

ABSTRAK

Penelitian ini menganalisis pengaruh Produk Domestik Regional Bruto (PDRB) per kapita, PDRB per kapita kuadrat, dan inklusi keuangan terhadap ketimpangan pendapatan di Indonesia dengan membedakan wilayah perkotaan, perdesaan, dan gabungan pada periode 2018–2023. Ketimpangan diukur menggunakan indikator rata-rata pengeluaran 40 persen penduduk terbawah yang dianggap lebih sensitif dalam menangkap kesejahteraan kelompok miskin dibandingkan rasio Gini. Metode penelitian menggunakan regresi data panel non-linear dengan pendekatan kurva Kuznets (inverted U-shaped curve) serta indeks inklusi keuangan berbasis Principal Component Analysis (PCA) yang menggabungkan dimensi akses dan penggunaan layanan keuangan, baik tradisional maupun digital. Hasil penelitian menunjukkan bahwa PDRB per kapita dan PDRB kuadrat berpengaruh signifikan terhadap ketimpangan di wilayah perdesaan dan gabungan, mendukung hipotesis kurva Kuznets yang menegaskan adanya hubungan non-linear antara pertumbuhan ekonomi dan ketimpangan. Sementara itu, inklusi keuangan berpengaruh signifikan dalam menurunkan ketimpangan, terutama di wilayah perdesaan dan gabungan, meskipun pengaruhnya di perkotaan relatif lebih terbatas. Temuan ini menegaskan pentingnya penguatan pertumbuhan ekonomi yang inklusif serta perluasan akses keuangan sebagai instrumen kebijakan untuk mengurangi kesenjangan pendapatan antarwilayah di Indonesia.

Kata Kunci: Ketimpangan Pendapatan, PDRB Per Kapita, Kurva Kuznets, Inklusi Keuangan, Data Panel, Indonesia

ABSTRACT

This study examines the effect of Gross Regional Domestic Product Per Capita, squared GRDP Per Capita, and financial inclusion on income inequality in Indonesia by distinguishing between urban, rural, and combined areas during the 2018–2023 period. Income inequality is measured using the average expenditure of the bottom 40 percent of the population, which is considered more sensitive in capturing the welfare of low-income groups compared to the Gini ratio. The analysis employs non-linear panel data regression with the Kuznets inverted U-shaped curve framework and applies a financial inclusion index constructed through Principal Component Analysis (PCA), combining both traditional and digital dimensions of access and usage. The findings indicate that GRDP per capita and its squared term significantly affect inequality in rural and combined areas, supporting the Kuznets hypothesis of a non-linear relationship between economic growth and inequality. Furthermore, financial inclusion significantly reduces inequality, particularly in rural and combined regions, although its impact in urban areas is relatively limited. These results highlight the importance of promoting inclusive economic growth and expanding access to financial services as key policy instruments to reduce spatial disparities in income distribution across Indonesia.

Keywords: Income Inequality, GDP per Capita, Kuznets Curve, Financial Inclusion, Panel Data, Indonesia