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## Religious Commodification and Deceptive Marketing Go Hand in Hand: The Case of Kampoeng Kurma

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### **Abstract:**

*Religious commodification, especially Islamic commodification has been rampant in modern times. This phenomenon also emboldens companies with religious symbolism to conduct deceptive marketing, namely The Kampoeng Kurma Group. This research aims to investigate further the integration of religious commodification and deceptive marketing conducted by The Kampoeng Kurma Group. This research utilized a qualitative and descriptive approach through the case study of The Kampoeng Kurma Group's deceptive marketing. The findings of this research are The Kampoeng Kurma Group has benefitted from religious commodification practices. This in turn emboldens The Kampoeng Kurma Group to engage in deceptive marketing by offering its customers high and illogical investment returns, despite its lack of legal documents and business capabilities. This research implies that religious commodification could also bring a negative impact, especially if this practice is coupled with deceptive marketing. Thus, consumers need to be more critical and not easily convinced by the offerings of products that rely on religious commodification, especially if these products use unethical marketing practices such as deceptive marketing.*

**Keywords:** Religious Commodification, Deceptive Marketing, Kampoeng Kurma Group

## 1. Introduction

Religious commodification is the act of meeting business objectives by utilizing religious symbols as economic goods (Fakhrurroji, 2010; Umam, 2021). This phenomenon involves the merging of religion and business when the presentation of religious beliefs is limited to symbolic aspects and experiences a significant shift from being meaningful to becoming focused on material possessions (Muary & Atikah, 2023). In modern society, religion is commonly seen as a method of tackling various difficulties, resulting in a growing need for religious education and symbolism. As a result, the occurrence of religious commodification has become more widespread. The phenomenon of God's incorporation is evident such as in the United States. Historically, churches have conventionally relied on the monetary donations of their adherents. Nevertheless, in modern times, churches have progressively transitioned their dependence toward commercial endeavors, including the marketing of books, CDs, products, and other religious paraphernalia. As a result, religious institutions can accumulate significant financial assets, which allows them to build lavish and

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expensive church buildings (Hernandez-Ramdwar, 2013; Husna, 2018). Islam, being a significant worldwide religion in the present period, has also experienced commodification. Islam commodification is the act of commercializing Islam, wherein the religious devotion and symbolic elements of Islam are exploited as commodities that may be bought or sold for financial profit (Makiah et al., 2022). From this standpoint, one may contend that Islamic items are predominantly designed to generate economic profits, rather than giving priority to the reverence for religious rites and sentiments (Muary & Atikah, 2023). The prevalence of commodification is especially pronounced in Indonesia, as it houses the largest Muslim population worldwide. As a result, this has led to a favorable atmosphere for the commodification of Islamic activities and products.

In Indonesia, there has been a notable increase in the commodification of religion, namely the monetization of Islam, in recent decades. The rise of the Muslim bourgeoisie throughout the 1980s, along with the marginalization of Islamic politics and Islamic identity under the New Order administration, has led to several Indonesian Muslim factions advocating for a stronger Islamic identity (Elanda, 2019; Hidayah, 2021; Husna, 2018; Muary & Atikah, 2023). The realization of this aspiration started with the harmonization between the New Order government and Islamic institutions in the 1990s. Recently, some items with religious significance have appeared, such as the founding of an Islamic bank (Bank Muamalat Indonesia) and the introduction of household goods that have gained halal certification (Amna, 2019; Choiruzzad, 2013; Muary & Atikah, 2023). The downfall of the New Order regime in 1998 led to a heightened demand for products with Islamic symbols, thereby promoting the commodification of Islam in society. The predominance of the Islamization or Syariahisation of firm products became increasingly significant over the era from the 2000s to the 2010s. Many items have been subjected to Islamization, obtaining Syariah or halal certifications. These include a diverse array of commodities, such as fashion and beauty products, religious films, television programs, hotels according to Islamic values, Islamic tourist services, as well as Islamic property and plantation operations (Amna, 2019; Elanda, 2019; Husna, 2018; Ridho et al., 2023).

Utilizing this phenomenon, an Islamic plantation company called The Kampoeng Kurma Group was launched. This company was established in December 2016, and by 2017 had started its operation (Niaga.Asia, 2022; Sugianto, 2019). Since date palm has a significant religious value in Islam, The Kampoeng Kurma Group utilized this plant as its cash crop and tool of religious commodification. Thus, the Kampoeng Kurma Group achieved rapid success (Sugianto, 2019). From its first plantation in Jonggol, Bogor Regency, West Java Province, the Kampoeng Kurma Group quickly expanded into 4 more locations in West Java Province and 1 location in Banten Province by 2019. These locations were Jasinga and Tanjungsari in Bogor Regency, 2 locations in Cianjur Regency and Cirebon Regency, and 1 location in Lebak Regency (Sugianto, 2019; Tempo.co, 2021). By 2022, The Kampoeng Kurma Group had sold 4,248 plots of land to 2,825 investors, earning 333.9 billion rupiahs (Niaga.Asia, 2022; Tempo.co, 2021). Therefore, this rapid success emboldened The Kampoeng Kurma Group to offer illogical and overambitious claims to its customers, causing it to engage in deceptive marketing. For instance, The Kampoeng Kurma

Group claimed that the date palm trees would start to bore fruit in 4 to 10 years, and would continue to bore fruit until 90-100 years. The Kampoeng Kurma Group also claimed that the investment could yield 175 million rupiahs in yearly return from profit-sharing arrangements between investors and The Kampoeng Kurma Group per Islamic law. This is despite several problems in these claims, such as a potential increase in the maintenance of date palm trees and a potential decrease in date palms productivity after 50 years (Chanifah, 2021; Niaga.Asia, 2022; Pratiwi et al., 2021; Risa et al., 2018; Tempo.co, 2021). In addition, The Kampoeng Kurma Group was unable to realize its illogical and overambitious claims due to its lack of legal documents, such as a property trading broker business license (*Surat Izin Usaha Perantara Perdagangan Properti*) and permit as a financial investment firm from the regulatory body (Financial Services Authority or *Otoritas Jasa Keuangan*)(Tempo.co, 2021; VIVA, 2022). The rapid expansion and improper financial management of The Kampoeng Kurma Group also caused a shortage of funds within the company, causing many plots of land to remain undeveloped (Investigasi tvOne, 2021; Tempo.co, 2021). Therefore, several problems from The Kampoeng Kurma Group's deceptive marketing finally caused legal troubles (both criminal and civil) from its investors, Indonesian regulator (the Financial Services Authority), and law enforcement. Due to these legal and financial troubles, The Kampoeng Kurma Group became bankrupt and in the process of liquidation, while several of its directors (Arfah Husaifah and Risky Irawan) were charged with fraud allegations, completing the failure of The Kampoeng Kurma Group (Niaga.Asia, 2022; Tempo.co, 2021; VIVA, 2022).

Several scholars have elucidated the concept of religious commodification. Hernandez-Ramdwars (2013) elucidated the process of religious commodification in Cuba, Brazil, Haiti, and Trinidad and Tobago, specifically focusing on Santería, Candomblé, Vodou, and Orisha. Umam (2021) and Elanda (2019) examined the phenomenon of religious commodification specifically about Islamic housing. Ridho et al. (2023) elucidated many instances of Islamic commodification in Indonesia, encompassing Islamic charity and Islamic plantation. Deceptive marketing has been elucidated by other studies as well. Serota et al. (2022) explained the outcomes of deceptive marketing in the United States. Tipton et al. (2009) examined deceptive marketing practices in pharmaceutical companies in the United States. Bae et al. (2022) explained consumer responses to the deceptive advertising of Volkswagen. Although several academics have provided explanations for these occurrences, there has been a lack of additional exploration into the integration of religious commodification and deceptive marketing. Therefore, this study adopts a unique perspective by examining the fusion of religious commodification and deceptive marketing employed by the Kampoeng Kurma, which is the originality of this research. This study seeks to further examine the fusion of religious commodification and deceptive marketing carried out by the Kampoeng Kurma. This research also seeks to make a contribution to the developing body of literature on the commodification of religion and the use of deceptive marketing strategies. The subsequent sections of this research are organized as follows. Section Two comprises a comprehensive examination of the existing body of literature. Section Three delineates the research methodology employed in this study, while Section Four

encompasses the findings and subsequent analysis of this research. Section Five ultimately presents a conclusive summary and offers suggestions based on the findings of this investigation.

## **2. Theoretical Background**

### **Islam and Religious Commodification**

Commodification refers to the process through which use values are converted into trade values (Baharun & Niswa, 2019). This phenomenon occurs when a thing possesses inherent utility (such as the ability of a beverage to satisfy thirst) and afterward acquires economic worth due to its potential for exchange in the marketplace, hence generating financial gain (following the process of packaging the beverage in a container) (Yustati et al., 2017). Various items have been observed to undergo commodification, including but not limited to content, audiences, and labor (Baharun & Niswa, 2019). Religion, too, was not exempt from the trend of commodification (Yustati et al., 2017). Religious commodification refers to the practice of satisfying commercial interests by using religious symbols as economic commodities (Fakhruroji, 2010; Umam, 2021). This phenomenon entails a blurring of the boundaries between religion and commerce, wherein the practice of religiosity becomes confined to its formalistic symbolic elements and undergoes a notable transformation from being substantial to becoming materialistic (Muary & Atikah, 2023). In the contemporary era, Islam, as one of the most prominent global religions, has likewise undergone a process of commodification. The concept of Islamic commodification refers to the process of Islamic commercialization when the piety and symbolism associated with Islam are exploited as commodities that may be purchased or sold for financial gain (Makiah et al., 2022). From this perspective, it might be argued that Islamic products prioritize profit maximization over the consideration of religious rituals and feelings (Muary & Atikah, 2023).

The commodification of Islam in Indonesia has been facilitated by the emergence of the Muslim middle class throughout the 1980s (Husna, 2018). The implementation of New Order economic policies and educational reforms has facilitated the advancement of several Muslims into significant roles across various sectors, including but not limited to professions, reformist movements, legal practice, political and cultural spheres, technocratic positions, non-governmental organization activism, and Islamic preaching (Hidayah, 2021). Simultaneously, the New Order regime's marginalization of Islamic politics and Islamic identity, through the breakup of several Islamic political organizations and the prohibition of headscarves, coupled with the perceived erosion of moral values in society, has prompted a growing recognition among Muslims of the imperative to assert their Islamic identity (Elanda, 2019; Muary & Atikah, 2023). The waning of New Order authority due to declining economic circumstances, the emergence of civilian opposition formations, and external military opposition beyond the Army compelled the New Order government to engage in a process of reconciliation with Islamic factions during the 1990s. The inception of the Association of Indonesian Muslim Intellectuals (Ikatan Cendekiawan Muslim Indonesia or ICMI) in 1990 marked the establishment of a platform for intellectuals

and middle-class Muslims in Indonesia (Choiruzzad, 2013; Muary & Atikah, 2023). The rapprochement between the New Order administration and Islamic organizations has enabled a greater degree of freedom for Muslims to incorporate Islamic principles and symbols into their everyday routines, including the public display of headscarves (Choiruzzad, 2013). Therefore, a significant number of Muslims express a desire for items that incorporate Islamic symbols as a means of representing their Islamic identity. Consequently, several products that embody religious identity have emerged, including the establishment of an Islamic bank (Bank Muamalat Indonesia) and the availability of home goods certified as halal (Amna, 2019; Choiruzzad, 2013). The dissolution of the New Order administration in 1998 expedited the proliferation of religious fervor among Muslim culture. This phenomenon is seen in the emergence of several newly formed Islamic political parties, which have subsequently been accompanied by the introduction of commercial goods with Islamic symbols, such as an increased presence of Islamic banks. Throughout the 2000s, there was a noticeable increase in the prevalence of Islamization or Syariahisation, as evidenced by the implementation of various policies rooted in Islamic principles at both municipal and national levels. In the realm of commerce, several products have undergone Islamization, acquiring Syariah or halal certifications. This trend encompasses a wide range of items, including fashion and beauty products, religious films, television series, hotels according to Islamic principles, Islamic tourism offerings, as well as Islamic property and plantation ventures (Amna, 2019; Elanda, 2019; Husna, 2018; Ridho et al., 2023). These things have been utilized as commodities, actively capitalizing on Islam (Anis, 2013; Umam, 2021).

### **Brand and Deceptive Marketing**

Deceptive marketing is defined as distortion resulting from the falsification or omission of relevant information in a marketing activity to mislead or cause confusion, mistake, or otherwise misrepresent the true nature of the good or service (Bae et al., 2022; Nilsson, 2012). There are several types of deception being used in marketing, namely falsity (can be proven to be false objectively), omission (failing to disclose facts linked to material usage), and implication (which, although it cannot be expressed explicitly, deceives customers by making incorrect assumptions about a product's or service's characteristics) (Serota, 2019). Deceptive marketing could cause several negative impacts, such as negative reactions from the consumers, breed cynicism and distrust of the consumers, and cause consumers to avoid or boycott the product. In turn, this could harm the company's profitability and also could cause legal or regulatory problems for the company (Bae et al., 2022; Gao, 2008; Song et al., 2019; Tipton et al., 2009). Deceptive marketing is employed mainly using deceptive advertising, which is advertising with a distorted message containing falsification or omission of important information to mislead consumers (Bae et al., 2022). Examples of deceptive advertising can be found in the pharmaceutical industry. Several pharmaceutical companies have been found to use deceptive advertising, such as advertising with unsubstantiated effectiveness claims (for example, Duragesic claimed in its advertising that it could be used to treat the pain of end-stage cancer patients, despite its contraindication that the product could not be used for acute or postoperative pain, thus the advertising contained unsubstantiated effectiveness claims), omitted risk information (Crestor claimed that its product has confidence in

the safety and efficacy from FDA, despite FDA never issued such statement, therefore the advertisement contained omitted risk information), or unsubstantiated superiority claims (Zyrtec claimed that its product was superior to other allergy medicine, despite no substantial evidence or substantial clinical experience supported this claim, thus this advertising contained unsubstantiated superiority claims) (Tipton et al., 2009).

### **3. Methodology**

The present study employed qualitative methodologies for data analysis. In this scenario, the researcher would focus on examining factual and descriptive material that is not readily quantifiable within the qualitative methodology. The researcher opted for the qualitative technique due to its exploratory character. Consequently, researchers may get further insights into many facets of the phenomena (Sekaran & Bougie, 2016). Given the qualitative nature of this study, the data collected for this research is mostly in the form of non-quantifiable information, namely consisting of textual descriptions (Neuman, 2014). Secondary data for this research was obtained from pertinent news items. The researcher employed a descriptive methodology to evaluate the data in this study. The descriptive approach is a methodology employed to ascertain and delineate the characteristics of the subject of investigation (Sekaran & Bougie, 2016). The researcher aims to provide a systematic, accurate, and rigorous analysis of the commodification of religion and the use of deceptive marketing by the Kampoeng Kurma Group. By employing this approach, the investigator may also elucidate the phenomena comprehensively and offer a more profound study that surpasses the limitations of quantitative methodologies. The primary objective of this research is to provide a comprehensive analysis of the religious commodification and deceptive marketing practices employed by the Kampoeng Kurma Group. The utilization of the case study approach in this research is justified due to its ability to address empirical concerns related to a specific situation. The present discourse aims to adopt a more specific and focused approach towards the topic matter under investigation, to offer pertinent contextual information. The data collected through literature reviews was evaluated using qualitative approaches. In this particular case, the data obtained from the study's results is classified and extracted and afterward connected to the research question to address the formulation of the issue. The data collection process involved meticulous observation, which encompassed the practice of maintaining detailed records and doing thorough document analysis. This qualitative study employs the application of inductive reasoning, which is the systematic process of generating inferences based on individual symptoms and facts, eventually leading to a generalization as a conclusion (Neuman, 2014; Sekaran & Bougie, 2016).

### **4. Empirical Findings/Result**

#### **Introduction of Kampoeng Kurma**

During the 2000s and 2010s Islamization or Syariahisation was rampant in the business sector. Many products became Islamized or received Syariah or halal labels, such as fashion and beauty products, religious films, and television shows, Islamic

hotels, Islamic tourism, and even Islamic property (Amna, 2019; Elanda, 2019; Husna, 2018; Ridho et al., 2023). In 2017 the sentiment of Islamization in society could be considered at its height. During this year the Islamist activists became embroiled in the Election of the Special Capital Region of Jakarta Governor. In this election, the Islamist activists under the banner of the 212 movement were supporting a Muslim governor candidate (Mr. Anies Baswedan) against the incumbent Christian governor (Mr. Basuki Tjahaja Purnama or Ahok). The Islamist activists saw that since Jakarta is predominantly populated by Muslims, it must have a Muslim governor. In addition, Mr. Basuki Tjahaja Purnama was also embroiled in the accusation of religious blasphemy against Islam. Thus the Islamist activists were determined to unseat Mr. Basuki Tjahaja Purnama by using religious sentiment. Several large demonstrations were conducted in Jakarta, such as the 212 demonstration in the Monumen Nasional or Monas (the city center of Jakarta). These actions successfully helped Mr. Anies Baswedan to win the election and also brought the spirit of Islamization to its height. Riding high from this euphoria, The Kampoeng Kurma Group was launched. This company was established in December 2016, and by 2017 had started its operation (Niaga.Asia, 2022; Sugianto, 2019). The Kampoeng Kurma Group was a company that specialized in the establishment of date palm (known as *kurma* in Indonesia) plantations in Indonesia (Julianti et al., 2017). Date palm or *Phoenix dactylifera* is a plant species in the palm family native to the Middle East. The date palm has a significant religious value in Islam. Thus, the Kampoeng Kurma plantation utilized this by establishing an Islamic plantation with date palms as its cash crop. The start of the Kampoeng Kurma Group was considered successful. From its first plantation in Jonggol, Bogor Regency, West Java Province, the Kampoeng Kurma Group quickly expanded into 4 more locations in West Java Province and 1 location in Banten Province by 2019. These locations were Jasinga and Tanjungsari in Bogor Regency, 2 locations in Cianjur Regency and Cirebon Regency, and 1 location in Lebak Regency (Sugianto, 2019; Tempo.co, 2021). The Kampoeng Kurma Group offered a plot of land with 400-500 square meters that would be planted with 5 date palm trees to potential investors, for which the investors would pay 78 million rupiahs per plot of land. The Kampoeng Kurma Group claimed that the date palm trees would start to bore fruit in 4 to 10 years, and would continue to bore fruit until 90-100 years. The Kampoeng Kurma Group also claimed that the investment could yield 175 million rupiahs in yearly return from profit-sharing arrangements between investors and The Kampoeng Kurma Group per Islamic law (Chanifah, 2021; Niaga.Asia, 2022; Pratiwi et al., 2021; Tempo.co, 2021). In addition, The Kampoeng Kurma Group planned to establish a catfish fishery with 10,000 fish seeds, alongside Islamic housing, *pesantren* (Islamic boarding schools), swimming pools, archery fields, and equestrian fields. Since archery and horse riding are considered part of *sunnah* (the traditions and practices of the Islamic prophet Muhammad), The Kampoeng Kurma Group was planning to accommodate this activity for its investors, and this offer also served as further attractions for investors to invest more funds into The Kampoeng Kurma Group (Bempah, 2019; Ridho et al., 2023; Tempo.co, 2021). With the help of several prominent figures, such as Arifin Ilham and Syekh Ali Jabber (famous *ulama* or Muslim scholars) and Iti Octavia Jayabaya (Regent of Lebak Regency, Banten Province), The Kampoeng Kurma Group began to promote its businesses, and this

successfully attracts many potential investors for The Kampoeng Kurma Group (Sugianto, 2019).

### **Kampoeng Kurma and Deceptive Marketing**

Despite its religious branding and identity, The Kampoeng Kurma Group did not shy in employing deceptive marketing. Deceptive marketing is defined as distortion resulting from the falsification or omission of relevant information in a marketing activity to mislead or cause confusion, mistake, or otherwise misrepresent the true nature of the good or service (Bae et al., 2022; Nilsson, 2012). There are several types of deceptive marketing, namely falsity (can be proven to be false objectively), omission (failing to disclose facts linked to material usage), and implication (which, although it cannot be expressed explicitly, deceives customers by making incorrect assumptions about a product's or service's characteristics) (Serota, 2019). In the case of The Kampoeng Kurma Group, The Kampoeng Kurma Group conducted omissions and falsity in its deceptive marketing, namely:

#### **1. Return of Investment Claim**

The Kampoeng Kurma Group claimed that the date palm trees would start to bore fruit in 4 to 10 years, and would continue to bore fruit until 90-100 years. The Kampoeng Kurma Group also claimed that the investment could yield 175 million rupiahs in yearly return (Tempo.co, 2021). Some of these claims are supported by findings from other researchers, such as Rahmadani et al. (2017) who found that a date palm tree could produce 100 kilograms of dates worth 35 million rupiahs (with an assumed price of 35.000 rupiah/kilogram). Thus, 5 date palm trees could produce 500 kilograms of dates worth 175 million rupiahs (Rahmadani et al., 2017). However, other researchers such as Risa et al. (2018) found several potential problems in these claims. There is a potential increase in the maintenance of date palm trees from 50,000 rupiahs for each tree when the tree is four years old to 200,000 rupiahs for each tree when the tree is 26 years old. A 4-year-old date palm tree could only yield 25 kilograms of dates and a date palm tree could only produce a maximum yield of 120 kilograms of dates when it reaches 7 years old. A date palm tree can only provide maximum yield until it reaches 50 years old, and its productivity decreases after reaching 50 years old (Risa et al., 2018). Therefore the increase in maintenance cost of date trees might reduce the yield of investment for the investors. The investors might also not enjoy a yield of 175 million rupiahs in yearly return for 86-96 years, but could only enjoy this yield for 43 years. Thus the claims of The Kampoeng Kurma Group could be considered as containing several omissions that could potentially harm the investors.

#### **2. Lack of Legal Documents**

The Kampoeng Kurma Group offered a plot of land with date palm trees despite lacking important legal documents, such as a property trading broker business license (*Surat Izin Usaha Perantara Perdagangan Properti*) (VIVA, 2022). The lack of these legal documents prevented the legal transfer of the plot of land from The Kampoeng Kurma Group to its investors. Thus investors could not receive important legal documents as proof of ownership of the plot of land, such as deed of sale and purchase (*Akta Jual Beli*) and buyer's title certificate (*Sertifikat Hak Milik Pembeli*) (CNN Indonesia, 2020; Novika, 2021; VIVA, 2022). In addition, despite offering investment

opportunities for investors, The Kampoeng Kurma Group did not have a permit from the regulatory body (Financial Services Authority or *Otoritas Jasa Keuangan*) (Tempo.co, 2021). Therefore The Kampoeng Kurma Group omitted important information from its investors, namely that it lacked important legal documents, such as a property trading broker business license and permit as an investment company. This harmed the investors since the ownership of the plot of land became ambiguous and the investors did not have strong legal protection for their ownership of the plot of land and their investment in The Kampoeng Kurma Group.

### 3. Undeveloped Plots of Land

The Kampoeng Kurma Group offered the establishment of date palm plantations, alongside catfish fisheries, Islamic housing, pesantren (Islamic boarding schools), swimming pools, archery fields, and equestrian fields to its investors. For starters, The Kampoeng Kurma Group offered 100 plots of land to investors. This received with warm reception from the investors, and The Kampoeng Kurma Group quickly expanded its plantations by offering an additional 700 plots of land (Niaga.Asia, 2022; VIVA, 2022). By 2022, The Kampoeng Kurma Group had sold 4,248 plots of land to 2,825 investors, earning 333,9 billion rupiahs (Niaga.Asia, 2022; Tempo.co, 2021). Despite this, The Kampoeng Kurma Group faced a shortage of funds due to its rapid expansion and improper financial management. Further investigations by several investors found that many plots of land had not been planted with date palms and remained undeveloped. Another issue that came was several plots of land were located in the local cemetery and could not be developed. Several plots of land also have not been purchased from its previous landowners. Thus, The Kampoeng Kurma Group could not develop all plots of land on time, and many plots of land remain undeveloped (Investigasi tvOne, 2021; Tempo.co, 2021). Because of these problems by 2019 hundreds of investors that have bought plots of land since 2017 or 2018 began to feel wary and asked for refunds. In January 2019, The Kampoeng Kurma Group promised to provide a full refund and an additional 20 percent of funds for every investor who asked for a refund, for which around 50 percent of its investors asked for a refund. By July 2019, this promise was not fulfilled and several investors even received blank checks (Bempah, 2019; Novika, 2021). Due to this, hundreds of investors were visiting The Kampoeng Kurma Group office to ask for compensation, and also preparing further legal action (Bempah, 2019). Therefore The Kampoeng Kurma Group has conducted some falsity in its activity by failing to develop and hand over several plots of land to its investors on time and by failing to fulfill refund requests from its investors.

Due to its omissions and falsity in its deceptive marketing, The Kampoeng Kurma Group began facing legal troubles (both criminal and civil) from its investors, Indonesian regulator (the Financial Services Authority), and law enforcement in 2019. In April 2019 the Investment Alert Task Force of the Financial Services Authority (*Satuan Tugas Waspada Investasi Otoritas Jasa Keuangan*) listed The Kampoeng Kurma Group as an illegal investment company since The Kampoeng Kurma Group did not have a permit as an investment company from the Financial Services Authority (Tempo.co, 2021). By November 2019 due to the failure of The Kampoeng Kurma Group to fulfill refund requests from its investors, hundreds of investors visited The

Kampoeng Kurma Group office and began preparation of legal action against The Kampoeng Kurma Group under the leadership of one of the investors (Irvan Nasrun) (Bempah, 2019). The Kampoeng Kurma Group became irritated with this preparation and reported Irvan Nasrun for defamation to the police in November 2019 (Haryudi, 2019). However, this did not stop the police from conducting a preliminary investigation at The Kampoeng Kurma Group at the end of 2019, since the Financial Services Authority and several investors asked the police to investigate The Kampoeng Kurma Group for fraud allegations (Manullang, 2020). At the end of January 2020, a representative of the investors (Topan Manusama and Dwi Ramdhini) with the help of The Consumer Legal Aid Institute (*Lembaga Bantuan Hukum Konsumen*) filed a suspension of payment (*Penundaan Kewajiban Pembayaran Utang* or PKPU) motion to Commercial Court of Central Jakarta (*Pengadilan Niaga Jakarta Pusat*). This motion was filed to help The Kampoeng Kurma Group fulfill its obligation to its investors and to protect the investor's interests (Tempo.co, 2021). This motion was agreed upon by the judges in September 2020, and The Kampoeng Kurma Group received a suspension of payment status (Indraini, 2021). By November 2020, the Criminal Investigation Agency of the Indonesian National Police (*Badan Reserse Kriminal Kepolisian Republik Indonesia* or *Bareskrim Polri*) had upgraded the status of The Kampoeng Kurma investigation from the preliminary investigation into the full investigation phase (CNN Indonesia, 2020; Tempo.co, 2021). The suspension of payment status enabled The Kampoeng Kurma Group to offer several settlement proposals to its investors. However, the investors could not accept any of these proposals, and by May 2021 Commercial Court of Central Jakarta declared The Kampoeng Kurma Group insolvent. Thus The Kampoeng Kurma Group's remaining assets were liquidated with the help of bankruptcy curators to be distributed to its investors (Davina, 2021; Indraini, 2021; Novika, 2021; Tempo.co, 2021). Finally, by June 2022, the Criminal Investigation Agency of the Indonesian National Police charged Arfah Husaifah (President Director of The Kampoeng Kurma Group) and Risky Irawan (Company Commissioner and Co-Founder of The Kampoeng Kurma Group) with fraud allegations. The police also handed this case to the public prosecutors for further prosecution of The Kampoeng Kurma Group management (Niaga.Asia, 2022; VIVA, 2022).

### **Religious Commodification and Deceptive Marketing of Kampoeng Kurma**

The merging of religious commodification and deceptive marketing is evident in Kampoeng Kurma's marketing campaign and its accompanying rationale. In Indonesia, there has been a significant increase in the commodification of religion, namely the monetization of Islam, in recent decades. The rise of the Muslim bourgeoisie throughout the 1980s, along with the marginalization of Islamic politics and Islamic identity under the New Order administration, has led to the promotion of a stronger Islamic identity by various sections within the Indonesian Muslim community (Elanda, 2019; Hidayah, 2021; Husna, 2018; Muary & Atikah, 2023). The realization of this aspiration started with the re-establishment of harmony between the New Order government and Islamic institutions in the 1990s. Lately, there has been a rise in the presence of various products and services that have taken on a religious nature, such as the development of an Islamic bank (Bank Muamalat Indonesia) and the sale of home goods that are certified as halal (Amna, 2019; Choiruzzad, 2013;

Muary & Atikah, 2023). The downfall of the New Order regime in 1998 led to a heightened demand for products with Islamic symbols, hence intensifying the commodification of Islam in society. The incidence of Islamization or Syariahisation of firm assets has experienced a significant rise throughout the period spanning from the 2000s to the 2010s. Many items have been subjected to Islamization, obtaining Syariah or halal certifications. These include a diverse array of commodities, such as fashion and beauty products, religious films, television programs, hotels according to Islamic values, Islamic tourist services, as well as Islamic property and plantation operations (Amna, 2019; Elanda, 2019; Husna, 2018; Ridho et al., 2023).

Utilizing this phenomenon, an Islamic plantation company called The Kampoeng Kurma Group was launched. This company was established in December 2016, and by 2017 had started its operation (Niaga.Asia, 2022; Sugianto, 2019). Since date palm has a significant religious value in Islam, The Kampoeng Kurma Group utilized this plant as its cash crop and tool of religious commodification. Religious commodification refers to the process of commodification when the piety and symbolism associated with religion are exploited as commodities that may be purchased or sold for financial gain (Makiah et al., 2022). In this case, date palms are the religious symbols that were commercialized and exploited by The Kampoeng Kurma Group. Riding high from the success of the 212 movement and with the help of several prominent figures, such as Arifin Ilham and Syekh Ali Jabber (famous *ulama* or Muslim scholars) and Iti Octavia Jayabaya (Regent of Lebak Regency, Banten Province), the Kampoeng Kurma Group achieved rapid success (Sugianto, 2019). From its first plantation in Jonggol, Bogor Regency, West Java Province, the Kampoeng Kurma Group quickly expanded into 4 more locations in West Java Province and 1 location in Banten Province by 2019. These locations were Jasinga and Tanjungsari in Bogor Regency, 2 locations in Cianjur Regency and Cirebon Regency, and 1 location in Lebak Regency (Sugianto, 2019; Tempo.co, 2021). By 2022, The Kampoeng Kurma Group had sold 4,248 plots of land to 2,825 investors, earning 333,9 billion rupiahs (Niaga.Asia, 2022; Tempo.co, 2021). Thus, this rapid success emboldened The Kampoeng Kurma Group to offer illogical and overambitious claims to its customers, causing it to engage in deceptive marketing. In this case, The Kampoeng Kurma Group claimed that the date palm trees would start to bore fruit in 4 to 10 years, and would continue to bore fruit until 90-100 years. The Kampoeng Kurma Group also claimed that the investment could yield 175 million rupiahs in yearly return from profit-sharing arrangements between investors and The Kampoeng Kurma Group per Islamic law (Chanifah, 2021; Niaga.Asia, 2022; Pratiwi et al., 2021; Tempo.co, 2021). In addition, The Kampoeng Kurma Group planned to establish a catfish fishery with 10,000 fish seeds, alongside Islamic housing, *pesantren* (Islamic boarding schools), swimming pools, archery fields, and equestrian fields (Bempah, 2019; Ridho et al., 2023; Tempo.co, 2021). However, several problems were raised from these claims. The Kampoeng Kurma Group claimed that the date palm trees would start to bore fruit in 4 to 10 years, and would continue to bore fruit until 90-100 years. The Kampoeng Kurma Group also claimed that the investment could yield 175 million rupiahs in yearly return. Despite this, the claim was problematic due to the potential increase in the maintenance of date palm trees from 50,000 rupiahs for each tree when the tree is four years old to 200,000 rupiahs for

each tree when the tree is 26 years old. A 4-year-old date palm tree could only yield 25 kilograms of dates and a date palm tree could only produce a maximum yield of 120 kilograms of dates when it reaches 7 years old. A date palm tree can only provide maximum yield until it reaches 50 years old, and its productivity decreases after reaching 50 years old (Risa et al., 2018). Therefore the increase in maintenance cost of date trees might reduce the yield of investment for the investors. The investors might also not enjoy a yield of 175 million rupiahs in yearly return for 86-96 years, but could only enjoy this yield for 43 years. In addition, The Kampoeng Kurma Group was unable to realize its illogical and overambitious claims due to its lack of legal documents, such as a property trading broker business license (*Surat Izin Usaha Perantara Perdagangan Properti*) and permit as a financial investment firm from the regulatory body (Financial Services Authority or *Otoritas Jasa Keuangan*) (Tempo.co, 2021; VIVA, 2022). The lack of these legal documents prevented the legal transfer of the plot of land from The Kampoeng Kurma Group to its investors. Thus investors could not receive important legal documents as proof of ownership of the plot of land, such as deed of sale and purchase (*Akta Jual Beli*) and buyer's title certificate (*Sertifikat Hak Milik Pembeli*) (CNN Indonesia, 2020; Novika, 2021; VIVA, 2022). The rapid expansion and improper financial management of The Kampoeng Kurma Group also caused a shortage of funds within the company, causing many plots of land to remain undeveloped (Investigasi tvOne, 2021; Tempo.co, 2021). Therefore, several problems from The Kampoeng Kurma Group's deceptive marketing finally caused legal troubles (both criminal and civil) from its investors, Indonesian regulator (the Financial Services Authority), and law enforcement. Due to these legal and financial troubles, The Kampoeng Kurma Group became bankrupt and in the process of liquidation, while several of its directors (Arfah Husaifah and Risky Irawan) were charged with fraud allegations, completing the failure of The Kampoeng Kurma Group (Niaga.Asia, 2022; Tempo.co, 2021; VIVA, 2022).

The Kampoeng Kurma Group's deceptive marketing underscores the paradoxical connection between the commodification of religion and the use of deceptive marketing tactics. The widespread commodification of Islamic practices and symbols during the 2000s and 2010s has led to a significant alteration in their significance. Once seen as acts of religious piety, habits such as consuming date palms have evolved into valuable commodities in the economy. The widespread commodification of Islam has also caused a change in how society views Islamic devotion. Now, many believe that someone's commitment to Islamic symbols in public, such as investing in date palm plantations, shows their level of piety (Elanda, 2019; Ridho et al., 2023). The described change led to unexpected consequences, as The Kampoeng Kurma Group and other organizations who benefited from the commodification of Islam believed that they had gained a higher level of moral and religious authority in society. The Kampoeng Kurma Group and other firms argue that their goods are essential for Muslims to achieve a state of piety, as these objects are fundamental to Islamic symbolism. Thus, The Kampoeng Kurma Group held the belief that the use of deceptive marketing methods was acceptable since it was seen as religiously legitimate. This assessment implies that the Islamic religion and devotion have been reduced to a mere symbol and concentrated only on surface displays. The importance of spirituality, a fundamental component of Islamic teachings, has been diminished

due to a focus on symbols and other components (Ridho et al., 2023). This clarifies The Kampoeng Kurma Group's justification for utilizing deceptive marketing strategies, as it focused solely on instructing Muslims to achieve piety by investing in the date palm plantations as the symbol of Islam, while disregarding other essential Islamic teachings, such as *insaniyyah* (humanity). Islamic teachings emphasize the need to do business honestly and fairly. This opposes the use of deceptive marketing methods adopted by The Kampoeng Kurma Group (Handayani & Fathoni, 2019). In the end, this event created a paradoxical scenario where the commodification of Islamic activities and the deployment of deceptive marketing methods were connected, even if they did not take into account the fundamental humanistic ideals advocated by Islamic teachings.

## 5. Discussion

The discussion surrounding the introduction of Kampoeng Kurma delves into the phenomenon of Islamization or Syariahisation within the business sector during the 2000s and 2010s, a period marked by the growing presence of products and services labeled as Islamic or Syariah-compliant. This trend encompassed various industries, including fashion, beauty, tourism, and property. The culmination of this sentiment was observed during the 2017 Jakarta gubernatorial election, where Islamist activists rallied behind a Muslim candidate, reflecting heightened religious sentiments within society. Against this backdrop, the emergence of The Kampoeng Kurma Group capitalized on the prevailing wave of Islamization, establishing itself as an Islamic plantation company specializing in date palm cultivation.

However, despite its religious branding, The Kampoeng Kurma Group engaged in deceptive marketing practices, which became evident through several instances of omission and falsity in its marketing claims. The company promised substantial returns on investments in date palm plantations, projecting a rosy picture of future profitability. Yet, closer scrutiny revealed potential discrepancies and omissions in these claims. For instance, while the company touted high yields from date palm trees, research findings pointed to potential limitations and challenges, such as increasing maintenance costs and declining productivity with age.

Moreover, The Kampoeng Kurma Group operated without crucial legal documentation, raising questions about the legitimacy of its business practices. The absence of proper permits and licenses hindered the legal transfer of land ownership to investors, leaving them vulnerable and without adequate legal protection. Additionally, the company's rapid expansion and financial mismanagement led to undeveloped plots of land, exacerbating investor concerns and prompting demands for refunds.

As legal and financial troubles mounted, The Kampoeng Kurma Group faced repercussions from investors, regulators, and law enforcement agencies. The company's bankruptcy and subsequent liquidation underscored the severe consequences of its deceptive marketing tactics and operational shortcomings.

The case of The Kampoeng Kurma Group highlights the intersection of religious commodification and deceptive marketing in contemporary business practices. The commodification of religious symbols and practices, coupled with the use of deceptive marketing strategies, reflects a paradoxical relationship between commercialization and piety. While ostensibly promoting Islamic values, organizations like The Kampoeng Kurma Group prioritize profit-making and employ unethical marketing tactics, disregarding fundamental Islamic teachings on honesty and fairness in business dealings. This discordance underscores a broader societal shift, where surface displays of religious affiliation often overshadow genuine spiritual values and ethical principles.

In conclusion, the case of The Kampoeng Kurma Group serves as a cautionary tale, illustrating the ethical and legal pitfalls inherent in the commodification of religion and the use of deceptive marketing. Moving forward, businesses must prioritize transparency, integrity, and adherence to ethical standards, rather than exploiting religious sentiments for financial gain. Additionally, regulators and law enforcement agencies play a crucial role in safeguarding consumers' interests and holding accountable those who engage in deceptive practices within the marketplace.

## **6. Conclusions**

Religious commodification is the act of meeting business objectives by utilizing religious symbols as economic goods (Fakhrurroji, 2010; Umam, 2021). This phenomenon involves the merging of religion and business when the presentation of religious beliefs is limited to symbolic aspects and experiences a significant shift from being meaningful to becoming focused on material possessions (Muary & Atikah, 2023). In modern society, religion is commonly seen as a method of tackling various difficulties, resulting in a growing need for religious education and symbolism. As a result, the occurrence of religious commodification has become more widespread. Islam, being a significant worldwide religion in the present period, has also experienced commodification. Islam commodification is the act of commercializing Islam, wherein the religious devotion and symbolic elements of Islam are exploited as commodities that may be bought or sold for financial profit (Makiah et al., 2022). From this standpoint, one may contend that Islamic items are predominantly designed to generate economic profits, rather than giving priority to the reverence for religious rites and sentiments (Muary & Atikah, 2023). The prevalence of commodification is especially pronounced in Indonesia, as it houses the largest Muslim population worldwide.

As a result, this has led to a favorable atmosphere for the commodification of Islamic activities and products. In Indonesia, there has been a notable increase in the commodification of religion, namely the monetization of Islam, in recent decades. The rise of the Muslim bourgeoisie throughout the 1980s, along with the marginalization of Islamic politics and Islamic identity under the New Order administration, has led to several Indonesian Muslim factions advocating for a stronger Islamic identity

(Elanda, 2019; Hidayah, 2021; Husna, 2018; Muary & Atikah, 2023). The realization of this aspiration started with the harmonization between the New Order government and Islamic institutions in the 1990s. Recently, some items with religious significance have appeared, such as the founding of an Islamic bank (Bank Muamalat Indonesia) and the introduction of household goods that have gained halal certification (Amna, 2019; Choiruzzad, 2013; Muary & Atikah, 2023).

The downfall of the New Order regime in 1998 led to a heightened demand for products with Islamic symbols, thereby promoting the commodification of Islam in society. The predominance of the Islamization or Syariahisation of firm products became increasingly significant over the era from the 2000s to the 2010s. Many items have been subjected to Islamization, obtaining Syariah or halal certifications. These include a diverse array of commodities, such as fashion and beauty products, religious films, television programs, hotels according to Islamic values, Islamic tourist services, as well as Islamic property and plantation operations (Amna, 2019; Elanda, 2019; Husna, 2018; Ridho et al., 2023). Utilizing this phenomenon, an Islamic plantation company called The Kampoeng Kurma Group was launched. This company was established in December 2016, and by 2017 had started its operation (Niaga.Asia, 2022; Sugianto, 2019). Since date palm has a significant religious value in Islam, The Kampoeng Kurma Group utilized this plant as its cash crop and tool of religious commodification. Thus, the Kampoeng Kurma Group achieved rapid success (Sugianto, 2019). From its first plantation in Jonggol, Bogor Regency, West Java Province, the Kampoeng Kurma Group quickly expanded into 4 more locations in West Java Province and 1 location in Banten Province by 2019.

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The widespread commodification of Islam caused a change in how society views Islamic devotion. Now, many believe that someone's commitment to Islamic symbols in public, such as investing in date palm plantations, shows their level of piety (Elanda, 2019; Ridho et al., 2023). The described change led to unexpected consequences, as The Kampoeng Kurma Group and other organizations who benefited from the commodification of Islam believed that they had gained a higher level of moral and religious authority in society. In this case, The Kampoeng Kurma Group held the belief that the use of deceptive marketing methods was acceptable since it was seen as religiously legitimate (Ridho et al., 2023). This clarifies The Kampoeng Kurma Group's justification for utilizing deceptive marketing strategies, as it focused solely on instructing Muslims to achieve piety by investing in the date palm plantations as the symbol of Islam, while disregarding other essential Islamic teachings, such as *insaniyyah* (humanity). Islamic teachings emphasize the need to do business honestly and fairly. This opposes the use of deceptive marketing methods adopted by The Kampoeng Kurma Group (Handayani & Fathoni, 2019).

In the end, this event created a paradoxical scenario where the commodification of Islamic activities and the deployment of deceptive marketing methods were connected, even if they did not take into account the fundamental humanistic ideals advocated by Islamic teachings. For future research, it is suggested to analyze other phenomena of religious commodification, such as Islamic property or Islamic clothing. This research implies that religious commodification could also bring a negative impact, especially if this practice is coupled with deceptive marketing. Thus, consumers need to be more critical and not easily convinced by the offerings of products that rely on religious commodification, especially if these products use unethical marketing practices such as deceptive marketing.

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