The Effect of Income on the Benefit of Consumption of Pusong Fishermen in Lhokseumawe City

Aidilla Fitri¹, Damanhur Abbas²,*

¹,²Faculty of Economics and Business, Universitas Malikussaleh, Muara satu, 24355 Kota Lhokseumawe, Aceh, Indonesia

*Corresponding author e-mail address: hurbenabbas@gmail.com

Abstract

This study aims to determine and analyze the effect of income on the consumption benefit of Pusong fishermen in Lhokseumawe City. The results of the research show that partially the income has a significant influence on the consumption benefit of Pusong fishermen in Lhokseumawe City. An adjusted R square figure of 0.775 indicates that 75.5% of the benefit variable consumption bias explains the income used in the regression equation. While the remaining 24.5% is influenced by other variables not included in this study.

Keywords: income, consumption benefit.

1. Introduction

Indonesia is the largest archipelago in the world consisting of 17,508 islands with a coastline of 81,000 km and sea area of around 3.1 million km². This causes the majority of the community to live and occupy the area around the coast and depend on their lives as fishermen. The utilization of marine resources for fisheries is very important as a source of food and trade commodities. Indonesian marine fisheries production increased sharply from around 800,000 tons in 1968 to more than 4 million tons in 2003 (Fauzi, 2010).

The fishing community is a community that lives in coastal areas that make a living by utilizing marine resources. National income is also called community income, generally used as a benchmark of success, prosperity, and economic progress of a society. However, this measure is not the only measurement tool, but also used other benchmarks, such as the level of employment opportunities, employment, price levels, sales volume, and so on.

Meanwhile, what are meant by fishermen's income are the results received by all fishing households after fishing at a certain time. The income received by fishing communities is used to meet all their household consumption needs.

In Islamic economics, consumption also has the same meaning but has a difference in each that surrounds it. The fundamental difference with conventional economic consumption is the goal of achieving the consumption itself, and also the way it is achieved must meet Islamic guidelines. Consumption in Islam is always concerned about halal and haram, as well as a commitment to the rules and shari'a laws governing consumption to obtain optimum consumption benefits and prevent harm to both himself and others.
The principles of consumption in Islam, among others, the principle of justice (QS. Al-Baqarah: 169), the principle of cleanliness (HR. Tarmidzi), the principle of simplicity (QS. Al-A'raf: 31), the principle of generosity (QS. Al Rule: 96), and the principle of morality.

In consuming, the behavior of consumers, especially Muslims, must always be based on Islamic Shari'a. Based on the verses of the Qur'an and the Hadith above, it can be explained that what is consumed is goods or services that are lawful, useful, good, economical, and not excessive (sufficient). The purpose of consuming in Islam is to maximize maslahah (goodness) not to maximize satisfaction (maximum utility) as in conventional economics.

Maslahah as a measure of consumption. Maslahah received by a consumer when consuming goods in the form of benefits as follows, such as material benefits, namely obtaining additional assets for consumers in the form of cheap prices, discounts, small costs, and so on; and physical and psychological benefits, namely the fulfillment of both physical and psychological needs.

The sea that surrounds Lhokseumawe City is so wide, so is the coast that stretches across Lhokseumawe City. The existence of Pusong in the coastal area of Lhokseumawe City makes Lhokseumawe City one of the prima donna of fisheries, where Lhokseumawe City's marine wealth is very abundant, so that some of the surrounding communities have main livelihoods as fishermen, and also the Pusong community is one of the fish suppliers for the entire Lhokseumawe City community. Even Pusong marine fisheries products are one of the leading sectors that can improve the economy of the Lhokseumawe City area.

Even with uncertain income, some Pusong fishermen still pay attention to religious matters such as paying zakat if their income has reached nisab, giving alms, and so on. Even some of them are very concerned with the education of their children, especially about religious education. The Pusong community has a variety of livelihoods, including TNI/Polri, civil servants, construction workers, fishermen, business people, and entrepreneurs. But 60% of the Pusong community earn a living as fishermen.

Based on the background of the problem above, eating a problem that can be drawn is whether there is an influence of income on the consumption benefits of Pusong fishermen. The purpose of this study is to determine whether there is an influence of income on the consumption benefit of Pusong fishermen and to know how much influence the income of the consumption benefit of Pusong fishermen in Lhokseumawe City.

2. Literature Review

2.1. Consumption

According to Michael (2001), goods and services used in the production process do not include consumption, because they are not used to meet the needs of human life. According to Al-Haristi (2006), consumption for a Muslim is only as an intermediary to add strength in obeying Allah, which has a positive indication in his life. A Muslim will not harm himself in this world or the hereafter, because it allows him to get and fulfill his consumption at the level beyond the limit, making him busy pursuing and enjoying the pleasures of the world so he neglects his main task in life.

From the above understanding, we can conclude that consumption is the activity of using goods and services to meet human needs. But in consuming humans are required to pay attention to good and bad goods or services that are consumed in order not to make it by Islamic Shari’a. Consumption is built on two things, namely needs (intention) and usefulness or satisfaction (benefits).

In Islamic economics, consumption is considered as a mandatory means by which a Muslim cannot neglect it in realizing the purpose desired by Allah in the creation of man, namely to realize full devotion only to Him, according to His Word: "And I did not create jinn and man but rather so that they serve me. " (Q.S. Adz-Dzariyat: 56).

To be able to consume, a person must have income, the size of one's income greatly determines the level of consumption. The relationship between consumption and income level as explained by John Maynard Keynes (Kadariah, 2002) is

\[ C = a + bY, \]
where $C$ is the consumption of all households (aggregate), $a$ is the amount of consumption when there is no income (equal to zero), $b$ is the amount of added consumption caused by added income, called the marginal desire to consume (MPC), $Y$ is disposable income.

The theory of consumption put forward by Milton (Muana, 2005), current consumption expenditure depends on current income and estimated income in the future. In the long-run consumption, expenditure is proportional to income. Income plays a very important role in consumption theory and largely determines the level of consumption. In addition to income, consumption in conventional economics is also determined by other very important factors, including taste; socioeconomic factors, for example, age, education, employment, and family circumstances; wealth; capital gains or losses; interest rate; and price level.

But in Islamic economics, a true Muslim, even though he has some wealth, he will not use his wealth for his interests. In contrast to other consumers, a Muslim will consume his wealth through Islamic advice. They will prioritize the parameters of each consumption case. Therefore, consumption in Islam can be formulated as follows:

$$\text{Consumption} = \text{Maslahah} = \text{Benefits} + \text{Blessings},$$

by consuming something, it is hoped that the benefits of consumption will be obtained, both for himself or others.

2.2. Income

Wages and salaries commonly referred to in foreign terms as wages and salaries are income derived by family households in return for the use of labor resources services that they use in the formation of national products (Soediyono, 1984). Revenue is the same as an expenditure. The income achieved by a certain period is always the same as the expenditure of that period. Income must always be the same as expenditure because these two terms show the same thing only from another perspective (Winardi, 1975).

One thing that distinguishes the Islamic economic system from other economic systems is the use of Falah parameters. Falah is the true welfare, the true welfare, where the spiritual components enter into this Falah understanding. Al-Falah in the sense of Islam refers to the Islamic concept of the man himself.

Real income is wages received in the form of goods/services, i.e. in what form and how much can be bought with that money income. Included in real income are certain benefits such as job security, hopes to obtain additional income, transportation assistance, lunch, self-esteem associated with work, housing, medication, and other facilities (Sofyan, 1986).

2.3. Mashlahah

By language, the word mashlahah comes from Arabic and has been standardized into Indonesian, which means to bring good or bring benefits and reject damage (Kholil, 1955). According to the original language, the word mashlahah comes from the words slallaha, yashluhu, shalaahan which means a good, proper, and useful (Yunus, 1973).

Meanwhile, according to the term, Imam Ghazali argues that in principle mashlahah is to take advantage and reject harm to maintain the objectives of the Shari’a. The purpose of the Shari’a that must be maintained, Imam Ghazali continued, there are five aspects, namely preserving religion (Hifz Ad-Diin), preserving the soul (Hifz An-Nafs), preserving reason (Hifz Al’Aql), maintaining descent (Hifz An-Nasl), and maintain property (Hifz Al-Maal).

Therefore, to maintain the purity of the mashlahah, we must maintain two important things, first, we must submit to and by the text (Al-Qur'an and Hadith), secondly, we must always underlie some of the above definitions and explanations, and we can conclude that mashlahah is got or achieve benefits and avoid any damage.

But the benefits and damage that are avoided are not only for the world but also for the benefit in the hereafter, pay attention to the changing human needs due to changing times.
2.4. Relationship between Revenue and Consumption Benefit

As has been stated by J. M. Keynes that a person's expenditure on consumption and savings is influenced by his income. The greater a person's income, the greater their consumption level, and savings will also increase. But of course in Islamic economics is not the case, Islamic economics always puts forward the benefits and away from all bad things.

Therefore, there is a relationship between income and consumption benefit. The amount of blessing obtained is directly related to the frequency of consumption activities carried out from one's income. The higher the frequency of have maslalahah activities, the greater the blessings that will be received by the consumer (P3EI, 2007).

Blessings for consumers will also be directly related to the magnitude of the benefits of goods or services that are consumed (P3EI, 2007). This relationship is interactional, meaning that blessings are felt to be great for activities that produce great benefits as well.

3. Research Methods

3.1. Research Object and Location

This research was conducted in Pusong Village, Lhokseumawe City. The object of this research is the fisheries consumption expenditure variable. Based on the method of acquisition, this study is classified into primary and secondary data, where primary data is data obtained from respondents, namely Pusong fishermen in Lhokseumawe City.

3.1.1. Population

Supranto (2001) says that the population is the totality of all objects or individuals that become certain and complete characteristics that will be examined. Meanwhile, according to Sugiono (2005), the population is a generalization area consisting of objects / subjects that have certain quantities and characteristics that are applied by researchers to be investigated and then drawn conclusions.

3.1.2. Sample

Supranto (2001) also said that the sample is a collection of elements that are a small part of the population. Meanwhile, according to Arikunto (2002), the sample is part or representative of the population to be studied.

Umar (2003) said that the minimum sampling can be used Slovin formula as follows

\[ n = \frac{N}{1 + Ne^2} , \]

where \( N \) is the size of the population, \( n \) is the size of the sample, \( e \) is the percentage of inaccuracy due to sampling errors that can still be tolerated.

Based on the formula above, it can be formulated that the number of samples in this study is

\[ n = \frac{N}{1 + Ne^2} = \frac{1.192}{1 + (1.192)(0.1)^2} = \frac{1.192}{1 + (1.192)(0.01)} = \frac{1.192}{1 + 11.92} = \frac{1.192}{12.92} = 92.26. \]

Therefore, the sample was 92 fishermen in the Pusong area, where the sampling technique in members of the population using accidental sampling, which is a technique in which subjects were chosen because of their convenient accessibility and proximity to researchers.

3.1.3. Data Collection Technique

Primary data for this study were obtained by the author by using the following methods.

Field Research. This research was conducted to obtain primary data by visiting the object to be studied. The expected goal is to obtain data directly in the field. The technique used is a questionnaire, which is a technique of collecting data by distributing a list of questions directly on the object of research so that the data the author collects matches the actual situation at the time the research takes place;
documentation, which is analyzing data in the form of documents originating from the Geuchik Pusong Lama and Pusong Baru Offices, Lhokseumawe City, which are directly related to the author's research object.

As in this study, researchers used a Likert rating scale to measure variables and indicators in the study, which have five levels of response preferences, each of which has a value of 1-5 with details, including SS = strongly agree (5), S = agreed (4), N = neutral (3), TS = disagree (2), and STS = strongly disagree (1).

**Library Research.** In this study secondary data were obtained, namely data obtained from the Geuchik Pusong Office and the Banda Sakti District Office, Lhokseumawe City. Furthermore, secondary data become guidelines for surveying and distributing questionnaires to Pusong fishermen. Most of the authors' library research is carried out in the library of the Faculty of Economics and Business, Malikussaleh University, the Bank Indonesia library, and other libraries.

### 3.2. Research Methodology

This research uses a quantitative approach, in which data collection is used statistical figures to facilitate calculation. To prove the hypothesis used a simple linear regression tool with the help of the SPSS program.

The form of a simple linear regression formula is

\[ Y = a + bX + e, \]

where Y is the income of fishermen, X is the benefit of consumption, a is a constant, b is the regression coefficient, e is the error term (residual).

The dependent variable (Y) is the benefit of consumption, which is the result of consumption that brings benefits to Pusong fishermen which are obtained from the income they receive lawfully. The independent variable (X) is the income of Pusong fishermen, which is the result of giving the services of Pusong fishermen.

### 3.3. Hypothesis Test

#### 3.3.1. Partial Testing (t-test)

Test the partial regression coefficient (t-test) to determine the effect of partially or independently independent variables on the dependent variable with the assumption that the other variables are constant.

This test is done by looking at the degree of significance of each independent variable. Ho: \( a = 0 \), it is suspected that Pusong fishermen's income did not affect the consumption benefit of Pusong fishermen, Lhokseumawe City. Ha: \( a \neq 0 \), it is suspected that Pusong fishermen income influences the consumption benefit of Pusong fishermen, Lhokseumawe City.

Test equipment used to accept or reject the hypothesis by testing the t-test statistics, provided that if t-count > t-table at \( a = 0.05 \) (5%), then Ho is rejected and Ha is accepted, meaning that income influences the consumption benefit of Pusong fishermen, Lhokseumawe City. Conversely, if t-count < t-table at \( a = 0.05 \) (5%), then Ho is accepted and Ha is rejected, meaning that income does not affect the consumption benefit of Pusong fishermen, Lhokseumawe City.

#### 3.3.2. Coefficient of Determination (R²)

The coefficient of determination (R²) is intended to find out the best level of accuracy in a regression analysis where it is shown by the magnitude of the coefficient of determination (R²) between 0 (zero) and 1 (one). The coefficient of determination (R²) of zero independent variables does not affect the dependent variable. If the coefficient of determination approaches one, it can be said that the independent variable influences the dependent variable. Also, the coefficient of determination (R²) is used to determine the percentage change in the dependent variable (Y) caused by the independent variable (X). The coefficient of determination (R²) measures how far the model's ability to explain the variation of the dependent variable. The coefficient of determination is between zero and one (Ghozali, 2005).
3.3.3. Correlation Coefficient (R)

According to Algifari (2000), the correlation coefficient is the root of the coefficient of determination. The relationship between variables is expressed by the correlation coefficient symbolized by the letter R. In statistics, correlation is given as the relationship between two or more variables. A correlation coefficient is a number that can be used as a clue to find out how much the strength of the correlation of variables among the variables being examined for correlation.

The correlation coefficient ranges from 0 to ±1 (meaning that the highest is 1 and the lowest is 0). The plus-minus sign on the correlation coefficient number serves to show the direction of the correlation. If the correlation coefficient is marked (+), then the correlation is positive and the direction of correlation is one-way. Meanwhile, if the correlation coefficient is marked (−), then the correlation is negative and the direction of the correlation is the opposite. Also, if the correlation coefficient is 0, there is no correlation between variables.

4. Results and Discussion

4.1. Characteristics of Respondents

4.1.1. Characteristics of Respondents' Genders

The characteristics of the respondents in this study are the characteristics of the respondents especially regarding the gender of the respondents, the age level of the respondents, the level of income, the level of education, and employment. In categorizing the sex characteristics of respondents in this study, it can be explained in Table 1.

| Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|---------|---------------|--------------------|
| Male      | 92      | 100.0         | 100.0              | 100.0              |

Source: research results, data processed in 2016

Based on Table 1, it can be explained that based on gender frequency calculation it is known that all respondents in this study were male, as many as 92 respondents.

The reason for all respondents being male is because, in Pusong, Lhkoseumawe City, those who work as fishermen are men. Most of them are family heads and boys in the family.

4.1.2. Characteristics Based on Age of Respondents

In categorizing the age characteristics of the respondents in this study, it can be explained in Table 2.

| Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------|---------|---------------|--------------------|
| Valid     |         |               |                    |
| < 20 y.o  | 13      | 14.1          | 14.1               | 14.1               |
| 20-25 y.o | 8       | 8.7           | 8.7                | 22.8               |
| 26-30 y.o | 18      | 19.6          | 19.6               | 42.4               |
| 31-35 y.o | 18      | 19.6          | 19.6               | 65.2               |
| 36-40 y.o | 21      | 22.8          | 22.8               | 84.8               |
| > 40 y.o  | 14      | 15.2          | 15.2               | 100.0              |
| Total     | 92      | 100.0         | 100.0              |

Source: research results, data processed in 2016

Based on Table 2, it can be explained that based on the calculation of age frequency it is known that as many as 13 respondents or 14.1% of respondents aged under 20 years, as many as 8 respondents or 8.7% of respondents aged between 20-25 years, as many as 18 respondents or 19.6% of respondents aged between 26-30 years, as many as 18 respondents or 19.6% of respondents aged between 31-35 years, as many as 21 respondents or 22.8% of respondents aged between 36-40 years, as many as 14 respondents
or 15.2% of respondents aged 40 years. So from the frequencies, it can be concluded that if the analysis in terms of age, the most respondents in this study were aged between 36-40 years, 21 respondents, or 22.8%.

This is because at the age of 36-40 years is a productive age. Production is the final result and economic process or activity by utilizing several inputs. At this age, many respondents are still able and passion to go out to sea by catching the sea catch that suits their expectations.

4.1.3. Characteristics Based on Respondent Education

In categorizing the educational characteristics of respondents in this study are explained in Table 3.

| Valid          | Elementary school/equivalent | 13  | 14.1 | 14.1 | 14.1 |
|----------------|-------------------------------|-----|------|------|------|
| Junior high school/equivalent | 21  | 22.8 | 22.8 | 37.0 |
| High school/equivalent         | 24  | 26.1 | 26.1 | 50.0 |
| Diploma                     | 22  | 23.9 | 23.9 | 73.9 |
| Undergraduate                | 12  | 13.1 | 13.1 | 100.0|
| Total                       | 92  | 100.0| 100.0|      |

Source: research results, data processed in 2016

Based on Table 3, it can be explained that based on the calculation of the frequency of education it is known that as many as 30 respondents or 32.6% of respondents have an elementary school education, as many as 26 respondents or 28.3% of respondents have a junior high school education, as many as 18 respondents or 19.6% of respondents have a high school education, as many as 11 respondents or 12.0% of respondents had a Diploma education, as many as 7 respondents or 7.6% of respondents had an undergraduate education. From the frequency data above, it can be explained that most respondents in this study were elementary school educators/equivalent that is as many as 30 respondents or 32.6% of respondents.

Many fishermen only complete their education up to elementary school/equivalent because of the possibility of being less able to continue their further education. Some can complete up to junior high school/equivalent because they are unable to continue their education so they choose to earn their living by becoming fishermen.

4.1.4. Characteristics of Respondents Based on the Length of Time at Sea

In categorizing the characteristics of the length of time at sea the respondents in this study are explained in Table 4.

| Valid    | Frequency | Percent | Valid Percent | Cumulative Percent |
|----------|-----------|---------|---------------|--------------------|
| 3 days   | 54        | 58.7    | 58.7          | 58.7               |
| 5 days   | 38        | 41.3    | 41.3          | 100.0              |
| Total    | 92        | 100.0   | 100.0         |                    |

Source: research results, data processed in 2016

Based on Table 4, it can be explained that based on the calculation of the frequency of long periods at sea it is known that as many as 54 respondents or 58.7% of respondents for 3 days at sea, as many as 38 respondents or 41.3% of respondents during 5 days at sea then it can be concluded that the most responses are at sea for 3 days, 38 respondents or 41.3%.

Fishermen work the fastest up to 3 days at sea and the longest up to 5 days at sea. This is because there are fishermen who go to sea with big boats and some of them go to the sea with small boats. In this study, more fishermen go to sea in small boats so that many go to sea up to 3 days at sea, as many as 54 respondents or 58.7%.
4.1.5. Characteristics of Respondents Based on Catches

In categorizing the characteristics of respondents based on the number of catches at one go to sea in this study, it can be explained in Table 5.

| Characteristics of respondents based on catches | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------------------------------------|-----------|---------|---------------|--------------------|
| Valid 20-25 tons                                 | 13        | 14.1    | 14.1          | 14.1               |
| 26-30 tons                                       | 21        | 22.8    | 22.8          | 37.0               |
| 31-35 tons                                       | 24        | 26.1    | 26.1          | 50.0               |
| 36-40 tons                                       | 22        | 23.9    | 23.9          | 73.9               |
| 41-45 tons                                       | 12        | 13.1    | 13.1          | 100.0              |
| Total                                           | 92        | 100.0   | 100.0         |                    |

Source: research results, data processed in 2016

Based on Table 5, it can be explained that based on the calculation of the frequency of many catches in one fishing trip it is known that as many as 13 respondents or 14.1% of respondents caught in one fishing trip were 20-25 tons, as many as 21 respondents or 22.8% of respondents produced 26-30 tons of catches at sea, 24 respondents or 26.1% of respondents catches at sea 31-35 tons, 22 respondents or 23.9% of respondents catches at once at sea 36-40 tons, as many as 12 respondents or 13.1% of respondents caught at sea at a rate of 41-45 tons. Then it can be concluded that the highest catch in 41-45 tons of fish is 24 respondents or 26.1%.

The fishermen in this study that produced the most fish in a single sea were 31-35 tons. This is because many fishermen who go to the sea with a small boat, then the catch is smaller than fishermen who go to sea with a large boat.

4.1.6. Description of Respondents’ Answers Related to Income Research Variables

The description of respondents’ answers related to income research variable (X) is as follows.

1. If income increases, it will increasingly promote the halal label of goods or services.
2. With the increase in income, Mr/Mrs uses his money for public purposes.
3. If income increases, religious education/good consumption of children will be even better.
4. If your income increases then you still consume as needed.
5. If income increases, the nominal infaq or alms also increases.

From each of the statements above, the frequency is explained in Table 6, 7, 8, 9, and 10.

| Table 6: Variable frequency of revenue | Answer Frequency | STS | TS | N  | S  | SS |
|---------------------------------------|-----------------|-----|----|----|----|----|
| If income increases, it will increasingly promote the halal label of goods or services | Frequency       | 8   | 50 | 34 |
|                                       | Percentage      | 8.7 | 54.3 | 37.0 |
| Total                                 | Frequency       | 92  |
|                                       | Percentage      | 100.0 |

Based on Table 6, it can be concluded that for the first instrument variable income no respondents answered strongly disagree and disagree, but as many as 8 people answered neutral or 8.7% of respondents, as many as 50 people answered agreed or 54.3% of respondents, as many as 34 people answered very much in the agreement or 37.0% of respondents.

Respondents answered neutral, agreed, and strongly agreed and none of the respondents answered with answers strongly disagree and disagree. Respondents answered neutrally because according to 8 respondents the statement in the questionnaire could occur and possibly not occur. Moreover, many respondents answered agree and strongly agreed because the respondents strongly agreed with the statements contained in the questionnaire. Respondents are very concerned and give priority to halal goods or services. From that, with the increase in income, respondents will prioritize the halal label.
Table 7: Variable frequency of revenue

| Item Variable | Answer | STS | TS | N  | S  | SS |
|---------------|--------|-----|----|----|----|----|
| With the increase in income, Mr/Mrs uses his money for public purposes | Frequency | 19  | 35 | 30 | 8  |    |
|               | Percentage | 20.7 | 38.0 | 32.6 | 8.7 |    |
| Total         | Frequency | 92  |     |     |    |    |
|               | Percentage | 100.0 |     |     |    |    |

Based on Table 7, it can be concluded that for the first instrument variable income no respondents answered strongly disagree and disagree, but as many as 8 people answered neutral or 8.7% of respondents, as many as 50 people answered agreed or 54.3% of respondents, as many as 34 people answered very much in the agreement or 37.0% of respondents.

Respondents answered neutral, agreed, and strongly agreed and none of the respondents answered with answers strongly disagree and disagree. Respondents answered neutrally because according to 8 respondents the statement in the questionnaire could occur and possibly not occur. Moreover, many respondents answered agree and strongly agreed because the respondents strongly agreed with the statements contained in the questionnaire. Respondents are very concerned and give priority to halal goods or services. From that, with the increase in income, respondents will prioritize the halal label.

Table 8: Variable frequency of revenue

| Item Variable | Answer | STS | TS | N  | S  | SS |
|---------------|--------|-----|----|----|----|----|
| If income increases, religious education/good consumption of children will be even better | Frequency | 55  | 37 |    |    |    |
|               | Percentage | 59.8 | 40.2 |    |    |    |
| Total         | Frequency | 92  |     |     |    |    |
|               | Percentage | 100.0 |     |     |    |    |

For the third instrument of income variables, there were no respondents who answered strongly disagree, disagree, and neutral. As many as 55 people answered agree or 59.8% of respondents, 37 people answered strongly agree or 40.2% of respondents.

Respondents answered strongly agree and agree because they strongly agree and agree with the questionnaire statement. Respondents will improve religious education and the good consumption of their children even better.

Table 9: Variable frequency of revenue

| Item Variable | Answer | STS | TS | N  | S  | SS |
|---------------|--------|-----|----|----|----|----|
| If your income increases then you still consume as needed | Frequency | 28  | 14 | 40 | 10 |    |
|               | Percentage | 20.4 | 15.2 | 40.4 | 9.8 |    |
| Total         | Frequency | 92  |     |     |    |    |
|               | Percentage | 100.0 |     |     |    |    |

For the fourth instrument income variable, no respondents answered strongly disagree, but as many as 28 people answered disagree or 20.4% of respondents, as many as 14 people answered neutral or 15.2% of respondents, as many as 40 people answered agreed or 40.4% respondents, as many as 10 people answered strongly agree or 9.8% of respondents.

Based on these explanations, we can know that the majority of respondents' answers are in agreement. Some respondents answered disagree because some respondents disagreed with the questionnaire statement. They consume not according to their needs as usual when income increases. However, respondents who answered agreed because according to them rather than consuming outside of their needs, the income would be better saved for the future of their children and used for children's education.
If income increases, the nominal infaq or alms also increases

| Item Variable | Answer | STS | TS | N  | S  | SS |
|---------------|--------|-----|----|----|----|----|
| Frequency     | 9      | 45  | 38 |
| Percentage    | 9.8    | 48.9 | 41.3 |
| Total         | Frequency | 92  |
| Percentage    | 100.0  |

For the fifth instrument income variable, no respondents answered strongly disagree and disagree, but as many as 9 people who answered neutral or 9.8% of respondents, as many as 45 people answered agree or 48.9% of respondents, as many as 38 people answered strongly agree or 41.3% of respondents.

Very many respondents answered agreed and strongly agreed to the statement of the questionnaire because the respondents liked to give alms and use a portion of their wealth from their income to sea. Therefore, with the increase in respondents' income, the respondents also increase the nominal alms or infaq they do.

The benefit variable (Y) consists of five statement items, which are as follows.
1. In consuming whether Mr/Mrs pays attention to the halal of an item.
2. If goods/services are prohibited, but you need them. You still consume it.
3. Consuming goods/services as needed.
4. Providing education/knowledge about consumption to children properly.
5. Give away, use part of your income.

From each of the statements above, the frequency is explained in Table 11, 12, 13, 14, and 15.

| Item Variable | Answer | STS | TS | N  | S  | SS |
|---------------|--------|-----|----|----|----|----|
| In consuming whether Mr/Mrs pays attention to the halal of an item | Frequency | 28  | 64 |
| Percentage    | 30.4    | 69.6 |
| Total         | Frequency | 92  |
| Percentage    | 100.0  |

Based on Table 11, it can be explained that for the first instrument the benefit variable was 28 people who answered agree or 30.4 percent of respondents, as many as 64 people who answered strongly agreed or 69.6 percent of respondents. We see that the respondents strongly agree with the statement. Because respondents pay attention to halal consumption.

| Item Variable | Answer | STS | TS | N  | S  | SS |
|---------------|--------|-----|----|----|----|----|
| If goods/services are prohibited, but you need them. You still consume it. | Frequency | 45  | 33 | 14 |
| Percentage    | 48.9    | 35.9 | 15.2 |
| Total         | Frequency | 92  |
| Percentage    | 100.0  |

For the second instrument the benefit variable is 45 people who answered strongly disagree or 48.9% of respondents, 33 people answered disagree or 35.9% of respondents, as many as 14 people answered neutral or 15.2% of respondents and none of the respondents answered agree and strongly agree.

Respondents are very concerned about the needs of the goods or services to be consumed. Based on the frequency table above we can see that very many respondents are careful in consuming an item. Because if an item is forbidden, the respondent will not consume it even if they need the item. However, there are also a small number of respondents who disagree with the questionnaire statement because they are more concerned with their needs and do not pay attention to the good or bad of an item.
Consuming goods/services as needed

|                | Frequency | Percentage |
|----------------|-----------|------------|
|                | 13        | 14.1       |
|                | 37        | 40.2       |
|                | 42        | 45.7       |

Total

|                | Frequency | Percentage |
|----------------|-----------|------------|
|                | 92        | 100.0      |

For the third instrument of the benefit variable, no respondent answered with an answer that strongly disagreed and disagreed. A total of 13 people answered neutral or 14.1% of respondents, 37 people who answered agreed or 40.2% of respondents, 42 people answered strongly agree, or 45.7% of respondents.

Respondents who get income or increase or decrease income still consume goods or services according to their needs. Because according to respondents the increased income does not affect them to consume their needs excessively. Respondents can use the income for other needs that have not been met.

Table 14: Variable frequency of benefit

| Item Variable | Answer | STS  | TS  | N   | S   | SS   |
|---------------|--------|------|-----|-----|-----|------|
| Providing education/knowledge about consumption to children properly | Frequency | 30   | 62  |
|               | Percentage | 32.6 | 67.4 |

Total

|                | Frequency | Percentage |
|----------------|-----------|------------|
|                | 92        | 100.0      |

For the fourth instrument of the benefit variable, there are no respondents who answered with answers that strongly disagree, disagree, and neutral. As many as 30 people answered agree or 32.6% of respondents, as many as 62 people answered strongly agree or 67.4% of respondents.

From the frequency table above clearly, we can know that the respondents answered strongly agree and agree. The reason respondents answered agreed and strongly agreed because respondents paid great attention to the education and knowledge of children about how to consume well. Respondents attach great importance to goodness in consuming.

Table 15: Variable frequency of benefit

| Item Variable | Answer | STS  | TS  | N   | S   | SS   |
|---------------|--------|------|-----|-----|-----|------|
| Give away, use part of your income | Frequency | 64   | 28  |
|               | Percentage | 69.4 | 30.4 |

Total

|                | Frequency | Percentage |
|----------------|-----------|------------|
|                | 92        | 100.0      |

For the fifth instrument of the benefit variable, there were no respondents who answered with answers that strongly disagree, disagree, and neutral. As many as 64 people answered agree or 69.6% of respondents, as many as 28 people answered strongly agree or 30.4% of respondents.

Many respondents who answered strongly agreed and agreed even none of the respondents answered strongly disagree and disagree. This is because the respondent always dedicates a portion of his assets from the income generated.

4.2. Data Analysis Model

Analysis of the data used in this study is a quantitative analysis with a simple linear regression equation. Quantitative analysis is an analysis used to analyze data obtained from questions that require statistical calculations, so this analysis is often referred to as statistical analysis. To test the hypothesis of the effect of income (X) on the benefit of fisherman consumption (Y).

Table 16: Simple linear regression analysis results

| Model | Unstandardized Coefficients | Standardized Coefficients |
|-------|-----------------------------|---------------------------|
|       |                             |                           |
Based on Table 16, the simple linear regression equation is obtained as follows
\[ Y = 0.268 + 0.296 \times X + e. \]

From the regression equation, it can be seen that the magnitude of the constant value is 0.268. This means, if income (X) equals zero, then the consumption benefit value is 0.268. Income variable regression coefficient (X) of 0.296. This means, if income (X) is increased by 1 unit of the Likert scale, the benefit of fishermen's consumption (Y) will increase by 0.296. In other words, the higher the income of fishermen, the higher the consumption benefit of the Pusong fishermen in Lhokseumawe City.

4.2.1. Correlation Coefficient of the Effect of Income on the Benefit of Pusong Fishermen Consumption in Lhokseumawe City

To see the magnitude of the relationship of each variable by looking at the value of R, this is explained in Table 17.

| Model | R   | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-----|----------|------------------|---------------------------|
| 1     | .775* | .641     | .537             | .34790                    |

Based on the regression results in Table 17, it can be explained that the correlation coefficient is significant with a significant value of F-change of 0.000. The correlation coefficient table shows a close relationship or bond between variables X and Y. Based on the results of testing from table 17, obtained an R-value of 0.775 or 77.5% which means that the income variable has a close and positive relationship with the consumption benefit of Pusong fishermen in Lhokseumawe City.

4.2.2. The Coefficient of Determination of the Effect of Income on the Benefit of Pusong Fishermen Consumption in Lhokseumawe City

The coefficient of determination ($R^2$) is intended to find out the best level of accuracy in a regression analysis where it is shown by the magnitude of the coefficient of determination ($R^2$) between 0 (zero) and 1 (one). The coefficient of determination ($R^2$) of zero independent variables has absolutely no effect on the dependent variable. If the coefficient of determination approaches one, it can be said that the independent variable influences the dependent variable. In addition, the coefficient of determination ($R^2$) is used to determine the percentage change in the dependent variable (Y) caused by the independent variable (X). The coefficient of determination ($R^2$) basically measures how far the model's ability to explain the variation of the dependent variable. The coefficient of determination is between zero and one (Ghozali, 2005).

The coefficient of determination can be seen in Table 17, the value of R square ($R^2$) shows the amount of contribution of the influence of independent variables on the dependent variable in a capital. The calculation results presented in the table above show the value of R square = 0.641 or 64.1%. This means that 64.1% of the benefit of fishermen consumption can be explained and influenced by the independent variable X while the remaining 35.9% is influenced by other variables not included in the study.

4.3. Hypothesis Test

The significance test of partial effect (t-test) is used to test the significance of the relationship between variables X and Y, whether the variable X (income) influences the variable Y (benefit of consumption) separately or partially (Ghozali, 2005).
Hypothesis testing in this study is a two-sided test conducted by comparing the significance level (sig) with an error rate ($\alpha = 5\%$). The criteria for testing the hypothesis in this study are as follows.

1. The level of confidence used is 95% or a significance level of 5% ($\alpha = 5\%$).
2. The acceptance or rejection of the hypothesis is based on the significance of the p-value, where if the significance level is more than 0.05, then Ho is accepted, meaning that the independent variable has no significant effect on the dependent variable; and if the significance level is less than 0.05 then Ho is rejected and accepts Ha, meaning that the independent variable has a significant effect on the dependent variable.

| Model          | Unstandardized Coefficients | Standardized Coefficients | t    | Sig. |
|----------------|-----------------------------|---------------------------|------|------|
|               | B   | Std. Error | Beta |      |      |
| 1 (Constant)  | .268 | .133      |      | 2.022 | .046 |
| Income (X)    | .296 | .070      | .323 | 4.231 | .000 |

Source: research results, data processed in 2016

The results of the t-test are explained as follows.

1. If $t$-count $> t$-table then Ho is rejected and Ha is accepted, meaning that income significantly influences customer satisfaction.
2. If $t$-count $> t$-table then Ho is accepted and Ha is rejected, meaning that income does not significantly influence consumer satisfaction.

Regression calculation results show that the alternative hypothesis Ha is accepted, meaning that income influences the welfare of fishermen consumption. This is indicated by the $t$-value of 4.231 and greater than the value of $t$-table ($df = n - k - 1$) at $n = 92$ of 1.66 ($t$-count $= 4.321$ more than $t$-table $= 1.66$). At the 5% level and a significant value of 0.000 is smaller than $\alpha = 0.05$. The calculation results above mean that income influences the benefit of the fishermen's consumption.

5. Conclusion

Based on the results of research on the effect of income on the benefit of fishermen consumption that has been discussed as well as statistical calculations to test the hypothesis that has been done with simple linear regression analysis and discussion of data analysis conducted, the authors draw the following conclusions. Based on the results of the study, it can be concluded that the alternative hypothesis Ha is accepted. This means that the income has a partially significant effect on the consumption benefit of Pusong fishermen in Lhokseumawe City, with the $t$-count greater than $t$-table and a probability less than 0.05. The influence of variable X on variable Y, with a coefficient of determination of 0.641, means that income (X) can affect the consumption benefit (Y) of Pusong fishermen in Lhokseumawe City by 64.1% and the remaining 35.9% is influenced by other variables not included in this study.

References

Al-Haristi, J. A. (2006). Al-Fiqh Al-Istishadi Li Amiril mukminin Umar Ibn Al-Khattab, diterjemahkan oleh Asmuni Solihan Zamalchsyari: Fiqh Ekonomi Umar bin Khathab. Jakarta: Khalifa.

Al- Suyuti, J. (1987). Al-Asbah wa Al-Nadhai. Semarang: Maktabah Usaha Keluarga.

Arikunto, S. (2002). Prosedur Penelitian Suatu Pendekatan Praktik. Jakarta: Rineka Cipta.

Azwar. (2000). Metode Penelitian. Yogyakarta: Pustaka Pelajar.
Bungin, B. (2005). Metodologi Penelitian Kuantitatif Edisi pertama. Jakarta: Kencana Prenada Media Grup.

Departemen Agama RI. (2004). Al- Qur’an dan Terjemahannya. Jakarta: J- ART.

Fauzi, A. (2010). Ekonomi Perikanan: Teori, Kebijakan, dan Pengelolaan. Jakarta: Gramedia Pustaka Utama.

Ghozali, I. (2005). Aplikasi Analisis Multivariate dengan Program SPSS 19. Semarang: Badan Penerbit Universitas Diponegoro.

Kusniawati, R. (2010). Penarikan Sampel. http://rinakusniawati.blogspot.com/2010/04/penarikansampel.html

Michael, J. (2001). Pembangunan Ekonomi di Dunia Ketiga. Jakarta: Ghalia.

Muana, N. (2005). Makroekonomi: Teori, Masalah, dan Kebijakan, edisi kedua. Jakarta: Rajawali Pers.

Munawar, K. (1955). Kembali kepada Al- Qur’an dan As- Sunnah. Semarang: Bulan Bintang.

Nasution, M. E. (2012). Norma dan Etika Ekonomi Islam. Depok: Gema Insani.

P3EI. (2007). Ekonomi Islam. Jakarta: Raja Grafindo Persada.

Santoso, S. (2002). Statistik dengan SPSS. Jakarta: Elex Media Komputindo.

Soediyono. (1984). Pengantar Analisa Pendapatan Nasional. Yogyakarta: Liberty.

Sofyan, M. (1986). Prinsip-prinsip Ekonomi. Jakarta: Danau Singkarak.

Sugiono, S. (2005). Statistika untuk Penelitian. Bandung: Alfabeta.

Supratno, J. (2001). Statistik Teori dan Aplikasi, Jakarta: Erlangga.

Winardi, E. (1975). Pengantar Ilmu Ekonomi. Bandung: Tarsito.

Yunus, M. (1973). Kamus Arab Indonesia. Jakarta: Yayasan Penyelenggara Penafsir dan Penerjemah Al-Qur’an.