

PROTECTION OF HAJJ AND UMRAH PILGRIMS FROM FRAUD: EVIDENCE FROM INDONESIA

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ABSTRACT – This study explores the prevalence of fraud targeting Hajj and Umrah pilgrims in Indonesia and examines the government's role in protecting these pilgrims. Utilizing a qualitative approach, data were collected through observations and interviews with key stakeholders, including officials from the Ministry of Religious Affairs (MoRA), travel agency representatives, and Umrah pilgrims in an East Java district. The findings reveal that excessive trust in Hajj and Umrah travel agencies without verifying their licenses and track records is the primary cause of fraud. Additionally, Ponzi schemes by certain travel agencies, offering low-cost Umrah packages with uncertain travel schedules, further exacerbate the issue. The government's "Lima Pasti Umrah" (Five Guaranteed Umrahs) program is highlighted as a crucial preventive measure against fraud. This study enhances understanding of the protective measures available for Hajj and Umrah pilgrims in Indonesia and provides recommendations for improving fraud prevention programs for future pilgrims.

Keywords: Protection of Pilgrims, Hajj and Umrah, Umrah Fraud, Fraud, Ponzi Scheme

ABSTRAK – Perlindungan Jemaah Haji dan Umrah dari Penipuan: Praktik di Indonesia. Penelitian ini mengkaji prevalensi penipuan yang menasar jemaah haji dan umrah di Indonesia serta menganalisis peran pemerintah dalam melindungi para jemaah tersebut. Penelitian ini menggunakan pendekatan kualitatif, di mana data dikumpulkan melalui observasi dan wawancara dengan para pemangku kepentingan utama, termasuk pejabat Kementerian Agama (Kemenag), perwakilan biro travel, dan jemaah umrah di salah satu kabupaten di Jawa Timur. Temuan penelitian menunjukkan bahwa kepercayaan berlebihan terhadap biro travel haji dan umrah tanpa memeriksa izin dan rekam jejak mereka menjadi faktor utama terjadinya penipuan. Selain itu, praktik skema Ponzi yang dilakukan oleh oknum biro travel, yang menawarkan paket umrah murah dengan jadwal perjalanan yang tidak pasti, semakin memperparah masalah ini. Sebagai langkah antisipatif, pemerintah membuat Program "Lima Pasti Umrah". Hasil kajian diharapkan dapat meningkatkan literasi mengenai perlindungan bagi jemaah haji dan umrah di Indonesia dan memberikan rekomendasi program pencegahan penipuan bagi jemaah di masa mendatang.

Kata Kunci: Perlindungan Jemaah, Haji dan Umrah, Penipuan Umrah, Penipuan, Skema Ponzi

INTRODUCTION

Hajj and Umrah are significant acts of worship that are obligatory for Muslims, as stated in the fifth pillar of Islam (Muneeza & Mustapha, 2021; Setiawan et al., 2023; Sulistyowati, 2022). Muslims worldwide who possess the necessary physical, psychological, and financial capabilities undertake these pilgrimages to the holy land. The obligation of Hajj is firmly established in the Al-Qur'an and Hadith, emphasizing its importance in the Islamic faith.

“And call on people to perform the Hajj, and they will come to you on foot and riding thin camels coming from all distant corners” (QS. Al Hajj: 27).

“And for the mabrur pilgrimage, there is no appropriate reward for him other than heaven” (HR. Bukhari no. 1773 and Muslim no. 1349).

However, the Hajj and Umrah pilgrimages are unique compared to other forms of worship, as they require *istitho'ah* (ability), which not all Muslims possess (Maulani, 2023). This requirement includes physical health and strength, financial means to cover the costs of the pilgrimage and support the family left behind, and the opportunity to secure a quota or portion. The Ministry of Religious Affairs (MoRA) of the Republic of Indonesia considers the quota or portion for Hajj as a component of *istitho'ah*, as even those with the financial capacity must wait in a queue to undertake the pilgrimage (Siregar, 2023).

The limited opportunities to secure a quota or portion for Hajj and Umrah have led to the emergence of fraud in the management of these pilgrimages (Afifa, 2018; Anunu et al., 2021). This phenomenon aligns with Cressey's (1950) theory of fraud, which identifies opportunity as one of the three primary factors contributing to fraudulent activities. The cases of First Travel in 2018, which resulted in around 35,000 victims failing to go on Umrah and a total loss of approximately IDR 500 billion (Siraji, 2021), and Abu Tours, which failed to dispatch around 86,000 people with a total loss of around IDR 1.2 billion (Mustarin, 2021), highlight the severity of the issue. Additionally, the Alfatih Travel case, involving 45 victims who failed to go on Hajj with total losses reaching IDR 4.6 billion (Putra, 2023), underscores the prevalence of fraud in both Umrah and Hajj pilgrimages.

Despite the existence of Republic of Indonesia Law No. 8 of 2019, which mandates the Indonesian MoRA to provide guidance, service, and protection to Hajj and Umrah pilgrims (Kemenag_RI, 2022), the recurring cases of fraud



indicate gaps in the implementation of this legal framework. The law emphasizes the protection of pilgrims against potential fraud throughout their journey, including transactions with travel agencies, the comfort and facilities provided during their stay in Saudi Arabia, and their return to Indonesia. The MoRA bears the responsibility for supervising and preventing potential criminal risks that may result in financial or spiritual losses for the pilgrims (Anunu et al., 2021).

This study addresses this critical gap by conducting an in-depth exploration of Hajj and Umrah fraud in Indonesia. Its novelty lies in its multi-faceted approach, gathering insights from the MoRA officials, travel operators, and, most importantly, pilgrims who have been victims of fraud. This comprehensive approach allows for a nuanced understanding of the problem and its impact.

The significance of this study is multifold. First, it contributes to the limited body of knowledge on Hajj and Umrah fraud, particularly within the Indonesian context. Second, it provides valuable insights for policymakers and regulatory bodies to strengthen existing frameworks and develop targeted interventions to curb fraudulent activities. Third, it empowers potential pilgrims with greater awareness and knowledge to identify and avoid scams, ensuring their safe and spiritually fulfilling journey.

The subsequent sections of this study are organized as follows: Section 2 delves into the relevant literature, examining existing research on Hajj and Umrah fraud, theoretical frameworks, and relevant policies. Section 3 outlines the research methodology employed in this study. Section 4 presents the key findings from the data analysis, drawing upon informant interviews and observations. Finally, Section 5 concludes the study by summarizing the key findings, discussing their implications, acknowledging limitations, and proposing possibilities for future research.

LITERATURE REVIEW

Hajj and Umrah Protection Policy in Indonesia

Protection for Hajj and Umrah pilgrims in Indonesia is regulated in the Republic of Indonesia Law No. 8 of 2019 concerning the Implementation of the Hajj and Umrah Pilgrimage (Hulwati et al., 2023). This law is an important legal foundation for ensuring strong protection for Hajj and Umrah pilgrims in



Indonesia. It summarizes various aspects that must be considered to ensure that the Hajj and Umrah pilgrimages run smoothly, safely, and according to religious and legal principles.

The Indonesian government is obligated to protect Hajj pilgrims before, during, and after their pilgrimage (Hasan, 2016; Hidayat, 2023). This protection encompasses legal aid, security, accident coverage, and healthcare, provided through collaboration with various stakeholders. Life, accident, and health protection are guaranteed through insurance, covering death, accidents, or illness during the pilgrimage. Pilgrims facing legal issues receive legal assistance and advocacy both in Saudi Arabia and Indonesia, facilitated by collaboration between the Ministry of Foreign Affairs and the Police. The involvement of Indonesian military (TNI) and police (Polri) officers ensures the protection of pilgrims while in Saudi Arabia.

To further safeguard pilgrims, the law establishes stringent requirements for Hajj and Umrah organizers (Hidayat, 2023). These include rigorous qualification criteria, mandatory certification, and strict supervision. This ensures that organizers possess the necessary capacity and capability to deliver high-quality services. The law also prioritizes the welfare and health of pilgrims, mandating organizers to provide adequate facilities and access to essential healthcare services throughout the pilgrimage. This is crucial given the diverse physical and health conditions of pilgrims and the potential health challenges during the journey.

Security is paramount, and organizers are mandated to ensure the safety of pilgrims during worship and travel. This includes meticulous monitoring of transportation, accommodation, and the implementation of comprehensive security measures to prevent incidents that could jeopardize pilgrim safety. Furthermore, the law upholds the rights of pilgrims and establishes a framework for resolving disputes that may arise between pilgrims and organizers. This ensures that pilgrims have access to clear and effective mechanisms to protect their rights and address any issues encountered during their pilgrimage.

Organizing Hajj and Umrah from the Perspective of Functionalism Theory

Functionalism theory offers a valuable lens through which to analyze the organization of Hajj and Umrah pilgrimages (Buitelaar, 2015). This sociological approach posits that various parts of a social system contribute to



its overall stability and continuity (Durkheim, 2018). Society is viewed as an interconnected system, with each part working collaboratively to maintain equilibrium. Durkheim (2018) explored the relationship between individuals and society, highlighting the integrative role of social norms and values in shaping this theory. Various interpretations of functionalism exist, including: 1) society as a social organism, 2) the importance of function and interaction, 3) the pursuit of stability and balance, 4) interdependence within the system, and 5) analogies between society and the human body (Ibrahim, & Kamri, 2013).

Functionalism theory holds significant relevance for understanding the mechanisms of Hajj and Umrah organization in Indonesia. By applying its principles, we can discern how various components within the Hajj and Umrah implementation systems interact to achieve the primary goal: facilitating smooth, safe, and religiously compliant pilgrimages (Buitelaar, 2015). The organization involves multiple stakeholders, including the government, travel agencies, transportation providers, hotels, catering services, and, of course, the pilgrims themselves. Each stakeholder plays a specific role with distinct functions, all geared towards ensuring a seamless pilgrimage experience.

Functionalism emphasizes the importance of each section or institution in contributing positively to the stability and continuity of the system. The MoRA assumes responsibility for regulation and oversight, while Umrah travel agencies provide travel and accommodation services. The community, as both pilgrims and service users, actively participates in the pilgrimage. However, malfunctions or imbalances within the system, such as inadequate supervision of pilgrim funds leading to fraud, can disrupt the equilibrium, jeopardizing the entire pilgrimage operation.

Theoretical Underpinnings of Fraud

Cressey (1950) introduced Fraud Triangle theory (1950) that provides a compelling framework for understanding the phenomenon of fraud, particularly within the context of Hajj and Umrah pilgrimages (Setiawan & Alim, 2022; Setiawan & Cholili, 2023; Vousinas, 2019). This theory identifies three key elements that converge to motivate individuals to engage in fraudulent activities.

The first element is pressure, encompassing economic or psychological factors that create a sense of urgency or need. Financial distress or societal expectations



can compel individuals to seek illicit solutions through fraudulent means (Apriliana & Agustina, 2017; Setiawan et al., 2022; Setiawan & Soewarno, 2024). The second element, opportunity, arises when weaknesses in internal monitoring or control systems create an environment conducive to fraud. These vulnerabilities provide unscrupulous individuals with the chance to exploit the system without detection (Fitri et al., 2019; Setiawan, 2023). Finally, rationalization occurs when perpetrators convince themselves that their actions are justified or acceptable (Boermawan & Arfianti, 2022; Setiawan, 2024a). They manufacture excuses or justifications to rationalize their unethical behavior, constructing a false moral foundation to support their fraudulent actions (Kamri et al., 2014).

Cressey's fraud triangle theory provides an important insight into understanding the phenomenon of fraud, including in the context of the Hajj and Umrah pilgrimages in Indonesia (Setiawan, 2024b). First, the pressure factor in the form of economic pressure can arise from the high costs of carrying out this worship, such as travel and accommodation costs. Psychological pressure can arise from the desire to fulfill social expectations or family expectations for carrying out the Hajj or Umrah pilgrimage. Siraji (2021) and Mustarin (2021), in their research on the First Travel and Abu Tour cases, found that the high number of fraud victims is attributed to the intense desire of the community to embark on the Umrah pilgrimage even with insufficient funds. When there are offers for cheap Umrah packages from certain travel agencies, even without a guaranteed departure schedule, they still proceed with the Umrah registration transactions.

Second, opportunity is an important factor in the occurrence of fraud. Opportunities can create an environment where fraud can easily occur without being detected. The factor contributing to the prevalence of fraud in Hajj and Umrah pilgrimages is primarily the exceedingly limited quota for these religious journeys, particularly Hajj, in the holy land (Afifa, 2018; Anunu et al., 2021; Putra, 2023). The Hajj pilgrimage quota across Indonesia is highly restricted due to various factors. Firstly, the Hajj pilgrimage occurs only once a year, during the month of Dhulhijjah, thus constraining the timeframe available for individuals to undertake this sacred journey. Secondly, the capacity of pilgrims accommodated by the Saudi Arabian government poses an additional challenge, as their capacity to host pilgrims is finite. In 2023, the Hajj pilgrimage quota in Saudi Arabia was set at 1.8 million people (www.detik.com). Moreover, the extensive queues for Hajj pilgrimage in



Indonesia exacerbate this issue, with an average waiting time in each region being 35 years (www.haji.kemenag.go.id). These factors collectively contribute to the scarcity of opportunities for individuals to obtain Hajj pilgrimage quotas. This scarcity is a contributing factor to the emergence of fraud by unscrupulous travel agencies attempting to offer fraudulent Hajj packages (Putra, 2023).

Lastly, the rationalization factor involves a mental process in which the perpetrator of the fraud convinces himself that the actions he is carrying out are correct or can be justified (Ardani et al., 2022). In the context of the Hajj and Umrah pilgrimages, rationalization may occur when organizers or related parties justify their fraudulent actions with reasons such as financial difficulties or the urgent need to meet targets. According to the fraud triangle theory, all parties involved in organizing the Hajj and Umrah pilgrimages can be more alert to potential fraud.

Effective preventive measures are key to reducing the possibility of fraud during the Hajj and Umrah pilgrimages in Indonesia (Mahfudz et al., 2023; Yuniarti et al., 2021). Increasing supervision is a very important step, where related parties, such as the MoRA, Hajj, and Umrah authorities, as well as other related institutions, must carry out more intensive monitoring of the implementation of this worship. Strict supervision of congregational funds, registration processes, permits, and all stages of worship can help prevent fraud. Strengthening internal control is also needed (Madawaki et al., 2022; Otoo et al., 2023). Hajj and Umrah organizers must improve their internal control systems, including procedures for managing pilgrim funds and document verification, as well as strict reporting and inspection mechanisms. This aims to close loopholes that can be exploited by irresponsible parties to commit fraud.

Theoretical Framework

This study draws upon two key theoretical frameworks: functionalism theory (Durkheim, 2018) and fraud triangle theory (Cressey, 1950). Functionalism theory provides a lens for understanding how different stakeholders contribute to the overall functioning of the Hajj and Umrah system, highlighting potential vulnerabilities when these functions are not performed effectively. The fraud triangle theory helps explain the factors that contribute to fraudulent behavior, providing insights into the motivations and opportunities that enable fraud to



occur. These frameworks, illustrated in Figure 1, guide the analysis and interpretation of the findings, ultimately informing recommendations for preventing future fraud.

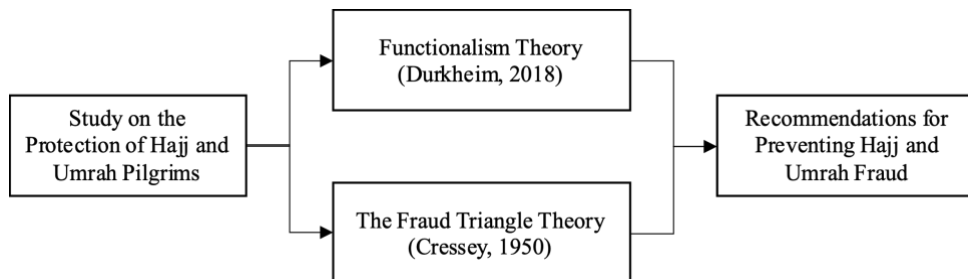


Figure 1. Theoretical Framework
(Source: Processed data, 2023)

METHODOLOGY

Data Collection

This research employs a qualitative approach, utilizing a triangulation of data collection methods: literature review, observation, and semi-structured interviews. A comprehensive review of relevant literature was conducted to establish a theoretical foundation and contextualize the study. This involved examining books, scientific journals, articles, news reports, and other documents related to Hajj and Umrah pilgrim fraud.

Further, direct observations were conducted at two primary sites: the Hajj and Umrah organizing section of the MoRA and a specialized Umrah and Hajj travel agency in District X, East Java. This approach aimed to gain a holistic understanding of the pilgrimage process and identify potential vulnerabilities to fraud (Sugiyono, 2020). Observations at the MoRA focused on regulatory frameworks and oversight mechanisms. At the travel agency, observations encompassed the entire process, from registration and document collection to departure and return, paying close attention to interactions between staff and prospective pilgrims.

For the semi-structured interviews, an in-depth, semi-structured interviews were conducted to elicit rich, nuanced perspectives from key stakeholders (Hamzah, 2020). This method allowed for flexibility in probing emerging themes and gaining a deeper understanding of the phenomenon. Interviews



were conducted face-to-face with four informants selected for their relevance to the research topic:

Table 1. Informant Data

No	Name	Position
1	Mr. A	Employee of the Hajj and Umrah Section of the MoRA Office
2	Mr. B	Manager of Umrah and Special Hajj Travel
3	Mr. C	Victim of Umrah pilgrimage fraud
4	Mrs. D	Victim of Umrah pilgrimage fraud

(Source: Processed data, 2023)

These informants provided diverse perspectives on the challenges and potential solutions related to Hajj and Umrah fraud. Interviews were recorded and transcribed verbatim, ensuring data accuracy and facilitating in-depth analysis.

Data Analysis

Data analysis involved a multi-stage process to identify patterns, themes, and meanings within the collected data (Sugiyono, 2020). Literature analysis involved synthesizing key themes from relevant sources. Observational data were analyzed to identify patterns and potential problems within the Hajj and Umrah organization process. Interview transcripts were analyzed using thematic analysis to identify recurring themes and patterns. Data from all three sources were then triangulated and compared to develop a comprehensive understanding of the phenomenon of fraud in the Indonesian Hajj and Umrah context.

Ethical Considerations

Ethical considerations were paramount throughout the research process, particularly regarding the involvement of human subjects (Shaw, 2023). Informed consent was obtained from all informants, ensuring their voluntary participation and understanding of the research objectives. Anonymity and confidentiality were maintained throughout the research process and during data reporting. All identifying information was removed or anonymized to protect the privacy and confidentiality of the participants.



RESULTS AND DISCUSSION

The Phenomenon of Fraud on Hajj and Umrah Pilgrims

The phenomenon of fraud against Hajj and Umrah pilgrims in Indonesia is a serious issue that has caused significant losses to pilgrims and the general public. Cases of fraud, exemplified by incidents involving companies like First Travel (Siraji, 2021), Abu Tours (Mustarin, 2021), and Alfatih Travel (Putra, 2023), reveal patterns of behavior that financially and emotionally harm pilgrims. Perpetrators often promise high-quality services and comprehensive facilities for Hajj and Umrah journeys, but in reality, they embezzle pilgrims' funds through various means such as misappropriating funds, forging travel documents, or even disappearing without a trace after receiving payments. Such fraud not only financially damages pilgrims but also erodes their trust and faith in performing Hajj and Umrah rituals. These cases also create uncertainty and apprehension among prospective pilgrims and have negative impacts on the overall Umrah travel industry.

Regarding functionalism theory (Durkheim, 2018), the phenomenon of fraud against Umrah pilgrims can be analyzed as a dysfunction in the social system. Functionalism theory emphasizes that society is an entity consisting of various parts or elements that interact with each other to achieve balance and stability. In this case, the Umrah travel agency is part of a social system that should provide a positive function, namely facilitating the travel of Muslim pilgrims to the holy land safely and with the best service according to the promised facilities.

However, when an Umrah travel agency deliberately commits fraud, dysfunction occurs in the system. As a link between individuals and the implementation of the Umrah pilgrimage, Umrah travel agencies should contribute to social stability by providing the promised services. Fraud in this context creates disintegration and instability, damaging public trust in Hajj and Umrah travel agencies in general. Additionally, it can also create inequality, where some people are harmed economically and emotionally by a few individuals who commit fraud. Umrah fraud cases can be seen as an imbalance in a social system that should function for the common good. This dysfunction creates uncertainty, worry, and distrust among the public, threatening the social stability expected from Umrah travel agencies.



Considering the fraud triangle theory (Cressey, 1950), the phenomenon of fraud against Umrah pilgrims, such as those that occurred at First Travel (Siraji, 2021), Abu Tours (Mustarin, 2021), and Alfatih Travel (Putra, 2023), can be analyzed through the lenses of pressure, opportunity, and rationalization. First, pressure can arise from difficult economic conditions or pressing financial obligations, prompting perpetrators to look for quick ways to make money. Second, opportunities occur when Umrah travel agencies have full access to and control over pilgrims' funds, creating opportunities to exploit weaknesses in the control system and manipulate financial information. Finally, rationalization is related to the way Umrah travel agents feel they can justify their fraudulent actions, perhaps by believing that they can pay back the money taken or using other reasons to convince themselves that the actions are reasonable.

With a combination of financial pressure, opportunities to exploit Umrah funds, and personal rationalization, perpetrators in Umrah fraud cases create an environment in which fraudulent acts can occur. Pressure to fulfill financial obligations or achieve a desired lifestyle, opportunities to manipulate funds collected from congregants, and rationalizations to convince oneself that the action is justified all play a role in fueling and enabling fraud to occur. Analysis through the Fraud Triangle Theory helps understand the psychological and situational dynamics that encourage individuals to engage in fraudulent acts that harm many people and damage trust in Umrah travel agencies.

Overreliance on the Hajj and Umrah Travel Bureau by Society

Based on the analysis of the cases of First Travel (Siraji, 2021), Abu Tours (Mustarin, 2021), and Alfatih Tours (Putra, 2023), as well as the results of interviews with two informants who were victims of Umrah travel fraud, the dominant factor causing the high number of fraud victims for Hajj and Umrah pilgrims is the high public trust in the Hajj and Umrah Travel Bureau without paying attention to the legality of permits and travel track records (Mursid & Wu, 2022; Pitaya et al., 2021). Excessive trust in Umrah travel agencies can be one of the main factors that make it easier for pilgrims to be deceived (Anunu et al., 2021; Fakhrudin & Ubaidillah, 2021).

Mr. C stated that when he wanted to perform Umrah and had sufficient funds, he tried to find an Umrah travel agency that had an operational office in the city of Y. When he expressed his needs, he wanted an Umrah plus Turkey package.



Sales from Umrah Travel offered packages and informed him that the advantage of this travel agency is that he could depart using an airline, and the departure date is flexible according to the wishes of the prospective pilgrims. Mr. C stated that the explanation from the traveling salesperson was very convincing, so he was interested without looking at the travel track record or asking friends or other people. After several interactions and negotiations, Mr. C finally paid the amount of the down payment requested by the traveling salesperson. About a month later, the salesperson asked Mr. C for more money, even though the departure date was still three months later, the passport was still being processed, and the schedule and plane tickets were still unclear. Due to reasons of trust, Mr. C continued to make payments as requested by travel sales so that the registration process and administrative operations could be processed smoothly. This fraud case was revealed when the month of departure approached. It turned out that there was no clear departure date from the travel agency, and Mr. C is still trying to seek justice for this fraud case.

Under different conditions from Mr. C above, the case that happened to Mrs. D did not come from an unknown person but rather from a salesperson who was very well known, and Mrs. D believed in him; however, his travel company was in breach of contract by practicing a Ponzi scheme in its Umrah travel business, failing to provide departures for many pilgrims who had registered and paid the Umrah fees. A Ponzi scheme is a form of fraud where funds from new investors are used to pay profits to old investors rather than from actual business results (Haryadi et al., 2022). In this scheme, fraudsters invite investors to invest with the promise of very high investment returns in a short time. However, the promised profits come from the money invested by new investors, not from actual investment returns. Money from new investors is used to pay profits to existing investors, creating the illusion of investment success. This scheme lasts as long as the fraudster can still attract new investors to divert money into the scheme. However, when the flow of new funds stops or is insufficient to pay old investors, these schemes collapse, leaving many investors with huge losses.

Ponzi schemes in Umrah pilgrim fraud can occur when Umrah travel agents withdraw funds from prospective pilgrims with promises of very high returns on investment or by offering very cheap Umrah travel packages. They may promise unrealistic luxury amenities or services at unreasonable prices. However, in reality, the money collected from new pilgrims is used to pay benefits or services to existing pilgrims, not to carry out the Umrah trip as



promised. Therefore, Ponzi schemes in defrauding Umrah pilgrims create the illusion of success and high service, but in the end only serve to attract new funds from prospective pilgrims to pay for older pilgrims, without providing appropriate services. This has the potential to be detrimental to many pilgrims who have invested in the Umrah trip, as in the end they may not be able to undertake the promised trip or receive the expected service, with the money invested lost.

In another case, Mr. A told about a Ponzi scheme case at an Umrah Travel Bureau in Z Regency:

"In October 2023, there was a case that happened to PT. BZW. Based on reports from the public, the MoRA of District Z summoned the Director of PT. BZW to clarify the situation. The conclusion was that 101 unserved pilgrims, from the planned return date of October 28, 2023, have been sent home in stages (based on the monitoring of officials from the Jeddah Hajj Affairs Office). This incident was motivated by the sales mechanism for promo Umrah packages (buy 10 get 1 free, etc.) through agents and the implementation of the Ponzi scheme (money from pilgrims who depart in full in the following month is used to finance pilgrims who have not yet paid off) so that currently the company's balance is zero. Next, the Regional MoRA Office will convey it to the Indonesian MoRA Office in Jakarta".

Other Contributing Factors to Umrah Fraud

Several other analyses obtained from interviews with informants regarding the reasons why Umrah fraud cases often occur are explained below.

A Strong Desire to Perform the Hajj and Umrah in the Holy Land

Pilgrims are usually driven by a sincere intention to perform the Hajj or Umrah; this strong desire can make them more vulnerable to manipulation and fraud. Fraudsters and dishonest travel agents often exploit this vulnerability by promising lucrative deals, discount packages, or exceptional services that match pilgrims' aspirations. They capitalize on the emotional aspects of the Hajj and Umrah, knowing that individuals tend to ignore warning signs or engage in careful research when their religious excitement reaches its peak. As a result, pilgrims may be inclined to believe the offer without critically evaluating its authenticity or verifying the trustworthiness of the agent. This heightened emotional state, combined with the anticipation of realizing a lifelong dream,



creates a favorable environment for Ponzi schemes and other fraudulent activities to thrive in the Umrah travel industry. As a result, worshippers may unknowingly become victims of fraud, threatening their financial resources and undermining the sanctity of their religious journey.

Lack of Document Checks and Checking Travel Agency Legal Permits

Some pilgrims may not understand the importance of checking the official documents and permits of the Umrah travel agency; they may be too hasty in paying without checking the track record and legality of the trip. Most of them tend to trust travel agents completely without realizing that carrying out official document and licensing checks is an important step to protect themselves from potential fraud or other losses. In addition, some pilgrims may also not have adequate knowledge about what types of documents a legitimate Umrah travel agent should have, such as official licenses and operational permits. This makes them vulnerable to unscrupulous or illegal travel agents who may offer Umrah travel packages at low prices or make false promises. Lack of awareness of the importance of checking documents and official permits for Umrah travel agents causes many pilgrims to be caught in fraud, experience financial losses, and experience deep disappointment.

Lack of Digital Literacy

Some pilgrims may not be familiar with technology and information, which can make it difficult for them to verify information about travel agencies online. In this era of digital changes, information about Umrah travel agents is usually widely available on various online platforms, such as websites, discussion forums, or social media. However, for pilgrims who do not have sufficient digital literacy, understanding and verifying this information can be a challenge. They may not be skilled at using search engines to look for reviews or testimonials about travel agents or even understand how to check the legitimacy of websites or information they encounter online. As a result, they are vulnerable to invalid information or false claims that may be published by unscrupulous travel agents. Lack of digital literacy may also hinder their ability to differentiate between legitimate and fake websites, as well as check the reputation or previous experience of the travel agency they are considering.



Time Pressure

The desire to immediately complete the Hajj or Umrah pilgrimage can create time pressure; some pilgrims may feel rushed and impatient, so they do not carry out a thorough inspection. This especially happens to pilgrims who have postponed the Hajj or Umrah pilgrimage for some time and want to immediately realize their intentions. This time pressure can affect their ability to make informed and rational decisions when choosing the right travel agent. They may tend to choose the first travel agent they come across or one that offers cheap travel packages, without doing further investigation or checking the agent's reputation. In addition, time pressure may also limit their opportunities to consult with family or friends who are more experienced in Umrah travel matters. As a result, they may get caught in scams or choose untrustworthy travel agents, which can ultimately harm them financially and can also reduce their spiritual experience during their pilgrimage.

Lack of Education and Awareness

Some pilgrims may not be fully aware of the risks of fraud during the Hajj and Umrah journeys. Insufficient education can make them less aware of this potential risk. Inattention to education about these issues may make them less sensitive to these potential risks. Many of them may not understand the fraudulent tactics commonly used by travel agents or be unaware of the warning signs they should look out for. Lack of knowledge about their rights as consumers can also make them easily manipulated by unscrupulous travel agents. Additionally, some pilgrims may not have an adequate understanding of secure payment procedures or how to protect their personal information during the registration process or payment transactions. This makes them vulnerable to fraud or identity theft that may occur during travel preparations.

The Government's Role in Protection of Hajj and Umrah Pilgrims and Assistance to Legal Hajj and Umrah Travel Organizing Bureaus

The government has a role in maintaining stability and ensuring that the functions of each party are carried out fairly in the implementation of the Hajj and Umrah pilgrimages. The government provides protection and regulations, as mandated by law, and this is part of the social function of maintaining balance and justice so that the Hajj and Umrah pilgrimages are carried out well (Hidayat, 2023). The authority for supervisory functions over the bureau organizing Umrah pilgrimages and protection for Hajj and Umrah pilgrims is



generally vested in the MoRA at the provincial representative office, while the MoRA at the district representative office assists with its functions at the district level. In addition, the MoRA of the district representative office also has the authority to organize the regular Hajj pilgrimage. This is what was conveyed by Mr. A as an employee of the X Regency MoRA office:

"In general, according to the law, the government is tasked with providing service, guidance, and protection".

The authority of the MoRA of the District Office regarding the protection of Hajj and Umrah pilgrims is: 1) conducting outreach to prospective pilgrims; 2) providing recommendations for issuing passports for Umrah purposes; and 3) coordinating the Umrah travel organizing bureau (Hasan, 2016). The outreach carried out by the MoRA is in the form of direct outreach as well as through print and electronic media. The ritual program is carried out 8–10 times per year; print media is carried out incidentally; and electronic media adjusts to needs and the availability of funds. Each district generally has a Communication Forum for Organizing Umrah Worship Services to facilitate coordination between the MoRA and the Umrah travel organizing bureau in that city. This communication forum was formed to establish communication and coordination, both in implementation and when problems or obstacles occur in the field so that each party can coordinate in resolving problems.

Mr. A stated that the Regency Office of the MoRA only has the authority to guide the public in choosing a safe and reliable Umrah travel agency, in this case, one that has permission and legality from the government. There are two permits given to travel entrepreneurs related to the Hajj and Umrah: 1) Umrah Travel Organizer Permit (PPIU); and 2) Special Hajj Implementation Permit (PIHK) (-, 2019).

"The state's responsibility, in this case, the MoRA, is only limited to guiding prospective pilgrims in choosing safe and reliable travel".

If there is a bureau that does not have permits or legality, the MoRA of the Regency office will make a call and direct them to immediately apply for a permit. In general, the permits and legalities referred to that are incomplete are branch office operational permits, while head office operational permits already exist. For bureaus that only have a head office permit but do not have a branch office permit, the MoRA at the Regency office will give up and will not be able to assist the travel agency in question.



Assistance to legal travel agents is provided when there are problems related to Hajj and Umrah operations both domestically and abroad. One of them, according to Mr. A, is assistance when there are Umrah pilgrims who are sick while in Saudi Arabia and it is not possible to return home according to their return ticket. The government will help monitor pilgrims being treated at Saudi Arabian hospitals, right up to the process of issuing plane tickets and returning home. Mr. A stated the following:

"Some time ago, there was a problem with the Umrah Travel Bureau where the congregation could not go home because they were being treated in the hospital. We are coordinating with the Umrah Travel Bureau and the airline because we have ordered return tickets twice but have not been allowed to go home by the hospital. We have confirmed with friends at the Jeddah Hajj Affairs Office regarding his flight worthiness; hopefully, he can be sent home soon".

Recommendations for Preventing Fraud on Hajj and Umrah Pilgrims

Mr. A conveyed the "Lima Pasti Umrah (Five Guaranteed Umrahs)" program to the public, especially prospective Umrah pilgrims, as a reference when choosing an Umrah travel agency to prevent fraud.

"Make sure the travel permits, confirm the schedule, confirm the flight, confirm the hotel, and confirm the visa".

The Five Guaranteed Umrahs Program, as launched by the MoRA as a measure to prevent fraud on Hajj and Umrah pilgrims, is (Husni, 2023):

1. Make sure the traveler has official permission from the MoRA, either PPIU or PIHK permission. Checking official permits from the MoRA is a critical step that shows that Umrah travel has been recognized and supervised by the competent authorities, giving prospective pilgrims confidence that they are choosing a legitimate Umrah agent.
2. Check the departure schedule. Requesting detailed Umrah schedules and packages helps prospective pilgrims confirm their travel plans to avoid uncertainty or unwanted changes.
3. Confirm the flight ticket. Requesting a flight ticket booking code provides concrete proof that the flight ticket has been booked. This helps prospective pilgrims verify flight information and ensure that they have a place on the plane.



4. Make sure the hotel is a facility in the package offered. Checking the name and location of the hotel that is a facility in the Umrah package is very important. By checking this information on Google Maps, prospective pilgrims can ensure that the hotel meets expectations and that there is no manipulation of the information.
5. Confirm the visa. Requesting a visa softcopy before departure allows prospective pilgrims to check the authenticity and validity of their travel documents. This also helps avoid problems at the port of departure related to visa paperwork.

The Five Guaranteed Umrahs program is an important initiative to improve the standards and quality of services for Umrah pilgrims. The principles emphasized in this program provide important assurances for pilgrims in planning and carrying out their pilgrimage. With guaranteed departures, Umrah pilgrims can have confidence that their trip will proceed as planned and not be disrupted by unexpected issues. The quality of the accommodation guarantee ensures that the lodging provided by the Umrah travel agent meets appropriate standards and is as promised. Furthermore, the service guarantee ensures that Umrah pilgrims will receive friendly, responsive, and satisfying service throughout their journey, from registration to return.

The flight guarantee ensures that flight schedules will be well-organized, reducing the risk of unexpected delays or cancellations. Finally, the protection guarantee provides assurance that Umrah pilgrims will receive adequate support during the trip, including travel insurance and assistance in resolving problems if necessary. By implementing these principles, it is hoped that Umrah pilgrims will feel safer, more comfortable, and more secure during their pilgrimage. Moreover, the Five Guaranteed Umrahs program helps increase transparency and accountability among Umrah travel agents, thereby enhancing public trust in Umrah travel services as a whole.

Research Implications

This findings bear significant implications for various stakeholders in the Hajj and Umrah travel industry. For government and regulators, the study underscores the necessity for robust regulations and oversight of Umrah travel agencies. It suggests that policymakers should contemplate implementing more stringent licensing requirements, regular audits, and penalties for fraudulent



practices. The promotion and enforcement of the “Lima Pasti Umrah” program should be widespread to ensure compliance.

For travel agencies, the emphasis should be on prioritizing transparency, reliability, and customer service to regain public trust. They should actively communicate their adherence to legal requirements and participate in industry-wide initiatives to combat fraud. Religious organizations, including mosques, Islamic organizations, and community leaders, have a crucial role in educating pilgrims about the risks of fraud and their rights as consumers. They can work in tandem with the government to disseminate information and provide guidance on selecting trustworthy travel agencies.

Prospective pilgrims, on the other hand, must exercise vigilance and proactivity in verifying the legitimacy of travel agencies. They should seek information from reliable sources, verify official permits, and avoid making hasty decisions based on emotional appeals or unrealistic promises. Lastly, for researchers, this study paves the way for further research into the psychological, social, and economic factors contributing to Umrah fraud. Future studies could delve into effective interventions to enhance digital literacy, consumer awareness, and industry self-regulation.

CONCLUSION

This research analyzes the phenomenon of Hajj and Umrah fraud through the perspectives of functionalism theory and the fraud triangle theory. In the context of functionalism, the phenomenon of fraud reflects a dysfunction in the social system, where Hajj and Umrah travel agencies commit defaults and fail to dispatch pilgrims. The fraud triangle theory highlights pressure, opportunity, and rationalization as elements that encourage fraud committed by these agencies. The dominant factor causing a large number of victims is excessive trust in Hajj and Umrah travel agencies without checking their permits and track records, thus creating vulnerability to fraud. Another cause of fraud is the Ponzi scheme prevalent in the Umrah business in Indonesia.

The government plays a critical role in protecting Hajj and Umrah pilgrims. It has initiated the "Five Guaranteed Umrahs" program as a preventive measure against fraud targeting Umrah pilgrims. This program encompasses preventive actions with an emphasis on ensuring the legitimacy of travel agencies, Umrah departure schedules, flight tickets for departure and return, hotel accommodations, and Umrah visas. Additionally, the government is



responsible for regulating and supervising travel agencies to prevent deviant practices such as Ponzi schemes, thereby minimizing the potential risks of fraud. This research has important implications for enhancing the understanding of Umrah fraud and the role of the government in protecting Hajj and Umrah pilgrims in Indonesia. It also underscores the need for oversight of travel agencies as a preventive measure against potential fraud.

This study, while insightful, is limited by its geographical focus on East Java. Future research should expand the scope to encompass other regions of Indonesia to gain a more comprehensive understanding of the phenomenon. Additionally, incorporating mixed-methods approaches, involving a wider range of stakeholders (including former perpetrators), and exploring the role of technology in both enabling and combating fraud would provide invaluable insights for developing more robust preventative measures.

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