

FRAUD IN HAJJ AND UMRAH: AN EXPLORATORY REVIEW OF RESEARCH TRENDS

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A PEER-REVIEWED ARTICLE

(RECEIVED – 16/4/2025; REVISED – 2/5/2025; ACCEPTED – 8/5/2025)

ABSTRACT

This study investigates the patterns and impacts of fraudulent operations targeting Malaysian Hajj and Umrah pilgrims from 2020 to 2025, for the purpose of highlighting the current obstacles as a pilgrims. Using bibliometric analysis of journal databases, identified emerging trends related to scams and fraud within the religious travel context are frequently used, as well as exploratory approach in order to review the solution that has been taken by the government to cater this problem. However, despite the prevalence of such cases and widespread media coverage and official warnings, scholarly attention to this subject remains limited. This study highlights the significant gap in academic literature concerning the risks and vulnerabilities faced by pilgrims within the religious travel sector after analysing the trend of fraud and scam pattern. It also underscores the importance of verifying travel agency credentials and educating the public on the risks associated with unauthorized operators. The findings indicate a significant increase in fraudulent activities during the period, including Ponzi schemes, fake websites, and unlicensed agents leveraging social media to deceive potential

pilgrims. Despite regulatory actions such as license suspensions, enforcement measures and tribunal interventions, scammers continue to adapt, posing ongoing challenges to authorities.

Keywords: hajj, umrah, fraud, scams, pilgrims, Malaysia.

1. INTRODUCTION

The number of fraudulent operations that are associated with Hajj and Umrah pilgrimages has considerably increased since 2018. This has resulted in huge financial losses and distress among individuals who are considering making the pilgrimage, particularly Malaysian. A total of 252 inquiry documents regarding Hajj and Umrah frauds were recorded by the Ministry of Tourism, Arts, and Culture (MOTAC) between the years 2020 and 2024. These scams resulted in losses totaling RM9.81 million that were documented. In addition, the Malaysian Consumer Claims Tribunal (TTPM) was responsible for managing 1,549 cases with a total of RM29.58 million in claims, and it granted RM16.37 million in compensation (Malay Mail, 2024).

In 2023 alone, MOTAC received 349 complaints related to Umrah, which accounted for RM14.09 million in losses. The ministry advised victims to seek compensation through TCC (Tribunal for Consumer Claim) and file police reports for fraud cases. In response, MOTAC initiated 19 investigation papers, resolving eight cases through RM241,000 in compound payments. Furthermore, two Umrah operator agencies had their licenses suspended or revoked due to violations under the Tourism Industry Act 1992 (Malay Mail, 2024). In another significant case in November 2023, Malaysian police received 399 reports related to alleged Umrah package fraud by a local company. The fraud affected 1,614 pilgrims nationwide and resulted in losses exceeding RM14 million. The company's license was subsequently suspended, and its directors were blacklisted by the Companies Commission of Malaysia (Selangor Journal, 2023).

These recurring issue in the lived experiences of many pilgrims involving fraudulent practices by unauthorized travel agents, scams involving fake visas, and financial exploitation, remains underexplored in the academic literature. Despite widespread media coverage and governmental advisories

highlighting such concerns (Ministry of Hajj and Umrah, 2022; BBC News, 2019), there is a noticeable lack of scholarly engagement with the topic. This omission raises concerns about the comprehensiveness and responsiveness of academic research in addressing real-world challenges faced by pilgrims.

Hence, although the study on the topic is limited, this study investigates the extent to which fraud-related keywords such as “fraud,” “scam,” and “illegal travel agency” appear in academic literature on Hajj and Umrah. The uses of bibliometric mapping is to analyse the evolution of research on pilgrimage fraud, identifying key themes, citation trends and underexplored areas within academic literature. By analyzing keyword trends in published research in trends of Hajj and Umrah pilgrimage fraudulent activities from 2020 until 2025. This paper seeks to highlight existing gaps in scholarly discourse and consider their implications for research priorities, policy development, and the protection of pilgrims. The research aims to provide a comprehensive understanding of how these fraudulent activities have evolved over time and the groups most impacted by them.

2. LITERATURE REVIEW

2.1 The Issue of Hajj and Umrah Pilgrimage Fraud, Scams and Illegal Travel Agency.

The issue of fraud and scams targeting Hajj and Umrah pilgrims has been extensively discussed in recent years, revealing a growing concern among Muslim communities worldwide. These fraudulent activities exploit the high demand for religious pilgrimages, leading to significant financial and emotional losses. Nevertheless, these concerns are predominantly highlighted in newspaper reports, with limited coverage in academic research.

Shukri, Set, and Yaakop (2018) explored the perceptions of Muslim travelers in Malaysia regarding the quality of services provided by Hajj and Umrah travel agencies. Their study found that lack of verification processes and over-reliance on agency reputation often resulted in victims falling prey to scams. Similarly, reports by the Royal Malaysia Police in 2022 highlighted 121 cases of fraudulent Hajj and Umrah

packages, amounting to over RM5 million in losses, predominantly in urban areas like Kuala Lumpur and Selangor. These findings underscore the widespread nature and financial toll of such scams. Studies have identified various methods employed by scammers to deceive pilgrims. Setiawan and Soewarno (2022) detailed how Ponzi schemes offering low-cost Umrah packages with indefinite schedules became a significant issue in Indonesia (Setiawan. N., 2025). In Malaysia, the Malaysian Association of Tour and Travel Agents (MATTA) (2023) pointed out the misuse of social media platforms by unlicensed operators to lure victims with unrealistically attractive offers. Moreover, the Saudi Ministry of Hajj and Umrah (2023) warned of fake websites and online scams targeting international pilgrims. These fraudulent practices not only exploit pilgrims financially but also jeopardize their trust in legitimate service providers.

In Malaysia, MATTA has consistently urged the Ministry of Tourism, Arts and Culture (MOTAC) to intensify enforcement against unlicensed operators (MATTA, 2023). Similarly, MOTAC's 2024 report revealed the suspension and revocation of licenses for agencies involved in fraudulent activities. The Selangor Journal (2023) noted that nearly 400 reports of Umrah fraud had been filed against a single company, prompting ongoing investigations and referrals to consumer tribunals. Such measures indicate progress but also reveal the scale of the challenge.

The collaboration between Saudi Arabia and Malaysia authorities such as MOTAC and Tabung Haji is to ensure that pilgrims are only using approved and licensed travel agencies. This collaboration enhances fraud prevention and ensures that the services provided to Malaysian pilgrims meet the required standards. The Saudi government ensures that only licensed travel agencies are permitted to operate pilgrimage services for Malaysian pilgrims, with strict guidelines for verifying these agencies' legitimacy. The Saudi Ministry of Hajj and Umrah maintains a registry to prevent fraudulent operators (Abd Rahman and Ahamat, 2019). For example, Saudi Arabia has developed digital platforms such as *Mawasim* and *Nusuk*, which allow for the official booking of Hajj and Umrah packages, and for 2025 pilgrims group, Malaysia is the first country authorized by the Saudi government to distribute *Nusuk* cards to Hajj pilgrims domestically, before their departure to the Holy Land. This

initiative aims to streamline the pilgrimage process and ease movement for pilgrims, not to mention as a recognition for Hajj management (Bernama, 2025). These platforms are designed by ensuring that only official agents can provide services, and Malaysian pilgrims are encouraged to use these government-approved channels (Ismail. S, 2020).

In the context of religious tourism, previous studies have explored key themes such as fraud and scams in relation to service quality (Shukri, Set, & Yaakop, 2018), legal protection (Abd Rahman & Ahamat, 2019; Nurul Ain & Khairul Faezi, 2019), crowd behavior (Kadi et. Al., 2024), and health preparedness (Goni et. Al., 2021).

Recently there are study analyse on current issues about fraud and scam, but also include other themes such as the Hajj logistics and management highlighted the transportation, practise and spatial planning but overlooked traveller protection or agency misconduct (Saad et al, 2024; Subhan et al, 2023 & Jamaludin et al. 2023). While these themes address various aspects of the pilgrimage experience, they are often more prominently featured in media reports than in academic discourse. Notably, there is a lack of recent scholarly engagement specifically focusing on issues of fraud and scams targeting pilgrims. This points to a misalignment between the practical realities faced by pilgrims and the thematic priorities reflected in current academic literature. Such omissions are particularly concerning given real-world incidents involving unlicensed travel operators, financial fraud, and the exploitation of vulnerable groups, especially the elderly. Therefore, a systematic review of keywords related to fraud in Hajj and Umrah research is not only timely but necessary to inform future policy and scholarly inquiry.

2.2 Government Law and Takaful Protection for Pilgrims

Under the Consumer Protection framework, only customers of licensed travel agencies are entitled to mandatory coverage under a Takaful package that covers compensation for fraud and scam. The relevant laws applicable to pilgrims' protection within the tourism industry are outlined in Table 1.1. These legal provisions aim to safeguard consumers against various risks, including fraud, hospitalization, accidents, and travel agency insolvency.

Table 1.1: Takaful Enforcement Act in Malaysia

Enforcement Agency	Monitoring Agency	Act and Regulations	Implementation
Ministry of Tourism (MOTAC)	The Malaysian Association of Tour and Travel Agents (MATTA)	Tour Operating Business and Travel Agency Business Regulations 1992	<ul style="list-style-type: none"> - Compulsory group insurance for the <i>Umrah</i> travel paid by the customers to the travel agency. - Ensure all pilgrims are insured for risk of emergencies, illness, death by Takaful Umrah Scheme.
		Tourism Industry Act 1992	<ul style="list-style-type: none"> - Equity and Paid-Up Capital Requirements for Malaysia/Foreigners in Tour Operating and Travel Agency Business 2011. Under the capital requirement, the travel agency shall purchase an insurance policy for a value of RM50,000 for inbound business and RM200,000 for outbound business.

Ministry of Tourism (MOTAC)		MATTA Code of Ethics 2012	- MATTA imposes mandatory obligations on its member to offer Travel Insurance for commercial package holiday trips.
		Consumer Protection Act 1999	- To provide more protection to Malaysian consumers, including Umrah package travellers to ensure that their rights under the CPA 1999 are not removed by any agreement signed.

Sources: Adapted from Hasan & Abdullah (2015) & Ghapa et al. (2021)

Under the Malaysian legal framework, the Consumer Protection Act (CPA) 1999 safeguards the rights of Umrah package travellers by regulating local tour operators and travel agencies. It ensures the safety and reliability of goods and services offered, while also protecting consumers from deceptive and fraudulent practices. The CPA 1999 also emphasizes the provision of clear and transparent information to Umrah pilgrims during the pre-contractual stage of service agreements.

The Ministry of Tourism, Arts and Culture (MOTAC) has mandated a compulsory Takaful subscription for licensed travel agencies since 1999. This requirement applies to Hajj, Umrah, and general holiday travel packages, ensuring that agencies provide a financial safety net for their clients. Under capital requirements for travel agencies, operators must allocate a specific sum toward both inbound and outbound business coverage. The Takaful policy serves as a mechanism for compensation and refunds in the event of mishaps, accidents, or insolvency. However,

customers may opt in or out of additional personal travel protection policies for risks such as medical emergencies, flight disruptions, or baggage loss.

The Malaysian Association of Tour and Travel Agents (MATTA) functions as a central organization overseeing Malaysia's travel industry. Through its Code of Ethics (2012), MATTA requires all licensed inbound and outbound tour operators and travel agencies to uphold consumer protection standards and prevent fraudulent practices. The Code also promotes the use of separate travel insurance for personal risk protection, covering incidents such as lost luggage, flight cancellations, or missing travel documents. In summary, while MOTAC serves as the legislative and regulatory authority, MATTA is tasked with monitoring the conduct of tour operators and Takaful agents.

3. METHODOLOGY

This study utilises keywords including “Hajj OR Umrah,” “scams,” “fraud,” and “illegal travel agency” were employed to narrow the search, but extraneous terms such as “Umrah” were omitted to concentrate on Hajj-related matters. Filters for publishing years (2020-2025) and document types, encompassing articles, conference proceedings, and book chapters, were implemented to guarantee pertinent and high-caliber research materials. A network visualization utilizing VOS viewer software was performed to delineate keyword relationships and discern patterns in study emphasis.

This study examines the trends and effects of fraudulent activities aimed at Hajj and Umrah pilgrims among Malaysian from 2020 to 2025. Data collection was performed via the Universiti Sains Islam Malaysia database scholarly papers, reports, and case studies, such as Scopus, Emerald, Science Direct, JSTOR and Google Scholar to broaden the search of keywords. The bibliometric map brings nodes that signify the frequency of terms, while edges denote the intensity of their associations.

4. RESULT

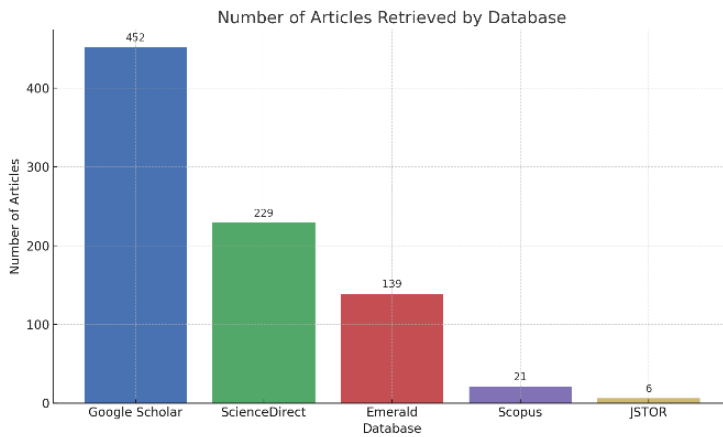


Figure 1 : Journal Selected

Figure 1, show the selection of articles for this study was drawn from five major academic databases to ensure a comprehensive and multidisciplinary literature review. A total of 452 documents were retrieved from Google Scholar, reflecting its broad coverage of both peer-reviewed and grey literature, including conference papers, theses, and preprints. ScienceDirect contributed 229 articles, indicating strong representation from scientific and technical disciplines, particularly in health, travel, and social sciences. Emerald, with 139 documents, offered valuable insights from business, tourism, and management perspectives, especially relevant to travel agency operations and service ethics. Scopus and JSTOR yielded 21 and 6 articles respectively, with Scopus providing access to high-impact international journals and JSTOR contributing historical and theoretical frameworks from the humanities and social sciences. This distribution illustrates a deliberate and diverse sourcing strategy, ensuring that both quantitative data and conceptual discussions around travel, fraud, and religious tourism are well-represented across academic disciplines.

This study search query interface utilized for filtering academic or research material pertinent to Hajj. The inquiry employs several keywords, filters, and exclusions to enhance the search outcomes, concentrating on facets of Hajj while discarding irrelevant or less pertinent content. The search terms encompass “Hajj OR Umrah,” “Fraud,”

“Scammer,” “Hajj pilgrimage,” and “Hajj and Umrah,” signifying a focus on difficulties, concerns, or deception associated with the pilgrimage. The term “Hajj OR Umrah” is explicitly included, indicating that the searcher seeks information specifically related to Hajj and Umrah.

The publication year filters Guarantee the inclusion of only contemporary studies. The results are confined to publications from 2025, 2024, 2023, 2022, and 2020 while explicitly excluding works other than the year mention. This indicates that the user seeks to obtain current research while excluding specific years, likely owing to concerns regarding data quality, relevance, or redundancy. The document type filters emphasize academic and research-oriented resources, encompassing articles, meeting abstracts, review articles, book chapters, and editorial content. Publisher invited reviews are removed to prevent the inclusion of non-peer reviewed or opinion based publications, so guaranteeing the results comprise high quality scholarly work. The language limitations guarantee the inclusion of articles solely in English, Arabic, Malay, or Indonesian. These filters guarantee accessibility and pertinence for the target audience. The search approach indicates a concentrated scholarly or policy oriented inquiry on problems and fraudulent practices associated with Hajj. The integration of stringent document type filtering, language selection, and the exclusion of specific publication years indicates an endeavor to compile high quality, contemporary, and pertinent research materials. This inquiry may benefit scholars, policymakers, or regulatory agencies examining the issues and hazards related to Hajj.

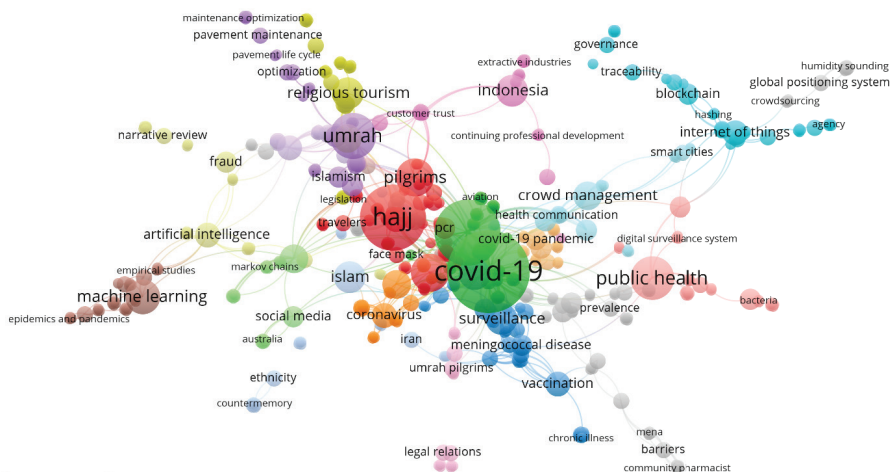


Figure 2 : Network Map Created Using Vos viewer

Figure 2 visualised network map generated using VOSviewer reveals the co-occurrence of keywords in scholarly literature related to Hajj and Umrah from 2020 to 2025. Each node in the map represents a keyword, with the size of the node indicating the frequency of its appearance across the dataset. The lines (or edges) between nodes reflect the strength of co-occurrence relationships, with thicker lines suggesting stronger associative links between terms.

From the visualisation, it is evident that “COVID-19” emerges as the most dominant and central keyword, signifying its overarching influence on recent research themes concerning Hajj and Umrah. Closely linked to “COVID-19” are terms such as “public health,” “surveillance,” “vaccination,” and “crowd management,” which collectively indicate a strong research focus on health and safety protocols during the pandemic. This cluster reflects heightened academic interest in pandemic preparedness and crisis response during mass gatherings.

The keyword “Hajj” appears prominently and is situated near clusters related to “pilgrims,” “Islam,” “PCR,” and “face mask,” suggesting that discussions around Hajj have been heavily framed within the context of health interventions and religious considerations during COVID-19. “Umrah” appears in a distinct but related cluster, often associated with “religious tourism,” “customer trust,” and “travellers,” indicating that Umrah-related research also explores commercial and trust-based dimensions in addition to health concerns.

Additionally, particular interest is the relatively small and peripheral presence of the keyword “fraud.” It appears on the outer edge of the network, loosely linked to clusters associated with “religious tourism,” “artificial intelligence,” and “narrative review.” This suggests that fraud related issues are minimally represented in the academic discourse on Hajj and Umrah during the selected timeframe. Despite real world occurrences of scams targeting pilgrims, especially through unauthorized travel agencies and digital fraud mechanisms, these issues appear to receive limited scholarly attention.

Emerging technologies such as “blockchain,” “internet of things,” “machine learning,” and “artificial intelligence” are present, suggesting some interest in applying digital solutions to problems in pilgrimage management. However, their connection to fraud prevention appears weak or underexplored, as

evidenced by the lack of strong associative links between these technologies and fraud related keywords.

This network structure reinforces the earlier claim disconnect between lived challenges such as financial exploitation of pilgrims and the dominant academic narratives, which are heavily skewed toward public health and technological optimization. It underscores the need for further interdisciplinary research that integrates fraud detection, consumer protection, and policy studies into the existing body of Hajj and Umrah scholarship.

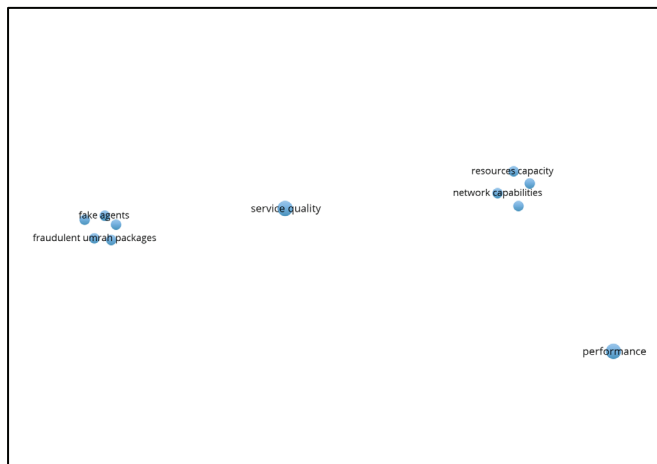


Figure 3: Bibliometric Visualisation Generates From ‘Fraud’ Term

The bibliometric analysis reveals a relatively narrow and fragmented body of literature addressing fraud within the context of Umrah travel services. Key terms such as “*fake agents*” and “*fraudulent Umrah packages*” appear as isolated clusters, indicating that scholarly attention on this issue is both limited and focused on specific fraudulent practices rather than being integrated into broader service quality or performance discourses. This isolation may reflect a lack of comprehensive research frameworks that examine the intersection between fraudulent practices and the operational, regulatory, or consumer satisfaction dimensions of Umrah and Hajj service provision. Previous studies have noted that fraudulent activities such as the operation of unauthorized travel agents, pose significant risks to pilgrims, especially in the context of

financial exploitation and unfulfilled travel arrangements (Saad et. Al., 2024; Hasan and Abdullah et al., 2017). However, these issues are often addressed in legal or media narratives rather than embedded within empirical tourism and service management research. As such, there exists a notable research gap in exploring how fraudulent behaviors affect not only consumer trust but also institutional accountability and the overall quality of religious tourism services. Future studies should consider interdisciplinary approaches that incorporate fraud detection, regulatory compliance, and service delivery to provide a holistic understanding of fraud in this unique religious travel context.

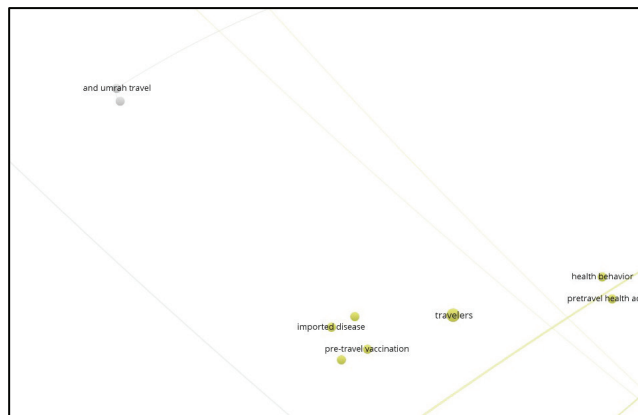


Figure 4: Bibliometric Visualisation Generates From ‘Scam’ Term

Figure 4 illustrates clusters of co-occurring terms or keywords within academic literature. Each node represents a keyword, and the proximity and connecting lines (edges) between nodes indicate the strength of co-occurrence relationships. For example, terms such as “travelers,” “imported disease,” and “pre-travel vaccination” form a tight cluster, suggesting frequent co-mention in the literature related to travel medicine and infectious disease prevention. Conversely, terms like “and umrah travel” appear isolated, indicating limited integration or fewer connections with other topics in the dataset. This type of analysis is valuable in identifying research trends, thematic concentrations, and potential gaps in literature.

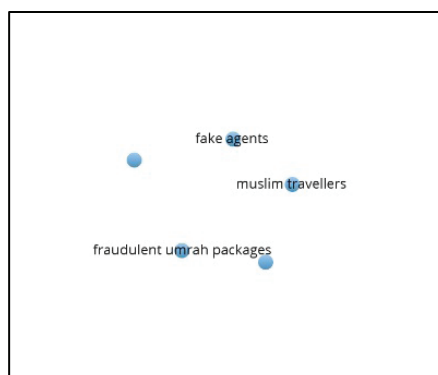


Figure 5: Bibliometric Visualisation Generates from ‘Travel Agency’ Term

This bibliometric visualisation focuses on themes related to travel fraud, specifically within the context of religious travel, such as Umrah. Terms like “fake agents,” “fraudulent umrah packages,” and “Muslim travelers” indicate a thematic cluster centered on scams targeting religious tourists, particularly those seeking pilgrimage services. While the term “travel agency” is not explicitly shown in the image, it is thematically linked because travel agencies are often intermediaries in arranging Umrah packages, making them both potential facilitators and targets for misuse by fraudulent operators. This reflects a niche but critical research area concerning consumer protection, regulation, and ethical practices in religious tourism. The presence of such terms suggests increasing academic attention to vulnerabilities experienced by Muslim travelers in dealing with unverified or deceptive travel agents.

5. DISCUSSION

The data shows a trend fraudulent operations targeting Hajj and Umrah pilgrims in Malaysia from 2020 to 2025, resulting in money losses and emotional misery. Scammers use digital platforms like social media and bogus websites to defraud unwary people with tempting promises. Despite regulatory actions such as license suspensions and consumer tribunal cases, scammers continue to innovate. The literature study emphasizes the necessity of validating agency legitimacy, informing the public, and strengthening

enforcement. The frequency of such frauds highlights the necessity for a proactive and collaborative approach to pilgrim safety.

To address these issues, numerous proposals have been made. First, regulatory frameworks must be reinforced by tightening enforcement and imposing harsher penalties on fraudulent operations. Setting up a centralized database of regulated travel providers can improve transparency and accessibility for pilgrims. Public awareness campaigns should focus on informing potential pilgrims about the dangers of untrustworthy operators and how to ensure the validity of services. Leveraging technology, such as digital verification systems and AI-powered fraud detection, can help to further decrease vulnerabilities. Collaboration among government agencies, religious institutions, and travel associations is vital to protect consumers and rebuilding trust. Continuous study and monitoring are required to respond to changing fraud tactics and protect the integrity of pilgrimage services.

The digitalisation of religious tourism, particularly in the context of Hajj and Umrah, has facilitated greater accessibility and convenience for pilgrims (Fatihah et. Al., 2024). However, this technological advancement has also opened new avenues for fraudulent activities and scams. The rise of digital fraud is closely associated with the misuse of online platforms such as social media, fake websites, and mobile applications, where unlicensed agents or individuals promote deceptive Umrah and Hajj packages. These platforms often mimic legitimate travel agencies, exploiting the religious sentiments and trust of users, particularly the elderly and digitally illiterate.

The proliferation of technology has significantly contributed to the sophistication of Hajj and Umrah scams. According to *The Hindu* (2024), perpetrators have exploited fake websites and social media platforms to disseminate fraudulent pilgrimage packages, aiming to harvest personal and financial information from unsuspecting individuals. In response, *Arab News* (2023) underscored the importance of engaging only with verified government channels and official ministry accounts to avoid falling victim to these schemes. This digital evolution of fraud underscores the urgent need for enhanced cybersecurity frameworks and comprehensive public education campaigns. In Malaysia, *The Malaysian Reserve* (2023) advocated for rigorous verification of travel agencies, clear understanding of package

details, and proper documentation of all transactions. Similarly, Shukri et al. (2018) emphasized the critical role of consumer awareness and education in mitigating risks linked to unregistered travel agents. Strengthening regulatory mechanisms, as highlighted by *Selangor Journal* (2024), is also vital in addressing the systemic vulnerabilities that enable such scams. Despite ongoing governmental and institutional efforts, the dynamic nature of fraudulent tactics requires continuous policy innovation and proactive monitoring. Further research is warranted to evaluate the efficacy of current interventions and to explore novel approaches for safeguarding pilgrims. Additionally, the Malaysian Association of Tour and Travel Agents (MATTA) has voiced concerns regarding the increasing incidence of Umrah fraud. In December 2023, MATTA urged the Ministry of Tourism, Arts and Culture (MOTAC) to intensify enforcement actions against unlicensed operators, highlighting the need to protect both consumers and legitimate businesses (MATTA, 2023).

Future studies should explore how other countries, such as Indonesia or Saudi Arabia, address fraud in Hajj and Umrah to compare best practices and policies. Researchers can also focus on the personal experiences of victims to better understand the emotional and financial impact of scams. In addition, studies could look into how technology, such as online verification tools or fraud detection systems, can help protect pilgrims. It is also important to examine how Islamic ethical values can be applied to encourage honesty and trust in the travel industry. Another useful area of research would be to evaluate whether the current laws and insurance schemes in Malaysia are truly effective in preventing fraud. Lastly, researchers should study the behavior of younger pilgrims, especially those who book online, and assess how well public awareness campaigns help them avoid scams.

6. CONCLUSION

This paper examines a crucial yet inadequately investigated aspect of religious tourism and Islamic consumer protection involves fraud and scams in Hajj and Umrah travel. Although prior research has predominantly examined service quality, spiritual experiences, and health preparedness among pilgrims, there has been limited academic focus on the systematic investigation of fraudulent activities affecting pilgrims, especially within the

Malaysian setting. This research addresses a significant gap in the literature by analysing fraud mechanisms, digital scam trends, regulatory deficiencies, and consumer vulnerabilities. It provides empirical contributions via bibliometric analysis and thematic integration of interdisciplinary viewpoints, encompassing Islamic law, tourism studies, digital security, and consumer behaviour. The study underscores the influence of digital platforms and social media in enabling fraudulent actions, offering a modern perspective that corresponds with the growing digitalisation of religious travel services.

7. ACKNOWLEDGEMENT

The authors would like to express their sincere gratitude to Universiti Sains Islam Malaysia (USIM) and UNITAR for their continuous support throughout the completion of this paper.

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