THE INFLUENCE OF ISLAMIC SOCIAL CAPITAL AND ISLAMIC FINANCIAL BEHAVIOR ON THE WELFARE OF FISHERMEN (CASE STUDY OF FISHERMEN IN PERUPUK VILLAGE, BATU BARA REGENCY)

Riadil Jannah Sahri [a*)], Marliyah [a)], Aqwa Naser Daulay [a)]

[a)] *Universitas Islam Negeri Sumatera Utara, Medan, Indonesia*

[*)]*Corresponding Author: sahririadil@gmail.com*

Abstract. This study aims to analyze the influence of Islamic Social Capital and Islamic Financial Behavior on the welfare of fishermen in Perupuk Village, Batu Bara Regency. This is a quantitative study using associative analysis. The sampling technique used is the saturated sample method, in which the entire population is used as research respondents. In this study, the population consisted of 95 fishermen, all of whom were included as the research sample. The data analysis techniques used include validity and reliability test, classical assumption test, and multiple linier regression analysis to examine *the influence of the dependent variable. The result show that: 1) Islamic social capital and Islamic financial behavior have a significant influence, both partially and simultaneously, on the welfare of fishermen, indicating that social relationships, participation in religious activities, and the application of Islamic financial principles can improve the well-being of fishermen. 2) the influence of Islamic social capital reflects strong ukhuwah (brotherhood) and social solidarity among fishermen. Meanwhile, Islamic financial behavior reflects an awareness of sharia-based financial management. This indicates that Islamic values, when implemented in social life and financial behavior, make a tangible contribution to improving the welfare of fishermen. This study suggest that Islamic social capital and Islamic financial behavior play an important role in enhacing fishermen's welfare. Therefore, policies that strengthen social networks and improve financial literacy and access to Islamic financial services for fishermen are needed.*

Keywords: fishermen's welfare; Islamic social capital; Islamic financial behavior

I. INTRODUCTION

The welfare of fishermen is one of the important aspects in the economic development of coastal communities, which is often overlooked despite their vital role in meeting the food needs of society. According to data from BPS North Sumatra, the volume of marine catch production (tons) and the value of marine catch production (Rp) in Batu Bara from 2018-2022 are as follows:

Years	Marine Capture Fisheries Production (Ton)	Marine Capture Fisheries Production Value (Rp)
2018	32.109	786.378.648
2019	27.905	841.764.679
2020	37.277	859.756.248
2021	40.644	810.617.292
2022	47.442	1.004.649.045

Based on the data, marine capture fishery production in Batu Bara Regency has experienced fluctuations over the past five years. On average, over the past five years, capture fishery production in Batu Bara reached approximately 37,875.4 tons per year with an average production value of Rp.860,633,982 thousand per year. Although it appears to be increasing, not all fishermen feel an improvement in their welfare due to challenges such as fluctuating fish prices, high operational costs, and dependence on seasonal catches. In the village of Perupuk, Batu Bara Regency, fishermen face similar problems. Their income ranges from Rp. 1.2 million to Rp. 2.5 million per month, which is still considered low compared to the basic needs of the family.

Indonesia, with its vast maritime potential, should provide hope, especially for the fishing communities, which should become prosperous societies. So, with such vast marine wealth, it seems hard to believe that it has not yet been able to improve the lives of the fishing communities. Most Indonesian fishermen still live below the poverty line. The criteria for poverty are demonstrated by the low income of fishermen, causing them to still face difficulties in meeting basic needs such as food, clothing, health, housing, and a decent level of education (Ayu Mentari Suryadi & Sufi, 2019, p.119). Therefore, efforts are needed to improve their welfare, one of which is through the

utilization of Islamic social capital and Islamic financial behavior. According to Fukuyama (1995) as cited by Stamboel (2012), social capital plays an important role in realizing the economy and social welfare of a nation. He states that countries categorized as high trust societies will encourage the creation of high social capital movements, which tend to have impressive economic success rates. Conversely, countries with low social capital movements (low trust societies) tend to have low social capital movements and slower economic progress. From this explanation, it can be understood that the essence of social capital is trust and the spirit of altruism or what is called social generosity. (Irwan, Titiek Herwanti, M. Firmansyah, 2021, p. 27). Financial behavior can be a key factor in determining financial well-being. Shi and Leong (2024) state that financial behavior is the actions taken by individuals in managing financial resources and making financial decisions. Individuals who exhibit financial behaviors such as budgeting, saving, compulsive buying, and credit management can affect their financial well-being if not managed properly. (Desta Rizky Kusuma, 2025, p.292).

Social capital is often associated with the success of an advanced society. Social capital is considered to have a close relationship in achieving success in various sectors of activities carried out by society, such as economy, social, and justice, for example. This is because social capital has the essential element of trust, which, according to Fukuyama (2002), is considered the best measure for building a healthy society or organization. Islamic social capital refers to social networks, religious values, social norms, and trust that are woven into the community. Values such as mutual assistance, solidarity, and cooperation contained in Islamic teachings are believed to strengthen the bonds among community members and enhance their participation in mutually beneficial economic activities. In this regard, social capital not only functions as a social network but also as an instrument that helps fishermen support each other in facing economic difficulties, especially in uncertain situations. In addition, Islamic financial behavior plays an important role in sustainable financial management. Sharia principles that govern the management of wealth in a fair and responsible manner, such as the prohibition of usury and the emphasis on transparent and honest transactions, are expected to guide fishermen in managing their finances more effectively. Applying Islamic finance principles can help fishermen manage their income and savings. This can enhance the economic stability of their households and reduce dependence on conventional financial institutions that may not align with Islamic values. In research conducted by several researchers, there are contradictory relationships between social capital and welfare. For example, a study by Elsa Susanti (2023) shows that there is a significant influence of social capital on the welfare of fishermen. However, a study by Kayadoe et al. (2019) indicates that the ownership of social capital does not significantly affect the welfare level of farmer groups. Perupuk Village is one of the villages located in the coastal area of Batu Bara Regency, where the majority of the residents depend on the fisheries sector, particularly as fishermen. In Perupuk Village, Batu Bara Regency, fishermen face various challenges in improving their welfare, despite having access to abundant natural resources, such as marine catches. However, many fishermen are still trapped in unstable economic conditions due to limited knowledge and resources in managing their income. Through the survey conducted, the socio-economic conditions of the fishing community in Perupuk village are generally still considered low. This is evident from the inadequate living conditions, as well as the limited levels of education and skills. In addition, the ability to utilize modern technology and access to capital also pose significant obstacles in the development of their fishing businesses. The lives of fishermen are highly dependent on the unpredictable and difficult-to-predict catch from the sea, extreme weather, lean seasons, and intense competition, which makes their income unstable. This directly impacts the welfare level of fishing families, who often live below the poverty line. Not only in terms of the economy, but also in aspects of health, education, and overall quality of life. From the background of the problem that has been presented, regarding the general overview of the lives of fishing communities in relation to the economic conditions in Perupuk Village, Batu Bara Regency, and there is research that shows the lack of influence of social capital on welfare. Therefore, the researcher is interested in studying the welfare of fishermen using an Islamic social capital approach and adding an Islamic financial behavior approach in this research, to determine whether Islamic social capital and Islamic financial behavior have an impact on the welfare of fishermen in Perupuk village. This research aims to examine the influence of Islamic social capital and Islamic financial behavior on the welfare of fishermen in Perupuk village, focusing on how these two factors integrate to enhance the social and economic resilience of fishermen. Through this research, it is hoped that a deeper understanding of the relationship between social capital and Islamic financial behavior in the context of fishermen's welfare can be obtained. The results of this research are expected to provide useful recommendations for policymakers in designing community-based economic empowerment programs for fishermen, contribute to the development of literature related to Islamic social capital and Islamic financial behavior in coastal areas, and help fishermen understand the importance of Islamic social capital and Islamic financial behavior in improving their welfare.

Fishermen's Welfare

Fishermen are people who actively engage in fishing operations and the capture of other aquatic animals or aquatic plants. "Fishermen are a group of people whose lives directly depend on the sea's resources, whether through fishing methods or aquaculture." They reside along the coast, a settlement location close to their source of livelihood. It was further explained that the life of fishermen is highly dependent on natural conditions and seasons. In a year, there are lean seasons and harvest seasons. This is due to the mobile nature of fish. The harvest season is when fishermen work diligently to increase their income. The fish scarcity season causes a decrease in the fishing intensity of fishermen, as the catch does not cover the operational costs of going out to sea (Fajar Kristanto & Achsania Hendratmi, 2019, 837).

In the Journal by Salman Al Farizi, et al., it is explained that Welfare is a measure of whether a society has reached a prosperous condition. Welfare is a state of living that is a level higher than the previous life. A sense of happiness, having no

lack of anything within achievable limits, being free from poverty and threats, are characteristics of a prosperous life (Salman Al Farisi, Muhammad Iqbal Fasa, & Suharto, 2022, pp. 73-84). In Ernita Misliana's thesis, it is explained that welfare is the goal of every family. Welfare is defined as the family's ability to meet all their needs to live decently, healthily, and productively. Community welfare refers to the condition where members of the community feel happy, safe, and have their basic needs met. This encompasses various aspects of life, including economic, social, health, education, and environmental factors. Several factors that influence community well-being include:

a. Economy: income levels, available job opportunities, access to financial services, and the ability to meet basic needs such as food, shelter, and clothing. Income levels, decent jobs, and access to economic resources can significantly affect the well-being of the community. Economic instability, unemployment, or income inequality can undermine well-being.

b. Social: relationships between individuals and groups in society, social support, social justice, as well as human rights and equality. Healthy social relationships, support from family and community, and a sense of inclusion and social justice can enhance the overall well-being of society.

c. Health: Access to quality healthcare services, disease prevention, health promotion, and protection against diseases as well as mental well-being.

d. Education: Access to quality education and opportunities for continuous learning and development. Quality education provides the community with the knowledge and skills necessary to create better economic opportunities.

e. Environment: The availability of sustainable natural resources, environmental protection, and mitigation of the impacts of climate change.

f. Leadership and Governance: The presence of good governance, transparency, accountability, and community participation in the decision-making process (Ermita Misliana, 2024, pp. 5-6)

Islamic Social Capital

Social capital itself is a capability that arises from the general trust within a society or certain parts of it. Fukuyama defines social capital as a set of informal norms or values shared by the members of a group that enables cooperation among them. Furthermore, according to Fukuyama, the key to social capital is trust. With the presence of trust, people can cooperate well. Because there is a willingness among them to place the common interest above personal interests. Trust is like energy that can make a community or organization endure. Low trust results in a lot of energy being wasted because it is used to resolve prolonged conflicts (Dzikrulloh & Arif Rachman Eka Permata, 2019, pp. 48-49). The study of social capital has three main essential elements as follows:

1. Norms, which are concrete values used as guidelines and rules for each individual to behave according to the rules or norms prevailing in society. Norms or rules within social capital serve as bonds or adhesives to establish relationships and unite one individual with another.

2. Networks, which are the connections, relationships, and interconnections between individuals or between an individual and a group. The principle of this concept focuses on the social principle where cooperation makes it easier to identify and solve problems together. Networks in social capital can be understood as patterns of relationships between individuals or groups.

3. Trust, which is a belief or assumption built from social relationships where that trust has the same expectations. Trust becomes the most important element in social capital, as it serves as the glue for the continuity of a relationship between individuals or between individuals and organizations. Therefore, in social capital, a relationship cannot be established without trust (Mega Ayu Asmara and Izzatul Ilmiah, 2022, p.420).

Islamic Financial Behavior

Financial behavior relates to how an individual treats, manages, and uses the financial resources available to them. Individuals who exhibit responsible financial behavior tend to be effective in using their money, such as budgeting, saving money, controlling spending, investing, and paying obligations on time (Narul Safura Azizah, 2020, cited in Anita Sari Journal, 2015). According to Masassya (2006) in the journal, most fund allocations are directed towards several things, namely investment, savings, and consumption. Among those three, the type of allocation that provides the most benefits in the future is investment (Baiq Fitriariantari, 2018).

Islamic financial management is implemented to prepare income and expenditure planning, realize plans effectively and efficiently, and control the plans and implementations that have been carried out as a basis for future evaluation. Ideally, income can be allocated to various things, namely consumption, savings, and investment. Lower-middle-class families who cannot allocate their income to these three areas can at least allocate their money for consumption and investment needs. This is because Islam prioritizes investment over savings. The investment in question is divided into two categories: worldly investment and investment for the hereafter. Worldly investment can be realized. By having an account in an Islamic bank, buying shares in an Islamic stock exchange, and other things whose results can be obtained in this world. The investment for the hereafter is an investment whose benefits can be obtained in this world and the hereafter, such as giving alms, donating, and paying zakat (Hartanto Rianto, Anita Putri, & Riski Aseandi, 2022, pp. 174-175).

II. RESEARCH METHODS

This research is a quantitative study with an associative approach, aimed at analyzing the influence of Islamic social capital and Islamic financial behavior on the welfare of fishermen in Perupuk Village, Batu Bara Regency. The population in this study consists of all active fishermen in Perupuk village, totaling 95 individuals. Therefore, a saturated sampling technique was used, where the entire population was made the sample (Sugiyono, 2017). Thus, the sample in this study consists of 95 active fishermen. According to the Head of Perupuk Village, Mr. Syarkawi, S.H, based on the existing village data, there are 95 active fishermen who are still engaged in fishing activities. The reason for selecting the research object,

namely the fishermen in Perupuk Village, Batu Bara Regency, is: 1) a significant population of fishermen. Perupuk Village is one of the coastal villages in Batu Bara Regency where the majority of the residents work as fishermen. This makes the village relevant for studying the welfare of fishermen. 2) The economic problems of fishermen, based on the obtained data, the income of fishermen in Perupuk Village tends to be fluctuating and is still at a relatively low level. This indicates the need for welfare improvement strategies. 3) The majority religion, this village has a population that predominantly practices Islam, and has a strong community with Islamic values applied in daily life. Therefore, this research on the relationship between Islamic social capital and Islamic financial behavior towards the welfare of fishermen is highly relevant. Data in this study were obtained through: 1) Questionnaire: using a Likert scale to measure Islamic social capital, Islamic financial behavior, and the well-being of fishermen. 2) Observation: direct observation of the social and economic conditions of fishermen in Perupuk Village. The data analysis techniques used in this research are descriptive tests, Data Quality Test, Classical Assumption Test, Multiple Linear Regression Test, and Hypothesis Test using SPSS 23.

III. RESULT AND DISCUSSION

Descriptive Statistics of Respondents

Descriptive statistical analysis was conducted to understand the general overview of each research variable, namely Islamic social capital, Islamic financial behavior, and the welfare of fishermen. The results of the analysis using SPSS are as follows:

Descriptive Statistics

	N	Min	Max	Mean	Std. Deviation
Islamic Social Capital	95	21.00	29.00	26.3368	1.80195
Islamic Financial Behavior	95	21.00	29.00	25.9684	2.01300
Welfare	95	22.00	29.00	25.4421	1.73644
Valid N (listwise)	95				

Based on the results of the descriptive statistical analysis in the table, in general, the variables of Islamic social capital, Islamic financial behavior, and the welfare of fishermen have relatively high average values. This indicates that the fishermen in Perupuk village tend to have a good level of social capital and financial behavior in accordance with Islamic principles, which ultimately correlates with a relatively stable level of welfare. The standard deviation of each variable is also relatively low, indicating that the perceptions and conditions of the respondents are quite homogeneous. This means that the majority of fishermen in the research sample have relatively uniform characteristics and views regarding the social capital and Islamic financial behavior they practice. This provides initial indications that social capital and Islamic financial behavior play a role in shaping the welfare conditions of fishermen, before being further analyzed through multiple linear regression tests

Validity and Reliability Tests

The normality test aims to determine whether the data used in the research is normally distributed or not, while the reliability test aims to measure the consistency of the research instrument (questionnaire).

Variable	Statement item	r table	r count	Descriptive
X1 (Islamic Social Capital)	X1P1	0,202	0,704	Valid
	X1P2	0,202	0,302	Valid
	X1P3	0,202	0,559	Valid
	X1P4	0,202	0,657	Valid
	X1P5	0,202	0,701	Valid
	X1P6	0,202	0,478	Valid
X2 (Islamic Financial Behavior)	X2P1	0,202	0,716	Valid
	X2P2	0,202	0,558	Valid
	X2P3	0,202	0,493	Valid
	X2P4	0,202	0,662	Valid
	X2P5	0,202	0,619	Valid
	X2P6	0,202	0,528	Valid
Y (Welfare of Fishermen)	Y1P1	0,202	0,622	Valid
	Y1P2	0,202	0,491	Valid
	Y1P3	0,202	0,218	Valid
	Y1P4	0,202	0,745	Valid
	Y1P5	0,202	0,774	Valid
	Y1P6	0,202	0,665	Valid

Reliability Statistics

Cronbach's Alpha	N of Items
0,657	18

Statement items: Based on the validity test results, the question items for the Islamic social capital variable are proven valid because the average r table value < r count (0.202 < 0.567), the Islamic financial behavior variable is also proven valid with the average r table value < r count (0.202 < 0.596), and the fishermen's welfare variable is proven valid with the average r table value < r count (0.202 < 0.586). Based on the overall indicators in each variable of Islamic social capital, Islamic financial behavior, and the welfare of fishermen, they can be declared valid and suitable for use as research instruments. Based on the reliability test, each question item in the Islamic social capital variable and Islamic financial behavior towards the welfare of fishermen is proven to be reliable with a Cronbach's Alpha value of 0.657, indicating that this research instrument has high reliability.

Classical Assumption Test

a. Normality Test (Kolmogorov-Smirnov Test)

The normality test is conducted using the Kolmogorov-Smirnov Test. If the Asymp. Sig (2-tailed) value > 0.05, then the data is normally distributed.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		95
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,68640018
Most Extreme Differences	Absolute	,063
	Positive	,063
	Negative	-,048
Test Statistic		,063
Asymp. Sig. (2-tailed)		,200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Based on the data above, the Asymp. Sig value = 0.200 > 0.05, indicating that the data is normally distributed, so the regression test can proceed.

Uji Multikolinearitas

This test is conducted to determine whether there is a high correlation among the independent variables. Multicollinearity should not occur for the regression results to be accurate. If the Tolerance value > 0.1 and VIF < 10, then multicollinearity does not occur.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	16,602	3,317		5,005	,000		
Islamic Social Capital	,095	,094	,101	1,012	,314	1,000	1,000
Islamic Financial Behavior	,247	,087	,281	2,824	,006	1,000	1,000

a. Dependent Variable: Welfare of Fishermen

Because Tolerance > 0.1 and VIF < 10, there is no multicollinearity, so both independent variables can be used in the regression.

Heteroscedasticity Test

This test aims to see whether the independent variable has the same variance as the dependent variable. If the significance value > 0.05, then heteroscedasticity does not occur. From a. The significant value of the Islamic social capital variable is 0.595 > 0.05, so there is no heteroscedasticity. b. The significant value of the Islamic financial behavior variable is 0.645 > 0.05, so there is no heteroscedasticity. Because the significance values are greater than 0.05, there is no heteroscedasticity, so the regression model can be used.

Multiple Linear Regression Test

The analysis used in this study is multiple linear regression analysis to understand the extent of the influence of independent variables (X) consisting of Islamic social capital (X1) and Islamic financial behavior (X2) on the dependent variable (Y), which is the welfare of fishermen.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	14,072	3,331		4,224	,000
Islamic Social Capital	,189	,094	,196	2,001	,048
Islamic Financial Behavior	,246	,084	,286	2,920	,004

a. Dependent Variable: Welfare of Fishermen

Based on the table above, the multiple linear regression equation in this study is:
$$Y = \alpha + b_1 X_1 + b_2 X_2 + e$$
$$Y = 14,072 + 0,189 X_1 + 0,246 X_2 + e$$
The interpretation of the above regression equation model is as follows:

1. The constant of 14.072 indicates that if Islamic Social Capital (X1) and Islamic Financial Behavior (X2) are valued at 1 unit, then the welfare of fishermen is at 14.072 units.
2. The coefficient of Islamic social capital is 0.189. The positive value of the social capital regression coefficient means that for every increase of 1 unit in Islamic social capital, the welfare of the fishermen increases by 0.189 units.
3. The coefficient of Islamic financial behavior is 0.246. The positive value of the Islamic financial behavior regression coefficient means that for every increase of 1 unit in Islamic financial behavior, the welfare of the fishermen increases by 0.246 units.

a. Partial Test (t-test)

Based on the influence of each variable of Islamic social capital and Islamic financial behavior on the welfare of Fishermen as seen in the t-table and significance value.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	14,072	3,331		4,224	,000
Islamic Social Capital	,189	,094	,196	2,001	,048
Islamic Financial Behavior	,246	,084	,286	2,920	,004

a. Dependent Variable: Welfare of Fishermen

Islamic social capital (X1) has a significant influence on the welfare of fishermen because the sig value is $0.048 < 0.05$ and t_calculated > t_(table) (2.001 > 1.986). Therefore, it can be concluded that there is an influence of variable X1 on variable Y. Additionally, Islamic financial behavior (X2) also has a significant influence on the welfare of fishermen because the sig value is $0.004 < 0.05$ and t_calculated > t_(table) (2.920 > 1.986). Therefore, it can be concluded that there is an influence of variable X2 on variable Y. Based on these results, it explains that Islamic social capital and Islamic financial behavior have a partial influence on the welfare of fishermen in Perupuk Village, Batu Bara Regency.

Simultaneous Test (F Test)

The F Test is conducted to see whether the independent variables collectively influence the dependent variable. If the sig. value < 0.05, then the regression model is significant.

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	33,731	2	16,866	6,214	,003^b
Residual	249,700	92	2,714		
Total	283,432	94			

a. Dependent Variable: welfare of fisherman
Islamic Social Capital, Islamic financial behavior

Based on the results of the multiple linear regression analysis, the F_calculated value obtained is 6.214, while the

F_table value at the 5% significance level with df1 = 2 and df2 = 92 is 3.09. Since the sig. value of 0.003 < 0.05, and the F_calculated value > F_table (6.214 > 3.09), it can be concluded that the regression model formed is significant simultaneously. In other words, Islamic social capital and Islamic financial behavior simultaneously have a significant impact on the welfare of fishermen.

The Influence of Islamic Social Capital on Fishermen's Welfare

The results of the regression test show that the Islamic social capital variable has a t_calculated value > t_table (2.001 > 1.986). This means that Islamic social capital significantly affects the welfare of fishermen in Perupuk village, Batu Bara district. Islamic social capital in the lives of fishermen reflects the presence of trust, social networks, and Islamic values such as brotherhood, honesty, and mutual assistance. When social relationships are based on Islamic principles, such as mutual cooperation and community solidarity, the socio-economic conditions of the fishermen tend to be more stable. Trust among fellow fishermen also facilitates cooperation in fishing, sharing information, and accessing economic resources.

In this context, social capital functions as a non-economic resource that enables fishermen to receive emotional and material support when facing difficulties. These findings are in line with theories that emphasize the importance of social networks and trust among community members in overcoming economic problems.

The Influence of Islamic Financial Behavior on Fishermen's Welfare

In the testing of the Islamic financial behavior variable, a t_calculated value of 2.920 was obtained, which is greater than the t_table value of 1.986. This means that Islamic financial behavior has a significant partial effect on fishermen's welfare. Islamic financial behavior includes financial management in accordance with Sharia principles, such as avoiding usury, saving regularly, giving zakat, and charity. In the context of fishermen, this behavior can play an important role in creating a more balanced economic condition, maintaining the sustainability of fishing operations, and minimizing the risk of high-interest debt.

This result reinforces the view that the Islamic financial system is not only profit-oriented but also creates justice and blessings in household economic management. By applying Islamic financial behavior, fishermen become wiser in managing their catch and avoiding long-term detrimental economic practices.

The Simultaneous Influence of Islamic Social Capital and Islamic Financial Behavior on Fishermen's Welfare

Simultaneously, the influence of Islamic social capital and Islamic financial behavior on fishermen's welfare was analyzed through an F-test. The results showed that the F_(calculated) value > F_(table) value (6.214 > 3.09), thus the regression model is declared significant simultaneously. This means that simultaneously, both independent variables significantly influence the welfare of fishermen. The combination of Islamic social relations and Sharia-compliant financial management significantly contributes to the quality of life of fishermen, both economically and socially. Based on the frequency of respondents' answers to each variable, it was found

that the most dominant indicator in Islamic social capital is, "how well your relationship is with neighbors and the surrounding community," with 94 out of 95 respondents (98.9%) strongly agreeing. This indicates that the quality of social relationships and interactions among fishermen is in very good condition, reflecting the strong values of brotherhood, togetherness, and trust within the community. In the variable of Islamic financial behavior, the most dominant indicator is "I set aside part of my income for savings," with 66 respondents (69.5%). This shows that the majority of fishermen have good financial awareness and practice financial behavior in accordance with Sharia principles. Meanwhile, in the variable of fishermen's welfare, the highest indicator is "my family eats at least twice a day," with 38 respondents (40%). This result indicates that the fulfillment of basic needs in terms of daily consumption is still the most felt aspect by some fishermen. This data provides an overview of the fishermen's welfare level in terms of basic needs for strengthening future empowerment programs. The results of this analysis reinforce the conclusion that Islamic social capital and Islamic financial behavior positively influence the welfare of fishermen. The dominant indicators for each variable explain that harmonious and mutually supportive social relationships, as well as saving and managing finances according to Sharia, are important foundations for improving the quality of life of fishermen. This is in line with Fukuyama's (1995) opinion, which states that social capital contributes significantly to realizing the economy and social welfare of a nation. Additionally, Shi and Leong (2024) express that financial behavior is the actions taken by individuals in managing financial resources and making financial decisions. Individuals who exhibit financial behaviors such as budgeting, saving, compulsive buying, and credit management can affect their financial well-being if not managed properly. When these two variables are strengthened, basic needs such as sufficient food can be more easily achieved by fishing families. Thus, social empowerment and financial education based on Islamic values are relevant strategies in promoting the sustainable welfare of fishermen.

IV. CONCLUSION

This study concludes that Islamic social capital significantly affects the welfare of fishermen in Perupuk village, indicating that Islamic-based social values such as trust, mutual assistance, and Islamic brotherhood positively contribute to improving the welfare of fishermen. Islamic financial behavior also has a significantly positive impact on welfare, indicating that financial management based on Sharia principles such as saving, avoiding usury, and paying zakat can enhance the economic stability of fishermen's households. The main indicators that form the foundation of this influence are harmonious social relationships with neighbors and the surrounding community, as well as the behavior of setting aside income for savings. These two factors indicate that Islamic values in social and financial aspects play a significant role in improving the quality of life for fishermen, especially in meeting basic family needs and maintaining household economic stability. Based on the conclusions that have been

outlined, the following suggestions can be made in this research: 1. For fishermen, It is hoped that the fishermen in Perupuk village can continue to strengthen Islamic social capital in their daily lives, such as enhancing mutual trust, cooperation, and maintaining brotherhood among each other. In addition, fishermen also need to improve their Islamic financial literacy so they can manage their income wisely and in accordance with Sharia principles. 2. For local governments and religious institutions, Local governments, along with religious leaders and Islamic social institutions, are expected to organize training or educational programs on sharia finance and the strengthening of Islamic social values among fishermen. This program can encourage the improvement of welfare while also building the social and economic resilience of coastal communities, 3. For future researchers, For future research, it is recommended to add other variables, such as education, market access, asset ownership, or government policy support, to make the analysis results more comprehensive.

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