

UMRAH FRAUD CASES IN MALAYSIA: CHALLENGES AND SOLUTION

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Article history

Received date : 19-6-2025

Revised date : 20-6-2025

Accepted date : 25-7-2025

Published date : 15-8-2025

To cite this document:

Muhammad, F. S. (2025). Umrah fraud cases in Malaysia: Challenges and solution. *Journal of Islamic, Social, Economics and Development (JISED)*, 10 (75), 1091 - 1106

Abstract: *Umrah fraud in Malaysia is an increasing concern, affecting pilgrims financially and emotionally. This study uses descriptive analysis to explore the causes and challenges in combating such fraud, including weak regulations, lack of public awareness, and misleading marketing tactics. It further examines the impact on victims and society, including financial losses, emotional distress, and loss of trust in institutions. The paper recommends strengthening legal frameworks, enhancing oversight and enforcement, and promoting public awareness campaigns to protect pilgrims and ensure the integrity of Umrah travel.*

Keywords: *Umrah Fraud, Religious tourism issue, Consumer Protection, Fraud Prevention, Fraud in Malaysia.*

Introduction

fraud refers to the intentional act of deceiving someone to take their money or something else of great value to you. Examples of such frauds include misuse of finances, taking someone's identity, online offences and lies about travel. It is widely agreed that the "fraud triangle" catches the most common reasons for fraud which are pressure, opportunity and using reason to justify mistakes. The model indicates that pressure in finances or personal life, an unnoticed chance to commit fraud and justifying the wrongdoing increase the chances of someone committing fraud. An in-depth study done recently added new aspects to the model. To illustrate, Johari et al (2023) discovered that more opportunities and excuses along with a lack of spirituality in the workplace were important factors in bringing about procurement fraud in Malaysia.

Umrah fraud is a regular problem in Malaysia, due in part to the rising number of pilgrims each year. While Hajj is obligatory, Umrah is still a major religious journey for Malaysians and usually means years of hard work to save money. It is unfortunate that some unlicensed and irresponsible travel agents often present Umrah vacations that are fraudulent or do not meet the standard. MOTAC states that in the years 2019 to mid-2024, 349 complaints over Umrah scams resulted in more than RM14 million being stolen from victims (Malay Mail, 2024). Eighty-eight reports of investigation into Umrah fraud were also reported by the ministry which denotes how many victims were involved (The Star, 2024). Statistics reveal that there is a problem with enforcing food safety laws and also a need to educate the public and strengthen defenses for consumers. According to Johari et al. (2023), fraud in Malaysia often grows when there is plenty of opportunity, unstable governance and weak ethics at play. This makes it necessary for law enforcement, places of worship and tourism to team up to ensure Muslims on Umrah travel are not cheated.

Recent Cases in Malaysia

Hejira Travel and Tours Holding Sdn Bhd

In early 2025, Hejira Travel & Tours Holding Sdn Bhd was at the heart of Malaysia's most significant Umrah fraud. A couple accused of scamming 379 individuals by selling them Umrah packages worth RM2.1 million was arrested by police. Those affected were supposed to be taken to Saudi Arabia for the pilgrimage, but they were either stuck at airports or told just before leaving that their trips had been called off. Most people robbed were senior citizens,

many of whom spent their lifelong funds on the trip. Police reviewed investigations, finding that the suspects were already being monitored in Selangor before their arrests in Johor for repeating charges of fraud. Authorities are examining the case as cheating under Section 420 of the Penal Code and on suspicion of money laundering. The lesson from this case is that travel agencies should be monitored more closely. As a result, MOTAC has advised everyone to use recognized licensed operators and to confirm licenses through the official MOTAC platforms. Because of this case, future pilgrims should check and be careful when making any travel payments (Malay Mail, 2025).

There are states in Surah Al-Baqarah 188:

وَلَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْخِلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

Surah Al-Baqarah: 2:188 tells Muslims that it is forbidden to cheat or misuse others' money. This verse applies well to cases of Umrah fraud. Travel agents who deceive pilgrims with fake Umrah promises and obtain money from them are abusing this rule. They exploit people's faith and trust to earn money for themselves.

Revocation of Al Quds Umrah & Tours (M) Sdn Bhd's license

In January 2025, MOTAC decided to act against Al Quds Umrah & Tours (M) Sdn Bhd and have the company's Umrah operating license revoked. The agency took action after receiving many complaints and finding through an investigation that it was repeatedly not meeting its responsibilities to pilgrims. Problems raised included unavailable Umrah packages, abrupt cancellations, bad customer service and mishandling of users' money. Many older pilgrims and others affected said they were upset because they had not been fully informed about the loss of their money. According to MOTAC, the main reason the agency was revoked is that it did not honor its Umrah travel package commitments. It was pointed out by the ministry that these acts lower public confidence and damage the spiritual nature of religious tourism. The goal behind canceling the license was to punish the agency and make a statement to the rest of the Umrah operators to ensure they respect the rules. The case points out that it is still important for the government to enforce rules and inform the public about hiding exploitation against pilgrims (Malay Mail, 2025).

Problem Statement

Umrah fraud has affected many people in Malaysia in recent times. A number of travel agencies say they will provide services for Umrah, but eventually do not, after taking all the fees from customers. Consequently, many elderly people who have been saving money for years to perform their religious rites are affected. Often, these dishonest agencies cancel at the last moment or vanish with the money paid. Although there are government regulations for travel agencies, some firms still manage to take advantage of people. This points out that the system of checks and rules at present is not effective enough. It is necessary to reform the system to guard Umrah pilgrims from falling into the same scam later. There needs to be tighter laws, more monitoring and better knowledge of the industry to guarantee travel agencies remain honest and reliable.

Objective of The Study

The main aim of this study is to explore Umrah fraud happening in Malaysia. To begin, the research looks at the usual types of fraud, for example fake vacation offers or last-minute disappointments. Later, it will discuss the main reasons fraud continues and why old pilgrims seem to be the most common victims of these scams. The research is meant to advise how Umrah fraud can be stopped in the future. It consists of what the government should do to update its laws and what travelers can do to select a reliable agency.

Understanding Umrah Fraud

Performing Umrah in Mecca and Medina is a special spiritual journey for Muslims. In Malaysia, Umrah travel is becoming more popular because of the country's strong Islamic culture. However, this growing interest has been affected by a rise in cheating and dishonest activities in the industry. Many pilgrims have lost a lot of money and gone through emotional stress because of this. One of the main reasons is that some pilgrims do not have enough knowledge and trust the travel packages offered by dishonest travel agencies too easily. The problem is made worse because the authorities do not always take strong or consistent action to solve these cases. On top of that, the current laws meant to protect people who buy Umrah packages are

not strong enough to stop these problems (Wan Kamarudin et al., 2024).

Definition and Types of Umrah Fraud in Malaysia

Umrah fraud refer to dishonest actions by individuals or travel agencies that take advantage of Muslims who wish to perform the Umrah pilgrimage. This usually involves offering fake or low-quality tour packages, taking money without providing the promised services, or not arranging the trip properly. As a result, many people are left without money or stranded with no way to complete the Umrah pilgrimage (Faeq, 2021).

Umrah fraud is when people or travel agencies trick others by offering fake or dishonest Umrah travel packages. Their goal is to make money by cheating umrah pilgrims who want to perform their religious journey. One common way they do this fraud is by advertising Umrah packages at very cheap prices to attract people that are searching for affordable umrah packages. However, these offers often turn out to be false, and the promised services do not exist or are very poor. In many cases, these dishonest agents take the pilgrims' money without booking flights, hotels, or visas, which leaves the pilgrims stuck and without help. These agents are not even getting any license by the Ministry of Tourism, Arts and Culture (MOTAC), meaning they are illegally operated. They also lie about what is included in the package, promising things they do not plan to give. As a result, many people lose money and face stress, especially since Umrah is a very meaningful spiritual journey (Wan Kamarudin et al., 2024).

There are a few types of Umrah fraud that always happen in Malaysia. One of the most common is fake agents that offer Umrah packages. These people act to be real travel agents and offer attractive deals to gain the trust and interest of customers. After getting the money, they disappear or fail to provide the services that have been promised in the contract. Another type of fraud is when the packages are offered at very affordable prices. These low prices attract people, but in the end, the services are not real or are very different from what was advertised. Some travel agencies also run their businesses without a proper license from the Ministry of Tourism, Arts, and Culture (MOTAC). These unlicensed agencies are not allowed to offer Umrah packages, so customers who deal with them are at high risk of being cheated. There are also cases where agencies promise certain services like hotel stays, transport, or visa arrangements, but fail to provide them after taking full payment. This causes a lot of problems for the pilgrims. There are studies that show that more than 3,000 cases of Umrah fraud have been reported since 2012, with millions of ringgits lost. Even though some companies were fined or had their licenses taken away, there are still many companies that continue to cheat people because of weak rules and low public awareness. It also suggests that the government and media should do more to raise awareness, especially for elderly people in villages, so fewer people will fall victim to Umrah scams (Ainaton Nabihah Mohd et al., 2019).

Importance of Umrah to Malaysia Muslims

Umrah is very important to Malaysian Muslims because it is a spiritual journey and a special religious. Although not obligatory like Hajj, Umrah is still highly encouraged in Islam. It helps Muslims draw closer to Allah and strengthen their faith. Many Muslims in Malaysia dream of going on Umrah because of its spiritual significance, and they are willing to spend a lot of time and money to make it happen (Othman et al., 2020).

For Malaysian Muslims, going to these holy cities Makkah and Medina is seen as a once in a lifetime experience. As more people want to perform Umrah, travel agencies are playing a vital role to the Muslims. These agencies arrange all the travel plans and influence how good or bad

the overall trip is. So, the quality of the service they provide is very important and can affect how happy, satisfied and loyal customers are to the agencies. From the spiritual value side, Umrah also has a big impact on the Malaysian economy. It helps grow the tourism industry and supports other companies such as airlines, hotels and other local businesses. It is very important to have high quality and reliable services because Umrah means so much to Muslims. This helps avoid Muslims from problems such as fraud or poor service. Lastly, Umrah is not just a journey or travel, it is also a religious journey that carries Malaysian Muslim's emotional, social and spiritual (Othman et al., 2020).

Umrah is very important to Malaysian Muslims, as a religious journey. Even though the study mainly talks about the service quality of Umrah travel agencies, it shows that Malaysian Muslims really value Umrah. Many of them go for Umrah more than once in their life, which means they are very committed to this religious duty. The strong competition among travel agencies and their efforts to give good service also show how serious Malaysians are about this spiritual journey (Othman et al., 2019).

Besides that, the Umrah travel industry in Malaysia helps the country's economy. More people want to go for Umrah, so travel agencies need to improve their services all the time. Customer satisfaction, experience and loyalty are very important for the travel agencies, and that shows how Malaysians see Umrah not just as a travel trip, but as a meaningful and life changing journey. To sum up, Umrah means a lot to Malaysian Muslims. It is a religious journey that brings peace and happiness, new life and they want to do it in the best way. Because of this, good service and care from travel agencies are very important, and they help make the Umrah experience better and more meaningful (Othman et al., 2019).

Clearly states in Surah Al-Baqarah, 188:

"And do not consume one another's wealth unjustly or send it [in bribery] to the judges in order that [they might aid] you to consume a portion of the wealth of others while you know [it is unlawful]."

Based on this verse, it gives a strong and hard reminder about not taking other people's money in the wrong way. It tells us not to cheat or lie to get someone else's wealth, and not to use money to bribe judges or gain unfair benefits from others. This verse is very important when we look at cases of Umrah fraud. In these situations, some people or travel agencies take money from Muslims who want to perform Umrah, but they do not provide the promised services that they offer like tickets, accommodation, or visas. Islam teaches and asks Muslims to always be honest, fair, and trustworthy with others. This verse warns us about the dangers and effects of cheating others, especially when it comes to something that important as worship.

Evidence from Hadith (Sahih Muslim):

"Whoever cheats us is not one of us"

This hadith clearly condemns all forms of fraud, including stealing someone's wealth by fraud in Umrah packages for their own benefits.

Causes And Contributing Factors of Umrah Fraud Cases

Fraud cases in Umrah are becoming more frequent in Muslim-majority countries, many future pilgrims are worried about their financial safety and spiritual needs. Numerous instances of fraud, including selling trips without licenses, false advertising and taking advantage of the public, keep showing up. Umrah trips which are complicated by coordination between different

nations, concern for religion and faithful commitment, make pilgrims more likely to be taken advantage of by scammers (Nuraksari et al., 2023). Getting to know the causes and influencing factors of these scams helps design better systems for preventing and managing them. The main points found in this paper are that lack of regulatory control and enforcement, lack of public awareness and legal understanding and misleading marketing and pricing tactics.

Lack of Regulatory Control and Enforcement

Weak and unenforced rules are one of the biggest reasons why Umrah fraud continues to happen. In lots of places where Muslims are the majority, regulations for organizing pilgrimage especially the Umrah can be rigid or unclear. Such vulnerabilities in regulation let fraudulent travel agencies ignore permits, violate rules, and commit dishonest or illegal activities with no serious risk of being penalized (Ardani et al., 2022).

The situation is made more complicated because different government ministries, like tourism, religious affairs, and consumer protection, oversee Umrah services. Fraudsters often act quickly when agencies do not coordinate due to areas of overlap and borrowing powers, which leads to disparate rules between agencies (Rahman et al., 2021). As a result, scammers sometimes run away with people's money even after being caught, as it takes time to finish the legal process and stop their ads. A good illustration of this problem is seen in Malaysia, as repeated cases of Umrah fraud caused current policies to be reconsidered. Because of strong criticism from the public and the media, MOTAC required all licensed Umrah operators to have a bank guarantee of RM250,000 as part

of its aim to improve accountability and look after travelers' interests (Malay Mail, 2025). The main purpose of this financial safeguard was to deter fraud and give safety to affected pilgrims if the agency did not pay. Even so, making these laws work has continued to be a repeated issue. (Hakim & Rahmah, 2023) explain that the sustainability sector struggles because many regions do not have the capability to check places, investigate complaints, or investigate and prosecute major frauds.

This issue isn't only legal in nature but also faces social and political problems. In some places, the idea of going after religious fraudsters is avoided by officials because it might lead to opposition or charges of mixing politics with culture and religion. These reasons allow crooked agencies to operate undisturbed because both the law and the political drive are lacking (Aziz et al., 2020).

In brief, the insufficient controls and loose enforcement in Umrah travel help fraud to continue. While making effective financial guarantees a requirement is progress, these efforts will only work, if necessary, rules are strongly applied, agencies support each other, and strong laws are in place. Reform and firm enforcement are important, or efforts to keep Umrah fraud in check may not be strong enough and could put both the spiritual plans and money of pilgrims at risk.

Lack of Public Awareness and Legal Understanding

Low awareness and knowledge of laws among those wanting to perform Umrah travel play a big role in why fraud is so common in the sector. A few people planning to do Umrah cannot check the legality of travel agencies and usually don't know their rights as consumers. Because people are not well-informed, many dishonest agents use the confusion to mislead those on the Hajj. According to (Ardani et al., 2022), lots of enthusiasm for religion in Indonesia makes pilgrims more likely to accept offers from Umrah agents without checking the agents'

backgrounds. Such agencies may advertise amazingly low prices, which are very attractive to anyone starting out on the pilgrimage or facing financial difficulties.

Besides being unable to confirm agencies, many wishing to travel for the Hajj probably do not know the proper procedures for complaints and claims. As explained by (Nurhadi & Sari, 2021), because many victims do not know their rights, fraudulent operators are emboldened to continue their crimes. Because educational materials and country-wide awareness campaigns teaching pilgrims to be cautious and to verify the legal status of agencies are absent (Rahman et al., 2023), the situation is made worse. Now that much of the work is done online, the problem is more important than ever for many government agencies. For pilgrims who come from rural areas or aren't digitally literate, the gap between reliable websites and impostor ones is harder to identify and therefore may raise their chances of being cheated.

Also, since digital marketing is widespread on social media and digital oversight is not strong enough, many unlicensed agencies can advertise easily and freely (Kamarulzaman & Azman, 2020). Fake reviews, phony recommendations, and deceiving websites are all methods scammers use to win trust. For this reason, the public is not well set up to judge if religious ads are true and can easily become victims of scams made to look like Islamic marketing campaigns. In conclusion, a lack of public understanding, unfamiliarity with the law, and making choices ruled by emotions allow Umrah fraud to easily prosper. To face this problem, people should receive thorough information through public programs, reach licensed agencies more easily, and improve the rules protecting tourists. If the public learns about Hajj, it can avoid becoming a target for frauds and will make their journey easier and safer.

Misleading Marketing and Pricing tactics

Deception and damaging offers are often sources of Umrah fraud, thanks to the tactics of certain travel agencies. Many times, these operators rely on Ponzi schemes, with the money from newcomers funding the journeys of existing clients. The model can collapse quickly when there aren't enough funds from pilgrims to maintain the services, badly affecting many of them. In recent years, it has been found that such companies are most widespread in Indonesia and Malaysia, where customers are misled into thinking Umrah trips are both affordable and credible because of low package prices offered by unregistered agencies.

Because these channels are not closely watched, cybercriminals systematically use them for their crimes, like social media, messaging apps, and websites. Because of these platforms, operators can post fake praise, swing testimonials, and push limited-time promotions to make players rush and pay right away (Kamarulzaman & Azman, 2020). Victims are easily manipulated by being presented images and sayings from Islam as if they come from a legitimate source. These authors point out that such false advertising methods often go unchecked because authorities in communications, religion, and tourism do not have clear crossover.

These unclear pricing methods usually aim at elderly, rural, and low-income groups who might not know enough to judge the offers properly. As shown by (Hakim & Rahmah, 2023), this demographic prefers to look at outwardly religious branding instead of checking and confirming licenses before trusting a company. In addition, because most of these agencies are unregistered, victims usually can't go to the authorities for justice. (Al-Mutairi & Abdullah, 2024) pointed out that many pilgrims do not realize that below-cost packages can be dangerous because they think they must be subsidized by others in the community. A variety of actions

should be taken, including stricter rules for religious travel ads, confirming licenses of operators in real time, and increasing punishment for those who fool tourists. Campaigns for the public should target religious tourists with our education, allowing them to spot and avoid fraud.

Challenges In Combating Umrah Fraud

Many Muslims traveling from Malaysia for Umrah are falling victim to scammers who cheat them. Still, there are several obstacles to high-standard prevention and enforcement, under the current rules. In this section, you can read about major obstacles to fighting Umrah fraud.

Legal and Regulatory Gaps

Fighting Umrah fraud is made harder by the presence of legal and regulatory gaps. Even though Malaysia made the Tourism Industry Act 1992, many fraudulent businesspersons try to take advantage of the system. This means that unclear license conditions and no proper definitions for offenses let dishonest people benefit from loopholes. Authorities struggle to act strongly when modern fraud such as online advertising by unlicensed agents, is excluded from the law (Rahman and Sani, 2021).

What happens when different levels of government claim responsibility for the same religious guidance? It is sometimes unclear if the issue should go to the Ministry of Tourism, the Mufti Office or the police. Because of this ambiguity, it is harder to organize actions to fight against fraud. (Ahmad et al., 2022) point out that a regulatory framework made up of digital monitoring, defined roles and new procedures is needed to keep enforcement of regulations consistent. There are difficulties resulting from the absence of global rules for collaboration. It's common for fraud cases to include offers that work with overseas hotel or transport partners not approved by Malaysian law. If there are no cross-border legal tools, victims often find it difficult to bring justice. MATTA has recommended that the government work with Saudi officials to bring more organization to direct selling by these vendors (Zainal & Karim, 2023). As a result, some are now suggesting creating an "Umrah Act" that would regulate every aspect of the pilgrimage, covering standard contracts, deposit protections and a blacklisting process. (Ibrahim & Jalil, 2024) argue that having a specific law would allow Tabung Haji or MOTAC regulators to address and penalise wrongdoing in the Umrah industry.

Islam strongly emphasizes the need to prevent deception and injustice in business transactions. The Prophet Muhammad SAW said:

"He who deceives is not of us"

(Sahih Muslim, Hadith 102).

Therefore, strengthening the legal structure to close loopholes and promote integrity is not only a civil responsibility but also a religious obligation.

Weak of Enforcement Mechanisms

Following the regulations in place is still not strong enough to end Umrah fraud. Many agencies are understaffed, undersupplied with modern technology and lack well-connected systems for dealing with wrongdoers. In the view of (Salim & Noor, 2021), authorities often find it hard to find those sending threats via foreign numbers or social accounts.

It often takes too long to investigate and prosecute fraud cases. Many find that complaints from victims are put on hold which leads to them wondering if anything will ever be done. The delay

leads the public to doubt the government and gives courage to scammers. The results of a survey by (Jamaluddin et al., 2023) indicate that a large majority of Umrah fraud cases during 2020–2022 are still unresolved in court. Corruption and poor internal control in various agencies may cause enforcement to fail. Still, it is uncommon, yet rare cases have been seen where agents smuggle items by avoiding routine controls or bribing inspectors have been reported. They emphasize the need for ethical supervision and principle-led leadership. (Hashim & Farid, 2020) point out that both internal audits and whistleblower procedures must be implemented in agencies dealing with Umrah.

In enforcement, technology can also be underutilized. Many regulators continue to use antiquated complaint channels or manual processes. Transparency and customer trust can be greatly increased by implementing digital tracking platforms, agent QR code verification, and real-time updates. With good results, nations like Indonesia have implemented smartphone verification applications for pilgrims performing the Hajj and Umrah (Nasir & Sulaiman, 2022). From an Islamic perspective, fair enforcement upholds the values of justice and protection of rights. Allah SWT says in Surah An-Nisa, verse 58:

“Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice.”

This verse underlines the divine obligation to implement fair and timely enforcement in all matters, including consumer protection in religious services.

Public Awareness and Education

Unawareness among the public is a serious problem in avoiding Umrah fraud. Many people who fall victim are elderly or new to hajj and are not sure about how to book a place or the dangers involved. Most of the time, these groups base their work on oral pledges and catchy marketing instead of reviewing the license or legal documents involved.

According to (Nasir et al., 2023), that public education about what pilgrims must have and what licensed agencies can do is still limited, mainly in rural communities. It has become still tougher to offer Umrah packages with social media becoming involved. No matter how practical it is, it allows users to encounter false advertisements and fake people. People trying this kind of fraud make up logos or names that are similar to those of real travel companies. The fact that many people don't know enough about travel often keeps them from recognizing the best deals (Kamaruddin & Zain, 2021).

Both the Ministry of Tourism, consumer organizations and Tabung Haji have begun campaigns to emphasize the issue. Still, not many people are helped by these projects as often as hoped. It is very important that mosques, community centers and TV or the internet host regular educational classes. (Ismail & Rahmat, 2022) suggest that making awareness programs as a regular part of Umrah briefings is important. Another suggestion, chatting about Umrah with people when you are at the mosque or joining in with group activities. Topics handled in these sessions may include, identifying licenses, noticing the signs of fraud and learning how to make complaints. Because many scams on WhatsApp or Facebook can affect people, it's important to learn how to be digitally literate (Fadhil & Ahmad, 2024). The Prophet Muhammad SAW reminded the ummah:

“A Muslim is the brother of another Muslim; he neither oppresses him nor lets him down...”

(Sahih Bukhari, Hadith 2442).

Ensuring that Muslims are educated and protected from fraud during a sacred journey reflects this prophetic advice to care for one another, especially when preparing for acts of worship.

The Impact of Umrah Fraud on Victims and Society

Financial Losses

The most obvious consequence of Umrah fraud is financial loss. Many victims are retirees, pensioners, or lower-income individuals who spend years saving for this religious journey. Some even withdraw their EPF savings or sell personal belongings. When their Umrah plans fall through due to fraud, the financial blow is often devastating.

According to the Ministry of Tourism, Arts and Culture (MOTAC), from 2019 to 2024, there were more than 250 reported cases of Umrah fraud in Malaysia, with total losses nearing RM10 million (Malay Mail, 2025). In most of these cases, unlicensed or fake travel agencies offered cheap packages that appeared too good to be true. Victims paid thousands of ringgit upfront, only to find out that their names were never registered for the pilgrimage or that the agency had disappeared entirely. These losses also create a big effect to religious. When people lose trust in the Umrah industry, it affects legitimate travel agencies, airlines, and tourism service providers. The fear of being cheated discourages others from planning their pilgrimage, which in turn slows down religious tourism and weakens an important part of Malaysia's economy. Emotional and Psychological Distress

The emotional and psychological impact of Umrah fraud is often overlooked, yet it is one of the most painful consequences for victims. In Malaysia, Umrah is not just a religious trip but it is a significant life event often seen as a spiritual turning point. Many people prepare months in advance by attending religious classes, performing special prayers, and making peace with family members. For elderly pilgrims especially, the journey to the holy land is seen as a chance to seek forgiveness and spiritual renewal, possibly for the last time in their lives.

When fraud occurs, the impact on emotions is often underestimated. Victims describe feeling heartbroken, angry, humiliated, and spiritually betrayed. The psychological distress is worsened by the fact that many victims are elderly, and for them, missing this opportunity can feel like missing their last chance to fulfil a religious obligation.

A study by (Supriyanto & Nurhadiyanto, 2023) on Southeast Asian victims of Umrah fraud showed that many experienced significant emotional traumas, including insomnia, persistent sadness, and a loss of trust in others. These findings are consistent with anecdotal

reports from Malaysian victims as covered in local news, where many shared that they cried for weeks and could not bring themselves to speak publicly about the fraud. In Malaysia, there is currently no comprehensive mental health support program specifically for victims of religious travel fraud. This gap in support services means that many suffer in silence. While some find comfort in their faith, others struggle to recover emotionally especially when justice is not served or when their money is never recovered. It disrupts people's journey of faith and leaves lasting scars that are often invisible but deeply painful. Recognizing and addressing these

psychological impacts must be part of any holistic response to combat religious travel fraud in Malaysia.

Loss of Public Trust in Institutions

Repeated cases of Umrah fraud have led to a growing mistrust in both private and public institutions. When people hear of others being scammed sometimes in high-profile cases involving hundreds of victims they begin to question the credibility of travel agencies, government bodies, and even religious organizations meant to protect their interests.

Cases of Umrah fraud in Malaysia often receive widespread media coverage. This creates public awareness but also fosters fear and suspicion. People begin to question whether they can trust any travel agency, even those that are licensed and reputable. According to (Azman et al., 2020) Muslim travelers in Malaysia are increasingly concerned about unethical business practices and lack of transparency among Hajj and Umrah operators. Many indicated that they now take extra precautions, such as checking company registrations and reading online reviews, before making payments. This shift in behaviors reflects a decline in automatic trust, which can make it more difficult for legitimate operators to do business.

Religious institutions are also affected. In Malaysia, Umrah and Hajj travel is closely tied to Islamic values, and many agencies brand themselves as “Islamic service providers.” When a company using Islamic branding commits fraud, the betrayal is particularly painful. Victims may begin to question whether religious values are truly upheld in the industry, leading to spiritual disappointment.

Solutions and Recommendations

Over the past few years, many pilgrims from Malaysia have become a victim of Umrah fraud offered by dishonest travel agents. Such practices harm both people’s finances and reduce public trust in reliable services for religious travel. Because Malaysia is a Muslim-majority country where the pilgrimage is important, ensuring it doesn’t happen is of highest importance. Several suggested solutions and recommendations are studied in this paper to tackle Umrah fraud with stronger legal rules, more enforcement and higher public awareness.

Strengthening Legal and Regulatory Framework

One main step in reducing Umrah fraud in Malaysia is to make the laws and regulations related to religious travel services much tougher. Even though the Ministry of Tourism, Arts and Culture (MOTAC) and Lembaga Tabung Haji have set guidelines, these have failed to satisfy all the needs for pilgrim protection. Currently, many travel policies are just set as advice, so criminals can abuse gaps in the system. They mean that assistance is often given too late, no one takes responsibility and offenders face light penalties. Most of the time, agencies that trick pilgrims are not severely punished and the victims get little or no help.

In addition, the regulations tend to treat general travel services in the same way as the more unique service of pilgrimage, while the latter has costs, emotional and spiritual elements. Many Malaysian Muslims consider performing Umrah to be very important and planning the travel often takes much personal financial effort and careful planning. As a result, rules should be made stronger, more detailed and should apply evenly to ensure licensed and unlicensed operators can be easily told apart and those breaking public trust receive tough consequences (Khairul Anuar Khalid & Nik Abdul Rahim, 2021). Amend and enforce specific legislation.

Tougher laws against deceptive acts in religious travel services are needed in Malaysia to battle Umrah scams. The Tourism Industry Act 1992 and the Consumer Protection Act 1999 should be updated to include legal definitions for Umrah fraud which include false advertising, filling more spaces than available, taking money dishonestly from participants and not providing promised services. With the law now being clear, prosecution of these crimes becomes much easier. To add, breaking these rules should result in penalties such as big fines, being sent to jail and losing a driver's cab license for good. It will discourage the public from doing these things because the government clearly is not tolerant of any travel fraud based on faith. To ensure reliable service, any company that organizes Umrah packages must get an additional "Umrah Service License" (Abu Bakar, M., Ismail, S., & Azizan M. H., 2024).

Enhancing Oversight and Enforcement

New guidelines and updated laws are necessary, but these can only achieve their results if they are carefully and routinely enforced. Even the most carefully made laws will not safeguard the public unless they are properly put into effect. A major reason fraudulent Umrah operators can thrive is because they are not closely watched, law enforcement delays its actions and cooperation among enforcement agencies is lacking. Usually, when a fraud case is discovered, the damage is complete, victims have lost what they saved, and the crooks are either out of business or are already acting under a different name.

Quite often, agencies responsible for enforcement do not have the needed skills and tools to properly track, investigate and prosecute cases related to Umrah fraud. Poor communication between different departments causes responses to happen late and harmful situations to grow larger. Since responsibility for Umrah travel is shared by both religious groups and tourism regulators, figuring out who is responsible and deciding next steps can be quite confusing. To solve this, oversight activities must be made more efficient and organized, with everyone in scope having clearly set roles, including representatives of MOTAC, Tabung Haji, PDRM and related financial supervisors.

Regular audit and on-sites inspections

The first step in preventing Umrah fraud should be to check and monitor routinely all Umrah-package travel agencies using audits and site visits. The audit plan, implemented by the Ministry of Tourism, Arts and Culture (MOTAC) with assistance from Lembaga Tabung Haji (TH), should make it so that every agency gets checked regularly. An agency's financials are important to review through these types of audits, but they are also vital for checking the agency's openness, ethical actions and the efficiency of its overall services.

Promoting Public Awareness Campaigns

Recognizing Umrah scams is one of the best things Malaysians can do to stay safe. It leads to much better results if tougher enforcement, new rules and strengthening public education are all combined. By educating people, we prevent some of them from coming across dishonest people. If more people understand the rules against fraud, they can avoid it, feel safer with their neighbours, support legal travel and keep a watchful eye. Many travelers who fall for Umrah scams are cautious, but they miss the unique signs of being cheated.

Many believe these companies thanks to attractive ads and Islamic references even though they are not genuine. Even those who travel a lot sometimes encounter made-up advice, fake references and misleading ads. Losing money to a scam during Umrah has a heavy cost for Muslims, as it also disappoints them spiritually, upsets them emotionally and makes them lose

trust in the institutions meant to protect them. That's why we must continue to spread information about this in a wide and well-planned way. Warning against fraud is important, but these campaigns should also educate pilgrims on their rights, how to book a trip correctly and the correct places to check if an agency is legitimate or to report issues.

Nationwide Education and Outreach Programs

MOTAC, TH and groups from the faith community should team up to plan and organize campaigns across the country to advise the public on staying safe from fraud during Umrah and on effective ways to avoid falling for that. When designing such campaigns, it is important to include all people, ensure they are easy to access and consider how culture, schooling and place of residence differ among Malaysians.

1. Interactive and informative campaigns may have a range of activities, for example:

Workshops and Seminars at Mosques, Community Centers, and Public Halls

Such sessions about hygiene should be organized regularly everywhere, making use of trusted spaces like local mosques, community centers and public halls. Workshops conducted by MOTAC, Tabung Haji or trained facilitators would ensure Muslims learned how to spot true Umrah companies, understand the terms in their contracts, notice fraud and know what to do when they had a complaint. During training, use active methods, real-life examples, support with images and simple language to make sure everyone gets the message. Having these events where communities meet ensures that more elderly or less mobile people attend and can access the services.

2. Public Forums Featuring Real-Life Testimonies from Victims

Gathering past targets of Umrah fraud in forums to discuss what happened to them is a simple and effective method for spreading awareness. When audiences hear how victims suffer from fraud, they often decide to be more careful when picking a travel agent. You might also find forums with Q&A sessions open to legal professionals, clergy and consumer rights organizations, who can guide you and prevent problems. The consequences of fraud, presented in ways people can relate to, lead to greater empathy, more awareness and help people watch out for scams (Malay Mail, 2025).

Conclusion

In short, Umrah fraud has recently become a much bigger issue in Malaysia. Several pilgrims, especially older adults, have been cheated by travel firms interested only in their money. Many of these agencies advertise cheap Umrah deals, but either cancel the visit or leave without notice after people have paid. As a result, those who suffer experience both financial and emotional pain. Even though MOTAC has put regulations and licenses in place for Umrah operators, the issue keeps happening because they are not well followed and few people are aware of the rules. Only tougher actions by authorities can address this problem. Agencies dealing with travel must be checked and those who commit any type of crime should face proper punishment. In addition, people should make sure to confirm the agency is officially licensed before anything else. When the government and the community cooperate, Umrah fraud can be stopped, and future pilgrims will be shielded from becoming victims.

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