

Victimology Analysis of Umrah Travel Agency Fraud Cases in Indonesia

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ABSTRACT

The exploitation of public interest in Umrah by certain individuals or entities for fraudulent purposes is a prevalent phenomenon. Typically, the prevailing method employed in fraudulent activities is the offer of reduced fees. During the period from 2011 to 2018, Indonesia had multiple instances of fraudulent activities or criminal acts related to Umrah trip. The predominant modus operandi of Umrah fraud typically revolves around the provision of low-cost Umrah packages. The discovery of fraudulent activities disguised as Umrah operations was initiated by the Financial Services Authority (OJK) upon detecting strange and atypical transactions conducted by the company. The Umrah travel agency employs a Ponzi scheme as a means of conducting its business operations, wherein monies obtained from subsequent victims are utilised to finance the travel expenses of prior victims, hence ensuring the coverage of all associated costs. This paper employs a descriptive qualitative methodology. The data gathering process in this study involved conducting a comprehensive review of relevant literature, including reports, documents, prior research, books, scientific works, national and international journals, and other scholarly sources. The perceived effectiveness of state measures addressing crime victims is diminished due to a lack of coherence and support among existing rules. It is imperative to give precedence to the ideas of restorative justice, particularly in relation to individuals who have been victimised by fraudulent activities. The victim's experience of recurrent victimisation, including fraud and the cancellation of their Umrah trip, resulted in

psychological pressure. This pressure was exacerbated by the fact that the victim had already undertaken rituals and expressions of gratitude in preparation for the Umrah journey. It is anticipated that there will be a harmonisation of regulations and supervisory functions between the Indonesian Ministry of Religion and the OJK, along with a shared understanding among law enforcement officials and experts. This alignment is crucial to ensure that these entities prioritise the welfare of victims in the execution of their responsibilities.

Keywords: fraud, umrah, victims

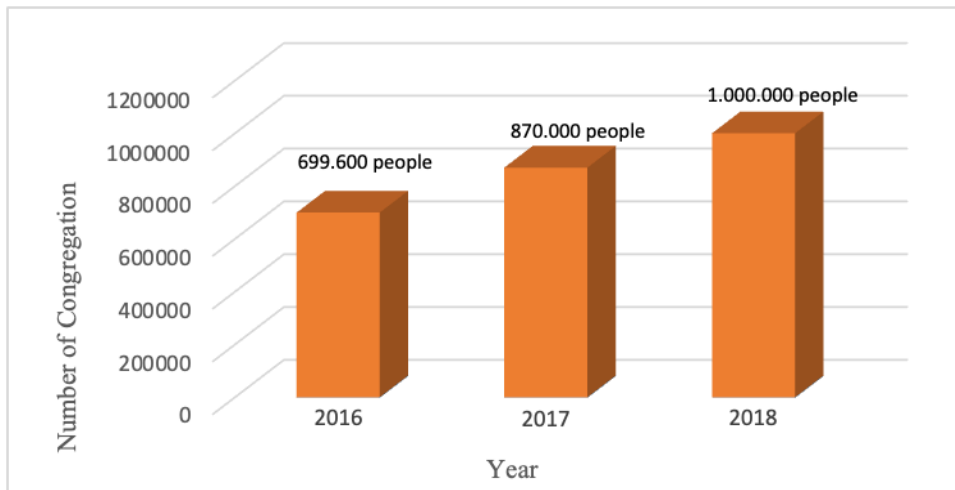
INTRODUCTION

Hajj or umrah is a pilgrimage that Muslims who can afford it must undertake. Capable is often defined as economically capable because the fees of performing the Hajj or Umrah pilgrimage are not cheap; capable of providing a living for the family left behind; and physically capable. According to Quraish Shihab (2012: 217), the ability to perform Hajj and Umrah includes several factors, one of which is material capabilities obtained halally, but not by selling the person's sole source of income or selling something that will cause life difficulties for the person and his family. This material capability is for the cost of the Hajj (ONH), as well as the necessities of the family left behind during the Hajj trip.

The urge to perform one of these compulsory acts of worship motivates many people to save for a limited time. In the middle of the huge waiting list for Hajj

departures, Muslims explore for alternate ways to visit the holy place without having to wait too long, such as conducting the Umrah pilgrimage. Because Umrah is less expensive than Hajj, many Muslims in Indonesia prefer this option to discharge their responsibilities as soon as possible. The following is information from the Saudi Ministry of Hajj and Umrah on the top ten nations in terms of Umrah pilgrims in 2016 (Databoks, 2016).

Aside from the data presented above, M. Arfi Hatim, Director of Special Umrah and Hajj Services at the Ministry of Religion, stated in Sindonews (2018) that the number of Umrah pilgrims in Indonesia is increasing year after year. He also predicts that 1 million Umrah pilgrims will visit Saudi Arabia in 2018. The following data from 2016 to 2018 is summarised from several sources (Ministry of Religion, Databoks, Sindonews, Republika, 2018):



Source: processed by the author
 Figure 1: Trends in Umrah Pilgrimages in Indonesia 2016-2018

This significant public interest in Umrah has a tendency to be exploited by a number of individuals/corporations in order to commit fraud (Kumaladewi et al, 2016); under the garb of a Ponzi scheme (Mugarura, 2017). In general, Umrah travel agents commit fraud by promising low-cost services. PT, for example, is responsible for this bureau fraud. In 2017, the Financial Times became a popular news issue in practically every media, including print, television, and internet. The FT owner is suspected of committing fraud, embezzlement, and money laundering through the low-cost Umrah method. FT is suspected of defrauding customers by selling extremely "low" Umrah promotional packages, specifically IDR 14.3 million for the normal package and IDR 54 million for

the VIP package. The Umrah promotional package was successful in attracting a large number of prospective pilgrims. The total number of potential pilgrims registered with the FT was 63,310, with 14,000 successfully completing the Umrah (Detik, 2018). As a result of not all of the pilgrims leaving, the congregation suffered total losses of IDR 905.3 billion (Kompas, 2018). Apart from PT FT, there were other incidences of Umrah travel fraud or crime in the Indonesian Muslim community from 2011 to 2018, which were carried out by Hajj and Umrah travel service agencies. The mode of Umrah scam is similar, namely offering cheap Umrah. The following information about these crime cases was obtained from various sources:

Table 1 Illustration of the Umrah Travel Agency Fraud Case 2011-2018

No.	Bureau Name (Initials)	Bureau Location	Year	Number of Victims (persons)	Amount of Loss (IDR)
1.	PT ARP	Semarang	2011	26	3,29 billion

2.	PT MPM	Jakarta	2012	2	20 million
3.	PT JMBI	Balikpapan	2015	49	735 million
4.	PT FAKW (FT)	Depok	2017	63.310	905,3 billion
5.	PT AT	Makassar	2017	86.720	1,8 trillion
6.	PT SBL	Jakarta, Tangerang, Bandung	2017	12.845	300 billion
7.	PT UHT	Bogor	2017	1.800	37,8 billion
8.	PT GII	Makassar	2018	6.000	9,6 billion

Source: processed by the author

Despite the fact that practically all nations with large Muslim populations, such as Pakistan, India, and Malaysia, have big Muslim populations, research on crime at Hajj and Umrah agents is quite scarce. Umrah fraud affected 10,000 people in Pakistan with a total loss of Rs 63 crore or approximately 660.57 billion Rupiah (Pakistanpoint, 2018); 800 people in India (Indian Express, 2018); and 296 cases in Malaysia from 2012 to 2017 with a total loss of RM 11.8 million or approximately 41.1 billion Rupiah (Bernama, 2018).

Six Umrah Travel Organising Bureaus (PPIU) in Indonesia were identified as perpetrating fraud out of a total of 906. The six Bureaus are all the same. The commonalities include a low-cost approach, prior pilgrims successfully completing the Umrah, and the bureau owner using the congregation's earnings for other enterprises and/or personal needs. The PPIU approach described above employs a Ponzi scheme, and there is a risk of money laundering because the bureau owner uses congregational monies for other enterprises and/or personal needs.

This phenomenon became interesting when the Supreme Court decided to reject the cassation or uphold the decision of the Depok District Court on the cassation filed on behalf of the defendants AS and ADH (owners of PT. FT), but their assets were confiscated to the State (Suryowati, 2019; Supreme Court, 2019). As a result, this article will aim to discuss and present a conversation concerning victims' interests in the criminal justice system in the context of fraud cases.

LITERATURE REVIEW

Because research on crime at Hajj and Umrah organising agents is rare, this

research review will explore the context of fraud employing Ponzi schemes, money laundering, corporate crime, religious tourism and its organising agents, as well as victims' logical choices. The case of Umrah fraud was reported to have begun with the Financial Services Authority (OJK) detecting suspicious and irregular transactions from the company (Meirinaldi and Sudijo, 2015). The PPIU bureau has a tendency to conduct a cheap Umrah business, where business players employ a Ponzi scheme to deploy victims, where the Umrah bureau uses funds from other victims to cover all charges. Using the PPIU Bureau as an example, First Travel discovered that, in addition to using funds to cover shortages in travel costs, they were also used for business/investment purposes and shopping (Supreme Court, 2018). FT is reported as having held a PPIU operational permit since 2013 and acquired an extension in December 2016 (Kompas, 2018), implying that monies have been collected for a long time and are being used to launder money.

Because the fees of departing pilgrims are compensated for by subsequent passengers, the PPIU Bureau operates on a Ponzi scheme. Ponzi scheme fraud is not new. Charles Ponzi began his schemes in 1920, forcing investors to lose 200 billion rupiah. Ponzi exploits profits and funds from new investors to pay old investors in order to carry doing its activities. Ponzi's actions surely piqued people's interest in investing because the profit offered was 50% in 45 days. Other crimes such as "Money Laundry" followed Ponzi fraud (Peck, 2010). Ponzi schemes are common all over the world. Ponzi scheme fraud in China takes advantage of victims' proximity to the government to generate positive opinions (Albrecht et al, 2017); in America, the

results of raising funds to win the President in the Hsu case, Dinesh S'Souza, Joel Rosenman Dugan (2015); and in Indonesia, Ponzi fraud has the same motive as the investment mechanism (Datik, 2018). (2016) Cortes, Santamaria, and Vargas Ponzi schemes are used to reveal crimes in countries with weak law enforcement and judicial institutions. Because of the relatively weak law enforcement and judicial institutions, for example, the police have not integrated crime case data for each police resort, so that if someone commits a crime in one district/city, they can easily process supporting letters for business permits if they move to another location as if it were a fraud. investment in the Pandawa Group case, which committed crimes in Bekasi before fleeing to Depok and committing the same crimes.

Fraud using the Ponzi model has unwittingly cost investors billions of dollars (The Richest in Coverage 6, 2014): Bernard Maddof's losses are estimated to be 17.3 billion dollars; R. Allen Standord's losses are estimated to be \$7 billion; Thomas Petters' losses are \$3.6 billion; Scott Rothestein's losses are \$1.4 billion; and The Albanian Rebellion's losses are estimated to be 1.2 billion dollars. Another case in point is the insurance business case involving James and Thomas Mulholland, who were convicted of fraud and money laundering in early 2008.

Many people believe that perpetrators of economic crimes contribute to poverty, but this is not true in the case of the PPIU Bureau because the PPIU Bureau operates other enterprises. For example, in the case of PT. FT, the husband-and-wife suspects have a good economic background; according to the preliminary police investigation, AS and ADH initially led a travel agency that was quite developed before finally receiving an Umrah operational permit from the Ministry of Religion of the Republic of Indonesia. Sugiarti (2014) identified poverty as one of the reasons of crime in a research study. According to the findings of this study,

economic factors are the leading cause of crime. However, when compared to the history of FT, Sugiarti's research is the polar opposite of what occurred in the FT instance. The inverse is true because the FT's owner comes from a well-established economic background.

According to Wachjoe (2016), globalisation creates numerous opportunities for firms to develop and carry out criminal crimes. So, referring back to Wachjoe's revelation, what the PPIU Bureau did can be classified as corporate crime. To begin operations, PT. FT employs a social media marketing strategy, namely intensive promotion through the globalisation of social media information; as a result of this promotion, an increasing number of prospective Umrah pilgrims are registering; in addition, PT. FT has attracted several public figures who have a large influence on their followers/fans. Corporate fraud is defined as the manipulation/cheating of a company in order to benefit the company and oneself by breaching the rights of others (Anugerah, 2014).

Money laundering offences performed by corporations are tough to resolve because the perpetrators of money laundering crimes are difficult to investigate and apprehend. This is due to the fact that corporations are a new subject included in the legislation; as a result, the procedure of punishment is still deemed slow. Because it is brand new. Tambunan (2016) advocated that firms and their owners, in this case the owners of PPIU bureaus, face penalty.

Manning et al. (2017) used the phrase "dark opened innovation" to characterise the creativity of criminals/corporations in committing fraud/crime. Manning et al. also shown that the Caveat Emptor theory is still valid. Caveat emptor is a Latin phrase that means "let the buyer beware" or "as is." This word refers to the buyer's acceptance of the risk that a product will fail to fulfil expectations or have flaws. In other words, the caveat emptor principle warns customers that they have no recourse against vendors if the goods fail to satisfy their expectations.

Caveat emptor, quia ignorare non debuit quod jus alienum emit ("Let the buyer beware, for he must not ignore the nature of the property he purchases from another party.") Before completing the purchase, the buyer is expected to check and guarantee that they are confident in the integrity of the goods (or land, as it is commonly referred to). This, however, does not give vendors permission to engage in fraudulent transactions. The above theory also contradicts reality in this Umrah fraud case, because when Umrah pilgrims are offered a cheap Umrah at a price of 14 million, the pilgrims can use their own logic because the Jakarta-Mecca return ticket alone can be more than the figure offered by the FT. and generally other bureaus.

According to Oktora and Achyar (2014), post-Umrah performance was found to strongly influence satisfaction and trust but not commitment. Furthermore, satisfaction has a considerable influence on trust and commitment, whereas trust has no effect on commitment. On this basis, it is probable that, despite the fact that there have been numerous examples of Umrah fraud, the enthusiasm of pilgrims in performing Umrah will remain high, leaving the possibility of being a victim of fraud open.

The involvement of the Financial Services Authority (OJK) in legal protection for prospective pilgrims for alleged fake investments is critical. The Financial Services Authority (OJK) is an independent and non-interfering entity tasked with carrying out an integrated regulatory and supervisory system for all activities in Indonesia's financial services industry. Has a significant role in dealing with fictional investment instances that result in fraud and misappropriation of Umrah monies from PPIU Bureau pilgrims, which are now being investigated in Indonesia. The rise in bogus investment fraud in the shape of Umrah trips is due to the public's lack of financial sector expertise and the public's demand for huge earnings with low price incentives. As a result, both the OJK and legal officials need prevention and punishment

mechanisms (Fadila, 2015); law enforcement of Ponzi and investment fraud schemes in Malaysia requires the power of law enforcement regulatory authorities to ensure that someone does not run a fraud with this scheme (Sulaiman, Moideen, and Moreira, 2016).

RESEARCH METHODS

The methodology employed in this study adopts a qualitative approach. The selection of a qualitative methodology is reinforced by the perspective of Kirk and Miller (as cited in Moleong, J.L., 2002:3), wherein a qualitative approach is characterised as a means of conducting firsthand observations on individuals or groups and establishing direct engagement with these individuals to gather the data for exploration. The qualitative approach seeks to generate comprehensive, systematic, and precise depictions of diverse facts, traits, and interconnections among phenomena investigated by scholars (Nazir in Mulyadi, 2014: 97). This statement is predicated on the premise that research is conducted by thoroughly examining specific situations, cases, or events, and that data collecting is not constrained by predetermined categories (Patton, 2006: 5). Hence, the present study undertakes an examination of victimology pertaining to instances of fraudulent activities involving Umrah travel agencies in Indonesia.

The primary data source utilised in qualitative research is the data subject, which is acquired by the researcher (Lofland & Lofland as cited in Moleong, 2004: 157). The concept of data is commonly recognised as informational material utilised for the purpose of study (Mulyadi, 2011). The data collection process in this study involved conducting a comprehensive review of reports, documents, and scholarly literature, including books, scientific writings, national and international journals, and other relevant sources. The utilisation of this resource can serve as a valuable means of bolstering the credibility and validity of scholarly research compositions.

Subsequently, the research employed triangulation as a method of data collecting, which involves the integration of multiple pre-existing data collection methodologies and sources.

RESULT AND DISCUSSION

This article discusses the difficulty of siding with the criminal justice system in the case of victims, particularly victims of Umrah travel agencies, where the victims' losses are so great, not to mention that victims can save for years and sell what they have to carry out their worship. The partiality in question is a judicial judgement in which it is not explicitly stated that the confiscated funds/assets would not be released to the victims of Umrah fraud.

Other scholars argue that the Umrah legislation, like the Hajj, is obligatory (*fardu 'ain*) for every man or woman once throughout a lifetime (Shihab, 2012; 217). Many people choose to perform Umrah for this reason, in addition to the fact that it is less expensive and takes longer than Hajj, except when pilgrims perform *wukuf* in Padang Arafah on the day of Arafah, the day of *Nahar* (10 of *Dzulhijjah*), and the days of *Tasyriq* (Al Munawar, 2013).

State policies that focus on crime victims are perceived to be less effective because existing regulations do not support one another, and the APH, particularly Supreme Court judges, pay less attention to restorative justice for victims, despite the fact that victims experience repeated victimisation as a result of being victims of fraud, cancelling their Umrah pilgrimage, and also victims experiencing pressure. Psychologically, because several of the victims had already performed *Manasik* and gratitude in preparation for the Umrah pilgrimage. As a result, it is envisaged that rules, supervisory activities of both the Ministry of Religion and OJK, as well as a common perception from APH and specialists, will be synchronised so that in carrying out their duties, they would side with the interests of victims.

Umrah bureau fraud is a scourge that is very concerning because they carry out their actions in a "religious" mode, which according to the author's assumption, when someone is confronted with a religious problem, anyone who is religious will definitely abandon their intention to commit a crime and the victim's rationality will not function. The author refers to this non-functioning of rationality as "blank rationalisation," in which the rationality of the congregation does not appear to work when faced with the implementation of religious events, despite the fact that several studies show that humans use their rationality to determine what they will do (Baron, 2008; Stanovich and West, 2014; Hidayat, 2016).

According to Baron (2008), reasonable acts will be carried out if they have carefully evaluated their actions with the objective of achieving the goal with the least amount of sacrifice. According to Baron, rationality is a normative measure. A person's decisions and the beliefs that underpin them might be regarded as rationally right or incorrect as a normative metric. Aside from that, the level of rationality in one scenario can be compared to the level of rationality in another. Similarly, one person's rationality can be compared to another person's level of rationality. However, if we apply the similarity to the instance of Umrah pilgrim fraud, which involved hundreds of thousands of people, what Baron stated has the same significance.

Stanovich and West (2014) define rationality as a suitable action seen from the expected results as measured from the standpoint of achieving goals, and as an individual's conviction supported by the best evidence available. available. The first level of rationality is known as instrumental rationality, whereas the second realm is known as epistemic rationality. What Stanovich and West demonstrated is also true in the Umrah bureau fraud case, especially because all of the initial pilgrims successfully departed and the next congregation's departure was postponed to

an unknown extent. Interestingly, additional prospective Umrah pilgrims did not abandon their plan to use the Umrah trip at this bureau, as demonstrated by the PT crowd. FT increased from 2013 to 2017, despite the fact that many people did not depart.

However, Allais (1953) presented a different set of experimental data. Allais demonstrated that individual decisions are not always rational, and so contradict expected utility theory. Tversky and Kahneman (1974) define this divergence as three heuristics that lead judgement findings to deviate from the normative theory of rationality in judgement. Representativeness, availability, and anchoring-and-adjustment are the three heuristics. Meanwhile, Santos and Rosati (2015) demonstrate that humans exhibit a variety of biases when making economic judgements. Decades of judgement and decision-making study have proven that human choices are frequently framed.

In most cases, the cause of becoming a crime victim is a close reciprocal influence between the criminal incidence and the perpetrator (Ruhayati, 2003:51). Of course, in the case of this fraud, the reciprocal influence as intended by Ruhayati is the existence of "cheap Umrah offers," whereas on the victim's side, "Umrah" is the most anticipated pilgrimage by Muslims because they can analogize Umrah as a substitute for Hajj, whereas to be able to perform Hajj, they must wait in a long queue. The Ministry of Religion issued data on the lowest Hajj wait, 11 years, in the provinces of Gorontalo, North Sulawesi, and Maluku, and the longest, 39 years, in South Sulawesi (Dewi, 2019). This is the author's point of view, as is Ruhayati's.

Victims of Umrah fraud, on the other hand, remain at best in the criminal court system after their appeal was denied by Supreme Court ruling Number 3096 K/PID.SUS/2018 (Suryowati, 2019). The perpetrator's assets were forfeited to the State as a result of this decision. Instead, the State in the criminal justice system (SPP)

pays attention to/considers the victim aspect, but the decision focuses on the perpetrator, so the victim becomes a victim for the umpteenth time, "repeat victim," where the victim has become a victim of fraud, failed to leave, and now loses his money as a result of this decision. Even from a psychological standpoint, there will be humiliation because there are victims who have already held rites and thankfulness for their departure (Pati, 2017). In the criminal justice process (by court rulings), the form or kind of accountability of corporate crime perpetrators is still directed towards the perpetrator's interests or rights. This demonstrates that legal enforcement against corporate crimes in the judicial process in Indonesia, particularly in court rulings, is based on the "retributive principle," which is a principle that focuses on the interests and rights of the perpetrators. Corporate crime should be founded on the concept of "restorative justice" while maintaining the principle of "retributive justice" for the perpetrators (Ruhayati, 2003).

The decision's neglect of victims is consistent with Reksodiputro's (2007) observation that the evolution of thinking about the purpose of crime, which is based, among other things, on the need to guide the perpetrator (convict) so that he can return to society, has been accompanied by the reality of a very reduced attention to victims. The current legal system (KUHAP) is less concerned with the interests of victims in the connection between criminals and their victims (Mustofa, 2013). Victims are not protected in the same manner that criminals are, and the state takes away part of the victims' rights to prosecute before assigning public prosecutors to carry out prosecutions. By waiving victims' rights in court, the prosecution must defend the victim's interests (Yuli, 2016). In England and Wales, compensation is usually provided if the victim files a legal action and the victim did not play a role in the crime Shapland (1984). Even though there is concern for the victim, it is believed that this should not

impede the perpetrator's development.

The crucial thing to remember from the little description above is that the victim must think about it and pay attention to it. That kind of thinking should have an impact on the Supreme Court's decision. Because, according to the judgement, the court in this case does not give satisfaction or pays sufficient attention to the victim's interests. As a result, Reksodiputro proposed that local thinking be revisited, which might then be utilised as a foundation for changes to the Criminal Code or other legislation governing victims' rights.

According to Muladi, as described by Tahir (2010), there are various grounds for victim protection, including: First, the punishing process has meaning, both in the broad and specific senses. In general, the punishment process is the authority of the legislator, in accordance with the idea of legality, which emphasises that if a perpetrator is to be convicted, both *poena* and *crimen* must be applied first. Meanwhile, it refers to the determination of punishment via the APH (in this case, the Supreme Court Judge). On the one hand, the points mentioned above have moral demands in the form of philosophical and sociological attachments in which legal regulations and decisions by Supreme Court judges should pay attention to the interests of victims as a return to the community's (victim's) belief system in the law within the framework of human-to-human relations in society.

Second, there are the social contract argument and the social solidarity argument, both of which prioritise legal protection for victims. The state is believed to hold a monopoly on all societal reactions to crime and bans private acts. As a result, if a crime happens and there are victims, the State must be held accountable for meeting the requirements of these victims. This includes the return of the victim's assets. Third, Muladi believes that the difficulty of dealing with crime victims is frequently linked to one of the goals of punishment that is currently being promoted heavily, namely dispute resolution. Resolving problems

created by crime should be able to restore balance and peace in society. According to Muladi, a restorative approach is crucial and should be explored in the process of choosing punishment that leads to offering reparation to victims of fraud.

Restitution arrangements are governed by Law No. 13 of 2006 Concerning the Protection of Witnesses and Victims, specifically in Article 1 point (11). Restitution is compensation given to the victim or their family by the perpetrator or a third party, and the form of restitution is governed by Article 7A paragraph (1) in the form of: a. compensation for loss of wealth or income; b. compensation for losses incurred as a result of suffering directly related to criminal acts; and/or c. reimbursement for medical and/or psychological care.

Cahyani (2019) revealed in *Tempo* online that the general confiscation decision in this decision caused the victim's attorney to file a lawsuit against the state through the Depok District Court, which according to the author if referring to Article 7A paragraph (5) then the victim of Umrah fraud should sue for compensation loss through LPSK causes loss.

According to Article 39 paragraph (2) of the Criminal Procedure Code, general confiscation is prohibited. According to this article, confiscated objects can also be confiscated for the purposes of criminal investigation, prosecution, and adjudication, as long as they fit the standards. The requirements are governed by paragraph (1) letter a, which states that the perpetrator's objects or bills are fully or partially suspected to have been obtained through or as a result of a criminal conduct. According to Nola's (2018) research, the results of her research on the position of general confiscations in comparison to other confiscations found different opinions from experts, which she believes will have an impact on the emergence of friction between law enforcers, inconsistencies in judges' decisions, the length of the bankruptcy process, the occurrence of injustice, unclear

data, reduced or even lost confiscation. As a result, Nola proposed that "...if the bankruptcy process does not linger, the bankruptcy law should limit the period for settling assets with the curator."

CONCLUSION

Umrah is derived from the Arabic word *Itamara*, which means "visit" or "pilgrimage." This phrase also implies to enliven the holy territory of Mecca, which contains the Grand Mosque and the Kaaba. However, Umrah in the context of worship means more than that, namely that those performing it must be able to benefit from their Umrah, because, like Hajj, the Umrah activity is a reflection of the experience of God's servants, namely the Prophet Ibrahim and his son Ismail. Meanwhile, Umrah is defined as the planned act of making a pilgrimage to the Baitullah (Kaaba) to worship Allah in specific ways (Al Munawar, 2013: 277). As a result, it is believed that by performing the Umrah pilgrimage, you will be able to reap the benefits (Majid, 2008:3-6). According to the Indonesian Ministry of Religion's book *Practical Guidance on Hajj and Umrah Practises*, Umrah is a visit to Baitullah to do tawaf, sa'i, and shave in order to seek Allah's favour.

The author assumes that victims of Umrah fraud experience "repeated victimisation" based on "institution blaming: regulator failure" to provide victims' rights and pay attention to victims in the criminal justice system, which is characterised by overregulation, based on the decisions and differences in expert opinion from the results of this research. Instead, it re-victimizes victims. Aside from the foregoing, the author assumes that there are victim blaming and victim precipitation aspects owing to behaviour (umrah is a Muslim responsibility); and characteristic (a probable reason is the victim's inadequate education).

Declaration by Authors

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