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The Influence of Cost Perception and Financial Capability on the Intention to Register for Hajj: Evidence from South Jakarta, Indonesia

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Abstract

The increasing cost of Hajj in Indonesia has become an important issue that may influence Muslims' intention to register for the pilgrimage. In recent years, adjustments to Hajj costs have been implemented by the Government of Indonesia and the Indonesian Hajj Financial Management Agency (BPKH) to ensure the long-term sustainability of Hajj financing. While these policies are essential for maintaining financial stability, they may also alter public perceptions regarding Hajj affordability and affect individuals' willingness to register. In addition, financial capability is considered an important factor influencing prospective pilgrims' readiness to fulfill the financial requirements for Hajj. This study aims to examine the influence of cost perception and financial capability on the intention to register for Hajj among Muslim communities in South Jakarta, Indonesia. A quantitative research design with a cross-sectional survey was employed. Data were collected from 100 Muslim respondents residing in South Jakarta who had not previously performed Hajj through a structured questionnaire. The collected data were analyzed using descriptive statistics, validity and reliability tests, classical assumption tests, and multiple linear regression analysis. The findings reveal that cost perception has a positive and statistically significant effect on Hajj registration intention. Financial capability also demonstrates a positive and significant influence on individuals' intention to register for Hajj. Furthermore, both variables jointly exert a significant effect on Hajj registration intention, explaining 29.0% of the variance in the dependent variable ($R^2 = 0.290$). These findings suggest that financial considerations remain important determinants of Hajj registration decisions, although other psychological, social, and institutional factors also contribute to individuals' intentions.

Keywords: *Cost Perception; Financial Capability; Hajj Registration Intention; Islamic Pilgrimage; Indonesia.*

1. Introduction

Indonesia is home to the world's largest Muslim population [1], making Islamic religious practices an integral part of the country's social and cultural life. Among the five pillars of Islam, the Hajj pilgrimage occupies a unique position as it is mandatory for Muslims who possess sufficient physical, financial, and logistical capability. Beyond its religious significance, Hajj represents a profound spiritual journey that symbolizes devotion to Allah, equality among Muslims, and unity across different nations and ethnicities [2], [27]. The obligation of Hajj is explicitly established in the Qur'an (Ali 'Imran 3:97), while its spiritual reward is further emphasized in the Hadith, which states that the reward for an accepted *(mabrur)* Hajj is nothing other than Paradise [3],[31].

Consequently, performing Hajj remains a lifelong aspiration for many Indonesian Muslims. Despite this widespread desire, the long-term financial planning required to secure a pilgrimage spot is often hindered by varying levels of economic awareness [4], [26] and the competitive nature of limited quota allocations [5]. Furthermore, recent empirical findings suggest that financial literacy and subjective norms play critical roles in shaping an individual's behavioral intention to initiate early savings for these pilgrimages [6], [7]. Moreover, the prolonged waiting periods which can extend to decades necessitate robust financial strategies to mitigate the impact of rising costs and inflationary pressures on pilgrimage accessibility [8], [24].

Recognizing the importance of Hajj for Indonesian Muslims, the Government of Indonesia has established a comprehensive legal framework governing Hajj administration through Law Number 8 of 2019 concerning the Organization of Hajj and Umrah Pilgrimages. This legislation defines Hajj services as a state responsibility, requiring the government to ensure adequate guidance, protection, and quality services for pilgrims before, during, and after the pilgrimage. The legal framework also seeks to improve the efficiency, transparency, and sustainability of Hajj management while safeguarding the interests of prospective pilgrims. Despite these regulatory efforts, the management of the substantial accumulation of Hajj funds remains a complex challenge, requiring highly professional oversight and innovative investment policies to prevent capital idleness and ensure long-term value creation [9].

Each year, the Indonesian government determines the national Hajj quota based on agreements with the Kingdom of Saudi Arabia. According to the Decree of the Minister of Religious Affairs Number 1005 of 2023, Indonesia was allocated a total quota of 221,000 pilgrims for the 1445 H/2024 M Hajj season, comprising 203,320 regular pilgrims and 17,680 special pilgrims [10]. Despite this substantial allocation, the number of registered pilgrims continues to exceed the available quota, resulting in long waiting periods across many provinces. This persistent demand demonstrates the strong religious commitment of Indonesian Muslims and simultaneously increases public attention toward the affordability of Hajj. However, the rising financial burden of the pilgrimage is frequently exacerbated by inflationary pressures and currency fluctuations, which complicate the long-term financial planning required for prospective pilgrims [11].

Financing has become one of the most important issues in Hajj administration in recent years. Hajj implementation costs are financed through multiple sources, including pilgrims' direct contributions, government funding, returns generated from Hajj fund investments, budget efficiency, and other lawful sources, as established by the regulatory framework for Hajj financial management [12]. However, recent adjustments in Hajj financing policies have increased the financial burden borne directly by pilgrims because of higher operational costs and a reduction in the proportion of investment returns used to subsidize pilgrimage expenses [28], [29]. To manage these systemic financial pressures, the Hajj Financial Management Agency was established under Law Number 34 of 2014 to oversee the collection and investment of these significant accumulated funds based on Sharia principles [12].

The increase in Hajj costs has become a major public concern in Indonesia. Hajj implementation costs have experienced a trend of annual increases in recent years [13]. This trend reflects broader macroeconomic conditions, including exchange rate fluctuations between the Indonesian rupiah, the US dollar, and the Saudi Arabian riyal, rising transportation and accommodation costs, and policy adjustments intended to preserve the long-term sustainability of Hajj funds. Consequently, prospective pilgrims are now required to prepare significantly larger financial resources before departure. These financial challenges are further compounded by concerns regarding the transparency and efficiency of fund utilization, with reports of potential mismanagement prompting calls for stricter institutional surveillance [14].

The rising financial burden has generated considerable debate among policymakers and the public regarding the affordability of Hajj. Several stakeholders have expressed concerns that continuous increases in pilgrimage costs may discourage prospective pilgrims, particularly middle-income households. Individuals who were previously financially capable of registering for Hajj may reconsider or postpone their plans because of increasing financial obligations. Such conditions may alter public perceptions regarding the affordability and accessibility of Hajj registration. To address these systemic vulnerabilities, scholars argue that the Hajj Financial Management Agency must optimize investment portfolios while the government reevaluates subsidy distribution to prevent fund deficits by 2030 [15].

Cost perception has been widely recognized as an important determinant of individual behavioral intention. It reflects an individual's subjective evaluation of whether the monetary sacrifice required to obtain a particular product or service is reasonable relative to its perceived value. Previous studies suggest that higher perceived costs tend to reduce individuals' willingness to adopt products or services, even when those products are considered valuable [30], [31]. Within the context of Hajj, increasing pilgrimage costs may similarly influence prospective pilgrims' intention to register by shaping their perceptions of financial affordability. Furthermore, exposure to exchange rate volatility intensifies this financial strain, as pilgrims must navigate a multi-currency transaction environment involving the Rupiah, US Dollar, and Saudi Arabian Riyal [16].

Besides cost perception, financial capability represents another critical factor influencing Hajj registration decisions. Performing Hajj requires not only physical readiness but also sufficient financial preparedness to cover registration fees, travel expenses, accommodation, and other related costs. Since Hajj involves substantial financial commitments accumulated over many years, prospective pilgrims often engage in long-term financial planning, including regular savings and investment strategies. Individuals with stronger financial capability are generally expected to demonstrate greater confidence in achieving their pilgrimage goals despite rising costs. Conversely, those with limited economic flexibility may experience profound religious dilemmas, often feeling compelled to navigate complex trade-offs between their spiritual aspirations and their present economic security [17].

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Indonesia continues to record one of the highest numbers of Hajj registrants worldwide [18]. Provinces such as East Java, Central Java, and the Special Capital Region (DKI) Jakarta consistently show significant numbers of registered pilgrims. DKI Jakarta, in particular, demonstrates a consistently high level of public interest in performing Hajj despite increasing financial challenges. Given its relatively high income level, urban economic characteristics, and diverse socioeconomic composition, DKI Jakarta provides an important setting for examining factors influencing Hajj registration behavior. This study specifically focuses on South Jakarta, one of the administrative municipalities within the province, to obtain a more context-specific understanding of community responses.

Although previous studies have examined factors affecting Hajj participation, limited empirical evidence has simultaneously investigated the roles of cost perception and financial capability in shaping individuals' intention to register for Hajj, particularly within the context of urban Indonesia following recent increases in Hajj costs. Addressing this gap is important for understanding how economic considerations interact with religious aspirations in influencing pilgrimage decisions. Accordingly, this study aims to examine the influence of cost perception and financial capability on the intention to register for Hajj among residents of South Jakarta, Indonesia. Specifically, the study seeks to analyze the individual effect of cost perception, the individual effect of financial capability, and the simultaneous effect of both variables on Hajj registration intention.

2. Research Methods

This study employed a quantitative research design to examine the influence of cost perception and financial capability on the intention to register for Hajj among Muslim communities in South Jakarta, Indonesia. A cross-sectional survey was conducted to collect empirical data at a single point in time. This research design was considered appropriate because it enables the objective measurement of relationships among variables and facilitates hypothesis testing using statistical techniques. The proposed research model consists of two independent variables, namely cost perception and financial capability, and one dependent variable, namely Hajj registration intention.

The target population of this study comprised Muslim residents of South Jakarta, which had a total population of 2,187,066 people, according to Statistics Indonesia (BPS Jakarta, 2022). Since the study specifically focused on prospective Hajj registrants, not all members of the population were considered eligible respondents. Therefore, a purposive sampling technique was employed to select respondents who met the research objectives. Purposive sampling is a non-probability sampling technique that allows researchers to intentionally select respondents based on predetermined criteria relevant to the study.

The respondents were selected according to the following inclusion criteria: (1) Muslims, (2) residents domiciled in South Jakarta, and (3) individuals who had never performed the Hajj pilgrimage. These criteria ensured that all respondents represented prospective Hajj pilgrims whose intention to register could reasonably be influenced by their perceptions of Hajj costs and their financial capability. The minimum sample size was determined using the Slovin formula, which is widely applied in social science research when the population size is known and population variance is unavailable. Using a population of 2,187,066 and a 10% margin of error ($e = 0.10$), the minimum sample required for this study was 100 respondents, all of whom satisfied the predetermined inclusion criteria.

Primary data were collected through a structured questionnaire administered both online and offline. The questionnaire consisted of two sections. The first section gathered respondents' demographic characteristics, including gender, age, educational attainment, occupation, and monthly income. The second section measured the research constructs using indicators adapted from established literature. All questionnaire items were assessed using a five-point Likert scale, ranging from 1 (strongly disagree) to 5 (strongly agree).

This study examined three variables. Cost Perception (CP) is conceptualized as an individual's subjective evaluation regarding the affordability, fairness, and financial burden associated with Hajj expenses. The measurement indicators were adapted from previous studies on perceived cost in consumer behavior. Financial Capability (FC) refers to an individual's ability to manage financial resources, accumulate long-term savings, and meet the financial requirements necessary for Hajj registration. The measurement items were adapted from the financial capability framework developed by Atkinson and Messy and OECD/INFE.

The dependent variable, Hajj Registration Intention (HI), represents an individual's willingness and commitment to register for Hajj in the future. This construct was developed based on the Theory of Planned Behavior [19], which identifies behavioral intention as the most immediate determinant of actual behavior. Before testing the hypotheses, the measurement instrument was evaluated through validity and reliability testing. Construct validity was assessed using the Corrected Item–Total Correlation, while reliability was evaluated using Cronbach's Alpha. A Cronbach's Alpha coefficient of 0.70 or above was considered to indicate acceptable internal consistency [20].

Descriptive statistical analysis was first conducted to summarize respondents' demographic profiles and describe the distribution of responses for each research variable. Prior to regression analysis, several classical assumption tests were performed to ensure the suitability of the regression model. The normality test was conducted using the Kolmogorov–Smirnov test and Normal Probability Plot. Multicollinearity was assessed using Tolerance and Variance Inflation Factor (VIF) values, whereas heteroscedasticity was examined using the Glejser test. The proposed hypotheses were tested using multiple linear regression analysis to examine both the individual and simultaneous effects of cost perception and financial capability on Hajj registration intention. The t-test was used to evaluate the partial effect of each independent variable, while the F-test was employed to examine their simultaneous effect on Hajj registration intention. In addition, the coefficient of determination (R^2) was calculated to determine the proportion of variance in the dependent variable explained by the proposed regression model. All statistical analyses were performed using the Statistical Package for the Social Sciences (SPSS) version [insert version], with statistical significance established at the 5% significance level ($p < 0.05$).

3. Results and Discussions

3.1. Descriptive Statistics Analysis

Descriptive statistics were employed to summarize and describe the characteristics of the data collected from the respondents without drawing generalized inferences. This analysis provides an overview of the distribution of responses for each measurement indicator through the minimum value, maximum value, mean, and standard deviation. All questionnaire items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The descriptive statistics for each research variable are presented in the following tables.

Table 1. Descriptive Statistics of Cost Perception

Indicator	N	Minimum	Maximum	Mean	Std. Deviation
CP_1	100	1	5	3.85	1.258
CP_2	100	1	5	3.84	1.098
CP_3	100	1	5	4.08	1.032
CP_4	100	1	5	2.84	1.361
CP_5	100	1	5	3.17	1.129
CP_6	100	1	5	3.34	1.165
CP_7	100	1	5	4.05	1.067

Source: Data processed by the author using SPSS, 2025

Table 1 presents the descriptive statistics for the Cost Perception variable, which was measured using seven questionnaire items completed by 100 respondents. The minimum and maximum scores ranged from 1 to 5, indicating that respondents utilized the full range of the Likert scale, from strongly disagree to strongly agree. The mean scores varied between 2.84 and 4.08, suggesting moderate to relatively high levels of agreement across the indicators. The highest mean was recorded for CP3 (Mean = 4.08), indicating that respondents generally expressed strong agreement with this statement, whereas CP4 obtained the lowest mean (Mean = 2.84), reflecting comparatively lower agreement.

Table 2. Descriptive Statistics of Financial Capability

Indicator	N	Minimum	Maximum	Mean	Std. Deviation
FC_1	100	1	5	3.25	1.158
FC_2	100	1	5	2.82	1.218
FC_3	100	1	5	3.27	1.188
FC_4	100	1	5	3.98	1.005

Table 2 summarizes the descriptive statistics for the Financial Capability variable based on four measurement items completed by 100 respondents. Similar to the previous variable, the responses covered the entire Likert scale, with minimum and maximum values ranging from 1 to 5. The mean scores ranged between 2.82 and 3.98, indicating that respondents generally demonstrated moderate to positive perceptions of their financial capability

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to prepare for Hajj registration. Among the four indicators, FC4 recorded the highest mean score (Mean = 3.98), while FC2 exhibited the lowest mean score (Mean = 2.82). The standard deviation values varied from 1.005 to 1.218, indicating relatively consistent responses among participants and suggesting that the data were reasonably homogeneous.

Table 3. Descriptive Statistics of Hajj Registration Intention

Indicator	N	Minimum	Maximum	Mean	Std. Deviation
HI_1	100	1	5	4.26	0.895
HI_2	100	1	5	4.54	0.731
HI_3	100	1	5	3.38	1.254
HI_4	100	1	5	3.93	0.946
HI_5	100	1	5	4.35	0.903
HI_6	100	1	5	3.92	1.061

Source: Data processed by the author using SPSS, 2025

Table 3 presents the descriptive statistics for the Hajj Registration Intention variable, which was measured using six questionnaire items. The minimum and maximum scores ranged from 1 to 5, indicating that respondents expressed varying levels of intention across the measurement items. The mean values ranged from 3.38 to 4.54, demonstrating generally high levels of intention to register for Hajj among the respondents. The highest mean score was observed for HI2 (Mean = 4.54), reflecting a particularly strong intention to register for Hajj, whereas HI3 recorded the lowest mean (Mean = 3.38), although it still indicated a moderately positive response. The standard deviation values ranged from 0.731 to 1.254, all remaining below the corresponding mean values, suggesting a relatively homogeneous distribution of responses.

3.2. Instrument Testing

Validity Test

Instrument validity testing was conducted to evaluate the extent to which each questionnaire item accurately measured the intended research construct. The validity of each measurement item was assessed using the Pearson Product–Moment Correlation, by comparing the corrected item correlation coefficient with the critical value of the Pearson correlation coefficient (r-table). With a total sample of 100 respondents, the degree of freedom was calculated as $df = n - 2 = 98$, resulting in a critical r-value of 0.1966 at a 5% significance level. An item was considered valid if its Pearson correlation coefficient exceeded the critical r-value.

Table 4. Validity Test Results for Cost Perception

Variable	Indicator	Pearson Correlation	r-table	Result
Cost Perception (CP)	CP_1	0.587	0.1966	Valid
	CP_2	0.611	0.1966	Valid
	CP_3	0.339	0.1966	Valid
	CP_4	0.742	0.1966	Valid
	CP_5	0.719	0.1966	Valid
	CP_6	0.416	0.1966	Valid
	CP_7	0.408	0.1966	Valid

Source: Data processed by the author using SPSS, 2025

As presented in Table 4, all seven indicators of the Cost Perception construct produced Pearson correlation coefficients ranging from 0.339 to 0.742, all of which exceeded the critical value of 0.1966. These findings indicate that each measurement item demonstrated satisfactory construct validity and was therefore considered appropriate for measuring the Cost Perception construct.

Table 5. Validity Test Results for Financial Capability

Variable	Indicator	Pearson Correlation	r-table	Result
Financial Capability (FC)	FC_1	0.857	0.1966	Valid

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Variable	Indicator	Pearson Correlation	r-table	Result
	FC_2	0.838	0.1966	Valid
	FC_3	0.877	0.1966	Valid
	FC_4	0.700	0.1966	Valid

Source: Data processed by the author using SPSS, 2025

As shown in Table 5, the Pearson correlation coefficients for the four Financial Capability indicators ranged from 0.700 to 0.877, all substantially higher than the critical r-value of 0.1966. Therefore, all measurement items were confirmed to be valid and suitable for inclusion in the subsequent statistical analyses.

Table 6. Validity Test Results for Hajj Registration Intention

Variable	Indicator	Pearson Correlation	r-table	Result
Hajj Registration Intention (HI)	HI_1	0.674	0.1966	Valid
	HI_2	0.662	0.1966	Valid
	HI_3	0.549	0.1966	Valid
	HI_4	0.708	0.1966	Valid
	HI_5	0.563	0.1966	Valid
	HI_6	0.709	0.1966	Valid

Source: Data processed by the author using SPSS, 2025

As presented in Table 6, all six indicators measuring Hajj Registration Intention achieved Pearson correlation coefficients ranging from 0.549 to 0.709, exceeding the critical threshold of 0.1966. These results confirm that all questionnaire items possess adequate construct validity and accurately represent the intended research construct. Overall, the validity test results demonstrate that every measurement item across the three research variables satisfies the required validity criterion. Consequently, all questionnaire items were retained for the subsequent reliability assessment and hypothesis testing.

Reliability Test

Following the validity assessment, a reliability test was conducted to evaluate the internal consistency of the measurement instrument. Reliability was assessed using Cronbach's Alpha coefficient, which measures the extent to which the items within a construct consistently measure the same underlying concept.

Cronbach’s Alpha values above 0.90 indicate excellent reliability, values between 0.70 and 0.90 indicate high reliability, values between 0.50 and 0.70 indicate moderate reliability, and values below 0.50 indicate low reliability. Statistical analysis was performed using IBM SPSS Statistics version 25.

Table 7. Reliability Test Results

Variable	Number of Items	Cronbach's Alpha	Reliability Level
Cost Perception (CP)	7	0.588	Moderate
Financial Capability (FC)	4	0.838	High
Hajj Registration Intention (HI)	6	0.698	Moderate

Source: Data processed by the author using SPSS, 2025

As shown in Table 7, the Financial Capability construct achieved the highest level of internal consistency, with a Cronbach's Alpha coefficient of 0.838, indicating high reliability. Meanwhile, Cost Perception and Hajj Registration Intention obtained Cronbach's Alpha coefficients of 0.588 and 0.698, respectively, both of which fall within the moderate reliability category according to the classification proposed by Hinton et al. (2004).

Although the reliability coefficients for Cost Perception and Hajj Registration Intention are lower than the commonly recommended threshold of 0.70, they remain above the minimum acceptable level of 0.50, indicating satisfactory internal consistency for exploratory social science research. Therefore, all three constructs were considered sufficiently reliable and appropriate for subsequent statistical analyses.

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3.3. Classical Assumption Tests

Prior to hypothesis testing using multiple linear regression, several classical assumption tests were conducted to ensure that the data satisfied the assumptions required for regression analysis. These tests included the normality, linearity, heteroscedasticity, and multicollinearity tests. Compliance with these assumptions ensures that the estimated regression coefficients are unbiased, efficient, and statistically reliable.

Normality Test

The normality test was performed to determine whether the residuals of the regression model followed a normal distribution. Normality is one of the fundamental assumptions underlying parametric statistical analyses, including the t-test and F-test. Following the recommendation of Ghozali (2018), residual normality was evaluated using both graphical analysis and the Kolmogorov–Smirnov (K–S) test.

The first approach involved examining the Normal P–P Plot and histogram of standardized residuals.

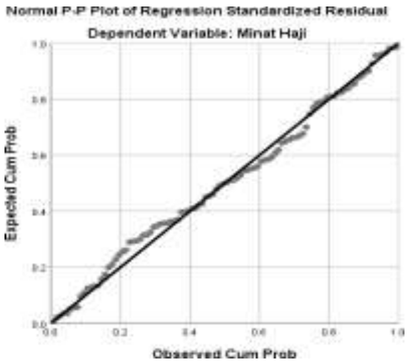

Figure 1. Normal P–P Plot of Standardized Residuals

As illustrated in Figure 1, the observed residuals are distributed closely along the diagonal reference line, indicating that the residuals approximate a normal distribution.

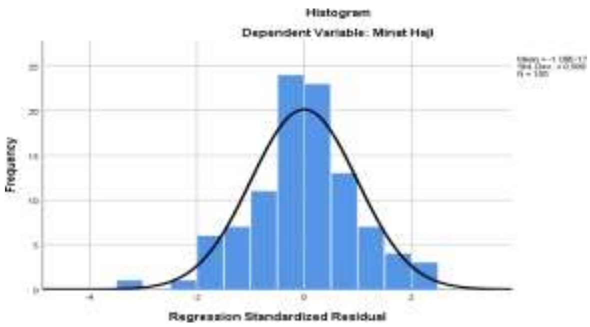

Figure 2. Histogram of Standardized Residuals

Similarly, the histogram presented in Figure 2 exhibits a bell-shaped distribution, closely resembling a normal curve, further supporting the assumption of normality.

Kolmogorov–Smirnov Test

Table 8. Results of the Kolmogorov–Smirnov Normality Test

Statistic	Value
Number of observations (N)	100
Mean	0.000
Standard Deviation	3.124
Most Extreme Difference (Absolute)	0.067
Test Statistic	0.067
Asymp. Sig. (2-tailed)	0.200

Source: Data processed by the author using SPSS, 2025

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To complement the graphical assessment, the one-sample Kolmogorov–Smirnov (K–S) test was conducted. The decision criteria are as follows: (1) If Asymp. Sig. (2-tailed) > 0.05, the residuals are normally distributed; (2) If Asymp. Sig. (2-tailed) ≤ 0.05, the residuals are not normally distributed.

As presented in Table 8, the Kolmogorov–Smirnov test produced an Asymp. Sig. (2-tailed) value of 0.200, which is greater than the significance level of 0.05. Therefore, the null hypothesis of normality cannot be rejected, which indicates that the regression residuals are normally distributed. The graphical assessment and statistical test consistently support the conclusion that the normality assumption has been satisfied.

Linearity Test

The linearity test was conducted to verify whether a linear relationship exists between each independent variable and the dependent variable. The test was evaluated using the Deviation from Linearity statistic obtained from the ANOVA. A significance value greater than 0.05 indicates that the relationship between the variables can be considered linear [21].

Table 9. Linearity Test between Cost Perception and Hajj Registration Intention

Source	Sum of Squares	df	Mean Square	F	Sig.
Linearity	281.586	1	281.586	26.925	0.000
Deviation from Linearity	230.849	17	13.579	1.298	0.215
Within Groups	847.125	81	10.458		
Total	1359.560	99			

Source: Data processed by the author using SPSS, 2025

As shown in Table 10, the significance value for Deviation from Linearity is 0.165, which exceeds 0.05. This finding indicates that the relationship between Financial Capability and Hajj Registration Intention is adequately represented by a linear model.

Table 10. Linearity Test between Financial Capability and Hajj Registration Intention

Source	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Linearity	255.704	1	255.704	24.045	0.000
Deviation from Linearity	210.561	14	15.040	1.414	**0.165**
Within Groups	893.295	84	10.634		
Total	1359.560	99			

Source: Data processed by the author using SPSS, 2025

Similarly, Table 10 shows that the significance value for Deviation from Linearity is 0.165, which is greater than 0.05. Therefore, a linear relationship also exists between Financial Capability and Hajj Registration Intention, confirming that the linear regression model is appropriate for the data.

Heteroscedasticity Test

The heteroscedasticity test was conducted to determine whether the variance of the residuals remained constant across different levels of the independent variables. Two complementary approaches were employed: the Glejser test and scatterplot analysis.

Table 11. Glejser Test Results

Variable	B	t	Sig.
Constant	5.026	4.189	0.000
Cost Perception	-0.064	-1.305	0.195
Financial Capability	-0.078	-1.382	0.170

Source: Data processed by the author using SPSS, 2025

According to the Glejser test, heteroscedasticity is considered absent when the significance value exceeds 0.05 [22]. As shown in Table 11, the significance values for Cost Perception (0.195) and Financial Capability (0.170) are both greater than 0.05. These results indicate that neither independent variable exhibits a significant relationship with the absolute residuals, suggesting the absence of heteroscedasticity.

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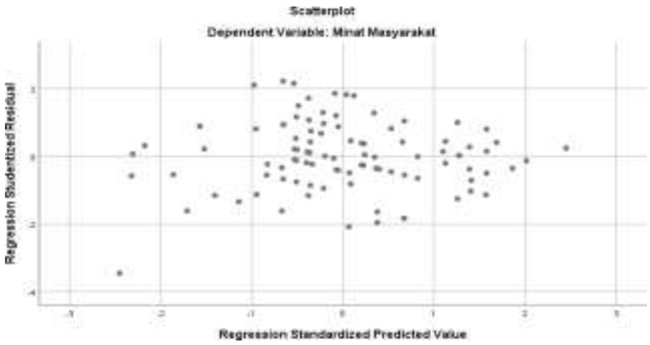

Figure 3. Scatterplot of Standardized Residuals

The scatterplot further supports this conclusion. As illustrated in Figure 3, the residuals are randomly dispersed around the horizontal axis without forming any discernible pattern, funnel shape, or systematic distribution. The random dispersion of residuals indicates that the variance of the error terms remains constant across observations. Accordingly, it can be concluded that the regression model satisfies the assumption of homoscedasticity.

Multicollinearity Test

The multicollinearity test was conducted to assess whether strong correlations existed among the independent variables. Following Ghozali (2018), multicollinearity was evaluated using Tolerance and Variance Inflation Factor (VIF) values. A regression model is considered free from multicollinearity when the Tolerance value exceeds 0.10 and the VIF value is below 10 [23].

Table 12. Multicollinearity Test Results

Variable	Tolerance	VIF
Cost Perception	0.866	1.154
Financial Capability	0.866	1.154

Source: Data processed by the author using SPSS, 2025

As presented in Table 12, both independent variables had Tolerance values of 0.866, which are substantially higher than the minimum threshold of 0.10. Likewise, the VIF values of 1.154 are well below the maximum acceptable limit of 10. These findings indicate that no significant multicollinearity exists between Cost Perception and Financial Capability. Therefore, each independent variable contributes unique explanatory information to the regression model, and the multicollinearity assumption is fully satisfied.

3.4. Multiple Linear Regression Analysis

Multiple linear regression analysis was employed to examine the simultaneous effects of Cost Perception and Financial Capability on Hajj Registration Intention. The regression coefficients generated from the SPSS analysis are presented in Table 13.

Table 13. Results of Multiple Linear Regression Analysis

Variable	Unstandardized Coefficient (B)	Standard Error
Constant	13.021	1.918
Cost Perception (CP)	0.290	0.078
Financial Capability (FC)	0.304	0.091
Dependent Variable: Hajj Registration Intention		

Source: Data processed by the author using SPSS, 2025

The regression results indicate that the intercept is 13.021, representing the expected value of Hajj registration intention when both independent variables are held constant at zero. Although the intercept has limited practical interpretation because the independent variables are measured using Likert scales, it serves as the baseline value of the regression equation. The regression coefficient for Cost Perception is 0.290, indicating a positive relationship between cost perception and Hajj registration intention. Holding other variables constant, a one-unit increase in cost perception is associated with an increase of 0.290 units in Hajj registration intention.

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Similarly, the regression coefficient for Financial Capability is 0.304, suggesting that financial capability also exerts a positive influence on Hajj registration intention. Specifically, a one-unit increase in financial capability is associated with an increase of 0.304 units in Hajj registration intention, assuming other variables remain constant. Overall, the positive regression coefficients indicate that improvements in both respondents' perceptions of Hajj costs and their financial capability are associated with stronger intentions to register for Hajj.

3.5. Hypothesis Testing

Simultaneous Significance Test (F-test)

The F-test was conducted to examine whether the independent variables jointly exert a statistically significant influence on Hajj Registration Intention.

Table 14. Results of the F-test

Source	Sum of Squares	df	Mean Square	F	Sig.
Regression	393.654	2	196.827	19.766	0.000
Residual	965.906	97	9.958		
Total	1359.560	99			

Source: Data processed by the author using SPSS, 2025

The F-test results presented in Table 14 reveal that the regression model is statistically significant ($F = 19.766$; $p < 0.001$). Since the significance value ($p < 0.001$) is lower than the predetermined significance level of 0.05, the null hypothesis is rejected. Furthermore, the calculated F-value (19.766) exceeds the critical F-value (3.09), confirming that Cost Perception and Financial Capability jointly have a significant influence on Hajj Registration Intention among Muslim communities in South Jakarta. These findings support Hypothesis 3, indicating that the proposed regression model appropriately explains variations in Hajj registration intention.

Partial Significance Test (t-test)

The t-test was performed to evaluate the individual contribution of each independent variable to Hajj registration intention.

Table 15. Results of the t-test

Variable	B	Beta	t	Sig.
Constant	13.021	—	6.790	0.000
Cost Perception	0.290	0.342	3.722	0.000
Financial Capability	0.304	0.308	3.355	0.001

Source: Data processed by the author using SPSS, 2025

The results reported in Table 15 indicate that Cost Perception has a positive and statistically significant effect on Hajj Registration Intention ($\beta = 0.342$, $t = 3.722$, $p < 0.001$). Since the calculated t-value exceeds the critical value ($3.722 > 1.985$) and the significance level is below 0.05, Hypothesis 1 is supported. This finding suggests that respondents' perceptions regarding Hajj costs significantly influence their intention to register for the pilgrimage.

Likewise, Financial Capability demonstrates a positive and statistically significant influence on Hajj Registration Intention ($\beta = 0.308$, $t = 3.355$, $p = 0.001$). Because the calculated t-value is greater than the critical value ($3.355 > 1.985$) and the significance level remains below 0.05, Hypothesis 2 is supported. These results indicate that individuals with stronger financial capability exhibit greater intention to register for Hajj. Comparing the standardized regression coefficients (Beta), Cost Perception ($\beta = 0.342$) exerts a slightly stronger influence on Hajj Registration Intention than Financial Capability ($\beta = 0.308$).

Coefficient of Determination (R^2)

Table 16. Model Summary

R	R^2	Adjusted R^2	Std. Error
0.538	0.290	0.275	3.156

Source: Data processed by the author using SPSS, 2025

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As presented in Table 16, the regression model produced an R^2 value of 0.290, indicating that 29.0% of the variation in Hajj Registration Intention can be explained jointly by Cost Perception and Financial Capability. The remaining 71.0% of the variation is attributable to other factors not included in the present study.

The Adjusted R^2 value of 0.275 indicates that, after adjusting for the number of predictors included in the regression model, approximately 27.5% of the variance in Hajj Registration Intention is explained by the independent variables. The relatively small difference between R^2 and Adjusted R^2 suggests that the regression model does not suffer from substantial overfitting and demonstrates acceptable explanatory capability.

Summary of Hypothesis Testing

Table 17. Summary of Hypothesis Testing

Hypothesis	Statement	Decision
H_1	Cost Perception has a significant effect on Hajj Registration Intention among Muslim communities in South Jakarta.	Supported
H_2	Financial Capability has a significant effect on Hajj Registration Intention among Muslim communities in South Jakarta.	Supported
H_3	Cost Perception and Financial Capability simultaneously have a significant effect on Hajj Registration Intention among Muslim communities in South Jakarta.	Supported

Source: Data processed by the author using SPSS, 2025

The hypothesis testing results demonstrate that all proposed hypotheses are supported. Both Cost Perception and Financial Capability exert positive and statistically significant effects on Hajj registration, both individually and simultaneously. These findings suggest that respondents' perceptions of Hajj-related costs and their financial readiness are important determinants influencing their intention to register for the Hajj pilgrimage.

4. Conclusion

This study investigated the influence of cost perception and financial capability on the intention to register for Hajj among Muslim communities in South Jakarta, Indonesia. Based on the empirical findings obtained through multiple linear regression analysis, several important conclusions can be drawn.

First, cost perception has a positive and statistically significant effect on Hajj registration intention. This finding indicates that individuals' perceptions regarding the affordability and financial burden of Hajj costs play an important role in shaping their willingness to register for the pilgrimage. As Hajj-related expenses continue to increase, public perceptions of these costs become increasingly influential in determining registration decisions. *Second*, financial capability also exerts a positive and significant influence on Hajj registration intention. Respondents with stronger financial preparedness, better savings capacity, and greater confidence in meeting future Hajj expenses demonstrate a higher intention to register. This finding highlights the importance of long-term financial planning in facilitating participation in Hajj. *Third*, the simultaneous regression analysis confirms that cost perception and financial capability jointly have a significant effect on Hajj registration intention. The regression model explains 29.0% of the variation in Hajj registration intention ($R^2 = 0.290$), while the remaining 71.0% is attributable to other determinants that were not incorporated into the present study. These results suggest that although financial considerations represent important determinants of Hajj registration intention, other psychological, religious, social, and institutional factors may also contribute substantially to individuals' decision-making processes. The findings of this study suggest several practical implications for policymakers and future researchers. The Ministry of Religious Affairs and the Indonesian Hajj Financial Management Agency (BPKH) should continue to strengthen policies aimed at maintaining both the financial sustainability of Hajj management and the affordability of Hajj services. Although adjustments in Hajj costs may be necessary to preserve the long-term sustainability of the Hajj fund, substantial increases in pilgrims' financial contributions may alter public perceptions and discourage potential applicants from registering for Hajj. The findings also suggest the importance of improving transparency and communication regarding future Hajj costs. Providing earlier announcements concerning changes in Hajj expenses and payment schedules would enable prospective pilgrims to prepare financially and reduce the likelihood of registration withdrawal due to unexpected cost increases. Furthermore, considering that a large proportion of respondents in this study were young adults and students, government agencies, Islamic financial institutions, and Hajj organizers should promote financial literacy and long-term Hajj savings programs targeted at younger generations. Encouraging early financial planning for Hajj may strengthen financial readiness, reduce future financial constraints, and increase participation among prospective pilgrims.

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Future researchers should expand the research model by incorporating additional variables that may influence Hajj registration intention. Potential determinants include religiosity, subjective norms, attitudes toward Hajj, trust in Hajj institutions, financial literacy, perceived service quality, Islamic financial inclusion, and government policy perceptions. Integrating these variables may provide a more comprehensive understanding of the factors influencing individuals' decisions to register for Hajj. Future research should also employ larger and more geographically diverse samples involving respondents from multiple provinces across Indonesia. Such an approach would improve the generalizability of the findings and allow comparisons across different demographic and socioeconomic contexts. Finally, subsequent studies may consider adopting Structural Equation Modeling (SEM) or Partial Least Squares Structural Equation Modeling (PLS-SEM) to examine more complex relationships, including mediating and moderating effects among the variables. These advanced analytical approaches may provide deeper theoretical insights into the mechanisms through which financial and behavioral factors influence Hajj registration intention.

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