

ABSTRACT

This study aims to uncover fraud schemes in Hajj and Umrah travel services from the victims' perspective and understand how they interpret the fraudulent practices they experienced. Using an interpretive qualitative approach, this research involves eight informants who were victims of fraud from various Hajj and Umrah travel agencies in Indonesia.

The main findings reveal the presence of affinity fraud patterns that exploit established social relationships and trust, particularly within religious communities, friends, family, and influential figures. The Ponzi scheme also emerged as a primary pattern in this fraudulent practice. Funds from new pilgrims were used to fulfill obligations to previous pilgrims until the agency eventually failed to meet its financial responsibilities.

This study also identifies factors contributing to fraud, including weak regulatory oversight, excessive trust of victims in travel agencies without proper verification, and low financial and legal literacy among prospective pilgrims. The impact on victims extends beyond financial losses to psychological trauma, loss of trust in religious institutions, and obstacles in carrying out their planned pilgrimage.

The implications of this study highlight the need for stronger regulations and oversight systems for Hajj and Umrah travel agencies, as well as public education on detecting fraud indicators to minimize similar cases in the future.

Keywords: *Fraud, Hajj and Umrah Travel, Affinity Fraud, Victim Perspective, Ponzi Scheme*