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The Influence of Muthawif (Tour Leader) Competence on the Satisfaction of Umrah Pilgrims at PT. Arafah Mulia Insani North Jakarta

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Abstract

This study focuses on the important role of *muthawif* (tour guide) in accompanying Umrah pilgrims, both technically and spiritually. The purpose of this study was to analyze the extent of influence that *muthawif* competence has on Umrah pilgrim satisfaction at PT. Arafah Mulia Insani, located in North Jakarta. *Muthawif* competence in this study includes six dimensions, namely knowledge, understanding, values, skills, attitudes, and interests. The method used in this study is a quantitative approach with a descriptive-associative technique. A total of 30 respondents were selected through a purposive sampling method. Data were collected using a questionnaire with a Likert scale, and data analysis was carried out using 10 tests with the help of SPSS. The results of the study indicate that *muthawif* competence has a significant influence on pilgrim satisfaction, both separately and simultaneously. The dimensions of knowledge and skills are the main factors influencing pilgrim satisfaction. The researcher suggests that Umrah organizers continue to improve training and evaluation of *muthawifs* on an ongoing basis. Further research is expected to involve more respondents and a greater variety of variables.

Keywords: Muthawif Competence; Pilgrim Satisfaction; Umrah

INTRODUCTION

Business development in the service sector has experienced rapid growth, including in the travel industry. The travel service business is not only oriented toward the interests of the company but must also consider the needs of consumers. The increase in the travel business is inseparable from the community's needs to fulfill various aspects of their lives.

The following data shows the number of *Umrah* pilgrims in Indonesia over the last three years, from 2022 to 2024. Observing the data, there is a consistent increase in the number of pilgrims year after year. By the end of 2024, the Ministry of Religious Affairs of the Republic of Indonesia recorded approximately 1,467,005 Indonesian citizens who have performed the *Umrah* pilgrimage to the Holy Land and registered themselves through *Siskopatuh* (Computerized System for Integrated Management of *Umrah* and Special Hajj). This increase reflects the interest and enthusiasm of the Indonesian people to carry out the *Umrah* pilgrimage and shows that various efforts in facilitating access and services for *Umrah* pilgrims have yielded positive results. This also illustrates the importance of good management in the implementation of *Umrah* to meet the spiritual needs of the community and provide a satisfying experience for the pilgrims.

The high interest of Muslims to worship in the Holy Land is considered a profitable business opportunity by business actors. *Umrah* services are now offered by various travel companies. The travel services industry is closely related to service marketing strategies, which aim to provide customer satisfaction. This is evidenced by the increasing number of travel agents providing Hajj and *Umrah* services, including new companies and branches of travel agents already known in the implementation of the worship (Sari, 2019). Based on information

from the official website of the Ministry of Religion of the Republic of Indonesia, there are more than 600 *Umrah* travel agents officially registered with the ministry.

Previous research by Sari (2019) examined the influence of customer experience on the intention to repurchase *Umrah* packages at PT Pesona Mozaik, Cirebon City. The findings show that customer satisfaction has a significant impact on repurchase intent, emphasizing the importance of improving service quality and customer experience by travel agencies. Another study by Saputro and Amin (2022) explored the role of tour leaders in serving and accompanying *Umrah* pilgrims at PT Sunan Tour and Travel. The research identified that effective communication, time management, and empathy are critical competencies that tour leaders must possess to ensure pilgrim satisfaction. These findings support the current research focus on dimensions of *muthawif* competencies such as knowledge, skills, and attitudes in influencing pilgrim satisfaction.

One of the integrated *Umrah* travel agencies that provides related services is PT. Arafah Mulia Insani. The company has more than 20 years of experience in organizing Hajj and *Umrah* trips, offering a variety of attractive packages designed to meet the needs of pilgrims. However, based on interviews with Mrs. Cecilia, the tour leader at PT. Arafah Mulia Insani, several skills were identified that the *muthawif* had not mastered, such as inadequate handling skills and poor time discipline. This has impacted pilgrims' satisfaction during the trip. Therefore, this study was conducted to analyze the extent to which *muthawif* competence affects the satisfaction of *Umrah* pilgrims at PT. Arafah Mulia Insani, focusing on the dimensions of knowledge, understanding, values, abilities, attitudes, and interests. The results of this research are expected to serve as an evaluation tool for the company to improve service quality and guidance for pilgrims.

Based on the interview with Mrs. Cecilia, it was found that several skills were lacking in the *muthawif*, specifically poor handling mastery and lack of time discipline, which caused irregularities in the journey. This irregularity disorganized the itinerary, forcing pilgrims to rush to keep up with the schedule. Additionally, insufficient attention to pilgrims' conditions, including their health, negatively affected satisfaction during the trip. Several obstacles experienced by pilgrims during the *Umrah* pilgrimage were also identified. One common problem was technical errors during worship implementation, which impacted the comfort and solemnity of the worshippers. These errors stemmed from factors such as pilgrims' limited understanding of *Umrah* procedures, insufficient information provided before departure, and suboptimal assistance from the *muthawif*.

Therefore, this study was conducted to understand the extent to which *muthawif* competence can affect *Umrah* pilgrims' satisfaction. By analyzing the relationship between these variables, it is hoped that this study can provide valuable input for *Umrah* service providers in improving the quality of guidance and providing more optimal services for pilgrims.

The problem formulation of this study focuses on competency variables with several indicators: knowledge, understanding, values, abilities, attitudes, and interests. Based on this, some research questions were formulated: whether the dimensions of knowledge, understanding, values, attitudes, skills, and interests of the *muthawif* have a significant effect on the satisfaction of *Umrah* pilgrims at PT. Arafah Mulia Insani, and whether *muthawif* competence simultaneously has a significant effect on *Umrah* pilgrims' satisfaction at the

company. The purpose of this study is to determine the significant influence of each dimension of *muthawif* competence on the satisfaction of *Umrah* pilgrims at PT. Arafah Mulia Insani. Thus, this study aims to provide a clear picture of the impact of each dimension of *muthawif* competence on pilgrim satisfaction. Moreover, this research is expected to provide insight for the author regarding the impact of *muthawif* competence and to improve skills in conducting research. For PT. Arafah Mulia Insani, the results of this research are expected to provide an evaluation of the existing *muthawif* competencies and their effect on *Umrah* pilgrims' satisfaction, serving as a basis for improving service quality and guidance. For future readers and researchers, this study is expected to be a useful source of information in understanding the role of *muthawif* competence in *Umrah* services, as well as an academic reference for future research on related topics.

METHOD

This research applied quantitative methods, which focus on collecting and analyzing numerical data. This approach aimed to identify relationships between variables and understand phenomena through statistical analysis, emphasizing objectivity, structured measurement, and generalization of results. The stages involved systematic study design, representative sample selection, standardized data collection using instruments such as questionnaires, and statistical data analysis. The main goal was to produce statistically measurable findings to support or reject the research hypothesis (Wajdi et al., 2024). Using this quantitative approach, the study analyzed the influence of *muthawif* (tour leader) competence on the satisfaction of *Umrah* pilgrims at PT. Arafah Mulia Insani through structured measurement and statistical analysis.

The research subjects were individuals who performed the *Umrah* pilgrimage with PT. Arafah Mulia Insani in January and February 2025. These pilgrims had direct experience throughout the pilgrimage process, from departure to return, enabling them to provide relevant information regarding service quality, satisfaction, and overall experience.

The research objects referred to the competence of the *muthawif* and the satisfaction of the *Umrah* pilgrims at PT. Arafah Mulia Insani. This study examined how the *muthawif*'s competence—including knowledge, skills, and attitudes in guiding the pilgrimage—affected pilgrims' satisfaction in carrying out worship activities comfortably, smoothly, and as expected (Aprodhita, 2024).

RESULT AND DISCUSSION

Data Analysis

1) Validity Test

The validity test aims to assess the extent to which the questionnaire instrument can accurately measure what should be measured. A questionnaire is considered valid if the question items are able to represent and reveal the construct or variable being studied precisely.

Table 1. Validity Test Results

Variable	Dimension	Indicator	R count	R Table	Information
Competence (X)	Knowledge	Knowledge 1	0,809	0,361	Valid
	(knowledge)	Knowledge 2	0,753	0,361	Valid
	(X1)	Knowledge 3	0,563	0,361	Valid

	Understanding	Comprehension 1	0,495	0,361	Valid
	(understandi	Understanding 2	0,607	0,361	Valid
	ng) (X2)	Understanding 3	0,635	0,361	Valid
	Value	Grade 1	0,611	0,361	Valid
	(X3)	Grade 2	0,659	0,361	Valid
		Grade 3	0,590	0,361	Valid
	Ability	Ability 1	0,641	0,361	Valid
	(skill) (X4)	Ability 2	0,631	0,361	Valid
				0,361	
		Ability 3	0,661		Valid
	Attitude	Attitude 1	0,644	0,361	Valid
	(attitude)	Attitude 2	0,611	0,361	Valid
	(X5)	Attitude 3	0,579	0,361	Valid
	Interest	Interest 1	0,680	0,361	Valid
	(interest)	Interest 2	0,657	0,361	Valid
	(X6)	Interest 3	0,651	0,361	Valid
Satisfaction	Experience	Experience 1	0,691	0,361	Valid
(Y)	(Y1)	Experience 2	0,729	0,361	Valid
		Experience 3	0,739	0,361	Valid
	Hope	Норе	0,685	0,361	Valid
	Customer	Customer 1			
	(Y2)	Норе	0,711	0,361	Valid
		Client 2			
		Норе	0,599	0,361	Valid
		Client 3			
	Necessity	Need 1	0,736	0,361	Valid
	(Y3)	Need 2	0,415	0,361	Valid
		Requirement 3	0,710	0,361	Valid

Source: Researcher's Processed Data Through SPSS, 2025

Based on Table 1, there are two variables used in this study. Both variables have three statement items. The test results show that all statement items on both independent and dependent variables have a greater calculated r value than the r table. Thus, the data obtained from the field can be declared valid.

2) Reliability Test

Reliability testing aims to find out which questionnaire consists of a variety of variable indicators that can produce consistent results. A questionnaire is considered reliable if the respondent's answers to each statement remain stable or consistent over time. A variable is declared reliable if the Cronbach Alpha value is greater than 0.6.

Table 2. Knowledge Dimension Test Results

Reliability Statistics				
Cronbach's Alpha	N of Items			
.789	3			

Source: Researcher's Processed Data Through SPSS, 2025

Based on table 2, the results of the X1 Knowledge reliability test with a Cronbach Alpha value of 0.789 > 0.6, it can be concluded that the data used in this study is classified as reliable.

Table 3. Comprehension Dimension Test Results

Reliability Statistics				
Cronbach's Alpha	N of Items			
.522	3			

Source: Researcher's Processed Data Through SPSS, 2025

Based on table 3 the results of the X2 Understanding reliability test with a Cronbach Alpha value of 0.522 > 0.6, it can be concluded that the data used in this study is classified as reliable.

Table 4. Value Dimension Test Results

Reliability Statistics				
Cronbach's Alpha	N of Items			
.633	3			

Source: Researcher's Processed Data Through SPSS, 2025

Based on table 4, the results of the X3 reliability test with a Cronbach Alpha value of 0.633 > 0.6, it can be concluded that the data used in this study is classified as reliable.

Table 5. Capability Dimension Test Results

Reliability Statis	tics
Cronbach's Alpha	N of Items
.588	3

Source: Researcher's Processed Data Through SPSS, 2025

Based on table 5, the results of the X4 Ability reliability test with a Cronbach Alpha value of 0.588 > 0.6, it can be concluded that the data used in this study is classified as reliable.

Table 6. Attitude Dimension Test Results

Reliability Statis	Reliability Statistics				
Cronbach's Alpha	N of Items				
.496	3				

Source: Researcher's Processed Data Through SPSS, 2025

Based on table 6, the results of the X5 Attitude reliability test with a Cronbach Alpha value of 0.496 > 0.6, it can be concluded that the data used in this study is classified as reliable.

Table 7. Interest Dimension Test Results

Reliability Statistics				
Cronbach's Alpha	N of Items			
.777	3			

Source: Researcher's Processed Data Through SPSS, 2025

Based on table 7, the results of the X6 Interest reliability test with a Cronbach Alpha value of 0.777 > 0.6, it can be concluded that the data used in this study is classified as reliable.

Table 8. Results of Variable X Reliability Test (Competency)

Reliability Statistics				
Cronbach's Alpha	N of Items			
.913	18			

Source: Researcher's Processed Data Through SPSS, 2025

Based on table 9, the results of the reliability test of variable X (Competence) with a Cronbach Alpha value of 0.913 > 0.6, it can be concluded that the data used in this study is relatively reliable.

Table 10. Results of the Y-Variable Reliability Test (Satisfaction)

Reliability S	Reliability Statistics				
Cronbach's Alpha	N of Items				
.847	9				

Source: Researcher's Processed Data Through SPSS, 2025

Based on table 10, the results of the reliability test of variable Y (Satisfaction) with a Cronbach Alpha value of 0.847 > 0.6 can be concluded that the data used in this study is classified as reliable.

3) Classic Assumption Test

1. Normality Test

The normality test was performed to find out whether the residual variables in the regression model were distributed normally. One of the methods used to test for such residual normality is the P-Plot and Kolmogorov-Smirnov tests.

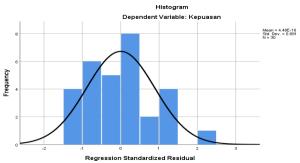


Figure 1. Normality Test Results

Source: Researcher's Processed Data Through SPSS, 2025

The residual distribution is close to the normal distribution pattern. This shows that the assumption of normality in linear regression is fulfilled so that the regression model can be used for further analysis without significant violation of the assumption.

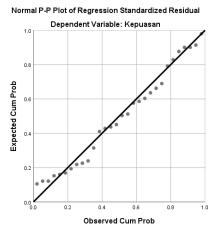


Figure 2. Normality Test Results

Source: Researcher's Processed Data Through SPSS, 2025

The basis for decision-making in the normality test is to look at the spread of the dots on the normal probability plot graph. The data is said to be normally distributed when the residual points are scattered around the diagonal line and follow the direction of the line. On the other hand, if the points deviate far from the diagonal line or do not follow the pattern, the data is not normally distributed.

Based on Figure 2 it can be seen that the dots are spread quite evenly along the diagonal line and follow the direction of the line. Therefore, it can be concluded that the regression model in this study meets the assumption of normality because the residue is normally distributed.

Table 11. Normality Test Results
One-Sample Kolmogorov-Smirnov Test

one sample Kolmogorov Shiri nov Test				
		Unstranderdized Residual		
N		30		
Normal Parameters a,b	Mean	0.0000000		
	Std. Deviation	2.13274410		
Most Extreme Differences	Absolute	0.121		
	Positive	0.121		
	Negative	-0.079		
Test Statistic		0.121		
Asymp. Sig. (2-tailed)		0.200		

- a. Test distribution is Normal
- b. Calculated from data
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance

Source: Researcher's Processed Data Through SPSS, 2025

Based on the test results presented in Table 11, an Asymp value was obtained. Sig. (2-tailed) is 0.200. This value is greater than the significance level used ($\alpha = 0.05$) so it can be concluded that the residual data does not differ significantly from the normal distribution. In

other words, the null (H₀) hypothesis that the normally distributed residual is not rejected. Therefore, the regression model in this study meets normal assumptions.

2. Heteroscedasticity Test

The heteroscedasticity test aims to find out whether there is variance from the residual variance in each observation in the regression model. This variance of disparities can cause the estimation results to be inefficient. There are several methods that can be used to detect the presence or absence of symptoms of heteroscedasticity in the regression model, and in this study the approach used is through scatterplot graph analysis.

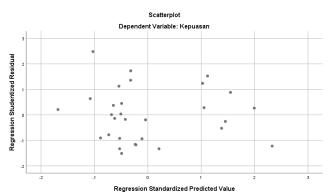


Figure 3. Heteroscedasticity Test Results

Source: Researcher's Processed Data Through SPSS, 2025

Based on the image above, it can be seen that the distribution of residual data does not form a systematic pattern and is randomly scattered above or below the line. This random distribution pattern indicates that there is no specific pattern that indicates the presence of non-constant residual variance. Therefore, it can be concluded that the regression model in this study does not contain symptoms of heteroscedasticity.

3. Multicolaminarity Test

The multicollinearity test was performed to determine whether or not there is a high correlation relationship between independent variables in multiple linear regression models. The existence of a high correlation between independent variables can cause interference in accurately measuring the influence of each variable on dependent variables. The decision making in this test is based on the Tolerance value where if the Tolerance value is more than 0.1 then it can be concluded that there is no multicollinearity. On the other hand, if the Tolerance value is less than 0.10, it indicates the presence of multicollinearity in the regression model.

Table 12. Multicolitarity Test Results

Coefficients ^a							
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
Model	В	Std. Error	Beta			Tolerance	VIF
(Constant)	-1.113	2.020	-	-	0.587	-	-
				0.551			
Pengetahuan	1.135	0.333	0.417	3.407	0.002	0.389	2.572
Pemahaman	0.790	0.409	0.237	1.930	0.066	0.386	2.591
Nilai	0.368	0.303	0.141	1.213	0.237	0.430	2.327
Kemampuan	0.202	0.385	0.072	0.525	0.605	0.313	3.196
Sikap	0.559	0.406	0.193	1.378	0.182	0.298	3.361

Minat 0.078 0.274 0.032 0.284 0.779 0.465 2.150

a. Dependent Variable: Kepuasan

Source: Researcher's Processed Data Through SPSS, 2025

The results of the multicollinearity test showed that all independent variables had a Tolerance value above 0.1 and a VIF (Variance Inflation Factor) value below 0.10. This shows that there are no symptoms of multicollinearity in the regression model, so that independent variables (Knowledge, Understanding, Values, Abilities, Attitudes and Interests) do not have a high correlation relationship and can be connected simultaneously without causing the problem of collinearity between variables.

4) Multiple Regression Test

Multiple regression tests were performed to determine the statistical analysis method used to assess the influence of more than one independent variable on one bound variable. The purpose of this test is to find out how much each independent variable contributes, either collectively or individually, to the change of the bound variable.

Table 13. Multiple Regression Test Results

		(Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients		C:a	Collinearity Statistics	
Model	В	Std. Error	Beta	ι	Sig.	Tolerance	VIF
(Constant)	-1.113	2.020	-	-	0.587	-	-
				0.551			
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Sikap	0.559	0.406	0.193	1.378	0.182	0.298	3.361
Minat	0.078	0.274	0.032	0.284	0.779	0.465	2.150

a. Dependent Variable: Kepuasan

Source: Researcher's Processed Data Through SPSS, 2025

Based on the results of the data shown in the image above, the multiple linear regression equation is obtained as follows:

$$Y = -1.113 + 1.135 + 0.790 + 0.368 + 0.202 + 0.559 + 0.078 + e$$

With the following conditions:

X1 = Knowledge X2 = Understanding X3 = Value

X4 = Ability X5 = Attitude

X6 = Interest

Y = Satisfaction

- e = Error or residual error Interpretation of the Regression Equation:
- a) Each increase of 1 unit of Knowledge (X1) will increase Satisfaction (Y) by 1,135.
- b) Each increase of 1 unit of Comprehension (X2) will increase Satisfaction (Y) by 0.790.
- c) Each increase of 1 unit of Value (X3) will increase Satisfaction (Y) by 0.368.
- d) Each increase of 1 unit of Ability (X4) will increase Satisfaction (Y) by 0.202.

- e) Each increase of 1 unit of Attitude (X5) will increase Satisfaction (Y) by 0.559.
- f) Each increase of 1 unit of Interest (X6) will increase Satisfaction (Y) by 0.078.

5) T Test (Partial Test)

The t-test is performed to find out whether an independent variable makes a significant contribution to the model individually. If the significance value is less than 0.05, then the variable is considered to have a significant effect on the dependent variable, and vice versa.

Table 14. Results of T Test (Partial Test) Coefficientsa

Unstandardized Coefficients			Standardized Coefficients	t	Sig.	
Model		В	Std. Error	Beta	_	
1	(Constant)	-1.113	2.020		551	.587
	Knowledge	1.135	.333	.417	3.407	.002
	Understanding	.790	.409	.237	1.930	.066
	Value	.368	.303	.141	1.213	.237
	Ability	.202	.385	.072	.525	.605
	Attitude	.559	.406	.193	1.378	.182
	Interest	.078	.274	.032	.284	.779

a. Variable Dependent: Kepuasan

Source: Researcher's Processed Data Through SPSS, 2025

Based on the results of the above data, it can be concluded that:

- a. The dimension X1 (Knowledge) has a significance value of 0.002 < 0.05 thus, H0 is rejected and Ha is accepted. The value of the shark t is 3,407 > 2,048 t table, so it can be concluded that the dimension X1 (Knowledge) has a significant effect on the variable Y (Satisfaction).
- b. The dimension X2 (Comprehension) has a significance value of 0.066 > 0.05 thus, H0 is accepted and Ha is rejected. The shark t value is 1,930 < 2,048 t table, so it can be concluded that the dimension X2 (Comprehension) has no significant effect on the variable Y (Satisfaction).
- c. The dimension X3 (Value) has a significance value of 0.237 > 0.05 thus, H0 is accepted and Ha is rejected. The t-value of the shark is 1.213 < 2.048 t of the table, so it can be concluded that the dimension X3 (Value) has no significant effect on the variable Y (Satisfaction).
- d. The dimension X4 (Ability) has a significance value of 0.605 > 0.05 hence, H0 is accepted and Ha is rejected. The t-value of the shark is 0.525 < 2.048 t of the table, so it can be concluded that the dimension X4 (Ability) has no significant effect on the variable Y (Satisfaction).
- e. The dimension X5 (Attitude) has a significance value of 0.182 > 0.05 hence, H0 is accepted and Ha is rejected. The t-value of sharks is 1.378 < 2.048 t table, so it can be concluded that the X5 dimension (Attitude) has no significant effect on the variable Y (Satisfaction).
- f. The dimension X6 (Interest) has a significance value of 0.779 > 0.05 thus, H0 is accepted and Ha is rejected. The value of the t shark is 0.284 < 2.048 t of the table, so it can be concluded that the dimension X6 (Interest) has no significant effect on the variable Y (Satisfaction).

Thus, it can be concluded that partially, the dimension of Knowledge has a significant effect on the Satisfaction of the Pilgrims, while the dimensions of Understanding, Values, Abilities, Attitudes and Interests have no significant effect.

6) F Test (Simultaneous Test)

The F test is performed to evaluate whether all independent variables together have a significant influence on the bound variables. This test assesses the feasibility of the regression model as a whole. If the value is less than 0.05, it can be concluded that the regression model is simultaneously significant in explaining the dependent variable. However, if the significance value exceeds 0.05, the model is considered not significant overall.

Table 15. F Test (Simultaneous Test)
ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.		
1	Regression	820.197	1	820.197	139.633	.000b		
	Residual	164.470	28	5.874				
	Total	984.667	29					

a. Dependent Variable: Congregational Satisfaction

Source: Researcher's Processed Data Through SPSS, 2025

Based on figure 4.16, it can be seen that the significance value for Muthawif (Tour Leader) (X) Competency on Pilgrim Satisfaction (Y) is 0.000 less than 0.05 and f calculation 139.633 is greater than the f value of table 4.20. This proves that Ho was rejected and Ha was accepted. This means that there is a significant influence of Muthawif (Tour Leader) Competence on Pilgrim Satisfaction.

7) Coefficient Determination Test

The coefficient of determination has a value range between 0 to 1. If the value of R² is close to 0, this indicates that the ability of independent variables to explain the variations that occur in dependent variables is very low. On the other hand, if the value of R² is close to 1, then the independent variable is able to explain most of the variations that occur in the dependent variables, so the regression model is considered to have a high level of accuracy in making predictions.

Table 16. Determination Coefficient Test Results

Model Summaryb

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.931a	.866	.831	2.39483

a. Predictors: (Constant), Interest, Values, Understanding, Knowledge, Ability, Attitude

Source: Researcher's Processed Data Through SPSS, 2025

It is known that the value of R Square is 0.866 or 86.6%, this indicates that 86.6% of the probability of the Pilgrim Satisfaction variable can be explained by the Muthawif (Tour Leader) Competency variable and the rest is 16

CONCLUSION

Based on the data analysis and hypothesis testing, it was concluded that the competence of *muthawif* (tour leader) significantly influences the satisfaction of *Umrah* pilgrims at PT. Arafah Mulia Insani. Among the six competency dimensions examined, *muthawif* knowledge

b. Predictors: (Constant), Kompetensi Muthawif (Tour Leader)

b. Dependent Variable: Satisfaction

and ability—particularly in understanding religious materials and managing time and communication—had the strongest positive effects on pilgrim satisfaction. The understanding dimension also contributed positively by enabling *muthawif* to adapt to pilgrims' characteristics, while attitude and value dimensions, though not statistically significant, played supportive roles in creating a positive and comfortable experience. Interest showed an insignificant effect but added value in terms of *muthawif* enthusiasm. These competencies explained a substantial portion of the variation in satisfaction, demonstrating their important role in service quality. For future research, it is suggested to explore how cultural and demographic differences among pilgrims may moderate the impact of *muthawif* competencies on satisfaction, as well as to investigate longitudinal effects of targeted training programs on both *muthawif* performance and pilgrim experience over time.

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