

Application of Theory of Mind in Analyzing Communication Behavior Leading to Umrah Package Fraud among Umrah Pilgrims

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ABSTRACT

Umrah fraud is no longer a new issue and continues to be a concern among the Muslim community in Malaysia. This study focuses on the main objective of identifying the relationship between cognitive, affective, and conative elements in pilgrims' communication behavior when choosing umrah packages, which in the end may expose them to the risk of fraud. These three elements are framed based on the Theory of Mind (ToM), which explains how human beings understand and interpret the behavior of others through mental processes such as beliefs, intentions, and desires. From this perspective, the study seeks to understand how pilgrims form perceptions of the information received, the emotions involved in the selection process, as well as the intentions or behavioral tendencies to subscribe to a particular package.

This study employs a qualitative approach through the focus group discussion (FGD) method involving participants among prospective umrah pilgrims. The findings of the discussion show that pilgrims who have little exposure in terms of cognitive information, are easily influenced affectively, and act impulsively (conatively) are more likely to become victims of fraud. Locality factors such as living in rural areas, low levels of education, and being above 50 years of age were also identified as high-risk groups. These individuals often make decisions without critically verifying sources of information or seeking alternative views.

The implications of the study indicate that the Theory of Mind is relevant in the field of communication, particularly in understanding patterns of communication behaviour related to users' decision-making. This study also suggests that the ToM approach be expanded in other communication studies involving emotional manipulation and purchasing decisions.

Keywords: Theory of Mind; media literacy; communication behavior; umrah fraud; umrah pilgrims

INTRODUCTION

The hajj and umrah pilgrimages are important religious practices in Islam, where hajj is obligatory once in a lifetime for Muslims who are capable, whereas umrah is recommended (sunat) and can be performed throughout the year. The improvement in the socioeconomic status of Malaysian society has encouraged an increase in the number of umrah pilgrims every year [43]. This phenomenon has also stimulated the development of the Islamic tourism industry as more tour operators offer umrah packages at competitive prices using various marketing strategies.

Advances in communication technology, especially social media, broaden the promotional reach of operators through platforms such as Facebook, Instagram, and TikTok. However, this development has also opened space for misconduct and manipulation by irresponsible parties. Over the past decade, media reports have shown an increase in the number of umrah package fraud cases that have caused losses amounting to millions of ringgits and pilgrims stranded at airports [10], [9]. Government initiatives through the i-Umrah portal and the IMAMS application are aimed at monitoring agencies' operations but remain limited as they do not provide mechanisms for checking complaints and comprehensive information about legitimate operators.

This fraud issue is closely related to media literacy levels and communication behavior in society. Although social media penetration in Malaysia is high, it does not necessarily reflect good media literacy. A lack of ability to evaluate information, understand implicit messages, and scrutinize source credibility causes users to easily fall prey to fake advertisements and unrealistic offers [32], [40]. In addition, communication behavior—including language use, tone of voice, body language, listening ability, and response—also influences how critical individuals are when making decisions.

Research Problem And Objectives

The issue of umrah package fraud is increasingly worrying because it not only causes losses to prospective pilgrims but also tarnishes the image of the Islamic tourism industry. Forms of fraud identified include companies operating without valid licenses, the use of fake identities, misleading websites and online advertisements, as well as the misuse of celebrities or influencers as bait. There are also agencies that change packages without customers' consent, provide false information on flight schedules, accommodation, and additional services, or fail to refund payments on the pretext of rising costs [34], [17].

The elderly, pensioners, and low-income groups (B40) are the most affected because of their low level of awareness and lack of engagement in official checks before choosing an operator [36]. This situation shows that although existing laws are sufficient in terms of provisions, they are still not effective in closing the space for manipulation [37]. In addition, low media literacy in society makes them easily trapped by advertisements and false information on social media [32].

What is still not clearly understood is how the attitudes and patterns of thought of pilgrims—specifically from cognitive, affective, and conative dimensions—shape the way they communicate, make decisions, and eventually become ensnared in umrah fraud. The Theory of Mind (ToM) is viewed as suitable to explain this mechanism because it emphasizes individuals' ability to understand the mental states of others and to predict behavior based on communication. Although ToM has been widely applied in psychological studies involving children, business, and marketing, there has not yet been a study that uses it to examine umrah fraud issues through the lens of communication behavior. Therefore, the objective of this study is to identify the relationship between cognitive, affective, and conative elements in pilgrims' communication behavior when selecting umrah packages, which ultimately may expose them to the risk of fraud.

LITERATURE REVIEW AND THEORETICAL PERSPECTIVE

The hajj and umrah are key obligations in Islam that are closely related to financial, physical, and spiritual capability. Hajj is compulsory once in a lifetime for Muslims who are able, while umrah is recommended but strongly encouraged [31], [38]. The performance of these rituals not only functions as an act of worship, but also as a manifestation of gratitude, sacrifice, and a venue for global congregation of Muslims [5], [44].

However, the increase in the number of umrah pilgrims has brought other implications, particularly in relation to umrah package fraud. Statistics show that thousands of police reports have been lodged involving losses of millions of ringgits, with various modus operandi including unreasonably cheap packages, unjustified travel postponements, the use of celebrities or religious figures as bait, as well as exploitation of legal loopholes [8], [10], [28]. Although MOTAC and JAWHAR have provided guidelines and management manuals, enforcement remains limited, allowing problematic agencies to continue operating. Previous studies have also emphasized that although existing laws are capable of protecting consumers [37], gaps in implementation are often manipulated, and cases are classified as civil rather than criminal [17].

Media literacy factors have also been identified as contributing to society's vulnerability. Even though social media penetration in Malaysia is high [22], media literacy levels remain low, causing users to be easily influenced by fake advertisements, inaccurate information, and sweet promises in digital promotions [32], [40]. Studies abroad have also found moderate media literacy levels among university students [21], rural women [16], and the elderly [44]— indicating vulnerability across different societal groups.

Besides media literacy, communication behavior also plays an important role. Communication is not limited to verbal messages, but also includes nonverbal elements such as tone of voice, facial expressions, and body language [3], [39]. These elements are often exploited by irresponsible agents who are skillful at convincing pilgrims through persuasive communication styles. In the context of social psychology, consumer attitudes—which consist of cognitive, affective, and conative components—are also significant factors. Limited knowledge (cognitive), emotional belief (affective), and a tendency to act without verification (conative) often facilitate manipulation by scammers [6], [12].

Individual attitudes play an important role in social psychology because they influence perception, behavior, and communication. Attitudes encompass affective evaluations that can be positive or negative toward individuals, objects, or ideas, and are influenced by key characteristics such as affect (emotion), cognition (knowledge), conation (intent), effectiveness, contextual relevance, acceptability, stability, and consistency. The cognitive component refers to knowledge and perceptions formed through direct experience and information, whereas affect is associated with emotions, and conation refers to the intention to act [12].

In the communication context, cognition includes mental processes such as perception, comprehension, message interpretation, and knowledge formation that influence how messages are encoded and decoded [42], [26]. Attitudes and communication patterns formed through these mental processes determine the level of openness, honesty, empathy, and trust in social interactions, including in purchasing decisions or the selection of umrah packages [20].

The Theory of Mind (ToM) is seen as suitable to explain this mechanism because it emphasizes individuals' ability to understand the mental states of others and to predict behavior based on communication. Although ToM has been widely applied in psychological, child development, business, and marketing research, it has not yet been used to examine umrah fraud issues through the perspective of communication behavior.

Theory of Mind (ToM) refers to the ability of individuals to understand their own mental states and those of others in order to predict behavior [35]. It enables a person to assess others' intentions, emotions, beliefs, and desires, thereby facilitating social interaction and effective communication [15], [41]. ToM is often explained through Hilgard's Trilogy of Mind (1980), which classifies mental functions into cognitive, affective, and conative domains [18]. The cognitive domain encompasses knowledge acquisition and processing; the affective domain involves emotions and attitudes toward objects or situations; while the conative domain refers to intentions and tendencies to act [29].

The Tripartite ToM Model [13] reinforces the separation of these three domains and has been widely used in consumer behavior research to predict customer loyalty, perceived value, and purchasing decisions [7], [33], [27]. Studies have shown that interactions among these domains have a significant impact on social behavior, including the tendency to trust information or be influenced by persuasive communication [25].

In the context of umrah fraud, cognitive weaknesses (limited knowledge of official procedures), affective weaknesses (emotional trust without verification), and conative weaknesses (immediate action without checking) increase pilgrims' vulnerability to manipulation. Previous studies have also shown that the communication strategies of stakeholders such as agencies, mutawif, and authorities influence user perceptions and decisions [4], [19]. Therefore, the use of ToM as an analytical framework is appropriate because it provides a comprehensive understanding of how mental and communication factors interact to shape pilgrims' behavior, and how gaps in these three domains can be exploited by irresponsible parties.

Overall, past studies indicate that umrah fraud is not merely related to weaknesses in the law, but is also influenced by low media literacy, consumer attitudes that tend to trust offers without verification, and the persuasive communication style of operators. While many studies have examined law, media literacy, and communication separately, there is still a lack of research that integrates these elements within a psychological framework such as Theory of Mind to understand the communication mechanisms that lead to umrah fraud.

RESEARCH METHODOLOGY

This study adopts a qualitative design based on Focus Group Discussions (FGDs) to obtain an in-depth understanding of communication behavior that leads to umrah package fraud. This approach was chosen because it allows participants to share experiences interactively and collectively, thus producing rich data based on group dynamics [24], [30].

Sampling and Participants

Purposive sampling was used to select participants who met specific criteria to answer the research objectives. The participants consisted of 17 individuals divided into four focus groups, comprising umrah pilgrims from the B40 group and pensioners, representatives of licensed umrah tour operators, certified mutawwif, and officers from the Licensing and Tourism Enforcement Division of the Ministry of Tourism, Arts and Culture (MOTAC).

The selection of these groups was based on reports indicating that low-income groups and pensioners are primary targets of umrah package fraud [17], while industry representatives and authorities provide perspectives on implementation and enforcement. However, for the purpose of this article, only the umrah pilgrims group is discussed, while the other FGD groups—namely the mutawwif group, the Umrah and Ziarah Tour Operator group, and the Government agency group (MOTAC)—are not included in the discussion.

Data Collection Process

FGDs were conducted online to facilitate participation by those living far away or with time constraints. Each session involved four participants and was conducted for 1 hour and 30 minutes with a moderator (researcher) and an assistant to record nonverbal observations and ensure the smooth running of the session [23]. Semi-structured questions were used to maintain focus on the research objectives while allowing participants to freely share their views. Written consent was obtained from participants digitally, and the confidentiality of their identities was guaranteed.

Data Analysis

The FGD sessions were recorded, fully transcribed, and reviewed by supervisors and subject-matter experts for content accuracy. Data analysis used a multi-stage coding process with Atlas.ti version 9 software. The initial coding phase involved generating open categories based on recurring keywords and themes, followed by focused coding to form main themes aligned with Theory of Mind (ToM) as the analytical framework [11]. The analysis results are presented as conceptual themes linking cognitive, affective, and conative elements to communication behavior that leads to umrah fraud.

Ethical Considerations

This study adhered to research ethics procedures, including obtaining ethics clearance before data collection. Participants were clearly briefed on the purpose of the study, confidentiality rights, and the use of data for academic purposes.

Overall, the FGDs conducted with key stakeholders enabled the researchers to obtain in-depth empirical data, thereby achieving the study's objective of understanding the communication mechanisms and vulnerability factors of pilgrims to umrah fraud.

FINDINGS AND DISCUSSION

This study examines the connection between cognitive, affective, and conative factors in the process of selecting umrah packages by pilgrims that ultimately may expose them to fraud. The analysis is based on findings from FGDs with the umrah pilgrims' informant group.

Cognitive: Knowledge, Perception, and Media Literacy

The cognitive aspect refers to the level of knowledge and thinking processes of pilgrims when evaluating umrah packages. The findings show that pilgrims' sources of information depend on locality background and age factors. For urban pilgrims, access to communication technology enables them to compare prices, company reputations, and packages through online platforms such as Facebook, WhatsApp, Google, and other social media. In contrast, rural or elderly pilgrims prioritize offline information, particularly from close acquaintances, family members, religious teachers, or local figures, and tend to trust their recommendations without verification. This trust is rooted in the religious perception that matters related to worship are unlikely to be used for fraudulent trade, thereby increasing the risk of manipulation.

Mutawwif emphasized that first-time prospective pilgrims need more guidance because their information literacy level is low, whereas experienced pilgrims are more critical in evaluating packages. As company representatives in the Holy Land, mutawwif often become immediate points of reference for pilgrims facing package-related issues, which demands strong communication skills and quick problem-solving.

The findings also highlight media literacy issues as a critical factor. Post-pandemic technological developments require pilgrims to use applications such as Nusuk or digital visa platforms. However, many pilgrims—especially the elderly—are left behind in mastering these technologies, causing them to rely more on traditional communication channels. Informants suggested that umrah courses should emphasize digital literacy skills and the use of official applications to avoid fraud risks and to facilitate management in the Holy Land.

In addition, there is a growing phenomenon of DIY umrah packages that are increasingly popular through social media, offering lower prices and flexibility. Although recognized as high-risk (death, health problems, loss), lower costs have led pilgrims to still choose this method. This indicates a gap between risk awareness and actual actions, consistent with literature findings that cognitive understanding does not necessarily drive behavioral change [14].

Affective: Attitudes, Emotions, and Social Influence

The affective aspect refers to emotional elements, attitudes, and pilgrims' beliefs toward umrah packages. The FGDs showed differing views among groups. Informants from the pilgrims and mutawwif groups believed that influencers or religious figures do not play a significant role in influencing decisions, whereas tour operators and MOTAC insisted otherwise. In rural areas, religious figures and influential individuals are considered trusted authorities, making communities more exposed to manipulation.

The modus operandi of fraud syndicates includes using imams or bilal as "ambassadors" for fake cheap packages, offering prices as low as RM3,500 with claims of subsidies from the Saudi government. A case in Kelantan involving losses of RM10 million with more than 3,000 victims demonstrates the impact of such influence.

Besides external influence, pilgrims' attitudes of remaining silent despite dissatisfaction with services or misconduct also contribute to the cycle of fraud. For example, issues such as the use of foreign mutawwif who struggle to communicate are not reported because pilgrims do not want to "cause trouble," leading companies to repeat the same mistakes. This passive attitude resembles ToM findings in political contexts, where individuals recognize the falsity of information but choose not to speak out to avoid social risk [14].

Conative: Actions, Motivation, and Decisions

The conative aspect assesses the determination, effort, and actions of pilgrims in processing package information. Generally, awareness of the need to conduct cross-checks on operators and package information is acknowledged by all groups. However, implementation is not comprehensive. Three out of four pilgrim informants admitted that they had never conducted cross-checks because they trusted the company's reputation or acquaintances' recommendations. The lack of initiative increases the risk of becoming fraud victims, as also

noted by Ardani et al. [1], who found that weak information literacy makes it easier for illegal travel operators to deceive pilgrims.

In addition, cheap package prices are a key attraction. Fraud cases that offer low prices or “subsidies” show the tendency of society to take risks due to perceived economic value. However, better-educated pilgrims and younger groups are more likely to conduct additional checks before purchasing cheap packages, indicating interaction between educational background and conative actions.

At the same time, religious sentiment becomes a foundation of trust that is easily manipulated. The 2022 Visa Furada fraud case, involving losses of more than RM2.37 million to 400 affluent pilgrims, demonstrates that strong trust in certain parties prompted the purchase of expensive packages without verification. Syndicates exploited pilgrims’ deep desire to perform worship, regardless of socioeconomic or educational background.

Apart from price factors, social influence also shapes pilgrims’ decisions. Support or pressure from family members and acquaintances can change decisions even after payment has been made. According to informants from tour operators, pilgrims with low educational levels are more easily influenced by those around them, whereas better-educated individuals tend to make their own assessments based on official checks and customer reviews.

A deeper analysis shows that the three dimensions of Theory of Mind—cognitive, affective, and conative—are interlinked in influencing umrah pilgrims’ decisions, thereby creating room for manipulation and fraud.

Cognition: Pilgrims’ knowledge about packages and operators is strongly influenced by geographical factors, age, and media literacy. Urban pilgrims are more capable of checking and comparing packages digitally, while rural and elderly pilgrims rely more on face-to-face communication, making them more vulnerable. Limited exposure to official applications such as Nusuk further reinforces fraud risks.

Affect: Emotions and religious perceptions form the basis of trust toward package providers. Religious figures or influencers are seen as authoritative sources, and syndicates take advantage of this perception to promote fake packages. Pilgrims’ passive attitude in not providing feedback also allows misconduct to continue.

Conation: Although awareness of cross-checking exists, many pilgrims do not take such steps. Price factors, emotional impulses, and social influence often override rational consideration. This phenomenon aligns with the Visa Furada and cheap package fraud cases, which show how religious motivation and perceived value influence actions.

Overall, these findings assert that umrah fraud does not occur solely because of syndicates’ cunning tactics, but is also influenced by gaps in media literacy, passive attitudes, religious perceptions, and weaknesses in verification actions by the pilgrims themselves. The ToM framework demonstrates that interactions among cognitive, affective, and conative dimensions explain why society is easily influenced by religious narratives, economic offers, and social trust. These findings affirm the need for communication interventions based on digital literacy and consumer education strategies tailored to socio-demographic contexts.

Table 1: Summary of Findings Based on Theory of Mind (ToM) Domains and Risk Factors of Umrah Fraud

ToM Domain	Dimensions of Communication Behavior	Risk Factors of Umrah Fraud	Example FGD Quotes
Cognitive (Thinking)	Lack of knowledge about company licenses, real costs, and umrah procedures.	Low financial and religious literacy; no background checks on companies.	“I didn’t even know there was a MOTAC website to check company licenses.” (B40 participants)

	Reliance on informal information sources.	Dependence on advice from friends/relatives without official verification.	“I just followed my friend because she said it was cheap; I never thought to really check.”
Affective (Emotion)	Easily influenced by emotional narratives (e.g. “immediate reward,” “promotional price”).	Strong desire to perform umrah immediately; urgent emotions influence decisions.	“I was afraid I wouldn’t get the chance to go for umrah, so I rushed to pay the deposit.”
	Feeling of trust toward individuals wearing religious attire/appearing pious.	Stereotypical perception of religious appearance as a marker of credibility.	“He wore a robe and recited prayers, so I immediately felt confident.”
Conative (Action)	Making payments without written contracts.	Careless attitude toward official documents and payment receipts.	“I never got any contract, just the itinerary on WhatsApp.”
	Lack of action in reporting fraud.	Feeling ashamed or afraid of being blamed; perception that the complaint process is complicated.	“I knew I’d been cheated, but I was too lazy to go to the police station.”
	Complete dependence on third parties.	Handing over control without oversight; no involvement in reviewing travel arrangements.	“I left everything to them because I don’t know how to handle the visa.”

CONCLUSION

The issue of umrah package fraud in Malaysia reflects the challenges of media literacy, financial literacy, and religious literacy among Muslim society in the digital communication era. Findings based on Theory of Mind (ToM) confirm that the communication behavior of umrah pilgrims exposed to fraud is rooted in three main domains: cognitive, affective, and conative.

From the cognitive aspect, pilgrims show low awareness of official procedures, authentic information sources, and fraud risks. From the affective aspect, emotional influences such as urgent desire to perform worship and trust in the religious appearance of certain individuals have driven hasty decisions. From the conative aspect, the tendency to make payments without official documents, to hand over all travel matters to third parties, and the reluctance to report fraud reflect weaknesses in preventive actions.

This analysis emphasizes that umrah fraud does not stem solely from weak enforcement, but is closely related to communication patterns, social perceptions, and pilgrims’ psychological factors. Therefore, more comprehensive intervention approaches are needed, including education on media and religious literacy, strengthening evidence-based communication mechanisms, and empowering consumers through risk awareness campaigns.

The use of the Theory of Mind framework enables a deeper understanding of how manipulative communication affects decision-making processes, thus providing a strong foundation for policymakers, umrah industry players, and authorities to design more effective fraud prevention strategies.

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