A TALE OF UMRAH PILGRIMS FRAUD IN INDONESIA: A NARRATIVE REVIEW INDICATING AND ANTICIPATING “FAKE BUREAU”

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Abstract

The umrah bureau sector in Indonesia has great business potential. The increasing number of umrah pilgrims are not accompanied by a level of literacy towards the credibility of the bureau. This raises problem in the form of umrah bureau business practices that are illegal. A lot of fraud cases has caused huge losses to the pilgrims as consumers. This study aims to reveal the factors that causes umrah bureau fraud and formulate anticipatory steps for bureau that indicated fake. The method used is narrative review by elaborating previous research, literature studies, and also supporting database of cases that validate. This research composed by 35 literatures synthesized. The characteristics of the umrah bureau which are indicated fake, including: 1) sloping prices accompanied by promos; 2) travel legality; and 3) *ponzi* business model. To anticipate, prospective pilgrims should not be tempted by the promos offered by bureau. Prospective pilgrims must also dig up information related to permits, track records and feedback, as well as transparency of facilities that will be provided by the bureau. Regulators must tighten supervision of the business climate through cooperation with associations of umrah organizers in the local area. That way, consumer protection for the umrah bureau will be more secure.

Keywords: Pilgrim Protection, Fraud, Umrah Bureau, Narrative Review.

INTRODUCTION

Indonesia is a country with the largest Muslim population in the world. According to the data *Global Religious Future* (2020), the number of Muslim population in Indonesia in 2020 will reach 229.62 million people or 87% of the population. Indonesia has potential in the field of organizing the Umrah and Hajj pilgrimages (Wu and Mursid, 2019). Public interest in performing Umrah worship is so high (Kumaladewi et al., 2017; Korayan and Djayaputra, 2018). The average increase in the number of Umrah pilgrims from 2016-2019 is 12.65% per year. The development of the Umrah congregation in Indonesia can be seen in Figure 1.

Figure 1
Development of Indonesian Umrah Congregation in 2016-2019.

Source: Ministry of Religion (Kemenag) RI (2020).

The existence of this market share is an opportunity for entrepreneurs to open Umrah travel agency services (Meiriza et al., 2019). The large potential income that can be received by business people has started to bring up illegal business practices and do not follow regulations (Kamal and Gustiningsih, 2019).

Several cases of prospective Umrah pilgrims who failed to leave due to fraud often emerged and shocked the public. The estimated material loss was recorded at IDR 3,346 billion, with victims reaching 167,584 congregations. Some of the bureaus that were listed as fraudsters were Abu Tours, SBL, Hanien Tour, and the peak was the First Travel case (Table 1).

The number of victims of fraud that occurred was equivalent to 17.19% of the congregation who managed to leave for Umrah. This means that every seven people who leave for Umrah, there is one who is exposed to fake Umrah bureau fraud. Mufidah and Sari (2018) said that the most important effort to solve this problem is to prevent fraud from occurring again.

Table 1
History of Fraud of Prospective Umrah Pilgrims

PPIU name	Number of Victims (Person)	Estimated Loss (IDR)
Abu Tour	86,270	1,725,400,000,000
First Travel	64,685	1,293,700,000,000
SBL Bandung	12,845	249,660,000,000
Hanien Tour	1,882	37,640,000,000
UNHT Solo	1,800	38,000,000,000
PT RSJS	102	1,800,000,000
TOTAL	167,584	3,346,200,000,000

Source: Enjang (2019); Ministry of Religion (Kemenag) RI (2020).

Prospective Umrah pilgrims should get legal protection as consumers. According to Raharjo (2000), legal protection functions to protect the rights owned by every human being when harmed by other parties. Meanwhile, Butnaru and Ion (2013) considers that consumer protection includes protection against any malpractice related to trading and buying and selling in various industrial fields.

Especially at the current pandemic moment, where Umrah and Hajj travel are subject to strict restrictions, even the operation of the Umrah bureau in dispatching its pilgrims has stopped. Not only was the Hajj canceled on June 2, 2020, the Government of Saudi Arabia has also closed access to Umrah for all Muslims outside Saudi Arabia since February 27, 2020 (Rahman et al., 2021). The Saudi Arabian government has only reopened access for several countries to perform Umrah on November 1, 2020. with very strict health protocol conditions (Puskeshaji, 2020).

When the community is more flexible in carrying out Umrah worship, the selection of the right and not fake bureau must be done. The cost components of going for Umrah will definitely be different due to special requirements related to health protocols. This can lead to fraud cases that can occur. Therefore, it is really important to formulate the factors that caused fraud under umrah bureau could happen. Besides that, the characteristics of umrah bureau that indicated fake should be determined.

REVIEW OF LITERATURE

This study used fraud theory approach. Fraud is one of mistakes made by a person or entity (Ernst and Young, 2009). Fraud theory was introduced by Cressey (1953) and further developed by Bologna and Lindquist (1999) with the GONE theory. There are four factors driving fraud, namely greed, opportunity, need, and exposure.

There are several factors that can cause the rampant fraud cases to occur. According to Meiriza et al. (2019), mistakes can come from consumers, namely the lack of information and also not being selective of the prospective congregation in choosing the Umrah bureau. Fraud can occur due to sloping promotional price offers, low public understanding, unlicensed bureaus, and too many agent networks (Kamal and Gustiningsih, 2019). Yet according to Masitah (2015), the legality of the umrah bureau and trust are the main factors in the selection of the umrah bureau by the prospective congregation. This is indicated by the conformity of the services provided with the agreement at the beginning.

Meanwhile, Rosalina and Handary (2019) explained that the cause of the Umrah bureau fraud was due to the encouragement in the suspect and the culture of the people who were easy to trust and were tempted by the lure of promotion. Seeing this, it can be said that the factors that cause Umrah bureau fraud can be seen from the perspective of prospective Umrah pilgrims as consumers and also Umrah bureaus.

Based on this background, the increase in Umrah pilgrims was not accompanied by literacy in the credibility of the Umrah bureau (Kamal and Gustiningsih, 2019; Meiriza et al., 2019; Enjang, 2019). This is evidenced by the fraud case of the Umrah bureau which continues to harm the prospective congregation. Incidents like this certainly need to be anticipated so that the protection of the prospective congregation as consumers can be guaranteed. This literature study examines the factors that cause fraud to occur. Furthermore, the characteristics of the fake Umrah bureau are identified and anticipatory steps are prepared to protect consumers from fraud under the guise of an Umrah bureau.

RESEARCH METHOD

This literature study research was conducted by observing fraud incidents committed by Umrah bureaus in Indonesia. The writing design used is narrative review using secondary data of 33 journals or scientific articles (Figure 2). Sources of scientific articles come from reputable databases (Scopus, Science Direct, and Emerald Publisher) and indexed by Sinta BRIN. This study is also supported by literature books, laws and regulations, and a compilation of facts that have a credible connection with the topic of Umrah bureau fraud.

Figure 2
Literature Review Sources

The data obtained were then elaborated to obtain a research gap, thus forming a synthesis regarding the indications of the Umrah bureau which were said to be fake and anticipatory steps for prospective congregations in choosing an Umrah bureau.

RESULTS AND ANALYSIS

Development of Umrah Bureau in Indonesia

Faza and Widiyanto (2016) defines an Umrah travel agency as a commercial business activity that regulates and provides services for a person or group of people to travel for the main purpose of Umrah. The reality of queuing up for decades of hajj waiting lists makes Umrah as an alternative (Putri et al., 2020). In essence, Umrah is a means and media for Muslims to worship in the Holy Land (Raya and Mulia, 2003; Boğan and Sarıışık, 2019).

According to data from the Muslim Association of Indonesian Hajj and Umrah Organizers (AMPHURI) (2019), the interest of Muslims in Indonesia in performing the Umrah pilgrimage has increased. The high public interest in worshipping Umrah in the Holy Land shows that Umrah has become a promising business sector (Dani, 2018). This is evidenced by the emergence of new Umrah travel agencies or branches from large-scale ones. Based on data RI Ministry of Religion (2020), it is recorded that there are 1,071 Umrah Service Providers (PPIU) in Indonesia as of September 2020 (Figure 3).

Figure 3
Number of PPIUs Registered at the Ministry of Religion of the Republic of Indonesia 2016-2020

Source: Ministry of Religion (Kemenag) RI (2020).

According to regulations, there is no limit to the number of PPIUs because it adjusts the public interest (Arif, 2019). Even in its development, Umrah worship combined with pal tourism has become a separate trend, so that several Umrah bureaus have expanded their business scale by offering worship travel packages accompanied by tours (Dewi, 2017).

Problems began to emerge when there were many cases of fraud, neglect, and no prospective Umrah congregation (Prasetyo and Pratiwi, 2016). This indicates the lack of professionalism of the Umrah bureau, seen from the aspects of guidance, managerial, irrational costs, and systems that are not in accordance with Sharia (Arif, 2019).

Sari (2015) argued that the Ministry of Religion as the agency authorized to administer, enforce regulations and supervise worship service providers is required to provide solutions. This was confirmed by Arif (2019) that the association as a stakeholder under it collectively is required to take part and position itself as a problem solver.

Factors That Cause Fraud

Currently the development of the Umrah bureau business is growing rapidly. Prospective customers find it easier to get information related to the Umrah program (Faza and Widiyanto, 2016), although not necessarily valid and credible. In accordance with the results of research from Meiriza et al. (2019), that the Umrah bureau fraud occurred due to the lack of information and the non-selectivity of the Umrah pilgrims in choosing travel agents, which are currently increasing in number. This lack of information indicates that public literacy is still minimal, so that the anticipation of fraud at Umrah bureaus is low.

The failure of the Umrah bureau to dispatch its congregation can be a case of fraud. Greed is a major factor that can lead to fraud (Odom et al. 2014). Kamal and Gustiningsih (2019) mentioned that there are four dimensions in the causes of fraud in the Umrah bureau case, one of which is greed of the owner. Another dimension is the opportunity, pressure, and capability of the Umrah bureau to cheat. He continued, the factors supporting the Umrah bureau fraud against the congregation could also be through the low understanding of the community, the lack of government supervision, and the flow of congregational funds to other business sectors.

Umrah bureau fraud cases can also be categorized into criminal acts of embezzlement, fraud and money laundering (Cahyaningrum, 2017). Ratnawati et al. (2018) reveal the cause of the community being easily deceived by the Umrah bureau due to factors of legislation, law enforcement, facilities or facilities, as well as culture. Anticipation of Umrah bureau fraud can be hampered due to lack of coordination between the Regional Office of the Ministry of Religion and the Regional Police (Polda), weak laws, payment transactions using e-banking, the absence of protection for the public who are victims, and the ease with which people are tempted by promos for Umrah packages.

Umrah bureau companies are very much needed to maintain the integrity and image of the company, because this can affect the buying interest of consumers or prospective Umrah pilgrims. (Elpansyah et al., 2019). Apart from image, service quality is also a vital point in fostering the trust of the prospective congregation to choose an Umrah bureau (Azmy and Furinto, 2008; Achyar and Oktora, 2014; Sherbini, 2019; Nor et al., 2020). Other factors that motivate a person to choose an Umrah bureau include cultural, social,

individual and psychological factors (Stiawan et al., 2019). These factors can actually be an opening for the Umrah bureau to take the opportunity to deceive prospective congregations.

Anticipation of Fake Umrah Bureau

There are several characteristics that can indicate that an Umrah bureau is in the fake category. **First**, travel agencies offer Umrah packages at low and low cost (Kamal and Gustiningsih, 2019; Ratnawati et al., 2018; Husni, 2018). One of the victims interviewed in the study Kamal and Gustiningsih (2019) stated that the fraud that occurred offered promo prices ranging from Rp. 12 - Rp. 16 million. In fact, there is also a promo that only pays IDR 6 million as long as it invites other congregants to leave. This is similar to the MLM system (Mardalis and Hasanah, 2016). According to the Decree of the Minister of Religion Number 221 of 2018, the reference for the cost of organizing Umrah set by the government is IDR 20 million. In this regulation, the government also urges the public to report Umrah bureaus that provide fees below the recommended rate to ensure minimum service standards have been met or not (Hakim, 2018).

Prices and promos are the main factors in society choosing an Umrah travel agency (Othman, Harun, De Almeida, & Sadq, 2020). These two things ultimately made the bureaus compete to provide the cheapest prices, causing fraud because they did not have good financial management (Mukhlis, 2018). Therefore, prospective pilgrims need to compare the details of costs with the facilities that will be provided by the Umrah travel agency. This is what the people needs to understand, considering that their literacy on financial components is still low. The government and associations are important elements to help the community understand this more deeply.

Second, the characteristics of a fake Umrah bureau can be seen from the license or legal status of the business. Legality is one of the factors that make consumers choose an Umrah bureau (Masitah, 2015), although this is not necessarily the main indication of fake Umrah bureaus. For example, the Umrah bureaus First Travel, Hannien Tour, and Abu Tours which actually have permits. But beyond that, an Umrah bureau that clearly does not have a license or has not been recognized by the local association for its existence can be one of the points that can lead to fraud (Malik, 2020), as happened to PT Religi Sukses (detikNews, 2014).

To overcome this, it is imperative that the operational supervision of the Umrah bureau be tighter, especially for countries with large Muslim populations (Boğan and Sarıışık, 2019; Shukri et al., 2019). There needs to be coordination between the government and related associations, because there could be asymmetric information in the field (Azis, 2018; Ghapa, 2018). On the other hand, the community also needs to check the business license before choosing an Umrah bureau in anticipation.

Third, the business model of an Umrah bureau with a Ponzi scheme can be an indication that the bureau is fake (Azis, 2018; Enjang, 2019). The Ponzi scheme at the Umrah bureau occurs when the bureau dispatches a prospective congregation with subsidized fees from other potential pilgrims, so prices for some groups can be cheap and apply attractive promos (Gideon, 2017). This scheme is continued with the management of congregational funds which are allocated for investment in other businesses or for buying personal needs (Rahman and Ahamat, 2019). This poor management of funds caused the Umrah bureau to experience financial difficulties and failed to dispatch the congregation (Mukhlis, 2018; Kamal and Gustiningsih, 2019). In anticipation of these indications, Ratnawati et al. (2018) assume that the public needs to deepen information about the track record of the umrah bureau that they want to choose, either through relatives, news, or directly asking the bureau. The public is also able to dig up information through social media which is currently the easiest tool to provide and receive information. The other option that can also be an alternative is through news from *ustadz* or clerics who promote or are familiar with an umrah bureau.

CONCLUSION

Fraud cases by Umrah bureaus that have continued to emerge in recent years and are detrimental to prospective Umrah pilgrims. The factors that cause fraud include: lack of information for prospective congregations regarding the bureau to be selected, lack of supervision, unclear regulations governing the Umrah bureau, and the desire and opportunity of the Umrah bureau to cheat.

Based on the result and discussion, the synthesis of the indications of an Umrah bureau which is classified as fake can be seen from several things, namely: 1) a sloping price offer accompanied by attractive promos; 2) an Umrah bureau that does not have

official permission from the regulator or has not been recognized by the local association; and 3) Ponzi business schemes implemented by Umrah bureaus. In particular, steps to anticipate consumers so as not to be deceived is to obtain in-depth information regarding the price, service quality, facilities, and legality of the bureau to be selected. The government also needs to be more selective in granting permits to umrah bureaus and increasing supervision by inviting local associations of umrah bureaus and associations. This literature review research has the potential to be developed in research at the level of public literacy on the credibility of Umrah bureaus and in clustering bureaus that are said to be fake.

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