

A Review of The Mashlahah of Uang Panai' in Decision Making: The Role of Financial Behavior, Social Strata, Education and Religiosity

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Abstract: The tradition of uang *Panai'* has been rooted in the Makassar Bugis tribe's marriage until now giving birth to several meanings, the higher the uang *Panai'* given shows the higher the Social strata of the family. Another meaning is also said to be that if there is no uang *Panai'* then there is no marriage. This tradition affects people's behavior in deciding to get married. Perhaps some of them choose to continue their relationship through *silariang* (elopement) and even commit suicide because they are frustrated that they cannot meet the demand for uang *Panai'*. This paper examines community behavior in making decisions on the amount of uang *Panai'* influenced by financial behavior, Social strata, education and religiosity. This research uses a mixed method approach by using SMART-PLS data analysis and analyzing qualitatively with mashlahah analysis. The sampling technique is non-probability sampling with a purposive sampling method by taking samples based on certain criteria and selecting subjects according to the right informant. The results showed that financial behavior does not affect decision-making. The stronger the financial behavior of the community, the less likely the decision to meet the demands of the amount of money *panai'*. This is in line with the theory of planned behavior, the decision is to make considerations by making specific plans. Religiosity also does not influence decision-making. The stronger one's religious beliefs, the weaker the decision to fulfill the demands of *panai'*. This religious belief fosters responsibility so it is cautious in making decisions. The description of community behavior towards *panai'* money decision-making is more appropriate to explain in the concept of mashlahah mursalah.

Keywords: Decision-making, Education, Financial Behavior, Religiosity, Social Strata, Uang *Panai'*



Abstrak: Tradisi uang *Panai'* sudah mengakar dalam pernikahan suku bugis Makassar hingga saat ini melahirkan beberapa makna semakin tinggi uang *panai'* yang diberikan menunjukkan semakin tinggi status sosial keluarga. Makna lain juga dikatakan tidak ada uang *panai'* maka tidak ada pernikahan. Tradisi ini mempengaruhi perilaku masyarakat dalam memutuskan untuk melakukan pernikahan. Mungkin sebagian dari mereka memilih melanjutkan hubungannya dengan cara silarian (kawin lari) bahkan bunuh diri karena frustrasi tidak bisa menyanggupi permintaan uang *panai'* Tulisan ini mengkaji perilaku masyarakat dalam mengambil keputusan besaran uang *panai'* dipengaruhi oleh perilaku keuangan, status sosial, pendidikan dan religiusitas. Penelitian ini menggunakan pendekatan mix method dengan menggunakan analisis data SMART-PLS dan menganalisis secara kualitatif dengan analisis mashlahah. Teknik pengambilan sampel yaitu non probability sampling dengan metode purposive sampling dengan mengambil sampel berdasarkan kriteria tertentu dengan pemilihan subyek sesuai pada informan yang tepat. Hasil penelitian menunjukkan perilaku keuangan tidak berpengaruh terhadap pengambilan keputusan. Semakin kuat perilaku keuangan masyarakat, maka semakin kecil kemungkinan keputusannya untuk memenuhi tuntutan jumlah uang *panai'* Hal ini sejalan dengan theory planned behavior, keputusan hendaklah melakukan pertimbangan dengan membuat perencanaan yang spesifik. Religiusitas juga tidak memiliki pengaruh terhadap pengambilan keputusan. Semakin kuat keyakinan agama seseorang, maka semakin lemah keputusannya untuk memenuhi tuntutan *panai'* Keyakinan religi ini menumbuhkan tanggungjawab sehingga sangat berhati-hati dalam mengambil keputusan.

Kata Kunci: Pendidikan, Pengambilan Keputusan, Perilaku Keuangan, Religiusitas, Strata Social, Uang Panai.

A. Introduction

Marriage is an obligation without the element of burdening the two parties in any way. According to Islamic law, marriage is a contract that legalizes association and limits the rights and obligations and help between a man and a woman who are not muhrim. The tradition of uang *panai'* is still valid today and gives birth to several meanings, namely the higher the *panai'* given shows the higher the social strata of a family. Another meaning is that no

uang *panai*' means no marriage¹. This affects the behavior of the community in deciding to get married.

The existence of the uang *panai*' tradition seems to have a negative influence on the community. Some of them choose to continue their relationship through *silariang* (elopement) to break their relationship by choosing suicide because they are frustrated that they cannot afford the high demand for uang *panai*'². The existence of the uang *panai*' tradition seems rigid to the guidelines and advice of previous ancestors and tends to deviate from the principles of Islamic sharia. The community, which is known as the strongest Islamic identity in the archipelago, should be more concerned with the value of Islamic sharia obligations compared to customs.

The high determination of uang *panai*' has caused many marriages plans to be canceled because the parents or guardians of women insist on a certain nominal amount.³ As a result, many single men and women do not get married because they are unable to meet the demands of the uang *panai*'. On the other hand, the high level of uang *panai*' has a positive effect on the festive wedding party giving birth to a high spirit of work ethic for men to try and work harder to meet the demand for uang *panai*'⁴. Some of the factors that are considered by both men and women in making decisions on the

¹ Ahsani, Jamaluddin Hos, and Peribadi, "Uang Panai Dan Tantangan Bagi Pemuda Bugis Di Perantauan (Studi Di Desa Waunggoloko Kecamatan Ladongi Kabupaten Kolaka Timur)," *Neo Societal* 3, no. 3 (2018).

² Juflyn Alim et al., "Maxims Deviation and Politeness Scale of Uang Panai Mahar Film by Using Leech's Perspective," *Budapest International Research and Critics Institute (BIRCI-Journal): Humanities and Social Sciences* 3, no. 2 (May 2020): 1378–91, <https://doi.org/10.33258/birci.v3i2.996>.

³ Sri Rahayu and Yudi, "Uang Nai': Antara Cinta Dan Gengsi," *Jurnal Akuntansi Multiparadigma* 6, no. 2 (2015): 224–36, <https://doi.org/10.18202/jamal.2015.08.6018>.

⁴ Moh Ikbal, "'Uang Panaik' Dalam Perkawinan Adat Suku Bugis Makasar," *Al-Hukama The Indonesian Journal of Islamic Family Law* 06, no. 1 (2016).

high uang *Panai*' in traditional Bugis Makassar marriages will be studied further in this study, including financial behavior, social strata, education and religiosity. This factor is in line with research conducted by Nahdhiyah et al. (2020) shows that the amount of *panai*' money is influenced by the bride's social strata, namely work, education, family power and authority⁵.

Someone who has good financial behavior is reflected in the financial knowledge they have in terms of planning, managing and obtaining finances, especially in deciding the amount of spending money inherent in the tradition of uang *panai*⁶. Each individual has different financial knowledge depending on the source of knowledge from formal and informal education⁷. The three factors that most influence financial behavior include financial literacy, calculation ability and quality of education⁸. The real form of financial behavior is shown from the struggle and efforts of men to meet the demand for uang *panai*' through working and trying independently and not depending on the assets owned by their parents.

Social strata is a system of distinguishing individuals or groups in society that places them in different social classes in a hierarchy and gives different rights and obligations between individuals in one

⁵ N Nahdhiyah and R A Damayanti, "The Study of Accounting Practices in The Uang Panai Tradition (Ethnographic Studies on Traditional Marriages in West Sulawesi)," *Devotion Journal of ...*, 2022.

⁶ Naila Al Kholilah and Rr. Iramani, "Studi Financial Management Behavior Pada Masyarakat Surabaya," *Journal of Business and Banking* 3, no. 1 (2013), <https://doi.org/10.14414/jbb.v3i1.255>.

⁷ R Rusnawati, M Farild, and ..., "The Fintech E-Payment: The Impact to Financial Behavior," *LAA MAISYIR: Jurnal ...*, 2022.

⁸ Antonia Grohmann, Roy Kouwenberg, and Lukas Menkhoff, "Childhood Roots of Financial Literacy," *Journal of Economic Psychology* 51 (2015), <https://doi.org/10.1016/j.joep.2015.09.002>.

layer and another⁹. Socially, women have a high position and are respected, so the form of appreciation given by fulfilling the nominal amount of uang *panai*' is determined as a form of appreciation that is considered appropriate for that position.¹⁰ The higher the social strata of a person, the higher the provision or demand for uang *panai*' It is not uncommon for many proposals to be canceled because the demand for uang *panai*' is not fulfilled¹¹.

The background of a man or woman also influences the amount of the demand for uang *panai*' The higher the educational background of a person, the higher the determination of uang *panai*' Educational background also has an impact on the choice of strategy¹². A person who has a good educational background tends to control in detail what he will do and the impact of the decisions taken¹³. Religiosity as a form of community behavior that is imbued with religious spiritual values (religion) in all its activities or work¹⁴. For a Muslim, religiosity in making a decision should contain the

⁹ Binti Maunah, "Stratifikasi Sosial Dan Perjuangan Kelas Dalam Perspektif Sosiologi Pendidikan," *Ta'allum: Jurnal Pendidikan Islam* 3, no. 1 (2015), <https://doi.org/10.21274/taalum.2015.3.01.19-38>.

¹⁰ I Islamiyah, A Asmirah, and S Bahri, "Status Sosial Dan Jumlah Uang Panai Pada Proses Perkawinan Suku Bugis Di Kelurahan Raya Kecamatan Turikale Kabupaten Maros," *Jurnal Ilmiah Ecosystem*, 2021.

¹¹ Yansa Hajra, "Uang panai' Dan Status Sosial Perempuan Dalam Perspektif Budaya SIRI' Pada Perkawinan Suku Bugis Makassar Sulawesi Selatan," *Pena* 3 (2019): 1–12.

¹² Donald C. Hambrick and Phyllis A. Mason, "Upper Echelons: The Organization as a Reflection of Its Top Managers," *Academy of Management Review* 9, no. 2 (1984), <https://doi.org/10.5465/amr.1984.4277628>.

¹³ Peter Armstrong, "Engineers, Management and Trust," *Work Employment & Society* 1, no. 4 (1987), <https://doi.org/10.1177/0950017087001004002>.

¹⁴ Eva Nuroniah and Abdi Triyanto, "Analisis Pengaruh Tingkat Religiositas Terhadap Kinerja Karyawan Bank Syariah (Studi Kasus Pada Karyawan Kantor Pusat Bank Syariah X)," *Jurnal Ekonomi Dan Perbankan Syariah* 3, no. 1 (2020), <https://doi.org/10.46899/jeps.v3i1.156>.

values of worship and is believed to get rewards from Allah SWT in the hereafter.

In Islamic law, there is no prohibition and no clear order about the tradition of *panai'* money, but whether it is a benefit that can be adapted by the people of South Sulawesi and can provide goodness for both parties. On the contrary, it becomes a contradiction to the custom of giving *panai'* money which is felt to be burdensome for the prospective groom. The reality that occurs today is a shift in the culture of *panai'* money which was originally intended to give appreciation to the bride's family, becoming a place of prestige and showing off and public deception in the community.

The tradition of giving *panai'* money has a *shara'* purpose when viewed in terms of the quality and importance of the benefit. The purpose of Shara' is related to the *maslahat tahsiniyyat*, which has the function as an ornament to beautify it¹⁵. On the contrary, it is a *maslahah dharuriyah* where this tradition is a basic need, if the five principles are not fulfilled, namely preserving religion, preserving the soul, preserving the mind, preserving offspring and preserving property, then human life has no meaning whatsoever.

The Indonesian Ulema Council of South Sulawesi has emphasized in its fatwa No. 2 of 2022 regarding uang *panai'* as a custom whose law is permissible as long as it does not violate sharia principles. Sharia principles in uang *panai'* are intended to facilitate marriage and not burden men, glorify women, be honest and not manipulative, the amount is conditioned reasonably and in accordance with the agreement by both parties, a form of commitment and responsibility as well as the seriousness of the prospective husband and as a form of helping in order to connect friendship.

Research conducted by Nurmiati et al (2018) took a sample of 50 young people confirmed that uang *panai'* as an important element in

¹⁵ A Elzahroo, *Tradisi Pemberian Uang Panai Dalam Pernikahan Pada Masyarakat Sulawesi Selatan Perspektif Maqasid Asy-Syari'ah* (dspace.uui.ac.id, 2021).

legalizing marriage in South Sulawesi¹⁶. However, other research conducted by Ramadhan (2019) states that there is a deviation in *panai*' money because it is given excessively and conspicuously. As a result, there is a lie about the amount of *panai*' money, setting prices that are too high, which has implications for selling assets to meet the high *panai*' money and choosing to elope¹⁷. In Susono's research, et al (2020) conducted observations of community leaders, it was concluded that 1) *panai*' money as a tradition and custom of marriage is more trendy than the dowry itself, 2) the phenomenon of *panai*' money is intended for wedding costs but is too excessive, so it is recommended that *panai*' money be diverted to part of the investment for prospective brides in the form of education, business capital, home repairs, and other forms of education¹⁸.

Based on the previously reviewed research, the author is interested in conducting further research by examining the behavior of the community in making decisions on determining *panai*' money from the factors of financial behavior, social strata, education and religiosity and their relationship in the perspective of *mashlahab*. The results of this analysis are then accommodated by describing the phenomenon of community behavior towards uang *Panai*' and become a reference for prospective brides planning a wedding to interpret uang *Panai*'.

B. Method

This study uses causality research with qualitative and quantitative approaches. The quantitative approach was first carried

¹⁶ Nurmiati and Nurazzura Mohamad Diah, "The Perception and Attitude of South Sulawesi Youth Towards the Impacts of Uang Panai : A Pilot Study," *Asian People Journal* 1, no. 2 (2018).

¹⁷ S Ramadan, *The Phenomenon Of Uang panai'in Wedding Bugis Makassar: A Perspective Of Culture And Religion* (osf.io, 2019), <https://osf.io/a6qkb/download>.

¹⁸ Juhasdi Susono et al., "Uang Panai and Investment (Study on the Value of Local Wisdom in the Marriage of the Bugis Makassar Tribe)," *Al-Ulum* 20, no. 2 (2020).

out by conducting SEM-PLS modeling tests on the factors that influence community decision-making in determining uang *panai*' The results of this analysis are then accommodated by describing the phenomenon of community behavior towards uang *panai*' in a *mashalah* perspective. This research focuses on the community, both men and women who come from the Bugis Makassar tribe.

Nonprobability sampling is the method chosen in this research and the *purposive sampling technique (judgment sampling)* is judgment using certain requirements and criteria because not all members of the population have the same opportunity to be sampled. The informants selected in the study were the most favorable and could provide accurate information related to uang *panai*' especially for those who are not married / married. Because the population is very large, the minimum sample determination using Hair's formula is (Number of indicators + number of latent variables) x (5 to 10 times). Based on these guidelines, the maximum sample size for this study is $(25 + 4) \times 10 = 290$ respondents.

C. Research Results

Table 1 presents the results of the outer model test by looking at the results of convergent validity through factor loading. The reliability indicator can be interpreted as the square of the measurement loading (Hair et al., 2014: 103)¹⁹. For reflective models, the outer loading must be above 0.70 (Henseler et al, 2012: 269)²⁰. The value of 0.70 is a criterion for minimum outer loading (Ringle, 2006: 11)²¹. According to Hair et al: 129 suggested that the

¹⁹ Joseph F. Hair et al., "A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)," *Sage Publications*, 2014.

²⁰ J Henseler, C M Ringle, and M Sarstedt, "Using Partial Least Squares Path Modeling in Advertising Research: Basic Concepts and Recent Issues," ... *on International Advertising*, 2012.

²¹ C M Ringle, "Segmentation for Path Models and Unobserved Heterogeneity: The Finite Mixture Partial Least Squares Approach," *University of Hamburg Research Paper on Marketing ...*, 2006.

outer loading value is not > 0.50 ²². The table shows that all loading factors have a value above 0.70 so the constructs for all variables have not been eliminated from the model and are said to be valid and meet the validity with the loading factor having a value above 0.70.

Convergent validity is also assessed through AVE (Average Variance Extracted). AVE can be used as a test of convergent validity and reflects the average communality for each latent factor in a reflective model. AVE should be greater than 0.5 (Chin, 1998²³; Höck & Ringle, 2006:15²⁴) and greater than the cross-load. Based on Table 1, the AVE values range from 0.572 to 0.842, which is above the minimum recommended value of 0.50.

The Cronbach's alpha value also answers the question of whether indicators for latent variables show convergent validity and therefore show reliability. According to Garson (2016), Cronbach's alpha value ≥ 0.80 for a good scale, a value of 0.70 for an acceptable scale and an alpha value of 0.60 for an exploratory purpose scale. For table 1, we can see that the Cronbach's alpha value ranges from 0.786 to 0.917. It can be concluded that this value meets the good scale.

In testing the reliability of construct data, it can be seen from the Composite reliability value. Composite reliability varies from 0 to 1, with 1 being a perfect estimate of reliability. CR value must be ≥ 0.6

²² Hair et al., "A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)."

²³ Wynne W. Chin, W. W. Chin, and Wynne W. Chin, "The Partial Least Squares Approach to Structural Equation Modelling. In Marcoulides G. A. (Ed.)," *Modern Methods for Business Research* 295, no. 2 (1998).

²⁴ Michael Michael and Christian M. Ringle, "Strategic Networks in the Software Industry : An Empirical Analysis of the Value Continuum," in *Networks*, 2006.

(Chin, 1998²⁵; Höck & Ringle, 2006: 15²⁶). Another view of CR values ≥ 0.70 for confirmation purposes (Henseler et al, 2012: 269²⁷). Or ≥ 0.80 is considered good for confirmatory research (Daskalakis& Mantas, 2008: 288²⁸). Based on Table 1, it can be seen that the CR value is greater than 0.70, which means that all criteria for measuring the reliability and validity of the model.

Table 1. Measurement Model (N =290)

Variabel	Indikator	Loading Factor	CA	CR	AVE	VIF
Financial Behavior (X1)	FINBHV3	0,765	0,821	0,87	0,572	1,777
	FINBHV5	0,769				1,852
	FINBHV6	0,701				1,708
	FINBHV9	0,746				1,801
	FINBHV11	0,798				1,749
Social Strata (X2)	SOCSTR3	0,939	0,815	0,914	0,842	1,899
	SOCSTR4	0,896				1,899
Education (X3)	EDUCAT1	0,776	0,84	0,886	0,612	1,863
	EDUCAT2	0,876				3,191
	EDUCAT3	0,856				2,951

²⁵ Chin, Chinn, and Chin, “The Partial Least Squares Approach to Structural Equation Modelling. In Marcoulides G. A. (Ed).”

²⁶ Michael and M. Ringle, “Strategic Networks in the Software Industry : An Empirical Analysis of the Value Continuum.”

²⁷ Henseler, Ringle, and Sarstedt, “Using Partial Least Squares Path Modeling in Advertising Research: Basic Concepts and Recent Issues.”

²⁸ Stylianos Daskalakis and John Mantas, “Evaluating the Impact of a Service-Oriented Framework for Healthcare Interoperability,” in *Studies in Health Technology and Informatics*, vol. 136, 2008.

	EDUCAT4	0,75				1,544
	EDUCAT6	0,729				1,482
	RELIGI3	0,958				11,420
Religiosity (X4)	RELIGI4	0,866	0,917	0,938	0,791	5,742
	RELIGI5	0,942				9,938
	RELIGI7	0,781				4,370
	DECMK1	0,827				2,330
Decision Making (Y)	DECMK2	0,753	0,786	0,862	0,609	2,300
	DECMK4	0,78				2,063
	DECMK5	0,76				2,089

Note. CA = Cronbach's Alpha, CR = Composite Reliability, AVE = Average Variance Extracted, VIF = Variance Inflation Factor

Table 2. Hypothesis Test Results

Variabel	Original Sample (O)	T Statistics (O/STD EV)	P Values	Hasil
FINANCIAL BEHAVIOR (X1) -> DECISION MAKING (Y)	0,128	1,600	0,110	Rejected
SOCIAL STRATA (X2) -> DECISION MAKING (Y)	0,143	2,586	0,010	Accepted

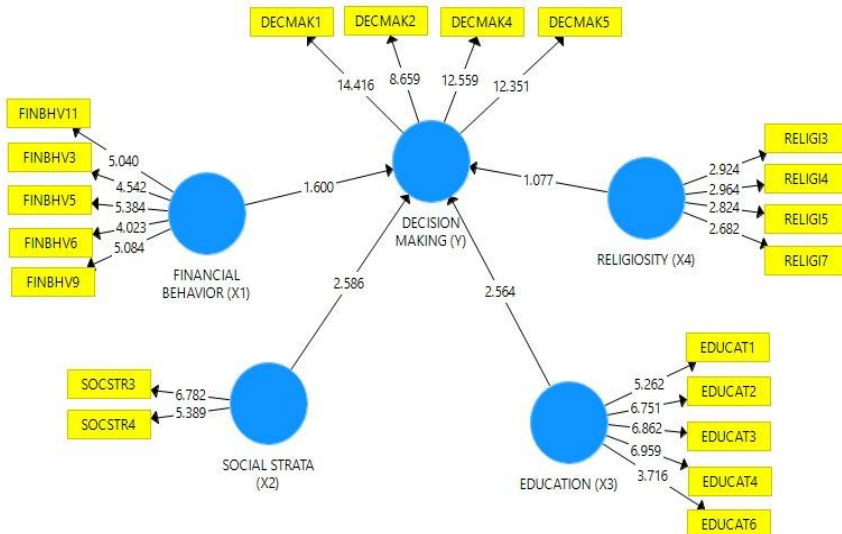
EDUCATION (X3) -> DECISION MAKING (Y)	0,171	2,564	0,011	Accepted
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RELIGIOSITY (X4) -> DECISION MAKING (Y)	0,108	1,077	0,282	Rejected
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Source: *SmartPLS processed data, 2023*

Furthermore, the hypothesis test is determined by looking at the path coefficient value. The decision on the significance of a hypothesis is seen by comparing the alpha value <5% and the t-statistic value > 1.96. The output table of structural model testing can be seen in Table 2

Figure 1: Bootstrapping Structural Model



Source: *smartPLS processed data, 2023*

Table 3: R-square value

Variabel	R-Square	R-Square Adjusted
Decision Making (Y)	0,75	0,62

Furthermore, seeing the relationship between constructs can be seen from the R-square value in table 3. The predictive power of the model (R^2) for the dependent variable Y is 75%. This structural model indicates that the model is good

D. Discussion

This study has proposed 4 hypotheses and confirmed the results of the hypothesis testing. **Hypothesis 1** shows that financial behavior does not have a significant influence on the decision-making of uang *panai*' as evidenced by the path coefficient value of 0.128; t-statistics value $1.600 < 1.96$; p-values $0.110 > 0.05$. It can be concluded that H_1 is rejected. **Hypothesis 2** shows that social strata maintain a positive and significant influence on uang *panai*' decision-making as evidenced by the path coefficient value of 0.143; t-statistics value $2.586 > 1.96$; p-values $0.010 < 0.05$. It can be concluded that H_2 is accepted. **Hypothesis 3** shows that education maintains a positive and significant influence on uang *panai*' decision-making as evidenced by the path coefficient value of 0.171; t-statistics value $2.564 > 1.96$; p-values $0.011 < 0.05$. It can be concluded that H_3 is accepted. **Hypothesis 4** shows that religiosity cannot maintain a significant influence on uang *panai*' decision-making as evidenced by a path coefficient value of 0.108; t-statistics value $1.077 < 1.96$; p-values $0.282 > 0.05$. It can be concluded that H_4 is rejected.

The Bugis people are a tribe that lives in South Sulawesi, the main characteristics of this ethnic group are its language and customs. The Bugis still belong to the Malay tribe, after the first migration from mainland Asia. The Bugis tribe highly upholds self-esteem and dignity so that there is the term *siri'* (self-esteem) which is used to defend honor against people who want to step on their pride. It is

concluded that the Bugis tribe strongly avoids actions that result in a decrease in one's self-esteem or dignity²⁹.

The various stages in the implementation of the Bugis marriage tradition who want to get married start from mappesek-pesek, madduta to mappetu ada³⁰. If one of these stages is not carried out in a marriage, it will result in the cancellation of the marriage. Each stage in the marriage tradition contains values, including social values, personality values, religiosity values and knowledge values.

The researcher tries to discuss one by one this hypothesis and its relation to the values contained in the tradition of money *panai'* and the *mashalahab* study of this tradition.

Financial behavior does not have a strong influence on uang *panai'* decision-making. The stronger a person's financial behavior, the less likely his decision in determining the amount of money *panai'*. There is a special satisfaction in the community that has a high *panai'*, for the male party is not a burden because everything can be fulfilled, and for the female party will not experience difficulties because it can meet the needs of marriage. However, this is certainly difficult for both parties who cannot meet the demands of the amount of *panai'*. This dimension relates to the value of each individual's personality in interpreting uang *panai'*. In the theory of planned behavior, it is said that someone who makes a decision should make considerations by making specific plans to support his decision.

Social strata has a significant influence on the decision-making of uang *panai'*. In determining uang *panai'*, it is very important to pay attention to one's Social strata as a benchmark for uang *panai'*. The value of social strata greatly influences the high and low level of uang

²⁹ Yansa Hajra, "Uang *panai'* Dan Status Sosial Perempuan Dalam Perspektif Budaya SIRI' Pada Perkawinan Suku Bugis Makassar Sulawesi Selatan."

³⁰ Imam Ashari, "Makna Mahar Adat Dan Status Sosial Perempuan Perkawinan Adat Suku Bugis Di Desa Penengahan Kabupaten Lampung Selatan," *Unpublished Thesis*, 2016.

panai' Because of this social value, the relationship between the male family and the female family creates a family that is varied and rich in differences but the same in goals.

The social stratification of Makassar Bugis society consists of class levels, namely the anakarung (noble) class, the to maradeka class and the ata (slave) class³¹. If a bride has a royal lineage (Karaeng/Opu) then this greatly affects the amount or amount of uang *panai'* to be paid by the groom. Likewise, men who come from noble descent highly uphold the customs or traditions of their ancestors who have always considered that the value of a uang *panai'* to a woman should be adjusted to the social strata.

Education also has a strong influence on uang *panai'* decision-making. In line with Widyawati's research (2018), the size of the amount of uang *panai'* is strongly influenced by the level of education and the position of the bride candidate³². Education is dominantly oriented towards individual character building starting from formal, informal and non-formal education. With education, it can add insight into the meaning of the community and become a lesson for women, as well as motivation for men because the real meaning of uang *panai'* is a form of appreciation from the male party to the female party with effort and hard work.

Some Bugis Makassar considers that the cost of a girl's education is a manifestation of the expenses of the girl's parents during her childhood until the end of her education that must be paid by the bridegroom. If the girl has a bachelor's degree, the dowry to be paid by the man must be greater than that of a woman who has only completed high school. This is a social picture in the social structure of the community within the Bugis Makassar tribe, which is a

³¹ Soerjono Soekanto, "Sosiologi: Suatu Pengantar," *Journal Ekonomi Dan Bisnis Indonesia*, 2013.

³² Widyawati, "Makna Tradisi Uang Panai Dalam Adat Pernikahan Suku Bugis Di Sungai Guntung Kecamatan Kateman Kabupaten Indragiri Hilir Provinsi Riau," *JOM FISIP* 5, no. 2 (2018).

cultural heritage and customs of the ancestors that have been practiced for generations. Uang *panai*' means giving honor.

Religiosity does not have a strong influence on the decision-making of uang *panai*' Uang *panai*' is not a part of religious teachings, but is a culture. As a culture, uang *panai*' has a positive impact on the smooth running of a marriage. In addition, with the money *panai*' parties can share so that it is the sunnah of the Apostle when implemented because it is worth worship. Research conducted by Kamal (2016) explains that religiosity is not the main factor in making *panai*' money decisions but the level of education, social strata, wealth and notoriety factors.

The explanation above is associated with a review of *maslahab*. *Mashlahab* is defined as a form of goodness that has worldly and ukhrawi dimensions, material and spiritual as well as individual and collective and fulfills three elements, namely sharia compliance (halal), useful and brings goodness (thoyib) in all aspects as a whole which does not cause harm³³. According to Ghozali's view, a problem can be said to be *maslahab* if it fulfills the objectives of sharia, including protecting religion, protecting the soul, protecting the mind, maintaining offspring and protecting property.

In its classification, *maslahab* is divided into several parts, but concerning community behavior towards uang *panai*' decision-making, it is more appropriate to explain the concept of *mashlahab mursalah*. *Mashlahab mursalah* is part of the effort to find the goodness or benefits needed by humans so that their lives are not damaged and difficult³⁴. *Al-Maslahab al-mursalah* is a benefit that is not alluded to by *shara'* and there are no arguments that tell us to do or leave it while if it is done it will bring great goodness or *maslahab*.

Uang *panai*' can be said to be *maslahab mursalah* based on At-Thufi's perspective because uang *panai*' is a muamalah problem and

³³ S Ahmad Ifham, "Buku Pintar Ekonomi Syariah," Jakarta: PT Gramedia Pustaka Utama, 2010.

³⁴ A S M Hasbi and T Muhammad, "Pengantar Ilmu Fiqh," Semarang: PT. Pustaka Rizki Putra, 1999.

good customs and in line with reason. But on the other hand, uang *panai'* cannot be said to be *maslahat* because uang *panai'* can cause harm which is contrary to *mashlahab mursalah* according to At-Thufi. We can understand from the explanation above that the implementation of marriage is so rich in traditions in fulfilling the sacred bond of marriage. So that the presence of *mashlahab mursalah* is able to provide understanding and knowledge in the implementation of uang *panai'*.

Contrary to this, the tradition of uang *panai'* may threaten the *dharuriyah mashlahab*, namely the preservation of religion, the preservation of the soul, the preservation of reason, the preservation of offspring and the preservation of property, so it will bring mischief, so this is not allowed. The tradition of uang *panai'* to provide *maslahab*, then we need to look at the current reality by the Fatwa of MUI of South Sulawesi Province Number 2 of 2022 as a consideration for the bride and groom before deciding on marriage. The presence of this fatwa will certainly regulate the behavior of the community before deciding the amount of uang *panai'* to be given.

However, it can be concluded that uang *panai'* includes complementary needs (*tahsiniyat*) because uang *panai'* is not a pillar of marriage like a dowry whose law is mandatory. However, the decision of uang *panai'* returns to the personality of each individual, of course, with uang *panai'* it can be a value of *ta'awun* or help in facilitating the implementation of wedding party activities but must be adjusted to the agreement of both parties and there is no element of mutual pride or excess.

E. Conclusion

Based on the results of the data analysis of the discussion of the research stated above, it can be concluded and made recommendations for further researchers:

1. The issuance of the Fatwa of MUI of South Sulawesi Province Number 2 of 2022 on uang *panai'* which has explained the reality and behavioral shifts of the community in its view with uang *panai'* as a consideration in deciding marriage. Marriage as a form

of *wataa'awanuu 'alal birri wattaqwa* (and help you in doing good). There are no provisions governing the limit of the amount of uang *panai*', but the decision of uang *panai*' is expected to be agreed upon by both parties to provide benefits and not harm each other.

2. The tradition of uang *panai*' is not a pillar of marriage like a dowry which is mandatory. Marriage as a religious law to follow the sunnah of the Prophet Muhammad SAW. Marriage preserves the human soul from sin, keeps the mind on a straight path, builds a household to continue to uphold its honor and gives birth to responsibility between the two parties to maintain marriage. Determination of uang *panai*' pays attention to the kemashlahatan.
3. *Mashlahab mursalah* as the concept of analysis used in this research because it provides goodness and keeps away from badness. The application of *mashlahab mursalah* needs to be preserved and developed so that it becomes a tradition that has the value of Islamic teachings and provides an example for future generations to decide on marriage by giving money.

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