

Self-Esteem to Determine the Amount of Dowry Based on Education Level in East Lombok, West Nusa Tenggara

Haifa Paradisa^{1*}, M. Ali Fikri²
Universitas Mataram, Indonesia

Corresponding Author: Haifa Paradisa haifaparadisa@gmail.com

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ABSTRACT

This study aims to analyze the influence of education level on the determination of the amount of handover in the marriage tradition in East Lombok Regency, West Nusa Tenggara. The research method used is a qualitative approach with ethnography, which allows researchers to understand culture and social practices in depth. Informants in this study consisted of parents who had married off their children, individuals who had performed weddings and were about to get married, as well as 47 students from East Lombok and had taken formal education. Data collection techniques were carried out by interview and documentation, which provided relevant information regarding handover. The results showed that the level of education affects the expectation of the size of the handover, where higher education is interpreted as an indicator of self-esteem and social status.

INTRODUCTION

Indonesia is a country with extraordinary cultural richness that has many traditions and customs that develop in each region. This diversity is reflected in its society which consists of hundreds of ethnic groups with unique traditions that are passed down from generation to generation (Rahmawati, 2019). Each tradition reflects the values upheld by the local community, both in relations between individuals, communities, and with the surrounding environment (Yarham, 2023). Customs in Indonesia encompass various aspects of life, from religious rites, traditional ceremonies, to important celebrations in the life cycle such as birth, marriage, and death.

In various regions, customs have an important role in strengthening social relations and the noble values of society. These customs are not only a means of preserving culture, but also a marker of the identity of a community group, one of which is the marriage tradition. Traditional ceremonies related to marriage have a special place in almost all Indonesian cultures. Of all the phases of life regulated by custom, marriage is one of the richest in symbolism. Marriage in Indonesia not only functions as a social and legal bond between two individuals, but also involves and unites two large families (Mudrika et al., 2023). More than that, marriage is often a vehicle for expressing a society's cultural identity, reflecting local wisdom values passed down from generation to generation.

Each region has its own uniqueness in celebrating a wedding. In Sundanese customs before performing the *ijab qobul*, a *siraman* procession is carried out, which is a symbol of self-purification and a symbol of parents' love for their children (Nurhadi et al., 2018). In North Sumatra, the Batak people have a tradition of giving *ulos*, a typical woven cloth given to newlyweds as a symbol of the inclusion of prayers, protection, and blessings from the extended family (Sidabutar et al., 2023). Meanwhile, in South Sulawesi, the Bugis people practice the *mappacci* tradition, a ritual the night before the wedding where the bride and groom symbolically cleanse themselves with henna leaves, accompanied by prayers and family blessings (Hartini et al., 2022).

In Lombok, West Nusa Tenggara, wedding traditions have their own uniqueness. One of the prominent traditions is *Merariq*, which is a characteristic of the Sasak tribe. *Merariq* is one of the local traditions that until now has been preserved among the Sasak people as part of the process of building a household life. The tradition of *merariq*, which has been passed down from generation to generation since ancient times, is a characteristic of Sasak traditional weddings in Lombok. This procession is considered valid both according to customary law and according to Islamic law (Sugitanata et al., 2023). Etymologically, the term *merariq* comes from the Sasak language which means "run", in simple terms it is the entire wedding procession from the implementation of the wedding starting from the kidnapping until the wedding process is completed (Sugitanata, 2020). The process begins with the groom's party "running away" the prospective bride as a symbolic form of the man's seriousness in proposing to the woman he loves. This tradition is not just a symbolic act, but also has a deep meaning that represents the courage, responsibility, and good intentions of the prospective groom. After the *Merariq* procession, the two families meet in a traditional

procession to discuss the completion of the marriage, including the preparation of the dowry and gifts. According to the Great Dictionary of the Indonesian Language, gifts or *hantaran* come from the word "*antaran*" which means money as a gift from the groom (Nugroho, 2019). Gifts are a characteristic of weddings in Indonesia. Gifts are not mandatory like a dowry, but gifts or *hantaran* have become a custom and tradition in every wedding ceremony. (Syarifudin et al., 2019). The dowry can be considered as proof that the prospective groom has the ability to provide financial assistance to the prospective bride, or as a form of responsibility from the groom's side towards the bride's family.

Seserahan, in the context of Lombok culture and Indonesia in general, is one of the important elements in wedding traditions. Usually, *seserahan* contains items that symbolize the groom's readiness to build a household. These items include daily necessities such as clothing, household equipment, and traditional food. In addition, in some customs, *seserahan* can also include jewelry or other valuable items as a form of respect for the bride.

In the wedding tradition, the dowry has a deep symbolic meaning. For the groom's family, the dowry is a way to show good intentions and sincerity in proposing, as well as a form of respect for the family of the prospective bride (Mudrika et al., 2023). The groom's family brings gifts according to custom, showing their commitment to building a harmonious and respectful relationship between the two families. (Hasibuan & Muda, 2017). However, in the midst of increasingly complex social and economic realities, the size of the dowry is often a source of debate, even conflict, among the families of the prospective bride and groom. Not infrequently, disagreements regarding the amount of the dowry that is considered appropriate cause tension in the marriage process. One factor that often influences the amount of the dowry is the level of education of the prospective bride.

Education is often seen as a major investment made by parents in raising their children. The cost of education covers many aspects, from school fees, transportation, to additional needs such as private tutoring. The higher the level of education achieved by a woman, the greater the expenditure incurred by her parents. In the study (Nugroho, 2019), the determination of the amount of dowry is determined by looking at one of the factors of women's education. This makes education often considered a reflection of a child's self-esteem, which has an impact on expectations of the amount of dowry expected by the bride's family.

Problems arise when the relationship between education level, self-esteem, and the amount of the dowry is not calculated fairly and openly. Many parties subjectively determine the value of the dowry, which can lead to differences of opinion between the groom's and bride's families. Some families may argue that a higher level of education should be given more credit, while others may be more concerned with their respective financial circumstances or family traditions.

This phenomenon is interesting for researchers to study because the dowry often reflects the social, economic, and cultural status of the family. In the East Lombok community, which has a strong traditional tradition, the amount of the dowry can also reflect recognition of an individual's value, both in terms of

education, character, and family background. Until now, research that specifically analyzes the relationship between education level and the amount of the dowry based on the concept of self-esteem is still rare. Therefore, a deeper understanding of this dynamic is needed so that customs such as the dowry remain a unifying element, not a source of conflict, in the wedding tradition.

Problem Formulation

How is the average calculation of self-esteem based on education level and its influence on determining the amount of wedding gifts in the tradition in East Lombok Regency, West Nusa Tenggara?

Benefits of Research

To determine the average self-esteem based on education level and its influence on determining the amount of wedding gifts in the tradition in East Lombok Regency, West Nusa Tenggara.

LITERATURE REVIEW

Ethnography in the Context of Dowry Costs

Ethnography is an approach in qualitative research methods that aims to explore and understand the culture of a society in depth (Windiani & Rahmawati, 2016). Culture is defined as a pattern of life that is passed down from one generation to the next through various learning processes, which aims to create a way of life that is most appropriate to their environment (Syakhrani & Kamil, 2022). Culture becomes an inseparable part of people's daily lives. A culture is practiced continuously and taught to the next generation so that it remains sustainable and is not lost by the changing times.

Ethnographic research is a type of qualitative research rooted in anthropological methodology where this approach is used to study society and culture by exploring various aspects of human life in complex interpersonal, social, and cultural contexts. The main focus of ethnographic research is to understand patterns of behavior, interactions, and norms that apply in a community by paying attention to the diversity and complexity that exists (Wijaya, 2018).

Ethnography involves the process of in-depth data collection through methods such as direct observation, in-depth interviews, and active participation in the community environment being studied. This research process aims not only to collect data, but also to analyze the results critically to obtain a comprehensive picture of the relationship between humans and their social and cultural environment. Thus, ethnography can be considered as an approach that integrates the research process with its results, providing a holistic understanding of the society and culture being studied.

By using an ethnographic approach, this study focuses on efforts to examine the cost standards that apply in the wedding dowry tradition so that researchers will relate them to costs. Costs in the context of accounting refer to the sacrifice of economic resources incurred in a particular transaction or activity, which are measured to achieve predetermined goals (Karini et al., 2024). These expenses can be in the form of money, labor, or other resources used to obtain

goods, services, or other benefits needed in a business or operational activity. In accounting, costs are often measured to determine how efficient an activity or transaction is in achieving the desired results, as well as to determine the cost of production or services offered.

The relationship between costs and assets is very close. Assets are resources that are expected to provide future economic benefits with a fairly high degree of certainty, which are obtained or controlled by an entity as a result of past transactions or events (Hartoko, 2017). Based on PSAK no. 16 of 2015, fixed assets are tangible assets owned for use in the production or provision of goods or services to be rented to other parties for administrative purposes and are expected to be used for more than one period. Based on the form of fixed assets, they are divided into two, namely tangible fixed assets (tangible assets) are fixed assets that have a real material form, for example land and buildings and intangible fixed assets (intangible assets) are assets that do not have a real physical form but have high economic value, for example brands, reputation, or added value (Hartoko, 2017).

Added value as an intangible asset, according to international standards such as IFRS 3 and SAK (Financial Accounting Standards) in Indonesia, is recognized as an intangible asset that arises as a result of the price paid in a business combination that exceeds the fair value of the identifiable assets and liabilities received (Setyawati & Masrukhan, 2024). In the context of marriage, the concept of added value can be analogized as a dowry where self-esteem will be used as a standard for determining the value of the dowry given by the groom's family. The dowry in marriage does not only reflect material, but is more than just material. The dowry can reflect intangible values such as self-esteem, commitment, and respect between the two families. The dowry can be considered a representation of added value in the relationship between the groom's and bride's families, which is more than just a material transaction, but includes a symbol of appreciation and seriousness in building a household together.

In this study, the researcher calculated self-esteem as a basis for determining the standard for determining the value of the dowry given. This calculation of self-esteem will be one of the important factors in determining the amount of dowry that is considered reasonable or appropriate in the wedding tradition, especially in a cultural context that emphasizes respect for the bride's family. By calculating the value of self-esteem that involves the aspect of education, the researcher wants to dig deeper into how these values influence the determination of the amount of dowry given by the groom's family.

METHODOLOGY

Type of Research

The type of research used in this study is a qualitative research method. According to Sugiyono (2015) in (Haryati & Hidayat, 2019) Qualitative research method is a research method based on post-positivism philosophy, used in researching a natural object condition and the researcher as a key instrument, data collection techniques are carried out through triangulation, data analysis is deductive, and the results of the research emphasize meaning rather than generalization (Hotimah et al., 2023).

Research Approach

This research approach uses ethnography. Ethnography is the essence of cultural anthropology (Kamayanti, 2021) Ethnographic research is a type of qualitative research in which researchers conduct studies on cultural aspects in natural conditions through observation and interviews (Andani, 2017; Istiqomah et al., 2023; Rahmawati, 2019b). The main goal in ethnography is to explain and understand a culture from the perspective of the native population or an object being studied (Abdussamad & Sik, 2021).

Research Site

This research site is located in East Lombok Regency, West Nusa Tenggara. This area was chosen because the community still practices the tradition of dowry in marriage, where education is considered as one of the important factors in determining the amount of dowry.

Research Informants

The informants in this study were parents who had married their children and individuals who had been married. In addition, this study also involved 47 students as respondents. They are individuals who come from East Lombok and have completed complete education levels, starting from elementary school, junior high school, high school, to college. Data regarding informants are as follows:

Table 1. Research Informants

Informant Identity	Information
Informant 1	Parents (fathers) who have married off their children
Informant 2	Parents (mother) who have been married
Informant 3	Women who have been married
Informant 4	Men who have been married
Informant 5	A woman who is going to get married
Informant X	Final semester students

Data Types

The type of data in this study uses primary data obtained by conducting interviews with informants, namely parents who have married their children and individuals who have been married. As well as to students who then from the results of the interviews are compiled into data.

Data Collection Techniques

Data collection techniques in this study were by means of documentation and interviews. The documentation method is a data collection method used in the methodology of social writing. Documentation in this case is by examining existing documentation and has relevance to the research objectives. While the

interview method is a data collection method involving interaction between two people, namely the interviewer and the respondent with the aim of obtaining the necessary information (Junaidi & Syahida, 2019).

Data Analysis Techniques

The data analysis technique used in this study was carried out by analyzing and inputting data from the results of interviews with students that had been conducted. The researcher applied qualitative analysis, where the data that had been collected was processed and presented descriptively to provide a clearer picture (Fitriani, 2016). In this process, the data obtained is grouped into several categories of expenditure, namely education costs, operational costs, entertainment costs, and other costs. This grouping is done for each level of education, starting from elementary school, junior high school, high school, to college. After that, the researcher calculates the total costs that have been incurred from elementary school to college. In addition, to enrich the research results, the researcher also completes the analysis by conducting interviews with parents and individuals who have been married in order to obtain more in-depth and relevant information to the problems studied.

RESEARCH RESULT AND DISCUSSION

Children as Asset

In Financial Accounting Standards Statement (PSAK) No. 16 of 2015, fixed assets are defined as tangible assets held for use in the production or provision of goods and services, leased to other parties or for administrative purposes; and expected to be used for more than one period (Hartoko, 2017). Based on this definition, children can be considered as "fixed assets" because they have the same characteristics if interpreted metaphorically in the context of the family.

First, children are symbolically "owned" by the family as an important part of the family structure. Children have a significant impact on family life, both socially, emotionally, and economically. Socially, children strengthen relationships between family members and maintain family traditions and culture, children become a source of happiness for the family emotionally because they make the family calm and harmonious. (Heryawan & Septyan, 2023), and economically, children who are given good education and care have the potential to provide financial benefits to their parents and families in the future (Denada et al., 2022).

Second, children also meet the criteria of long-term benefits. Just as fixed assets in a company are planned to provide economic benefits for many years, children provide ongoing benefits throughout their lives. Adult children not only provide benefits to the nuclear family, but also extend these benefits to the extended family by establishing new social relationships such as marriage and are beneficial in their environment to the wider community.

Thus, children in the family have a role that is very similar to fixed assets in accounting if connected metaphorically, because their existence reflects an investment that provides long-term benefits and has a positive impact on the family entity in various aspects of life. This is also in line with what informant 1 said as a parent:

"ya kalok dipikir-pikir anak anak kita itu asset untuk kita sendiri, asset untuk orang tuanya. Nantikan kalo uda tua siapa yang mau rawat kita selain anak sendiri. Jadi anak-anak ini karena mereka sebagai asset kita, kita jaga, kita bekali ilmu, kita kasi sekolah yang bagus biar nantikan kalo pendidikannya bagus insyaAllah pribadinya bagus terus juga bisa nanti dapet pekerjaan yang bagus yang nanti juga jadi penunjang, jadi kebaikan buat dirinya sendiri sama buat kita juga".

"Yes, if you think about it, our children are assets for us, assets for their parents. When we are old, who will take care of us other than our own children. So these children are our assets, we take care of them, we provide them with knowledge, we provide them with good schools so that when their education is good, God willing, their personalities will be good and they can also get good jobs that will also be a support, so it is good for themselves and for us too."

Based on an interview with Informant 1, as a parent, he expressed his view that children are considered valuable assets for parents. In his perspective, children have an important role in the future, especially when their parents are elderly, because they are the ones who are expected to care for and support their parents. Therefore, he emphasized the importance of providing good education as a form of investment for children. Good education is believed to not only improve the child's personal quality, but also open up opportunities to get better jobs in the future. This is considered a form of reciprocity, where the child's success in the future will provide benefits, not only for himself but also for his parents. The informant emphasized that by equipping children with quality knowledge and education, parents hope to create a generation that is not only personally successful, but also able to make a positive contribution to the family.

This view is also supported by the opinion of informant 2 as a parent:

"anak kita itu ibaratnya kaya pohon yang kita tanam, nanti kalo sudah besar bisa ngasi buah. Anak juga gitu, dirawat, disekolahkan, biar nanti pas besar bisa berguna buat kita orang tuanya, buat dirinya sendiri juga."

"Our children are like trees that we plant, when they grow up they can bear fruit. Children are the same, they are cared for, sent to school, so that when they grow up they can be useful for us, their parents, and for themselves too."

This further confirms that children as assets are a valuable investment, where education is seen as a strategic step to ensure a better future, both for the child himself and for his family.

Difference in Children's Value in Marriage

The difference in the value of children in marriage arises as a recognition of the intangible but significant value of children. Children bring intangible values that are valued by the couple's family such as personality, education, and social status. For example, education can show career potential, financial stability, and intellectual abilities that can provide more attraction in the eyes of the couple and the couple's family (Prakoso et al., 2023) So with this level of education, the child contributes to providing added value for the child itself. Children whose parents have invested time, money, and effort to raise the child also create added value for the child.

In marriage, marriage not only unites two people who are soulmates, but also unites two large families in family ties (Rahmatika, 2020). Metaphorically, marriage can be considered a kind of "combination" between two families, like a company merger. The difference in the value of children arises when the value of the child, whether it is visible such as education or invisible such as character, is valued higher than the fair value of the investment that has been made by the parents. In marriage, the difference in the value of children can be reflected in the form of gifts given by the couple's family to the family of origin as an acknowledgement of the child's added value.

As stated by informant 1 as a parent during the interview, who explained that parents consider education as an important investment for the future of their children and family. Parents feel that higher education not only provides better opportunities for children in their careers, but can also improve the family's social status. In this case, education is considered a factor that contributes to the added value of children, which has an influence in the context of marriage, especially in determining the value of the dowry.

"anak saya sudah saya sekolahkan tinggi-tinggi sampe pernah pinjam uang buat bayar uktnya karna sebagai orang tua sadar pendidikan ini penting untuk masa depan anak, masa depan keluarga juga. syukur-syukur kalo pendidikannya tinggi kan insyaAllah bisa naikin status sosialnya juga".

"I have sent my child to a high school to the point where I borrowed money to pay for his UKT because as a parent I realize that education is important for the child's future, and also for the family's future. I am grateful that if his education is high, God willing, it can also raise his social status."

Child Self-Esteem Calculation

Self-esteem calculation is used to determine the amount of dowry given in a marriage by looking at the level of education. Self-esteem is calculated based on the amount of costs incurred by parents for their children during the child's education process. The costs incurred include all costs for primary, secondary and tertiary needs. Such as school fees, books, clothing, food, transportation, housing, recreation, etc. These costs incurred are interpreted as a form of parental

investment in their children, which will then affect the child's value or self-esteem in the context of marriage. As stated by informant 1 in an interview.

"Pendidikan anak pasti diliat pasti dijadiin pertimbangan buat berapa seserahannya, maharnya. Kan kita udah sekolahin anak kita setinggi yang kita bisa kan, jadi ya sebagai orang tua maulah kita liat anak kita dapat seserahan, mahar yang pantas gitu"

"The child's education is definitely seen and is definitely taken into consideration for how much the dowry is. We have educated our children as high as we can, so as parents, we want to see that our children get a dowry that is appropriate."

Based on what was conveyed by informant 1, from the perspective of a parent, according to him, a child's education is considered an important factor in determining the amount of dowry and dowry in a marriage. The informant emphasized that as parents, they have tried to provide the best education for their children as far as their abilities allow. Therefore, they hope that their children can receive a dowry or dowry that is considered appropriate, as a form of appreciation for the efforts and investments that have been made in educating them. This view shows how the level of education of the child is one of the main considerations in determining the value of the dowry tradition. This is also in line with what was conveyed by informant 3 as a party who has been married.

"yang dulu saya harapin saya dikasih yang bisa sesuailah sama tingkat pendidikan saya, kan orang tua saya udah cape sekolahin saya tinggi-tinggi masa seserahannya mau alakadarnya, minimal jangan yang merendahkan saya sebagai perempuan gitu. Alhamdulillah seserahan saya sesuai sama apa yang saya harapin"

"What I used to hope for was that I would be given something that was in accordance with my level of education, my parents were tired of educating me to a high level, so why would the dowry be mediocre, at least not something that belittles me as a woman. Alhamdulillah, my dowry was in accordance with what I hoped for."

The following is an additional view from informant 4, a married man:

"Dulu waktu nikah itu, keluarga dari istri memang mempertimbangkan pendidikan istri saya buat nentuin seserahan. Pendidikan saya sama istrikan setara jadi alhamdulillah nggak terlalu berat."

"Back when we got married, my wife's family did consider my wife's education when determining the dowry. My education is the same as my wife's, so thank God it wasn't too difficult."

Meanwhile, informant 5, a woman who is going to get married, said, "

"Bapak saya bilang gelar saya itu selain hasil kerja keras saya tapi juga hasil dari usaha mereka, jadi wajar kalo mau lihat saya dapat seserahan yang sesuai. Jadi keliatan pihak calon suami saya ngehargai usaha saya sama usaha orang tua saya."

"My father said that my title was not only the result of my hard work but also the result of their efforts, so it is natural to see me get a suitable dowry. So it is clear that my future husband appreciates my efforts as well as my parents' efforts."

The views of these three informants further strengthen that the level of education influences expectations regarding the amount of dowry in marriage. From the perspective of married men, education can influence negotiations of dowry with the woman's family. Meanwhile, from the perspective of married and prospective women, education is seen as part of the appreciation that should be recognized in the form of dowry. This shows that in the marriage tradition, dowry is not only material but also has a symbolic meaning as a form of respect for the educational investment that has been made by the family.

Based on data collected from 47 respondents, it shows the average expenditure of parents used to raise children according to their level of education. This average shows the estimated value of parental investment in children.

Table 2. Child Self-Esteem Calculation

Level of education	Average Self-Esteem
Elementary School	Rp. 69,886,204
Junior High School	Rp. 75,743,296
Senior High School	Rp. 87,758,759
College	Rp. 97,447,126

Source: Researcher Processed Results (2024)

The values in the table above show that the higher the level of education, the greater the costs incurred or expenditures invested by parents in children. These values will later affect the child's self-esteem. Children who complete their education to college have the highest average self-esteem. This is in line because they spend more on educational investment compared to lower levels of education.

Determining the amount of the difference in the value of the child using the purchase price - fair value formula, in this case the total self-esteem based on the bride's education level as the purchase price and the total self-esteem based on the groom's education level as the fair value of the asset.

Table 3. Child Self-Esteem Calculation

Women's Education Level	Male Education Level	Estimated Amount of Dowry
Elementary School	Elementary School	0
Elementary School	Junior High School	0
Elementary School	Senior High School	0
Elementary School	Bachelor/ S1	0
Junior High School	Elementary School	5,857,092
Junior High School	Junior High School	0
Junior High School	Senior High School	0
Junior High School	Bachelor/ S1	0
Senior High School	Elementary School	17,872,555
Senior High School	Junior High School	12,015,463
Senior High School	Senior High School	0
Senior High School	Bachelor/ S1	0
Bachelor/ S1	Elementary School	27,560,922
Bachelor/ S1	Junior High School	21,703,830
Bachelor/ S1	Senior High School	9,688,367
Bachelor/ S1	Bachelor/ S1	0

Source: Researcher Processed Results (2024)

The table above illustrates how differences in education levels between prospective grooms and brides affect the added value of both men and women.

Determining the Amount of the Dowry

The determination of the amount of the dowry is obtained from the added value which in this case is calculated based on the difference between the average self-esteem of the two levels of education. Based on the table above, it can be seen that when the level of education of men is higher than that of women, added value will be created for the man. This shows that the man has more value that is recognized by the woman and her family, especially because of the higher level of education. With this higher education, the dowry given to the woman is not binding or can be given in a lower amount. The woman is expected not to demand a large amount of dowry. This reflects the recognition of the man's higher self-esteem, which is based on the superiority of his education. The dowry in a lower amount is considered a form of respect for the intellectual and social contributions that the man brings to the marriage.

When the level of education of women is higher than that of men, it will create added value for women. With higher education, women can ask for a large amount of dowry. The large amount of dowry can be considered as a form of appreciation for the efforts and investments made by women and their families in achieving a higher level of education. In addition, a large dowry can also reflect the seriousness of the man to build a harmonious relationship, while also showing a commitment to respect and appreciate the intellectual and social contributions brought by women to the marriage. In this context, added value

becomes a symbol of appreciation for the qualities possessed by women, including education, which is considered to be able to provide added value in household life. This is also in line with the results of the interview with Informant 1 from the perspective of parents, who emphasized that the level of education of children is the main factor in determining the amount of dowry.

"dulu pas bahas tentang seserahan ini, kita sebagai pihak keluarga berani gitu minta nominal sekian ya salah satunya karena anak kita sekolahnya tinggi, kalok anak kita sekolahnya ndak tinggi, kita juga ndak berani si minta tinggi-tinggi, yakita sesuainlah".

"In the past, when we were discussing about the dowry, we as a family dared to ask for a certain amount, one of the reasons being that our children are in a good school, but if our children are not in a good school, we also wouldn't dare to ask for a high amount, so we just adjust it."

The view of informant 1 as a parent shows how the child's level of education plays an important role in forming family expectations regarding the amount of dowry given in marriage.

If the education level of the man and woman is the same, then there will be no added value because the self-esteem value that is calculated is equal. For example, marriage between elementary and elementary school education levels, junior high and junior high, high school and high school, and college and college. In this case, there is no difference between the self-esteem of women and men, so the amount of dowry given is not mandatory or binding. Equal levels of education reflect equal self-esteem values in marriage, so that there is no difference or disparity in the amount of the dowry. In this case, both families are considered to have the same level of educational investment for their children so that added value is not generated because there is no added value received or given by either party based on their level of education. In this case, the amount of the dowry can be determined based on mutual agreement between the two families or based on existing traditions.

This value-added calculation illustrates how education level can influence the couple's family's view of the value of children in a marriage. The higher a person's education level, the greater the value-added recognized by the couple's family as a reflection of the investment made in that education. This is in line with research(Nugroho, 2019), which states that one of the factors that influences the determination of the amount of dowry money is the level of education of women. Research(Nuriman, 2018)also supports this finding, stating that the amount of dowry in a wedding often depends on the woman's level of education, with parents of highly educated women tending to ask for a larger amount.

The results of this calculation confirm that the child's education level has a significant impact on the amount of the dowry expected in marriage. Higher education is often seen as an indicator of a person's personal quality, ability, and potential, so that the couple's family feels the need to provide recognition through the dowry value. Thus, the calculation of added value can be used as a basis for determining the amount of the dowry given. This approach allows for a

more rational and data-based justification in the dowry determination process, so that it can create a fairer and more transparent agreement between the two families.

CONCLUSIONS AND RECOMMENDATIONS

This study shows that the amount of handover in marriages in East Lombok Regency is strongly influenced by the level of education. The higher the level of education achieved, the greater the difference in the value of the child or the added value recognized by the couple's family, which has implications for higher handover expectations. Education is not only an asset for the child's future but is also considered a reflection of self-esteem and social status. In addition, disagreements between the groom's and bride's families often arise due to differences in the bride and groom's families' views on the value of education and economic conditions are often a major factor in the negotiation of handover. Therefore, there is a need for a better understanding and clear guidelines in determining the amount of handover so as to reduce the potential for conflict in determining the amount of handover and ensure that the marriage process runs more harmoniously. With an understanding of the value of education in marriage, it is hoped that the handover tradition can better reflect respect for the efforts that have been made in educating children without being an excessive burden for either party.

ADVANCED RESEARCH

The limitation of this study is that the researcher only involved students of the accounting study program at the Faculty of Economics and Business, University of Mataram who came from East Lombok, so the results cannot be generalized to the entire community of East Lombok. This study also focuses more on the relationship between education and the amount of dowry, not considering other factors such as tradition or economic conditions that may affect the amount of dowry. Suggestions for further research are expected to involve more respondents with various social and economic backgrounds to get a broader picture of the amount of dowry. Further research is also expected to add other factors such as tradition and economic conditions.

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