

INTISARI

Penelitian ini mengkaji pengaruh *foreign direct investment*, pertumbuhan pekerja, dan pertumbuhan transaksi kartu debit terhadap pertumbuhan ekonomi di 3 Negara Asia Tenggara. Metode analisis data yang digunakan adalah regresi data panel dari tahun 2011 sampai 2023 dengan objek penelitian Negara Indonesia, Malaysia, dan Thailand. Hasil penelitian menunjukkan bahwa variabel *foreign direct investment* berpengaruh positif dan signifikan terhadap pertumbuhan ekonomi. Pertumbuhan pekerja berpengaruh positif dan signifikan terhadap pertumbuhan ekonomi. Pertumbuhan transaksi kartu debit berpengaruh positif dan signifikan terhadap pertumbuhan ekonomi. Temuan studi ini memberikan bukti empiris tentang pentingnya peningkatan investasi asing, peningkatan orang bekerja, dan peningkatan transaksi non-tunai dengan kartu debit dalam menstimulasi pertumbuhan ekonomi di 3 Negara Asia Tenggara.

Kata kunci: Pertumbuhan Ekonomi; FDI; Pekerja; Kartu Debit; Transaksi Non-tunai; Regresi Data Panel; Asia Tenggara.

ABSTRACT

This study examines the effect of foreign direct investment, employment growth, and debit card transaction growth on economic growth in 3 Southeast Asian countries. The data analysis method employed is a panel data regression analysis from 2011 to 2023, focusing on the research objects of Indonesia, Malaysia, and Thailand. The results showed that the foreign direct investment variable had a positive and significant effect on economic growth. Employment growth has a positive and significant effect on economic growth. The growth of debit card transactions has a positive and significant effect on economic growth. The findings of this study provide empirical evidence of the importance of increasing foreign investment, increasing people working, and increasing non-cash transactions with debit cards in stimulating economic growth in 3 Southeast Asian countries.

Keywords: *Economic Growth; FDI; Employment; Debit Card; Cashless Transaction; Panel Data Regression; Southeast Asian.*