



ACCEPTABILITY (ACCEPTANCE, SUITABILITY AND APPROPRIATENESS) OF HAJJ ORGANIZATION COSTS IN DKI JAKARTA

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Abstract: The purpose of this study is to analyze the influence of administrative costs, accommodation, transportation and service costs on the cost of organizing the Hajj pilgrimage (flight costs, costs in Saudi Arabia and domestic costs) and the influence of flight costs, costs in Saudi Arabia and domestic costs on the acceptability of Hajj costs (acceptability of Hajj costs, suitability of Hajj costs, appropriateness of Hajj costs), Path analysis or path analysis and SEM (Structural Equation Modeling) to test the causal relationship between variables. The results of the study based on the results of the path coefficient test show that administrative costs have a positive and significant influence on flight costs and operational costs in Saudi Arabia. Meanwhile, administrative costs have a negative and significant influence on operational costs in the country. The influence of total administrative costs has a positive and significant influence on the suitability of Hajj costs, the appropriateness of Hajj costs, flight costs and operational costs in Saudi Arabia. Meanwhile, administrative costs have a negative and significant influence on operational costs in the country. In addition, administrative costs do not have a significant influence. The total cost of accommodation has a positive and significant impact on the acceptability of Hajj costs, the suitability of Hajj costs, the appropriateness of Hajj costs, flight costs, operational costs in Saudi Arabia, and domestic operational costs. The total cost of transportation has a positive and significant impact on the acceptability of Hajj costs, the appropriateness of Hajj costs, operational costs in Saudi Arabia, and domestic operational costs. Meanwhile, transportation costs also have a negative and significant impact on flight costs. The total cost of service and guidance has a positive and significant impact on the acceptability of Hajj costs and domestic operational costs. The total cost of flight has a positive and significant impact on the acceptability of Hajj costs and the appropriateness of Hajj costs. Meanwhile, flight costs have a negative and significant impact on operational costs in Saudi Arabia. The total cost of operational costs in Saudi Arabia has a positive and significant impact on the suitability of Hajj costs and the appropriateness of Hajj costs. The total cost of operational costs in the country has a positive and significant impact on the acceptability of Hajj costs. Meanwhile, domestic operational costs have a negative and significant impact on operational costs in Saudi Arabia.

Keywords: Acceptability, Acceptability, Suitability, Appropriateness, Hajj Costs.

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Introduction

The government and the House of Representatives (DPR) have set the Hajj Pilgrimage Cost (BPIH) for 1445 H/2024 AD at an average of IDR 93.4 million. Meanwhile, the average cost of the Hajj pilgrimage (Bipih) borne by pilgrims is IDR 56.04 million. The Hajj Pilgrimage Cost (BPIH) has set the 2024 Hajj cost at IDR 93.4 million. The rate, which is only IDR 3 million different from the 2023 rate, is considered reasonable, but the determination of the benefit value still raises concerns. (Jakarta, CNBC Indonesia 2023).

This year's Hajj cost increase is driven more by external factors than internal ones. The currency exchange rate and rising prices (inflation) in Saudi Arabia are the main drivers. Furthermore, the government should have made more efforts to negotiate various Hajj costs with Saudi Arabia, recognizing that Indonesia has a strong bargaining position due to its large number of pilgrims.

On the other hand, the determination of the Benefit Value for the Hajj pilgrimage is an additional benefit value provided to Hajj participants to cover part of their Hajj expenses. This cost is derived from the initial deposit of Hajj participants, which is then managed by the Hajj Financial Management Agency (BPKH). The Benefit Value currently managed by BPKH continues to erode due to the large amount paid annually to Hajj participants. The Benefit Value should only be used as a stimulus, not as a subsidy to finance Hajj pilgrims.

There are two components in the implementation of Hajj costs: the cost of the benefit value and the cost of the Hajj trip (BPIH), which consists of flight costs, Masyair services, living costs, some accommodation, and some consumption. The development of Hajj funds from year to year, in the form of the ratio of the benefit value and BPIH, is quite extraordinary, with each year the ratio always fluctuating. In 2010, the percentage of the benefit value was only 12.91% and Bipih 87.09%. In 2011, the benefit value was 18.57% and Bipih 81.43%. Then in 2019, the benefit value used was 49.05% and Bipih 50.95%. In 2022, the benefit value was 59.21% and Bipih 40.79%. In 2022, the use of the benefit value was greater than the costs paid by the Pilgrims (BPIH). If the benefit value used is greater than the Bipih, then the composition of the Hajj funds is irrational. The two components of the Bipih (revenue allowance) and the benefit value must be balanced to ensure the sustainability of the Hajj fund. Going

forward, the proportion of benefit value and BPIH will be designed to ensure the sustainability and fairness of the Hajj fund.

The Hajj Financial Management Agency (BPKH) was established under the mandate of Law No. 34 of 2014 concerning Hajj Financial Management and is the institution responsible for managing Hajj funds. BPKH is independent and reports to the President through the Minister. Hajj financial management is carried out in the form of investments, the benefits of which are used to improve the quality of Hajj implementation, the rationality and efficiency of BPKH, and for the benefit of the Muslim community (Primadhany, 2017).

Presidential Regulation Number 110 of 2017 states that BPKH is a public legal entity based on Law Number 34 of 2014 concerning Hajj Financial Management, which states that BPKH is independent and accountable to the President through the minister who oversees government affairs in the field of religion. Presidential Decree of the Republic of Indonesia (Keppres) Number 7 of 2023 concerning the Cost of Organizing the Hajj Pilgrimage in 1444 Hijriah/2023 AD which is sourced from the cost of the Hajj pilgrimage and the value of benefits. This regulation was signed by President of the Republic of Indonesia Joko Widodo (Jokowi) on April 6, 2023.

The benchmark components of BPIH include, among others, in the form of US\$ for the cost of flights from Indonesia to Saudi Arabia (round trip/PP) and operational costs in Saudi Arabia. While additional costs in the form of rupiah are for domestic operations. Distribution 1. Flight costs are costs that must be paid by the government to the chartered airline, where air transportation costs are the largest cost component of BPIH, namely between 40-48%. 2. Operational costs in Saudi Arabia are costs used to organize operations in Saudi Arabia and costs that must be paid by the Indonesian Government to Hajj service providers in Saudi Arabia. 3. Domestic operational costs are costs used to organize Hajj operations in Indonesia which consist of operational costs at the Center, operational costs at embarkation, operational costs in the regions, airport tax and bank administration service fees.

The increase in Hajj costs in 2024 compared to the previous year is driven primarily by external factors, namely the currency exchange rate and price increases (inflation) in Saudi Arabia. The components of the Hajj Pilgrimage Costs (BPIH) for 1445 H/2024 AD are shown in Table 1 below.

Table 1. Components of the Hajj Pilgrimage Costs (BPIH) for 2024

No	Components	Fee (rupiah)	Description
1	Flight costs	33.427.000	Hajj pilgrimage travel costs (BPIH) borne by the congregation
2	Cost of living	3.200.000	
3	Visa	300.000	
4	Accommodation in Mecca and Medina	23.800.000	
	Amount	56.627.000	56.627.000
5	Insurance premium	175.000	Hajj Costs Sourced from the Hajj Financial Management Benefit Value (BPKH)
6	Consumption in Saudi Arabia	6.900.000	

7	Transportation in Saudi Arabia	4.700.000	
8	Masyair costs	17.700.000	
9	Protection in Saudi Arabia	139.000	
10	Guidance for Hajj Pilgrims in Saudi Arabia	24.000	
11	Public services in Saudi Arabia	100.200	
12	BPIH Management in Saudi Arabia	7.184	
13	Accommodation at Embarkation	125.000	
14	Consumption at Embarkation	219.000	
15	Domestic protection	55.400	
16	Services at embarkation and disembarkation	134.000	
17	Domestic immigration services	13.000	
18	Domestic travel documents	210.000	
19	Guidance for domestic Hajj pilgrims	940.000	
20	Public services within the country	774.000	
21	BPIH Management	311.000	
		36.773.000	36.773.000
	Total number		93.400.000

Source: BPKH Processed, 2023

Hakim, L's (2017) research, the quality of Hajj services is generally good in the Hajj services of the Hajj Guidance Group (KBIH) with evidence namely: Tangibles (direct evidence), Reliability (reliability), Responsiveness (responsiveness), Assurance (certainty), and Empathy (empathy). Sari H O's (2022) research, Hajj service management was implemented well in 2021 with evidence namely: Responsiveness (responsiveness); Reliability (reliability); Assurance (guarantee); and Empathy (empathy) in accordance with the rules. Wildayanti's (2017) research, Hajj services have been optimal in increasing pilgrim satisfaction, namely: (1) Service facilities are adequate, there is a comfortable place, the use of adequate technology and service support (2) placing service staff according to expertise (3) Service guarantees increase administrative, security and scientific satisfaction. Isabella, (2020) a study of the political economy literature on appropriate policies in decision-making in determining the amount of the Hajj Pilgrimage Management Cost (BPIH) from Indonesia to Saudi Arabia. Fahham, A. M (2015). The implementation of the Hajj pilgrimage faces various problems starting from registration, determining BPIH, guidance, transportation services, accommodation, health, catering, protection of Hajj pilgrims, Hajj organizing institutions, organizing committees, and Hajj officers. Budiman, M A (2016) Analysis of external factors using the vector autoregressive (VAR) approach. Movements in world oil prices and exchange rates influence the determination of BPIH in Indonesia.

The purpose of the feasibility research prototype for the cost of organizing the Hajj pilgrimage is to identify deficiencies, test functionality, validate ideas, and make necessary improvements to ensure the Hajj cost product is successful and meets user needs by

analyzing the influence of administrative costs, accommodation, transportation and service costs on the cost of organizing the Hajj pilgrimage (flight costs, costs in Saudi Arabia and domestic costs) and analyzing the influence of flight costs, costs in Saudi Arabia and domestic costs on the acceptability of Hajj costs (acceptability of Hajj costs, suitability of Hajj costs, appropriateness of Hajj costs).

Hajj Pilgrimage Costs (BPIH). The components used to measure the BPIH include, in US dollars, the cost of round-trip flights between Indonesia and Saudi Arabia and operational costs within Saudi Arabia. Additional costs, in rupiah, are for domestic operations. Briefly, each component of the BPIH calculation can be explained as follows:

- Flight costs are costs that must be paid by the government to airlines that transport Hajj pilgrims on a charter basis. Air transportation costs are the largest component in the BPIH structure, namely between 40-48%.
- Operational costs in Saudi Arabia are costs used to organize operations in Saudi Arabia and costs that must be paid by the Indonesian Government to Hajj service providers in Saudi Arabia.
- Domestic operational costs are costs used to organize Hajj operations in Indonesia, consisting of operational costs at the center, operational costs at embarkation, operational costs in the regions, airport tax and bank administration service fees..

Hajj services

Service has an impact on consumer satisfaction, including that consumer characteristics vary in service, the quality of service satisfaction depends on the quality of the service provided (M. & Rifa'i & Adhiem, 2018), pricing services of the same quality but set at a lower price will provide more value, and the company's direct treatment of consumers is part of the best service for consumers (Kotler and Keller 2007).

Service Quality (Serqual) service quality will be seen in the dimensions of tangible, reliability, responsiveness, assurance and empathy, professionalism, availability of adequate facilities and infrastructure, good responsibility for each congregation from the beginning to the end of worship, service with a commitment to punctuality, the ability to communicate clearly and being able to provide trust to the congregation (Rifa'i, 2021).

Methodology

The primary data in this study were obtained from a questionnaire instrument that began with a trial run accompanied by a test of the validity and reliability of the instrument. Completion of the questionnaire (questionnaire) was accompanied by interviews with a set of written questions to respondents that were measured using the level of expectation and satisfaction on a

Likert scale: strongly agree (score 5), agree (score 4), quite agree (score 3) disagree (score 2), and strongly disagree (score 1). The research population was DKI Jakarta with six administrative areas, namely: Central, East, West, North, South Jakarta and the Thousand Islands Administrative Regency. The sample was determined using the formula: $n = 2N / (Nd + 1)$ where n = number of samples, N = known population and d = expected level of precision or acceptable level of error tolerance (i.e. 5%). (Sugiyono 2022).

This research uses the Exploratory Method (explorative research) which is descriptive bottom-up, namely the researcher has an open mind and insight, is objective and has no existing idealistic ideas, uses the ordinal logistic regression approach Structural Equation Model (SEM), a statistical modeling technique that is cross-sectional, linear and general, multivariate analysis techniques, builds and tests statistical models that are usually in the form of causal models and is a hybrid technique that includes confirmatory aspects of factor analysis, path analysis and regression. Structural Equation Modeling (SEM) analysis to determine the feasibility of the cost of organizing the Hajj pilgrimage and the impact of the Multiplier Effect of Hajj Costs on the cost of Hajj travel (Bipih) and the Benefit Value of the Hajj Financial Management Agency (BPKH) LISREL software and Smart PLS program. (Wijanto, 2008)

Research Results

Evaluation of the Convergent Validity Research Model

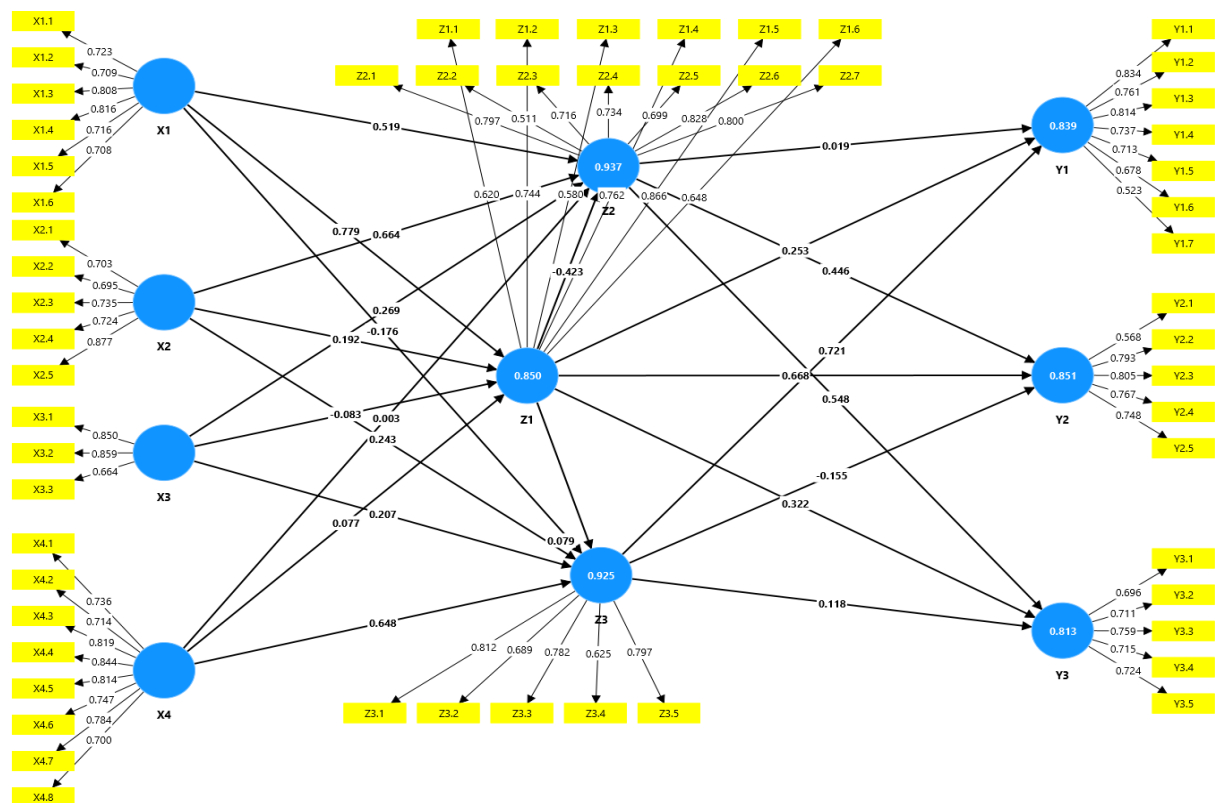


Figure 4.1 Path Diagram of the Best Research Model

Source: SmartPLS 4.0

Figure 4.1. shows that the administrative cost variable (X1) consists of six indicators, namely domestic travel documents, management of Saudi Arabian BPIH, management of BPIH, insurance premiums, Masyir fees, and visas. Then the accommodation cost variable (X2) consists of five indicators, namely living costs, embarkation consumption, consumption in Saudi Arabia, accommodation at embarkation, and accommodation in Mecca and Medina. Then the transportation cost variable (X3) consists of three indicators, namely flight costs, transportation in Saudi Arabia, and domestic transportation. Then the service and guidance variable (X4) consists of eight indicators, namely domestic Hajj guidance, Hajj pilgrim guidance in Saudi Arabia, services at embarkation and disembarkation, domestic general services, domestic immigration services, domestic protection, protection in Saudi Arabia, and general services in Saudi Arabia. Meanwhile, flight costs (Z1) consist of six indicators, namely exchange rates, world oil prices, tariff policies, taxes, potential cartels, and inflation. Then the operational costs of Saudi Arabia (Z2) consist of seven indicators, namely physical conditions, accommodation, time, policies, wages and incentives, accommodation, and insurance. Domestic operational costs (Z3) consist of five indicators: central operational costs, operational costs at embarkation, operational costs in the region, airport tax, and bank administration fees. Meanwhile, the acceptability of Hajj costs (Y1) consists of seven indicators: quality, service, emotional, price, costs, taxes, and inflation. Then, the Hajj cost suitability variable (Y2) consists of five indicators: tangible, responsiveness, assurance, and empathy. Then, the Hajj cost appropriateness variable (Y3) consists of the amount of central operational costs, the amount of operational costs at embarkation, the amount of operational costs in the region, the amount of airport tax, and the amount of bank administration fees.

Discussion

Based on the results of the path coefficient test, it shows that administrative costs have a positive and significant impact on flight costs and operational costs in Saudi Arabia, this means that if conditions increase by one percent, it will increase flight costs and operational costs in Saudi Arabia by 0.779 and 0.519. Meanwhile, administrative costs have a negative and significant impact on domestic operational costs, this shows that when there is a one percent increase, it will reduce domestic operational costs by 0.176.

Administrative fees are costs that must be paid by each Hajj pilgrim, including domestic travel documents, management of the Saudi Arabian BPIH (Islamic BPIH), insurance premiums, public fees, and visas to facilitate the Hajj pilgrimage. Administrative fees are a crucial prerequisite for financing the implementation of Hajj activities (Kurniawan et al., 2022). In Indonesia, in 2024, according to the Hajj Financial Management Agency (BPKH), prospective Hajj pilgrims must pay an initial deposit of 25 million rupiah. These funds are used for Hajj data collection and registration so that prospective pilgrims can be registered in their respective regional quotas. Based on research results, administrative fees have a positive and significant impact on flight costs and operational costs in Saudi Arabia. According to the BPKH, in 2024, Hajj costs will increase annually, with an increase of 10% in 2024 compared to the previous year. This is due to improvements in facilities provided to pilgrims. These

improvements impact the Hajj costs that pilgrims must pay. Meanwhile, the exchange rate also influences the increase in Hajj costs. A depreciation of the rupiah will result in an increase in Hajj costs. Furthermore, administrative costs have a significant negative impact on domestic operational costs. This aligns with research conducted by Sri Rahayu (2018), which states that minimizing distance, time, and costs will reduce operational costs.

The path coefficient test results show that accommodation costs have a positive and significant impact on flight costs, operational costs in Saudi Arabia, and domestic operational costs. This indicates that a one percent increase in accommodation costs will increase flight costs, operational costs in Saudi Arabia, and domestic operational costs by 0.192, 0.664, and 0.243, respectively.

Accommodation costs are the costs incurred by each prospective Hajj pilgrim to meet their needs, including living expenses, meals at embarkation, meals in Saudi Arabia, accommodation at embarkation, and accommodation in Mecca and Medina. The costs incurred by pilgrims usually vary depending on the Hajj package chosen. With a regular Hajj package, accommodation costs are typically used to rent accommodation in Mecca and Medina. In addition, these accommodation costs are also used for food and drink during the pilgrimage, as well as for healthcare costs. Research has shown that administrative costs have a positive and significant impact on flight costs, operational costs in Saudi Arabia, and domestic operational costs. This is in line with research conducted by (Siregar & Syam, 2023), which states that the increase in Hajj costs is influenced by operational costs during the Hajj pilgrimage, such as flight costs, accommodation, transportation, and so on to support the Hajj journey.

Based on the results of the path coefficient test, it shows that transportation costs have a positive and significant effect on operational costs in Saudi Arabia and domestic operational costs, this proves that when there is a one percent increase, it will increase operational costs in Saudi Arabia and domestic operational costs by 0.269 and 0.207. Meanwhile, transportation costs have a negative and insignificant effect on flight costs, so this means that when there is a one percent increase, it does not have a significant effect on flight costs.

Transportation costs can be defined as the costs incurred by Hajj pilgrims for using transportation services, such as airfare and other services, both domestically and within Saudi Arabia. Research shows that transportation costs have a positive and significant impact on operational costs in Saudi Arabia and domestically. According to the Hajj Financial Management Agency (BPKH), transportation costs incurred by Hajj pilgrims are used to pick up and drop off pilgrims for their pilgrimage. This is because many pilgrims face transportation problems in reaching their places of worship during the Hajj pilgrimage (Fahham, 2016).

Based on the results of the path coefficient test, it shows that service and development costs have a positive and significant impact on domestic operational costs, meaning that when there is a one percent increase, it will have an impact on domestic operational costs of 0.468. Meanwhile, service and development costs have a positive and insignificant impact on flight costs and operational costs in Saudi Arabia, this illustrates that when there is a one percent increase, it will not have a significant impact on flight costs and operational costs in Saudi Arabia.

Law No. 13 of 2008 states that the government is obliged to provide guidance, services, and protection by providing administrative services, Hajj guidance, accommodation, transportation, health services, security, and other things needed by Hajj pilgrims. Meanwhile, service and guidance costs are costs incurred to carry out activities carried out during the Hajj pilgrimage. Based on research, service and guidance costs have a positive and significant impact on domestic operational costs. This is because the process of coaching Hajj pilgrims is carried out domestically. According to the Directorate General of Hajj and Umrah Organizers (2023), Hajj guidance includes three aspects: the spiritual aspects of the Hajj pilgrimage, and health guidance for Hajj pilgrims before, during, and after performing the Hajj.

Based on the results of the path coefficient test, it shows that flight costs have a positive and significant influence on the acceptability of Hajj costs, the suitability of Hajj costs and the appropriateness of Hajj costs, this condition means that when there is a one percent increase it will have an influence on increasing the acceptability of Hajj costs, the suitability of Hajj costs and the appropriateness of Hajj costs by 0.253, 0.668 and 0.322. In addition, flight costs have a negative and significant influence on operational costs in Saudi Arabia, this means that when there is a one percent increase it will provide a decrease in operational costs in Saudi Arabia by 0.423. Meanwhile, flight costs have a positive and insignificant influence on operational costs in the country, this condition illustrates that when there is a one percent increase it will not have a significant influence on operational costs in the country.

Airfares are the costs incurred by the government and Hajj pilgrims to chartered airlines. Airfares are the largest component of the Hajj Hajj Hajj budget, accounting for between 30% and 40%. Based on research, flight costs have a positive and significant impact on the acceptability of Hajj costs, the suitability of Hajj costs, and the acceptability of Hajj costs. According to (Maulidia, 2024), Hajj departures in 2023 experienced various obstacles, one of which was departure issues. In his journal, Maulidia stated that the delays in departures that occurred had been coordinated in advance, and that good service provided satisfaction to Hajj pilgrims. Furthermore, services provided in Saudi Arabia, related to capacity, accommodation, and the rotation of pilgrims upon embarkation, provided a sense of comfort for pilgrims until they returned to Indonesia.

Based on the results of the path coefficient test, operational costs in Saudi Arabia have a positive and significant influence on the suitability of Hajj costs and the appropriateness of Hajj costs. This means that a one percent increase will have an impact on the suitability of costs of 0.446 and 0.548. Meanwhile, operational costs in Saudi Arabia have a positive but insignificant influence on the acceptability of Hajj costs. This condition means that a one percent increase will not have an impact on the acceptability of Hajj costs.

Operational costs in Saudi Arabia are the costs incurred by each pilgrim and the government to provide Hajj services in Saudi Arabia. Research shows that operational costs have a positive and significant impact on the suitability of Hajj costs and the appropriateness of Hajj costs. This is evidenced by a 2024 report from the Ministry of Religious Affairs, which stated that increasing Hajj operational costs resulted in a satisfaction rate of 88.20%, categorized as satisfactory. The highest level of satisfaction was

with transportation services. Furthermore, the presence of staff providing information received a positive response from pilgrims.

Based on the results of the path coefficient test, it shows that domestic operational costs have a positive influence on the acceptability of Hajj costs, this can be interpreted as when there is a one percent increase, it will increase the acceptability of Hajj costs by 0.721. Meanwhile, domestic operational costs have a negative and significant influence on the suitability of Hajj costs, this illustrates that when there is a one percent increase, it will have an effect on decreasing the suitability of Hajj costs by 0.155. In addition, domestic operational costs have a positive and insignificant influence on the appropriateness of Hajj costs, this means that when there is a one percent increase, it will not have a significant effect on the appropriateness of Hajj costs.

Domestic operational costs are the costs used to organize Hajj operations in Indonesia. These costs include central operational costs, embarkation operational costs, regional operational costs, airport taxes, and other administrative service fees. Research shows that domestic operational costs have a positive and significant impact on the acceptability of Hajj costs. This illustrates that the increase in domestic operational costs is in line with the acceptability of Hajj costs received by pilgrims. This is evidenced by the increase in the satisfaction index, reaching 88.20% in 2024, up from 85.83% in 2023 (Ministry of Religious Affairs, 2024). Meanwhile, domestic operational costs have a negative and significant impact on the suitability of Hajj costs. This is because pilgrims still have to cover other costs not included in the BPIH component, such as medical examination costs and others.

Conclusion

This study aimed to determine the impact of administrative costs, accommodation, transportation, and service costs on the cost of organizing the Hajj pilgrimage, including airfare, costs in Saudi Arabia, and domestic costs in Jakarta. It also examined the impact of airfare variables, such as airfare, costs in Saudi Arabia, and domestic costs, on the acceptability of Hajj costs, including the acceptability of the Hajj costs, the suitability of the Hajj costs, and the appropriateness of the Hajj. The findings were as follows:

1. The administrative cost variable directly has a positive and significant impact on flight costs and operational costs in Saudi Arabia. Meanwhile, administrative costs have a direct and significant negative impact on domestic operational costs.
2. The accommodation cost variable directly has a positive and significant impact on flight costs, operational costs in Saudi Arabia, and operational costs.
3. The transportation cost variable directly has a positive and significant impact on operational costs in Saudi Arabia and domestic operational costs. Meanwhile, accommodation costs have a direct and insignificant negative impact on flight costs.
4. The service and guidance cost variable directly has a positive and significant impact on domestic operational costs. Meanwhile, service and guidance costs have a direct and insignificant positive impact on flight costs and operational costs in Saudi Arabia.
5. The flight cost variable directly has a positive and significant impact on the acceptability of Hajj costs, the

suitability of Hajj costs, and the appropriateness of Hajj costs. Meanwhile, flight costs have a direct and negative impact on operational costs in Saudi Arabia. Furthermore, the flight cost variable also has a positive and insignificant impact on domestic operational costs.

6. Operational cost variables in Saudi Arabia directly have a positive and significant impact on the suitability of Hajj costs and the appropriateness of Hajj costs. Meanwhile, operational costs in Saudi Arabia have a direct positive but insignificant impact on the acceptability of Hajj costs.
7. Domestic operational costs directly have a positive and significant impact on the acceptability of Hajj costs. Meanwhile, domestic operational costs directly have a negative and significant impact on the suitability of Hajj costs. Furthermore, domestic operational costs directly have a positive but insignificant impact on the appropriateness of Hajj costs.
8. The variable of administrative costs indirectly influences operational costs in Saudi Arabia, the acceptability of Hajj costs, the suitability of Hajj costs, and the appropriateness of Hajj costs through flight costs. Meanwhile, through operational costs in Saudi Arabia, the variable of administrative costs indirectly influences the suitability of Hajj costs and the acceptability of Hajj costs. In addition, through domestic operational costs, the variable of administrative costs indirectly influences the acceptability of Hajj costs. The variable of administrative costs indirectly influences the suitability of Hajj costs and the appropriateness of Hajj costs through flight costs and operational costs in Saudi Arabia.
9. The variable accommodation cost indirectly influences operational costs in Saudi Arabia, the acceptability of Hajj costs, and the suitability of Hajj costs through flight costs. Meanwhile, accommodation costs indirectly influence the suitability of Hajj costs and the appropriateness of Hajj costs. Furthermore, accommodation costs indirectly influence the acceptability of Hajj costs and the appropriateness of Hajj costs. Furthermore, through flight costs and operational costs in Saudi Arabia, the variable accommodation cost influences the appropriateness of Hajj costs.
10. Transportation costs indirectly influence the suitability of Hajj costs and the appropriateness of Hajj costs through operational costs in Saudi Arabia. Meanwhile, transportation costs indirectly influence the acceptability of Hajj costs and the appropriateness of Hajj costs.
11. Service and guidance costs indirectly influence the acceptability of Hajj costs and the suitability of Hajj costs through domestic operational costs. Furthermore, flight costs indirectly influence the suitability of Hajj costs and the appropriateness of Hajj costs through operational costs in Saudi Arabia.

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