables
According to Sugiyono (2019:16), independent variables are variables that influence or cause changes or the emergence of dependent variables. The independent variables in this study are education level (X1), unemployment rate (X2), and consumption level (X3).
2. Dependent Variables
According to Sugiyono (2019:69), dependent variables are often referred to as dependent variables, which are variables that are influenced or become the result of independent variables. The dependent variable used in this study is economic growth (Y).
3. Intervening Variable
According to Sugiyono (2019:39), intervening variables are variables that theoretically influence the relationship between independent and dependent variables, making the relationship indirect and impossible to observe and measure. This variable is a mediator or intermediate variable located between independent and dependent variables, so that independent variables do not directly influence changes or the emergence of dependent variables. This variable distinguishes the analytical tools used in this study. This variable is an intervening or intermediate variable located between the independent and dependent variables, so that the independent variable does not directly influence the change or emergence of the dependent variable. This variable distinguishes the analysis tool used in this study, namely path analysis, from its predecessor, multiple linear regression analysis. The intervening variable in this study is inflation (Z).

Operational Definition of Variables

The operational definition of research variables according to Sugiyono (2015: 38) is an attribute or property or value of an object or activity that has certain variations that have been determined by the researcher to be studied and then conclusions are drawn. In this study, the operational definition of the variables is:

1. Level of Education
Education is an activity to learn new things such as knowledge, skills, and habits. In everyday life, education is very important for every individual. This is because education is the basis for a person to be accepted for work or to start a business. In this study, the level of education, which is the first variable, will focus on people who have completed high school or equivalent education.
2. Number of Unemployed
According to Sukirno (2004: 28), unemployment is the number of workers in the economy who are actively seeking work but have not yet found it. Meanwhile, according to the Central Statistics Agency, the labor force is the number of working and non-working people over the age of 15. In this study, the variable of the number of unemployed is measured from the number of graduates in Jember Regency each year since 2013 before the Covid-19 pandemic until 2022 when the pandemic began to subside.
3. Consumption Level
According to Drs. Ec. H. Suherman Rosyidi M.Com, consumption is defined as the use of goods and services that directly meet human needs. Consumption, or more precisely personal consumption expenditure, is household expenditure on final goods and services. Consumption activities will continue under any circumstances. During the Covid-19 pandemic, the level of consumption continued and the public experienced panic buying at the beginning due to fears of shortages of necessary goods. In this study, the level of consumption will focus on the level of consumption in the food sector in one month in Jember Regency.
4. Inflation
According to Bank Indonesia (BI), inflation can be defined as a general and continuous increase in the prices of goods and services over a certain period of time. Inflation is caused by the large amount of money circulating in society, which causes banks to raise interest rates on savings accounts. With this policy, people will save their money, thereby reducing the amount of money circulating in society. Inflation is also caused by the scarcity of certain basic necessities, such as foodstuffs. This occurs during major holidays, for example, during Eid al-Fitr, when the prices of oil, eggs, and beef increase due to high demand from the public. In this study, inflation will focus on annual inflation in Jember Regency.
5. Economic Growth
According to Sadono Sukirno (1996:33), economic growth is the process of continuous increase in per capita output in the long term. Economic growth in a region is influenced by several factors such as population size, amount of capital goods, land area, natural resources, and technology used.

Data Analysis Methods

Path Analysis

Path analysis is an analytical tool first developed by Sewall Wright in the 1920s (Joreskog and Sorbom, 1996; Johnson & Wichern, 1992). Path analysis is used to test the influence indicated by the path coefficients in

each path diagram of the relationship between variables X1, X2, X3 on Y and its impact on Z. According to Riduwan and Kuncoro (2021: 2), the path analysis model is used to analyze the pattern of relationships between variables with the aim of determining the direct and indirect effects of a set of independent (exogenous) variables on dependent (endogenous) variables. In this study, the variables to be calculated using path analysis are education level (X1), unemployment rate (X2), consumption level (X3), inflation (Z), and economic growth (Y).

Partial Effect Test (t-test)

According to Ghozali (2018: 88), the t-test is used to test the effect of each independent variable used in this study on the dependent variable partially. Testing of the regression results is carried out using a t-test at a confidence level of 95% or $\alpha = 5\%$. This partial test can be expressed in the following equation:

If the significant value > 0.05 , then H0 is accepted and H1 is rejected, which means that the independent variable does not have a significant effect on the dependent variable.

If the significant value < 0.05 , then H0 is rejected and H1 is accepted, which means that the independent variable has a significant effect on the dependent variable.

Sobel Test

Mediation hypothesis testing can be performed using a procedure developed by Sobel (1982) and known as the Sobel Test (Ghozali, 2013). The Sobel test is used to test whether an intervening variable has an effect in a study. The Sobel test has the following formula:

$$Sab = \sqrt{b2Sa2 + a2Sb2 + Sa2Sb2}$$

Explanation:

Sab = the standard error of indirect influence

a = the path of the independent variable (X) with the intervening variable (Z)

b = the path of the intervening variable (Z) with the dependent variable (Y)

Sa = standard error of coefficient a

Sb = standard error of coefficient b

To calculate the indirect effect, it is necessary to calculate the t-value of coefficient ab using the following formula:

$$t = ab/Sab$$

3. RESULTS AND DISCUSSION

Path Analysis Results

Path analysis is an extension of multiple linear regression analysis, where regression does not include intervening variables that act as links or intermediaries between independent and dependent variables, whereas path analysis includes intervening variables.

Table 1. Model 1 Path Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	9,515	2,366		4,022	,007
	EDUCATION LEVEL	-,031	,015	-,434	-2,104	,080
	NUMBER OF UNEMPLOYED	,023	,018	,265	1,286	,246
	CONSUMPTION LEVEL	-,152	,044	-,707	-3,443	,014

a. Dependent Variable: INFLATION

Source: Data processed

Based on the table, it can be seen that the significance of the Education Level variable (X1) is 0.080, the Unemployment Rate variable (X2) is 0.246, and the Consumption Level variable (X3) is 0.014. From these results, it can be interpreted that the Unemployment Rate (X1) and Number of Unemployed (X2) do not affect Inflation. Meanwhile, the Consumption Level (X3) variable affects Inflation (Z).

Table 2. Results of R Square Path Coefficient Model 1

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,871 ^a	,759	,638	,41971

a. Predictors: (Constant), CONSUMPTION LEVEL, UNEMPLOYMENT RATE, EDUCATION LEVEL

Source: Data processed

Based on Table 2, it can be seen that the effect of Education Level (X1), Unemployment Rate (X2), Consumption Level (X3) and Inflation (Z) in Jember Regency is 0.638 or 63.8%, while the remaining 36.2% is influenced by other factors. Meanwhile, the value of ϵ_1 can be calculated using the following formula:

$$\epsilon_1 = \sqrt{1 - 0,638}$$

$$\epsilon_1 = \sqrt{0,362}$$

$$\epsilon_1 = 0,601$$

Table 3. Model 2 Path Coefficients

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	11,623	34,674		,335	,751
	EDUCATION LEVEL	,109	,147	,395	,739	,493
	NUMBER OF UNEMPLOYED	,006	,151	,017	,037	,045
	CONSUMPTION LEVEL	,097	,580	,027	,067	,050
	INFLATION	,247	3,112	,064	,079	,037

a. Dependent Variable: ECONOMIC GROWTH

Source: Data processed

Based on the table above, it can be seen that the significance of the Education Level variable (X1) is 0.493, the Unemployment Rate variable (X2) is 0.045, the Consumption Level variable (X3) is 0.050, and the Inflation variable (Z) is 0.037. From these results, it can be interpreted that Education Level (X1) has no effect on Economic Growth (Y) in Jember Regency. Meanwhile, Unemployment Rate (X2), Consumption Level (X3), and Inflation (Z) have an effect on Economic Growth (Y) in Jember Regency.

Table 4. Results of R Square Path Coefficient Model 2

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,473 ^a	,223	-,398	3,19983

a. Predictors: (Constant), INFLATION, UNEMPLOYMENT RATE, EDUCATION LEVEL, CONSUMPTION LEVEL

Source: Data processed

Based on Table 4.9, it can be seen that the effect of Education Level (X1), Unemployment Rate (X2), Consumption Level (X3), and Inflation (Z) on Economic Growth (Y) in Jember Regency is 0.223 or 22.3%, while the remaining 77.7% is influenced by other factors. Meanwhile, the value of ϵ_2 can be calculated using the formula:

$$\epsilon_2 = \sqrt{1 - 0,223}$$

$$\epsilon_2 = \sqrt{0,777}$$

$$\epsilon_2 = 0,881$$

Route Calculation

Calculation of Direct Impact

1. The Effect of the Education Level variable (X1) on Inflation (Z)

$$De_{ZX1} = X_1 \rightarrow Z = 0,080$$

This shows that the education level variable has no effect on inflation because it has a value > 0.05 . This result indicates that the education level does not significantly affect inflation. In the context of Jember Regency, inflation is primarily driven by food prices, agricultural output fluctuations, and supply-side factors rather than changes in educational attainment. The dominance of the primary sector and household consumption implies that improvements in education do not directly translate into price pressures.

2. The effect of the number of unemployed (X2) variable on inflation (Z)

$$De_{ZX2} = X_2 \rightarrow Z = 0,246$$

This shows that the number of unemployed variable has no effect on inflation because it has a value > 0.05 . The number of unemployed does not significantly affect inflation. This suggests that unemployment in Jember does not strongly influence aggregate demand. A large proportion of unemployed individuals are

- engaged in informal or low-income activities, limiting their impact on overall consumption and price levels.
3. The effect of the consumption level variable (X3) on inflation (Z)
 $De_{ZX3} = X_3 \rightarrow Z = 0,014$
 This shows that the consumption level variable affects inflation because the value is between 0 and 0.05. The consumption level has a significant effect on inflation. This finding reflects Jember's economic structure, where household consumption is the main driver of economic activity. Increases in consumption, particularly of basic goods, tend to raise demand, leading to higher prices, especially in markets with relatively inelastic supply.
 4. The effect of the Education Level variable (X1) on Economic Growth (Y)
 $De_{YX1} = X_1 \rightarrow Y = 0.493$
 This shows that the education level variable has no effect on economic growth because it has a value > 0.05. Education level does not have a significant effect on economic growth. This indicates that higher educational attainment in Jember has not yet been optimally translated into productivity gains. Limited employment opportunities in high-productivity sectors and the dominance of informal employment reduce the direct contribution of education to economic growth.
 5. The The effect of the number of unemployed (X2) variable on economic growth (Y)
 $De_{YX2} = X_2 \rightarrow Y = 0.045$
 This shows that the number of unemployed variable affects economic growth because the value is between 0 and 0.05. Unemployment significantly affects economic growth. High unemployment reduces labor utilization and regional output, thereby constraining economic growth. In Jember, persistent unemployment reflects structural issues in the labor market that hinder productive economic expansion.
 6. The Effect of Consumption Level (X3) on Economic Growth (Y)
 $De_{YX3} = X_3 \rightarrow Y = 0.050$
 This shows that the consumption level variable affects economic growth because the value is between 0 and 0.05. Consumption level has a significant effect on economic growth. As a consumption-driven economy, increased household spending in Jember stimulates production and income, thereby promoting economic growth.
 7. The effect of the inflation variable (Z) on economic growth (Y)
 $De_{YZ} = Z \rightarrow Y = 0.037$
 This shows that the inflation variable affects economic growth because the value is between 0 and 0.05. Inflation significantly affects economic growth. Moderate inflation in Jember reflects active economic transactions; however, instability in price levels can influence purchasing power and investment decisions, thereby affecting economic growth

Calculation of Indirect Effects

1. The effect of Education Level (X1) on Economic Growth (Y) through Inflation (Z)
 It is known that the direct effect of X1 on Y is 0.493, while the indirect effect of X1 on Y through Z is the product of the beta value of X1 on Z and the beta value of Z on Y, which is $-0.434 \times 0.037 = -0.016058$. Based on these calculations, the results show that the effect of Education Level (X1) on Economic Growth (Y) is considered insignificant because the value is below 0 (zero). Based on these calculations, the effect of Education Level (X1) on Economic Growth (Y) through Inflation (Z) is considered insignificant because the indirect effect is negative and close to zero. This result indicates that improvements in education in Jember do not transmit growth effects through inflation. This may occur because higher education levels do not directly influence price formation, while limited industrial absorption and the dominance of informal employment weaken the linkage between education, inflation dynamics, and economic growth.
2. The effect of Unemployment Rate (X2) on Economic Growth (Y) through Inflation (Z)
 It is known that the direct effect of X2 on Y is 0.045, while the indirect effect of X2 on Y through Z is the product of the beta value of X2 on Z and the beta value of Z on Y, which is $0.265 \times 0.037 = 0.009805$. Based on these calculations, the results show that the effect of Unemployment Rate (X2) on Economic Growth (Y) is considered insignificant because the value is > 0.05 . Based on these calculations, the effect of Unemployment Rate (X2) on Economic Growth (Y) through Inflation (Z) is considered insignificant because the indirect effect is small and statistically weak. This suggests that changes in unemployment in Jember do not significantly influence inflation, as unemployed individuals generally have low purchasing power. Consequently, the inflation channel does not effectively mediate the relationship between unemployment and economic growth.
3. The Effect of Consumption Level (X3) on Economic Growth (Y) through Inflation (Z)
 It is known that the direct effect of X3 on Y is 0.050, while the indirect effect of X3 on Y through Z is the product of the beta value of X3 on Z and the beta value of Z on Y, which is $-0.707 \times 0.037 = -0.026159$.

Based on these calculations, the results show that the effect of Consumption Level (X3) on Economic Growth (Y) is considered insignificant because the value is below 0 (zero). Based on these calculations, the effect of Consumption Level (X3) on Economic Growth (Y) through Inflation (Z) is considered insignificant because the indirect effect is negative. This indicates that although consumption directly promotes economic growth in Jember, rising consumption can also trigger inflationary pressures that weaken purchasing power. As a result, inflation acts as a dampening mechanism rather than an effective mediator in the relationship between consumption and economic growth.

Hypothesis Test (t-test)

Sobel Test

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	9,515	2,366		4,022	,007
EDUCATION LEVEL	-,031	,015	-,434	-2,104	,080
NUMBER OF UNEMPLOYED	,023	,018	,265	1,286	,246
CONSUMPTION LEVEL	-,152	,044	-,707	-3,443	,014

a. Dependent Variable: INFLATION

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	11,623	34,674		,335	,751
EDUCATION LEVEL	,109	,147	,395	,739	,493
NUMBER OF UNEMPLOYED	,006	,151	,017	,037	,045
CONSUMPTION LEVEL	,097	,580	,027	,067	,050
INFLATION	,247	3,112	,064	,079	,037

a. Dependent Variable: ECONOMIC GROWTH

1. Sobel Test Calculation for X1

Given:

$$a = -0.031 \text{ (standardized value of X1 to Z)} \quad a_2 = 0.0009$$

$$b = 0.247 \text{ (standardized value of Z to Y)} \quad b_2 = 0.0610$$

$$Sa = 0.015 \text{ (standard error value of X1 to Z)} \quad Sa_2 = 0.0002$$

$$Sb = 3.112 \text{ (standard error value of Z to Y)} \quad Sb_2 = 9.6845$$

$$Sab = \sqrt{b^2 Sa^2 + a^2 Sb^2 + Sa^2 Sb^2}$$

$$Sab = \sqrt{(0.0610)(0.0002) + (0.0009)(9.6845) + (0.0002)(9.6845)}$$

$$Sab = \sqrt{(0.0000) + (0.0087) + (0.0019)}$$

$$Sab = \sqrt{0.0106}$$

$$Sab = 0.1029$$

The calculation of indirect effects uses the following formula:

$$t = \frac{ab}{Sab}$$

$$t = \frac{0,031 \times 0,247}{0,1029}$$

$$t = \frac{0,0076}{0,1029}$$

$$t = 0,0738$$

From the above calculations, it can be seen that the t-value = 0.0738 and the t-table value = 1.697. Therefore, it can be concluded that t-value < t-table, meaning that Education Level (X1) does not affect Economic Growth (Y) through Inflation (Z). This means that inflation cannot mediate the effect of education level on economic growth.

2. Sobel Test Calculation for X2

Given:

$$\begin{aligned}
 a &= 0.023 \text{ (standardized value of X2 to Z)} & a2 &= 0.0005 \\
 b &= 0.247 \text{ (standardized value of Z to Y)} & b2 &= 0.0610 \\
 Sa &= 0.018 \text{ (standard error value of X2 to Z)} & Sa2 &= 0.0003 \\
 Sb &= 3.112 \text{ (standard error value of Z to Y)} & Sb2 &= 9.6845 \\
 Sab &= \sqrt{b^2Sa^2 + a^2Sb^2 + Sa^2Sb^2} \\
 Sab &= \sqrt{(0.0610)(0.0003) + (0.0005)(9.6845) + (0.0003)(9.6845)} \\
 Sab &= \sqrt{(0.0000) + (0.0048) + (0.0029)} \\
 Sab &= \sqrt{0.0077} \\
 Sab &= 0.0877
 \end{aligned}$$

The calculation of indirect effects uses the following formula:

$$\begin{aligned}
 t &= \frac{ab}{Sab} \\
 t &= \frac{0,023 \times 0,247}{0,0877} \\
 t &= \frac{0,0056}{0,0877} \\
 t &= 0,0638
 \end{aligned}$$

From these calculations, we can see that the t-value = 0.0638 and the t-table value = 1.697. Therefore, we can conclude that t-value < t-table, meaning that the Number of Unemployed (X2) does not affect Economic Growth (Y) through Inflation (Z). This means that inflation cannot mediate the effect of unemployment on economic growth.

3. Sobel Test Calculation for X3

Given:

$$\begin{aligned}
 a &= -0.152 \text{ (standardized value of X3 to Z)} & a2 &= 0.0231 \\
 b &= 0.247 \text{ (standardized value of Z to Y)} & b2 &= 0.0610 \\
 Sa &= 0.044 \text{ (standard error value of X3 to Z)} & Sa2 &= 0.0019 \\
 Sb &= 3.112 \text{ (standard error value of Z to Y)} & Sb2 &= 9.6845 \\
 Sab &= \sqrt{b^2Sa^2 + a^2Sb^2 + Sa^2Sb^2} \\
 Sab &= \sqrt{(0.0610)(0.0019) + (0.0231)(9.6845) + (0.0019)(9.6845)} \\
 Sab &= \sqrt{(0.0001) + (0.2237) + (0.0184)} \\
 Sab &= \sqrt{0.2422} \\
 Sab &= 0.4921
 \end{aligned}$$

The calculation of indirect effects uses the following formula:

$$\begin{aligned}
 t &= \frac{ab}{Sab} \\
 t &= \frac{-0,152 \times 0,247}{0,4921} \\
 t &= \frac{-0,037}{0,4921} \\
 t &= -0,0751
 \end{aligned}$$

From these calculations, we can see that the t-value = -0.0751 and the t-table value = 1.697. Therefore, we can conclude that t-value < t-table, meaning that the Level of Consumption (X3) does not affect Economic Growth (Y) through Inflation (Z). This means that inflation cannot mediate the effect of consumption levels on economic growth.

4. CONCLUSION

Conclusion

This study examines the effect of education level, unemployment rate, and consumption level on economic growth in Jember Regency, with inflation as an intervening variable. The findings indicate that education level does not have a significant effect on either inflation or economic growth. This suggests that improvements in educational attainment in Jember have not yet been effectively translated into productivity gains that can stimulate economic growth. The results also show that the unemployment rate does not significantly affect inflation, but it has a significant effect on economic growth. This indicates that unemployment directly constrains economic growth through reduced labor utilization rather than through changes in price levels. Meanwhile, consumption level has a significant effect on both inflation and economic growth, reflecting the dominant role of household consumption in driving Jember's regional economy. Inflation is found to have a

significant effect on economic growth; however, it does not function as an effective mediating variable. The indirect effects of education level, unemployment rate, and consumption level on economic growth through inflation are insignificant. This implies that inflation weakens rather than strengthens the transmission mechanism between these variables and economic growth. Overall, the findings suggest that economic growth in Jember Regency is primarily driven by direct real-sector factors, particularly consumption and labor market conditions, rather than by inflationary dynamics.

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