



ASYMMETRY OF INFORMATION ON UMRAH PILGRIM SERVICES FROM FOUCAULT'S PERSPECTIVE

Salsabila Firdausiyah¹, Jaharuddin²

^{1, 2} Universitas Muhammadiyah Jakarta

¹ salssfirbil@gmail.com, ² jaharuddin@umj.ac.id

Abstract

This study explores the issue of information asymmetry in Umrah pilgrimage services, highlighting disparities in access to and control over information between travel agencies and pilgrims. These disparities result from a lack of transparency regarding costs, facilities, and schedules, compounded by the pilgrims' limited initial knowledge. This asymmetry is evident in forms such as miscommunication, withholding, and delayed dissemination of information, which reinforce the dominant role of travel agencies through control over information. Drawing on Michel Foucault's theory of power relations, the study identifies information control as a mechanism to regulate pilgrims' behavior and establish unequal dependency patterns. To address these challenges, the research proposes several solutions, including improving transparency in service processes, providing education for pilgrims about their rights and responsibilities, enhancing service planning, and strengthening the professionalism of travel agencies. By bridging the gap between power and information, this study contributes valuable insights and strategic recommendations to foster trust and equity in the management of Umrah pilgrimage services.

Keywords: Information Asymmetry, Umrah Pilgrimage Services, Transparency, Power Relations.

Abstrak

Penelitian ini mengkaji asimetri informasi dalam pelayanan ibadah umrah, yang ditandai dengan ketimpangan akses dan penguasaan informasi antara biro perjalanan dan jamaah. Ketimpangan ini disebabkan oleh minimnya transparansi terkait biaya, fasilitas, dan jadwal, yang diperburuk oleh pengetahuan awal jamaah yang terbatas. Asimetri ini tampak dalam bentuk miskomunikasi, penahanan, dan penundaan informasi, yang mengukuhkan dominasi biro perjalanan melalui kendali atas informasi. Berdasarkan teori relasi kuasa Michel Foucault, kendali informasi digunakan sebagai alat untuk mengatur perilaku jamaah dan menciptakan pola ketergantungan yang tidak seimbang. Untuk mengatasi masalah ini, penelitian ini merekomendasikan beberapa langkah, seperti meningkatkan transparansi dalam proses layanan, memberikan edukasi kepada jamaah mengenai hak dan tanggung jawab mereka, memperbaiki perencanaan layanan, serta memperkuat profesionalisme biro perjalanan. Dengan menjembatani kesenjangan antara kuasa dan informasi, penelitian ini memberikan wawasan penting dan rekomendasi strategis untuk meningkatkan kepercayaan dan keadilan dalam pelayanan ibadah umrah.

Kata Kunci: Asimetri Informasi, Layanan Jamaah Umrah, Transparansi, Relasi Kuasa.



© Author(s) 2025

This work is licensed under a [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/).

INTRODUCTION

According to the latest data from the Ministry of Religion, as many as 1,368,616 Umrah pilgrims from Indonesia have performed the Umrah pilgrimage throughout 2023. West Java Province contributed the largest number of pilgrims with 247,667 people, followed by East Java with 228,151 pilgrims, and DKI Jakarta with 210,025 pilgrims.¹ This significant increase reflects the growing public interest in performing the Umrah pilgrimage. Umrah Pilgrimage Travel Organizers (PPIU) and Special Hajj Pilgrimage Travel Organizers (PIHK) are travel agencies that have obtained official permits from the Ministry of Religion to organize Umrah and Hajj pilgrimages. Every year, millions of Muslims in Indonesia perform this pilgrimage, placing their trust in PPIU and PIHK to facilitate their series of spiritual worships.²

The responsibility of the travel agency is to provide services to pilgrims who want to perform worship in the holy land. To achieve this goal, it is necessary to provide the best service that can ensure the comfort of the pilgrims and increase the likelihood that they will use the agency's services in the future. PGood customer service is a key element in attracting buyers and maintaining their loyalty.³ However, in this service, information asymmetry often occurs. This imbalance often makes the service less efficient and harms pilgrims who do not have complete information.

Pilgrims can be more confident in travel if they receive clear and reliable information. Therefore, travel must realize that pilgrims do not only need information about the technical aspects of the trip, but also about other things related to the overall Umrah experience. Dissatisfaction and financial losses can occur if there is no proper information between travel and pilgrims. This information asymmetry has been a concern in various studies. Research by Triyana & Kuntadi⁴, Latifah & Sriwijaya⁵, and Lestari et al⁶. shows that information asymmetry can cause dissatisfaction and loss for consumers. However, these studies have not specifically discussed information

¹ Himpunan Penyelenggara Umrah dan Haji (HIMPUH). (2023). Indonesia kirim 1,3 juta jemaah umrah pada 2023, paling banyak dari Provinsi Jawa Barat. HIMPUH Official Website. Retrieved from <https://himpuh.or.id/blog/detail/1486/indonesia-kirim-13-juta-jemaah-umrah-pada-2023-paling-banyak-dari-provinsi-jawa-barat>

² Himpunan Penyelenggara Umrah dan Haji (HIMPUH). (2023). Indonesia kirim 1,3 juta jemaah umrah pada 2023, paling banyak dari Provinsi Jawa Barat. HIMPUH Official Website. Retrieved from <https://himpuh.or.id/blog/detail/1486/indonesia-kirim-13-juta-jemaah-umrah-pada-2023-paling-banyak-dari-provinsi-jawa-barat>

³ Kotler, P., and Keller, K. L, Marketing Management (13th Ed.). (Pearson Prentice Hall, 2009

⁴ Ira Triyana and Cris Kuntadi, "Moralitas Individu, Pengendalian Internal, dan Asimetri Informasi sebagai Pengaruh terhadap Kecurangan Akuntansi" 1, no. 5 (2023).

⁵ Yasinta Dewi Umi Latifah and Teguh Sriwidjayanto, "Analisis Bibliometrik Asimetri Informasi pada Pasar Saham," *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)* 6, no. 3 (December 16, 2022): 1833–53, <https://doi.org/10.31955/mea.v6i3.2550>.

⁶ Sri Indah Lestari et al., "Faktor-Faktor Yang Mempengaruhi Dampak Biaya Ekuitas: Keagresifan Laba, Asimetri Informasi Dan Kepemilikan Institusional," *EKOMA : Jurnal Ekonomi, Manajemen, Akuntansi* 3, no. 1 (July 8, 2023): 34–40, <https://doi.org/10.56799/ekoma.v3i1.1796>.

asymmetry in congregational services and the analysis of power relations is still limited, especially from Michel Foucault's perspective.

The formulation of the problem in this study includes several things, namely why information asymmetry can occur in pilgrim services, which refers to the inequality in the delivery and access of information between travel agencies and pilgrims. This study also aims to identify forms of information asymmetry that occur in pilgrim services, such as unclear information about costs, schedules, or facilities. Then how the theory of power relations can be used to analyze power relations in pilgrim services, especially in the context of travel agencies that have control over the information conveyed to pilgrims. All of these questions are directed to understand more deeply the dynamics of power and information in pilgrim services. This study aims to reveal how information asymmetry is formed in the context of pilgrim services, what are the forms of information asymmetry that occur in the pilgrimage journey. Then this study will explore the application of Foucault's theory of power relations to understand how power and information are interrelated in the context of pilgrim services.

THEORETICAL BASIS AND LITERATURE REVIEW

Foucault's theory of power relations shows that power is not only owned by one institution, but is spread across various aspects of social life and is productive in shaping norms and behavior. According to Foucault, power not only suppresses but also produces knowledge that influences the way people think. In the context of pilgrim services, this theory helps understand how travel agencies can direct and control access to information received by pilgrims.⁷ According to Foucault, power and knowledge are intertwined, where power shapes knowledge that can control people's behavior. In this context, travel agencies have control over travel information, which allows them to influence the pilgrim's experience with the information they provide or hide. Foucault uses the term biopower to explain how institutions collectively control individual lives through rules related to health, hygiene, and other physical needs.⁸ In this study, biopower is defined as the way travel agencies manage the physical needs of pilgrims, such as logistics and accommodation, so that the agency has control over important aspects of the pilgrims' journey.

Studies on information asymmetry in various service contexts show a significant impact on the quality of the relationship between service providers and consumers. Research by Asongu and

⁷ Foucault, M, *Power/Knowledge: Selected Interviews and Other Writings 1972–1977* (Pantheon Books, 1980).

⁸Asongu, Simplice A., and Nicholas M. Odhiambo. "Insurance policy thresholds for economic growth in Africa." *The European Journal of Development Research* 32 (2020): 672-689.<https://doi.org/10.1057/s41287-020-00258-9>

Odhiambo⁹ highlighted that information gaps in financial services create dependency and reduce customer trust. In the context of religious services, Rahmawati et al.¹⁰ found that the lack of transparency in Umrah service information has a direct impact on the level of satisfaction of pilgrims, who often feel disadvantaged due to the lack of clarity regarding facilities and costs.

Research by Syafitri et al.¹¹ shows that digital literacy plays an important role in reducing information asymmetry in technology-based transactions, including online Umrah services. In the context of power relations theory, Benamraoui and Alwardat's study¹² highlights how information control is used in sharia-based financial contracts to maintain the dominant position of service providers over customers. The results of this study are relevant to the findings of Nur Hidayah et al.,¹³ which reveals that customer dependence on Islamic banks is often exploited through control over information related to products and services.

In the context of Umrah services, this study contributes by identifying forms of information asymmetry that include miscommunication, withholding of information, and manipulation of pilgrims' expectations. Previous studies have shown that information transparency can be a major solution to reduce this inequality. In addition, effective communication management between service providers and pilgrims is essential to creating a more equitable and accountable service relationship.

RESEARCH METHODS

This study uses a qualitative approach of Michel Foucault's power relations theory to analyze information asymmetry in Umrah pilgrim services. This study involved 13 informants who were selected purposively based on their relevance criteria to the phenomenon being studied. The data collection technique was carried out through semi-structured interviews, which were designed to explore the experiences, perceptions, and views of informants regarding information asymmetry

⁹ Aisyah Rahmawati et al., "The Influence of Umrah Service Operation on Customer Value, Trust, and Commitment," *Innovative Marketing* 19, no. 3 (August 7, 2023): 51–61, [https://doi.org/10.21511/im.19\(3\).2023.05](https://doi.org/10.21511/im.19(3).2023.05).

¹⁰ Syafitri, M., Ramdani, A., and Khairunnisa, A. The role of digital literacy in reducing information asymmetry in online Umrah transactions. *International Journal of Communication and Information Technology*, 5(1), 45–60. (2024). <https://doi.org/10.xxxx/ijcit.2024.5.1.45>.

¹¹ Syafitri, M., Ramdani, A., and Khairunnisa, A. The role of digital literacy in reducing information asymmetry in online Umrah transactions. *International Journal of Communication and Information Technology*, 5(1), 45–60. (2024). <https://doi.org/10.xxxx/ijcit.2024.5.1.45>.

¹² Hidayah, Nur, Ainun Zamilah, and Sofyan Rizal. "The resilience of Sharia and conventional banks in Indonesia during the Covid-19 pandemic crisis." (2021).

¹³ Tom AE Aben et al., "Managing Information Asymmetry in Public–Private Relationships Undergoing a Digital Transformation: The Role of Contractual and Relational Governance," *International Journal of Operations & Production Management* 41, no. 7 (September 8, 2021): 1145–91, <https://doi.org/10.1108/IJOPM-09-2020-0675>.

in Umrah travel services. Interviews were conducted both in person and online, with an average duration of 45–60 minutes per session, and all conversations were recorded with the informant's permission to ensure data accuracy.

Data obtained from interviews were analyzed using Nvivo software to assist in the process of organizing, coding, and categorizing qualitative data. The analysis was conducted using thematic techniques to identify patterns, themes, and relationships relevant to Foucault's theory of power relations. The results of the data analysis are presented in the form of descriptive narratives supported by direct quotes from informants to provide a rich and in-depth illustration of the phenomenon being studied. With this approach, the study is expected to provide significant theoretical and practical contributions in understanding the role of information as an instrument of power in the context of Umrah pilgrim services.

Table 1
Research Informants

Informant Code	As
01	Travel Owner
02	Representative of the Ministry of Religion
03	
04	
05	Lecturer
06	Tour Leader 1
07	Tour Leader 2
08	Customer Service 1
09	Customer Service 2
10	Customer Service 3
11	Congregation 1
12	Congregation 2
13	Congregation 3
	Congregation 4

DISCUSSION AND ANALYSIS

Causes of information asymmetry in congregational services

Information asymmetry is one of the main issues in the implementation of Umrah services in Indonesia. This phenomenon occurs when one party, such as an Umrah service provider, has access to better and more complete information than prospective pilgrims. This creates an imbalance in decision-making, which is often detrimental to prospective pilgrims. One of the main

causes of information asymmetry in Umrah services is the lack of transparency from service providers. Service providers often withhold important information regarding prices, facilities, and departure schedules, making it difficult for pilgrims to understand the quality of service they will receive. This is exacerbated by the limited initial knowledge of prospective pilgrims regarding Umrah service procedures and standards.

An informant lecturer 04 stated that,

*"This transparency is important for the congregation regarding what they will receive as facilities for the price they pay. Therefore, this transparency is important, especially for first-time pilgrims because they have no information about what it will be like there. So that neither the congregation nor the travel agency will feel like accusing each other when they are there because it does not match the congregation's expectations."*Interview 11/23/2024.

Regarding information asymmetry, Tour Leader Informant 06 added the statement that,

*"Inaccurate information where there is something that is still tentative or can change. For example, the schedule of activities to enter Raudhah. To be able to enter Raudhoh, we have to submit our group to be entered into the system (Nusuk App). Our job is only to submit it to the system, the final decision is from the Saudi Arabian Ministry of Hajj and Umrah."*Interview 11/28/2024.

Regarding withholding information, Customer Service Informant 07 explained,

*"So usually what is often withheld for information before being given to prospective pilgrims is ticket information. Airline tickets or fast train tickets. So my boss still likes to say hold it first, so I can make sure first with the ticket section, even though when I check the date via the ticketing website it is available. That is one of the things that often happens to hold information."*Interview 11/25/2024.

Regarding the misinformation regarding Umrah costs, Customer Service Informant 09 also stated that,

*"So if in our travel, the price for adults and children is different, right? The congregation thought that from the 8 million discount, their child would get a bed, whereas with the 8 million discount, the child would not get a bed facility, but it could also be that the child would get a bed facility on the condition that the child pays the full fee, there was a misinformation there at that time. Regarding the misinformation, it was actually from the congregation, even though it had been explained at that time."*Interview 11/28/2024.

Informant 01, who is the owner of the travel agency, also provided input,

"In fact, the minority are travel agents who can fulfill what has been promised at the beginning. Well, the input is like what we do, the first of which is transparency of the information. Then the other solution is to prepare tickets and hotels well in advance, don't give the congregation too many

sweets. Travel agents who prioritize existing agreements, God willing, will have benefits."
Interview 11/28/2024.

From the interview of research informants, there are three sub-themes related to information asymmetry, namely, miscommunication, lack of prior knowledge of prospective pilgrims about the situation and conditions at the location, especially for beginners, and comparative expectations from prospective pilgrims themselves which may be different in the field. To reduce this inequality, efforts are needed to increase transparency, prepare more structured services, and provide effective education for pilgrims to manage their expectations before departure. This strategy is expected to create a fairer service relationship and reduce the dominance of information by service providers.

Forms of information asymmetry that occur in congregation services

Umrah services are highly dependent on a transparent and fair relationship between service providers and pilgrims. However, information asymmetry is often a major barrier to achieving optimal service. When service providers do not provide sufficient information regarding departure schedules, detailed facilities, and costs in detail, Umrah pilgrims become the disadvantaged party. Furthermore, information asymmetry also creates opportunities for manipulative practices, such as the imposition of additional costs that are not explained in advance or the lack of clarity regarding service standards. In this case, the relationship between providers and pilgrims becomes unequal, with pilgrims in a weaker position. Therefore, the issue of information asymmetry not only impacts the pilgrim's experience, but also reflects the quality and integrity of the service provider. In addition, the existence of intermediaries or "brokers" is also a factor that worsens information asymmetry. In many cases, brokers act as third parties who often manipulate information to gain certain benefits or advantages.

Regarding travel not providing clear information and details to pilgrims, a Customer Service Informant 07, stated that,

"Sometimes the details of the package cannot always be given to the congregation. So it seems like some of the details are a bit secret. I personally don't know why my management sometimes can't give the details. But from what I understand, maybe they're afraid that if we give the details, there might be some who are not ready with the travel preparations or there will be force majeure." Interview 11/25/2024.

In the case of brokers acting as third parties who often manipulate information, Informant 05 as Tour Leader, added that,

"Usually, for example, if it's a travel agency that isn't very big, they definitely don't buy directly from the hotel but buy from a second party or broker. Well, sometimes brokers are a bit unpredictable. Usually the price is cheaper, if we ask the hotel directly, either the room is not

available because it has been blocked by the broker or the price is higher compared to the broker."Interview 11/17/2024.

Regarding miscommunication, Customer Service Informant 09 also stated that, *"There was a time when there was a difference in information from what I conveyed as customer service myself, at that time regarding the airline for departures in January. At that time there was indeed a miscommunication with the social media admin because they forgot to change it, the truth is that in January we had fixed it with Saudi. Well, there were pilgrims who were confused like why is the caption Qatar? But what was informed by customer service was Saudi."*Interview 11/28/2024.

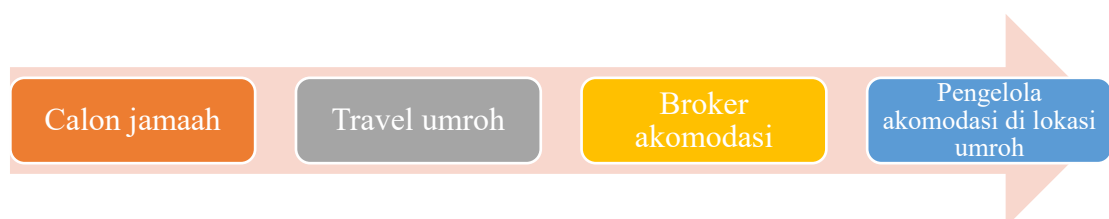
The experience of pilgrims who experienced inconsistencies in information during their Umrah pilgrimage, informant 13, stated that, *"Yesterday, it was in the rundown of the visit to the city of Thaif, but in reality it didn't happen there. The travel agency didn't explain the real reason properly even though it should have been included in our Umrah costs. It means that if we had agreed to go there, it would have been included in the cost. The travel agency didn't provide a clear reason or apologize."*Interview 12/01/2024. The pilgrims' experiences showed inconsistencies in the event rundown, such as the cancellation of the visit to Taif without adequate explanation, causing disappointment because the service was included in the fee paid. This issue emphasizes the importance of increasing transparency, careful planning, and effective communication to improve the quality of pilgrim services.

Analysis of the relationship between the theory of power relations in congregational services

In analyzing the interaction patterns between the Umrah travel agency and the congregation, namely, brokers, information monopoly and information delay. Based on the results of interviews with a number of informants, it was found that the basic nature of the Umrah travel business can be described as follows:

Figure 1

Umrah Service Power Relations Workflow



This is because most Umrah travel, especially those that are not large travel, do not have the ability to directly access accommodation at the Umrah destination, so they work with brokers who live on site to take care of everything from hotels, buses to food. Thus, the longer the chain of intermediaries, the monopoly of information and delays in information are certainly things that

accompany each process, which ultimately has the potential to harm prospective pilgrims as the last party to receive information.

Informant Lecturer 04 stated that,

*"The relationship between the congregation and the travel agency is like a relationship between patron and client, meaning that the congregation is like a money machine for the travel agency in this power relationship. However, for most people, it is the first time, meaning what information the congregation needs to know but is not conveyed by the travel agency. That is what shows the power relationship, I know what you don't know, because I know you don't know so you just follow what I say."*Interview 11/23/2024.

The length of this chain of intermediaries automatically causes monopoly and delays in information, which is detrimental to the pilgrims as the final recipients of information. In the perspective of Michel Foucault's power relations theory, knowledge functions as an instrument of domination, where the travel agency holds control over the information needed by the pilgrims, while the pilgrims, especially those who are performing the Umrah pilgrimage for the first time, depend entirely on that information. Thus, the imbalance in access to information creates an asymmetry that strengthens the dominance of the travel agency in the Umrah service process.

Table 2. Data Processing Results

No	Theme	Sub-Theme	Sub-Sub Themes
1	Information asymmetry	<ul style="list-style-type: none">• Comparative expectations• Miscommunication• Initial knowledge	
2	Power relations	<ul style="list-style-type: none">• Broker• Information monopoly• Information delay	
3	Normalization	<ul style="list-style-type: none">• Biopower• Resistance	<ul style="list-style-type: none">• disappointment
4	Regulation	<ul style="list-style-type: none">• Compliance• Supervision• Discipline	
5	Service	<ul style="list-style-type: none">• information and communication channels• information transparency	
6	Trust	<ul style="list-style-type: none">• Education• Feedback	

Source: Data processed by Researchers with NVIVO (2024)

This study reveals that information asymmetry in pilgrim services is a manifestation of complex power relations, which are shown through comparative expectations, miscommunication, and limited initial knowledge of pilgrims. Expectations that are not in line with reality, repeated miscommunication, and minimal initial knowledge increase pilgrims' dependence on travel agents, creating information inequality that becomes the basis of power relations. Travel agents use information monopoly, the role of brokers, and information delays as control strategies that are in line with Foucault's concept of "biopower", where information control creates patterns of compliance and limits pilgrim resistance. Regulation through compliance mechanisms, supervision, and discipline strengthen the dominance of travel agents, which often contradicts the principle of transparency. Practical solutions such as more effective communication and pilgrim education are identified as strategic steps to build trust and reduce information inequality.

Forms of information asymmetry such as comparative expectations, miscommunication, and limited prior knowledge create communication gaps that disadvantage pilgrims. Within the framework of Foucault's power relations theory, travel agencies use "biopower" to regulate pilgrim behavior through regulatory mechanisms such as compliance, surveillance, and discipline. Pilgrims' resistance to this domination remains limited due to their dependence on travel agencies, but transparent communication and education emerge as key strategies to build trust and reduce information gaps. This study provides important insights into the interplay between power and information and proposes solutions to address gaps through theoretical and practical approaches.

The results of this study are consistent with various studies that show the role of information asymmetry in strengthening power relations in public services. Aben et al.¹⁴ assert that contractual and relational governance can reduce information asymmetry, which contributes to changing the power dynamics between the actors involved. Ramesh et al.¹⁵ identified that user dependence on the platform, exacerbated by information asymmetry, limits accountability and reinforces the dominance of the information-controlling party, as found on lending platforms in India. Furthermore, Kawakami et al.¹⁶ shows that in the context of artificial intelligence in the public sector, information asymmetry often hinders stakeholder engagement, reflecting structural inequalities in power relations. These findings emphasize that information asymmetry is not just a

¹⁴ Aben, Tom AE, Wendy Van Der Valk, Jens K. Roehrich, and Kostas Selviaridis. "Managing Information Asymmetry in Public-Private Relationships Undergoing a Digital Transformation: The Role of Contractual and Relational Governance." *International Journal of Operations & Production Management* 41, no. 7 (September 8, 2021): 1145–91. <https://doi.org/10.1108/IJOPM-09-2020-0675>.

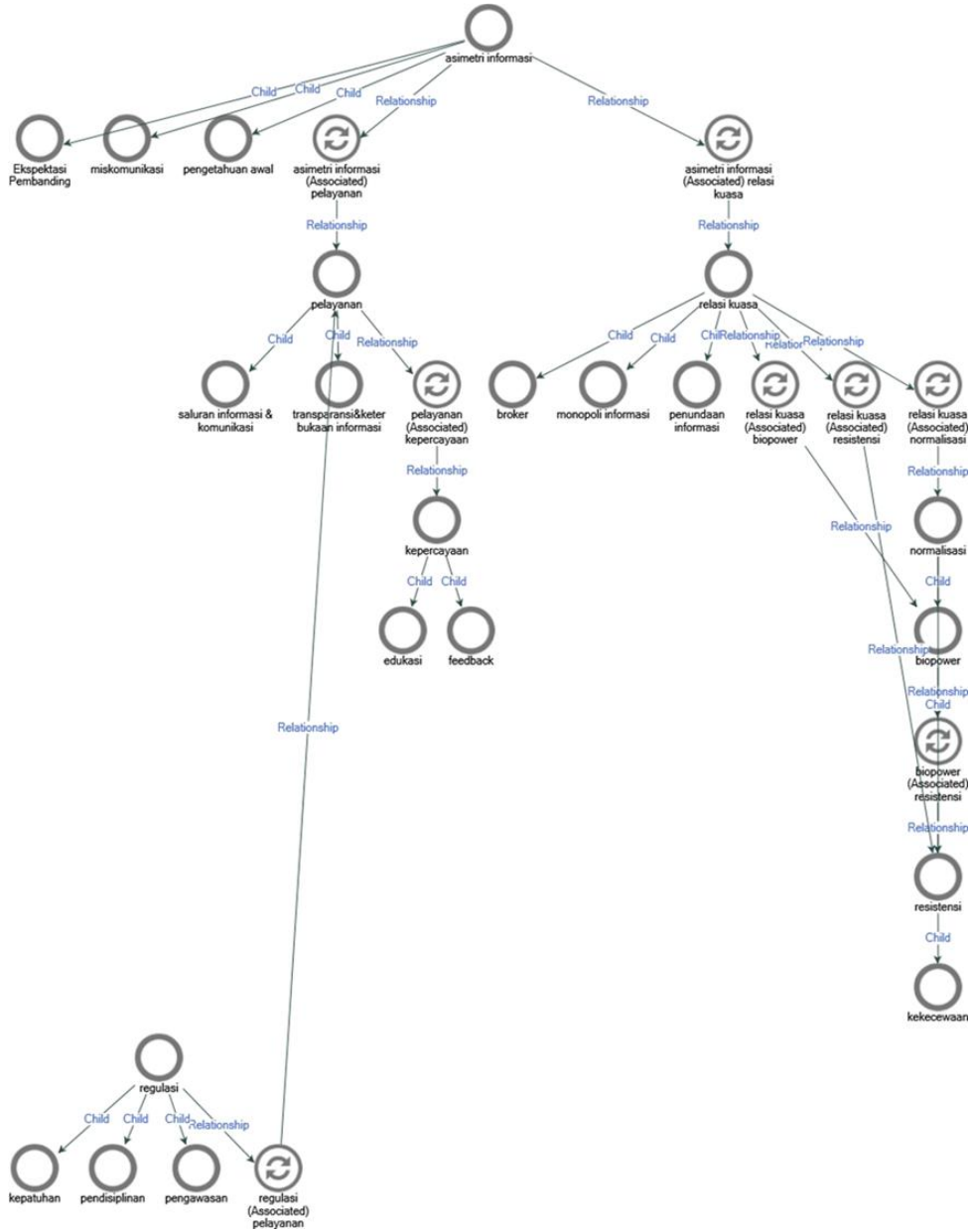
¹⁵ Divya Ramesh et al., "How Platform-User Power Relations Shape Algorithmic Accountability: A Case Study of Instant Loan Platforms and Financially Stressed Users in India," in 2022 ACM Conference on Fairness, Accountability, and Transparency, 2022, 1917–28, <https://doi.org/10.1145/3531146.3533237>.

¹⁶ Anna Kawakami et al., "Studying Up Public Sector AI: How Networks of Power Relations Shape Agency Decisions Around AI Design and Use" (arXiv, May 21, 2024), <https://doi.org/10.48550/arXiv.2405.12458>.

technical issue, but also a tool of domination that serves to control access and decision-making, providing a relevant theoretical basis for understanding power dynamics in various service contexts.

Figure 2

Information Asymmetry Pattern



Source: Results of NVIVO data processing (2024)

The results of this study indicate that information asymmetry in pilgrim services is not only an inequality of access to information, but also a form of structured domination that is in accordance with Michel Foucault's theory of power relations. This inequality is rooted in comparative expectations, miscommunication, and minimal initial knowledge of pilgrims, which increases their dependence on travel agents as the main controllers of information. In this relationship, travel agents use control of information through monopoly, brokerage roles, and delays in delivery to regulate

pilgrim behavior, reflecting Foucault's concept of biopower, where power not only controls but also shapes the norms of pilgrim behavior. This domination is reinforced through regulations such as compliance, supervision, and discipline, although pilgrims' resistance to this domination is limited. The normalization of information often results in disappointment due to unmet expectations, emphasizing the importance of transparency and better communication.

Information asymmetry in pilgrim services is not only a matter of technical imbalance, but also a reflection of structural domination rooted in Foucault's theory of power relations. Forms of information asymmetry, such as comparative expectations, miscommunication, and limited prior knowledge of pilgrims, further emphasize the inequality that limits pilgrims' autonomy in decision-making. This strategy demonstrates the use of "biopower," where travel agencies not only dominate information, but also shape behavioral norms through mechanisms such as regulation, compliance, and supervision. The results of this study emphasize the importance of the relationship between power and information, while also underlining the role of education and transparency in reducing inequality and building trust. These findings provide an important contribution to understanding power relations in pilgrim services, as well as their relevance to the broader context of public services.

The results of this study are consistent with various studies showing that information asymmetry is a significant mechanism of dominance in various service contexts. Asongu and Odhiambo¹⁷ highlighted that information sharing institutions, such as public credit registries, play an important role in reducing information asymmetries and improving access to financial services, especially insurance in African countries. Hamzah and Nopiyanti¹⁸ identified that in the consumer services sector in Indonesia, information asymmetry strengthens earnings management practices by creating reliance on manipulated information. In the venture investment relationship, Du et al.¹⁹ found that material incentives and strategic management can reduce the negative impact of information asymmetry between investors, institutions, and entrepreneurs. Furthermore, Phillips et al.²⁰ emphasized that innovative information management during the COVID-19 pandemic is

¹⁷Asongu, Simplicie A., and Nicholas M. Odhiambo. "Information asymmetry and insurance in Africa." *Journal of African Business* 22.3 (2021): 394-410. <https://doi.org/10.1080/15228916.2020.1812980>

¹⁸ Amir Hamzah and Hilda Nopiyanti, "How Do Asymmetric Information and Financial Factors Influence Earnings Management?," *Jurnal Ilmu Keuangan Dan Perbankan (JIKA)* 13, no. 2 (June 27, 2024): 273–86, <https://doi.org/10.34010/jika.v13i2.12554>.

¹⁹ Peng Du, Hong Shu, and Zhuqing Xia, "The Control Strategies for Information Asymmetry Problems Among Investing Institutions, Investors, and Entrepreneurs in Venture Capital," *Frontiers in Psychology* 11 (July 14, 2020): 1579, <https://doi.org/10.3389/fpsyg.2020.01579>.

²⁰ Wendy Phillips, Jens K. Roehrich, and Dharm Kaletia, "Responding to Information Asymmetry in Crisis Situations: Innovation in the Time of the COVID-19 Pandemic," *Public Management Review* 25, no. 1 (January 2, 2023): 175–98, <https://doi.org/10.1080/14719037.2021.1960737>.

essential to reduce information uncertainty that affects public sector decision-making. Albertus²¹ further explains how public-private partnerships often magnify information asymmetries that undermine accountability, especially in contract management. These findings reinforce the relevance of power relations theory in explaining how information asymmetries are used to create and maintain structural dominance in various services, including congregational services, with profound implications for transparency and accountability.

DISCUSSION

Information asymmetry in the service of Umrah pilgrims in Indonesia is in line with various studies that highlight the importance of transparency and information management in the context of services. Research by Rahmawati et al.²² shows that good service quality contributes significantly to the trust and commitment of the congregation, which can reduce the negative impact of information asymmetry.

In addition, Syafitri et al.,²³ highlights the importance of digital literacy in online Umrah transactions to minimize the risk of information manipulation and increase transparency. In a broader context, Benamraoui and Alwardat's research²⁴ discusses how Islamic financial contracts can be affected by information asymmetries, where incentives and signaling mechanisms are used to address such imbalances.

Nur's Research Hidayah et al.²⁵ on the resilience of Islamic banks during the COVID-19 pandemic underlines the importance of a resilient and transparent system for managing risk and maintaining customer trust, which is relevant to risk management in umrah services. A recent study by Sutrisno and Jaharuddin²⁶ revealed that diversity in organizational structures, such as the presence of female directors, influences decision-making practices and financial management, which can be a valuable lesson for travel agencies in improving governance and information transparency.

²¹ Albertus Rene, "The Impact of Information Asymmetry on Public-Private Partnership Contracts: Theoretical Approaches," *African Journal of Business Management* 13, no. 17 (November 30, 2019): 579–87, <https://doi.org/10.5897/AJBM2019.8822>.

²² Rahmawati et al., "The Influence of Umrah Service Operation on Customer Value, Trust, and Commitment."

²³ Syafitri, M., Ramdani, A., & Khairunnisa, A. The role of digital literacy in reducing information asymmetry in online Umrah transactions. *International Journal of Communication and Information Technology*, 5(1), 45–60. (2024). <https://doi.org/10.5555/ijcit.2024.5.1.45>

²⁴ Benamraoui and Alwardat, "Asymmetric Information and Islamic Financial Contracts."

²⁵ Hidayah et al., "The Resilience of Sharia and Conventional Banks in Indonesia during the Covid-19 Pandemic Crisis."

²⁶ Bambang Sutrisno et al., "The Nexus between Female Directors and Corporate Cash Holdings: Evidence from Indonesia," *Investment Management and Financial Innovations* 20, no. 4 (October 31, 2023): 147–55, [https://doi.org/10.21511/imfi.20\(4\).2023.13](https://doi.org/10.21511/imfi.20(4).2023.13).

Overall, these studies support the finding that information asymmetry not only impacts service quality but also reflects the power relations between service providers and consumers. Therefore, increasing transparency, education, and digital literacy are important steps to create fairer and more reliable services.

CONCLUSION

This study concludes that information asymmetry in Umrah pilgrim services occurs due to unequal access and control of information between travel agents and pilgrims, caused by a lack of transparency regarding costs, facilities, and schedules, as well as limited initial knowledge of pilgrims. This form of asymmetry includes miscommunication, withholding, and delaying information that strengthens the dominance of travel agents through control of information. Within the framework of Michel Foucault's power relations theory, control over information is used as a tool to regulate pilgrim behavior, creating an unequal pattern of dependency. To overcome this, information transparency, pilgrim education, and more structured service planning are needed, and increasing the professionalism of travel agents. This study makes an important contribution to understanding the relationship between power and information, while also offering strategic steps to increase trust in Umrah pilgrimage services.

IMPLICATIONS

This study highlights the importance of transparency in sharia-based services to ensure fairness and accountability. To address this, transparency of information regarding costs, facilities, and schedules, effective pilgrim education to manage expectations, and improvement of internal communication of travel agencies to avoid miscommunication are needed. At the policy level, regulations that ensure transparency standards, service audits, and broker supervision are a priority, supported by increasing pilgrims' digital literacy to reduce the risk of information manipulation. These steps aim to create a fairer, more reliable, and more accountable Umrah service.

BIBLIOGRAPHY

- Aben, Tom A.E., Wendy Van Der Valk, Jens K. Roehrich, and Kostas Selviaridis. "Managing Information Asymmetry in Public-Private Relationships Undergoing a Digital Transformation: The Role of Contractual and Relational Governance." *International Journal of Operations & Production Management* 41, no. 7 (September 8, 2021): 1145–91. <https://doi.org/10.1108/IJOPM-09-2020-0675>
- Akerlof, George A. "The market for "lemons": Quality uncertainty and the market mechanism." *Uncertainty in economics*. Academic Press, 1978. 235-251.
- Albertus, Rene. "The impact of information asymmetry on public-private partnership contracts: Theoretical approaches." *African Journal of Business Management* 13.17 (2019): 579-587

- Asongu, Simplice A., and Nicholas M. Odhiambo. "Insurance policy thresholds for economic growth in Africa." *The European Journal of Development Research* 32 (2020): 672-689. <https://doi.org/10.1057/s41287-020-00258-9>
- Asongu, Simplice A., and Nicholas M. Odhiambo. "Information asymmetry and insurance in Africa." *Journal of African Business* 22.3 (2021): 394-410. <https://doi.org/10.1080/15228916.2020.1812980>
- Benamraoui, Abdelhafid, and Yousef Alwardat. "Asymmetric Information and Islamic Financial Contracts." *International Journal of Economics and Finance* 11, no. 1 (December 15, 2018): 96. <https://doi.org/10.5539/ijef.v11n1p96>.
- Du, Peng, Hong Shu, and Zhuqing Xia. "The Control Strategies for Information Asymmetry Problems Among Investing Institutions, Investors, and Entrepreneurs in Venture Capital." *Frontiers in Psychology* 11 (July 14, 2020): 1579. <https://doi.org/10.3389/fpsyg.2020.01579>.
- Foucault, M. *Power/Knowledge: Selected Interviews and Other Writings 1972–1977*. Pantheon Books, 1980.
- Hamzah, Amir, and Hilda Nopiyanti. "How Do Asymmetric Information and Financial Factors Influence Earnings Management?" *Jurnal Ilmu Keuangan Dan Perbankan (JIKA)* 13, no. 2 (June 27, 2024): 273–86. <https://doi.org/10.34010/jika.v13i2.12554>.
- Hidayah, Nur, Ainun Zamilah, Sofyan Rizal, and Jaharuddin Jaharuddin. "The Resilience of Sharia and Conventional Banks in Indonesia during the Covid-19 Pandemic Crisis." *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah* 13, no. 2 (December 31, 2021). <https://doi.org/10.15408/aiq.v13i2.23964>.
- Himpunan Penyelenggara Umrah dan Haji (HIMPUH). "Indonesia kirim 1,3 juta jemaah umrah pada 2023, paling banyak dari Provinsi Jawa Barat. HIMPUH Official Website". (2023). Retrieved from <https://himpuh.or.id/blog/detail/1486/indonesia-kirim-13-juta-jemaah-umrah-pada-2023-paling-banyak-dari-provinsi-jawa-barat>
- Himpunan Penyelenggara Umrah dan Haji (HIMPUH). "Kemenag minta travel haji dan umrah perkuat manasik kepada jemaah. HIMPUH Official Website. (2023). Retrieved from <https://himpuh.or.id/blog/detail/1219/kemenag-minta-travel-haji-dan-umrah-perkuat-manasik-kepada-jemaah>
- Kawakami, Anna, Amanda Coston, Hoda Heidari, Kenneth Holstein, and Haiyi Zhu. "Studying Up Public Sector AI: How Networks of Power Relations Shape Agency Decisions Around AI Design and Use." arXiv, May 21, 2024. <https://doi.org/10.48550/arXiv.2405.12458>.
- Kotler, P., and Keller, K. L. *Marketing Management (13th Ed.)*. Pearson Prentice Hall, 2009.
- Latifah, Yasinta Dewi Umi, and Teguh Sriwidjayanto. "Analisis Bibliometrik Asimetri Informasi pada Pasar Saham." *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)* 6, no. 3 (December 16, 2022): 1833–53. <https://doi.org/10.31955/mea.v6i3.2550>.
- Lestari, Sri Indah, Afifah Safitri, Cris Kuntadi, and Rachmat Pramukty. "Faktor-Faktor Yang Mempengaruhi Dampak Biaya Ekuitas: Keagresifan Laba, Asimetri Informasi Dan Kepemilikan Institusional." *EKOMA : Jurnal Ekonomi, Manajemen, Akuntansi* 3, no. 1 (July 8, 2023): 34–40. <https://doi.org/10.56799/ekoma.v3i1.1796>.
- Phillips, Wendy, Jens K. Roehrich, and Dharm Kapletia. "Responding to Information Asymmetry in Crisis Situations: Innovation in the Time of the COVID-19 Pandemic." *Public Management Review* 25, no. 1 (January 2, 2023): 175–98. <https://doi.org/10.1080/14719037.2021.1960737>.

- Rahmawati, Aisyah, Sucherly, Asep Mulyana, and Sutisna. "The Influence of Umrah Service Operation on Customer Value, Trust, and Commitment." *Innovative Marketing* 19, no. 3 (August 7, 2023): 51–61. [https://doi.org/10.21511/im.19\(3\).2023.05](https://doi.org/10.21511/im.19(3).2023.05).
- Ramesh, Divya, Vaishnav Kameswaran, Ding Wang, and Nithya Sambasivan. "How Platform-User Power Relations Shape Algorithmic Accountability: A Case Study of Instant Loan Platforms and Financially Stressed Users in India." In *2022 ACM Conference on Fairness, Accountability, and Transparency*, 1917–28, 2022. <https://doi.org/10.1145/3531146.3533237>.
- Rene, Albertus. "The Impact of Information Asymmetry on Public-Private Partnership Contracts: Theoretical Approaches." *African Journal of Business Management* 13, no. 17 (November 30, 2019): 579–87. <https://doi.org/10.5897/AJBM2019.8822>.
- Syafitri, M., Ramdani, A., & Khairunnisa, A. The role of digital literacy in reducing information asymmetry in online umrah transactions. *International Journal of Communication and Information Technology*, 5(1), 45–60. (2024). <https://doi.org/10.xxxx/ijcit.2024.5.1.45>
- Sutrisno, Bambang, Jaharuddin Jaharuddin, Nur Asni Gani, Medo Maulianza, and Nurul Sriminarti. "The Nexus between Female Directors and Corporate Cash Holdings: Evidence from Indonesia." *Investment Management and Financial Innovations* 20, no. 4 (October 31, 2023): 147–55. [https://doi.org/10.21511/imfi.20\(4\).2023.13](https://doi.org/10.21511/imfi.20(4).2023.13).
- Triyana, Ira, and Cris Kuntadi. "Moralitas Individu, Pengendalian Internal, dan Asimetri Informasi sebagai Pengaruh terhadap Kecurangan Akuntansi" 1, no. 5 (2023).