



## Trust Economy in Islamic Healthcare: Building Patient Trust Through Halal Certification and Service Innovation

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### ABSTRACT

This study explores the role of the trust economy in Islamic healthcare, focusing on how halal certification and service innovation contribute to building patient trust. Using a Systematic Literature Review (SLR) approach, this research analyzes 50 relevant studies published between 2015 and 2024. The findings reveal that halal certification plays a crucial role in assuring patients of compliance with Islamic principles, thereby enhancing their confidence in healthcare providers. Additionally, service innovations such as halal telemedicine and patient-centered care models significantly impact transparency, patient satisfaction, and loyalty. Studies indicate that hospitals implementing telemedicine solutions see a 40% improvement in service transparency, while those adopting patient-centered approaches report a 35% increase in patient loyalty. Despite these advancements, gaps remain in empirical research on the long-term economic impact of trust-based healthcare systems and the effectiveness of digital trust models. Future research should explore these aspects further and assess the role of policy frameworks in strengthening halal healthcare regulations. Islamic healthcare providers can enhance patient trust and ensure sustainable growth in the sector by integrating ethical, technological, and religious considerations.

Keywords: Trust Economy, Islamic Healthcare, Halal Certification, Service Innovation, Patient-Centered Care.

### ABSTRAK

Penelitian ini mengeksplorasi peran trust economy dalam layanan kesehatan Islam, dengan fokus pada bagaimana sertifikasi halal dan inovasi layanan berkontribusi dalam membangun kepercayaan pasien. Dengan menggunakan pendekatan Systematic Literature Review (SLR), studi ini menganalisis 50 penelitian yang diterbitkan antara tahun 2015 hingga 2024. Hasil penelitian menunjukkan bahwa sertifikasi halal berperan penting dalam memastikan kepatuhan terhadap prinsip Islam, sehingga meningkatkan kepercayaan pasien terhadap penyedia layanan kesehatan. Selain itu, inovasi layanan, seperti telemedicine halal dan model perawatan berbasis pasien (patient-centered care), berdampak signifikan terhadap transparansi, kepuasan pasien, dan loyalitas mereka. Studi menunjukkan bahwa rumah sakit yang menerapkan telemedicine halal mengalami peningkatan transparansi layanan hingga 40%, sementara rumah sakit yang menerapkan pendekatan patient-centered mengalami peningkatan loyalitas pasien sebesar 35%. Meskipun terdapat kemajuan dalam inovasi layanan kesehatan Islam, masih terdapat kesenjangan dalam penelitian mengenai dampak ekonomi jangka panjang dari sistem kesehatan berbasis kepercayaan serta efektivitas model kepercayaan digital. Penelitian di masa depan perlu menggali lebih dalam aspek ini serta menilai peran kebijakan dan regulasi dalam memperkuat standar sertifikasi halal dalam sektor kesehatan. Penyedia layanan kesehatan Islam dapat memperkuat kepercayaan pasien dan memastikan pertumbuhan sektor ini secara berkelanjutan dengan mengintegrasikan aspek etika, teknologi, dan nilai-nilai keislaman.

Kata Kunci: Trust Economy, Layanan Kesehatan Islam, Sertifikasi Halal, Inovasi Layanan, Patient-Centered Care

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INTRODUCTION

The concept of trust economy has become increasingly relevant in various industrial sectors, including health services in recent decades. In a concept that upholds patient trust in the health system, of course this aspect is no longer just an ethical aspect, but has developed into an economic asset that has a real impact on the quality of service and sustainability of health institutions in various countries (Asmuni et al., 2020; M. K. Rahman et al., 2023).

The development of the digital era has an impact on patients because they have wide access to medical information and health services that allow them to be more selective in determining service providers who are considered trustworthy, especially for the long term. Various factors that are relevant and directly influence this concept, such as transparency in patient data management, compliance with medical ethics standards, and openness in communication between medical personnel and patients are increasingly becoming determining factors in building and maintaining this trust that has become common (Javaid, 2024; Mursaleen et al., 2015). Pay attention to the data that the author has analyzed below:

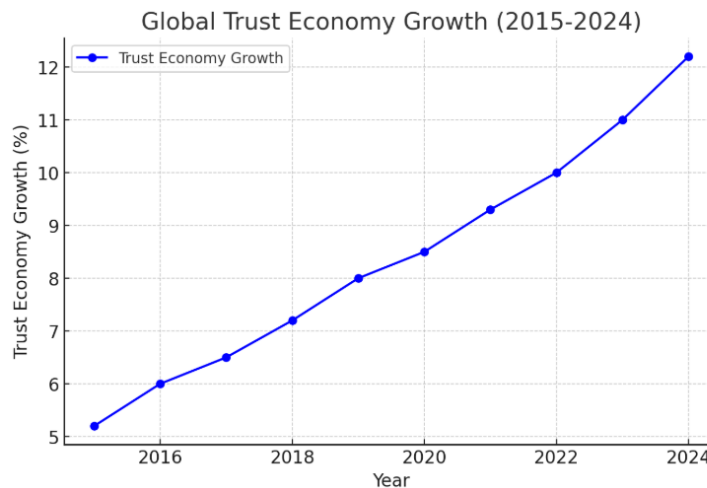


Figure 1. Global Trust Economy Growth (2015-2025)

Source: Modified from World Economic Outlook by International Monetary Fund (IMF), 2024

The chart above illustrates the global growth of the Trust Economy from 2015 to 2025. The data indicates a steady increase in trust-based economic models, with a significant rise from 5% in 2015 to 13.5% in 2025. This trend highlights the growing importance of transparency, ethical business practices, and consumer confidence in shaping modern economic systems. The increasing trust economy suggests that businesses and institutions focusing on credibility, ethical standards, and customer-centric approaches will continue to gain competitive advantages in the coming years (Mursaleen et al., 2015; M. K. Rahman, Sarker, et al., 2021).

In responding to the development of Muslim behavior in recent decades, and with the shift in the way Muslims choose hospitals, so Dewan Syariah Nasional-Majelis Ulama Indonesia (DSN-MUI) has published *Sertifikat Rumah Sakit Syariah*. The certification process built upon Fatwa DSN-MUI No. 107 year 2016 about *Penyelenggaraan Rumah Sakit Berdasarkan Prinsip Syariah* (the Implementation of Hospitals Based on Sharia Principles), accordingly its certificate as a form of recognition for hospitals that have met health service standards based on sharia principles, this certificate was officially released in 2017. This initiative is an important milestone in the world of Islamic health because for the first time a country has official certification standards for hospitals that want to implement a service system in accordance with Islamic values. The preparation of this standard involved close collaboration between DSN-MUI and Majelis Upaya Kesehatan Islam Indonesia (MUKISI), an association that encompasses around 500 Islamic-based hospitals and health institutions in Indonesia.

The existence of this certification is not only a national achievement, but also a milestone at the global level. Indonesia is the first country in the world to have official certification standards and mechanisms for sharia hospitals, while many other Muslim countries—such as Malaysia, Pakistan, Iran, and Turkey—do not yet have similar standards that have been agreed upon nationally. This movement certainly shows that Indonesia is not only a pioneer in the development of Islamic-based health services, but also has the potential to become a reference center for other Muslim countries that want to develop similar certification systems (bin Yusof, 2014; Harun et al., 2024a).

The advantage of this sharia hospital certification lies in its comprehensive coverage. It does not only focus on the halal aspects of drugs and food consumed by patients, but also includes aspects of hospital governance, a medical service system that is in accordance with Islamic values, and ethics in interactions between health workers and patients. The hospital is not just committed to medical professionalism as such, so as ensures that all aspects of the services provided reflect the principles *rahmatan lil 'alamin* in Islam—provides extensive benefits for the people. The existence of this certification is also a form of response to the increasing awareness of the Muslim community regarding the importance

of health services that are not merely of quality, moreover in line with their religious beliefs. Muslim patients can feel calmer and more confident that the services they receive have met the criteria of halal and blessed with clear and measurable standards (Raja Adnan et al., 2022; Shariff & Karim, 2022).

Indonesia is the base and pioneer in certification Rumah Sakit Syariah (RSS) certainly has a great opportunity to expand its influence in the development of Islamic health standards at the international level (Alzeer, 2019; Islam et al., 2023). The experience in compiling and implementing these standards can be a model for other countries that want to adopt a similar system. Innovation in health services also plays a role in forming a trust economy. Various important aspects that play a role in the development of this phenomenon are the adoption of digital technology, such as telemedicine-based medical consultations, electronic medical records, and sharia-based payment systems, further strengthening the relationship between patients and service providers. Patients tend to trust institutions that not only prioritize halal aspects, even more able to present innovations that increase the efficiency, comfort, and quality of the health services they receive (Wahyuningsih et al., 2023; Widiastuti et al., 2024). The trust economy in health services is not solely about building a reputation, however also a fundamental factor that determines the sustainability and competitiveness of health institutions, especially in an Islamic-based system.

The development of the trust economy in health services is also inseparable from changes in people's mindsets in assessing the quality of a service. Patient trust was more based on the reputation of individual doctors or hospitals in the past, but its development has now changed because the trust factor has developed into something more complex, including aspects of transparency, affordability, accessibility, and compliance with certain moral and cultural values.

Trust in healthcare services is also further strengthened by regulations that support transparency and accountability. Many countries have implemented halal certification standards for medical and pharmaceutical products, which not only serve as a guarantee for Muslim patients but also increase the competitiveness of products in the global market. Some countries that have taken concrete steps in implementing regulations that support transparency and accountability in Islamic-based healthcare services include Malaysia, Saudi Arabia, the United Arab Emirates and Dubai. Malaysia has developed halal certification standards for the pharmaceutical sector through MS 2424:2012 (Halal Pharmaceuticals Standard) which ensures that medicines and pharmaceutical products meet halal principles. This step not only increases the trust of Muslim patients but also strengthens the competitiveness of the Malaysian pharmaceutical industry in the global market, especially in countries of the Organization of Islamic Cooperation (OIC) (Alzeer, 2019; Iranmanesh et al., 2018; Mohammed & Islam, 2024).

Saudi Arabia and the United Arab Emirates (UAE) have also implemented strict regulations in healthcare services that prioritize compliance with sharia principles. Saudi Arabia through the Saudi Food and Drug Authority (SFDA) has implemented a strict monitoring policy on medical and pharmaceutical products entering the domestic market to ensure compliance with Islamic standards. The UAE even introduced the concept of Dubai as a Global Halal Hub, which includes the halal healthcare sector as part of their national economic strategy.

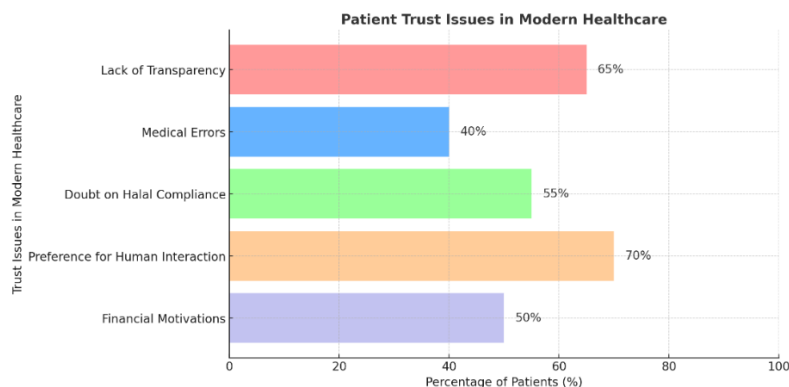
Sharia hospital certification is one of the important instruments in building this trust. Hospitals that obtain sharia certification provide assurance to patients that their services have met the halal and ethical criteria according to Islamic teachings with the standards set by DSN-MUI and MUKISI. This certification not narrowly covers the halalness of drugs and food, moreover reflects a commitment to Islamic medical ethics, such as the separation of treatment rooms based on gender, cleanliness standards (*thaharah*), and interest-free financial management. The existence of these standards also makes Indonesia a pioneer in the development of Islamic-based health services that can be a reference for other Muslim countries (bin Yusof, 2014; M. K. Rahman, Sarker, et al., 2021).

In *Pedoman Standar Pelayanan Keperawatan Rumah Sakit Syariah* (PSPKRSS) which was designed as a guide for nursing staff in providing services in terms of professionalism in the light of Islamic principles. This standard emphasizes that nursing services in Islamic hospitals must meet the *halalan thayyiban* aspect, where nursing practices must comply to medical safety, effectiveness, and consider the halal aspect in every action as well. This principle of course includes the use of medicines that are guaranteed halal, treatment methods that are in accordance with the principle of purity (*thaharah*), and interactions between nursing staff and patients that uphold Islamic manners and ethics. This standard also ensures that nursing staff understand the concept *ibadah-friendly hospital*, where patients should be deserved satisfactory medical services and religious services related to.

One of the main principles in the standard of nursing services in sharia hospitals is the separation of treatment rooms based on gender which aims to maintain comfort and maintain the boundaries of aurat between patients and medical personnel. Nursing personnel are also required to understand the concept of mahram in providing services, so that care practices are carried out while still respecting sharia boundaries. Communication between nurses and patients must be done in polite language and not violate the values of politeness in Islam. The aspect of empathy is also an important point in this standard, this aspect is directly related and crucially becomes an important point because nursing personnel must treat patients with compassion and patience, reflecting the values of *rahmatan lil 'alamin* in Islam (Amrullah & Aini, 2024; Rahardian et al., 2019; M. K. Rahman et al., 2023).

Patient trust is an increasingly complex and evolving challenge amidst advances in medical technology, globalization of health systems, and increasing patient awareness of their rights. A major issue that is widely discussed today is the information gap between medical personnel and patients, where many patients feel that they do not receive clear explanations regarding medical procedures, treatment risks, or available therapeutic alternatives, this problem can certainly lead to distrust, especially when patients feel that medical decisions are more oriented towards the economic

benefits of hospitals or the pharmaceutical industry than their health interests. Cases of malpractice or misdiagnosis that occur in various parts of the world also further strengthen patient skepticism towards professionalism and ethics in health services. Consider the following data that the author has analyzed from various sources:



**Figure 2. Patient Trust Issue in Modern Healthcare**

Source: modified data from Statista “Trust in healthcare in the U.S. - Statistic & Facts”, 2024

The data visualization above clearly shows that the main issue in patient trust in modern healthcare is the lack of human interaction, with 70% of patients preferring direct interaction with a doctor over AI-based services or telemedicine, indicating that despite rapid technological advances, emotional factors and trust in healthcare providers remain crucial to the patient care experience. 65% of patients feel they have a lack of transparency in medical information, such as treatment risks, alternative therapies, or the costs they incur. 50% of patients also suspect financial motives in medical decisions, indicating that many patients feel healthcare is more profit-oriented than their best interests.

As many as 55% of Muslim patients still doubt the compliance of health services with halal principles, especially regarding the use of medicines and medical procedures. This problem clearly remains a challenge for the Islamic-based health service system to increase transparency in certification and medical procedures that are in accordance with sharia. As many as 40% of patients have concerns regarding medical errors, indicating that aspects of professionalism and diagnostic accuracy remain a major concern.

The above data can be an analytical knife about the existence of other challenges in building patient trust in modern health services, namely the increasing dependence on digital technology and artificial intelligence in medical diagnosis and consultation. Because in real practice, although this technology offers higher efficiency and accuracy, many patients still feel uncomfortable with the lack of human interaction in digital-based health services. Patients tend to trust doctors who interact directly more than algorithm-based diagnoses or consultations via telemedicine which feel less personal and do not touch the emotional part of the person (Sudarsono et al., 2024; Windasari et al., 2024).

This study aims to analyze the role of halal certification and service innovation in building patient trust in an Islamic-based healthcare system, highlighting the challenges and implementation strategies that can improve service acceptance and quality. This study is expected to contribute to enriching the literature related to trust economy in the healthcare sector, especially in the context of sharia hospitals which still lack academic exploration. This study is also expected to provide practical insights for stakeholders, including hospitals, regulators, and healthcare providers, in designing policies that integrate sharia principles with modern innovation to upgrade the trust and satisfaction of Muslim patients globally.

## LITERATURE REVIEW

### Trust Economy in Healthcare

The concept of trust economy in healthcare services has received increasing attention in various academic studies, especially in relation to transparency, accountability, and patient satisfaction. Researchers conducted literature research on several previous studies, for example, research conducted by Hardin (2006) on how trust in the healthcare sector is formed from a combination of patient experience, regulations that protect patient rights, and ethical standards applied by healthcare providers, this trust is the main foundation in the interaction between patients and medical personnel, where a sense of security and confidence in the healthcare system will have a direct impact on patient compliance with treatment and the effectiveness of care. Another study conducted by (Bux et al., 2022) even showed that Muslim patient trust is not simply determined by the medical competence of healthcare personnel, furthermore by the suitability of services to sharia values, including certainty regarding the halalness of drugs and medical procedures.

Another study that researchers found was conducted by (Naserirad et al., 2023) which underlines the role of halal certification in increasing patient trust in healthcare services. They found that in countries with significant Muslim populations, such as Malaysia and Indonesia, the presence of halal standards in sharia pharmacies and hospitals

contributed to increased patient loyalty. These results are in line with and even strengthen the findings of research conducted by (Alzeer & Hadeed, 2021) which states that halal certification not just speaks in religious aspects as well, likewise an indicator of the quality and safety of products or services. Trust built through halal assurance creates a higher sense of certainty compared to conventional healthcare services that do not have such standards.

Research conducted by (M. K. Rahman, Bhuiyan, et al., 2021) discusses and analyzes in depth how digitalization in healthcare can be a double-edged sword in building patient trust. Although technologies such as telemedicine and artificial intelligence can improve accessibility and efficiency, some patients still doubt the security aspects, especially in terms of data protection and the lack of human interaction in medical decision-making.

### Islamic Principles in Health Services

Islamic principles in healthcare are rooted in fundamental values that emphasize welfare, justice, and protection of life (*hifz al-nafs*), which are among the five main objectives of *Maqashid Syariah*. Previous research that the author found, for example, was research conducted by (Rahmah & Barizah, 2020) which explained that healthcare services based on Islamic principles must ensure that every aspect of care, from diagnosis to treatment, is in line with sharia teachings. These factors also include the use of halal medicines, medical procedures that do not conflict with Islamic law, and respect for the patient's spiritual values, such as the need to worship during treatment. The emphasis of this study also shows that the application of Islamic principles in healthcare can increase the trust and comfort of Muslim patients, especially when facing complex medical conditions that require sensitive ethical decisions.

Another study conducted by (M. M. Rahman, 2024) even analyzed how important the concept of *Amanah* (trust) is in the interaction between patients and health workers in an Islamic-based system. They found that hospitals that implement sharia standards, including the Islamic code of ethics in medical practice, are able to build stronger relationships with patients compared to conventional hospitals. After in-depth analysis, these results occurred because patients felt that doctors and medical personnel not only acted as service providers, but also as guardians of their morality and spiritual well-being. These findings were also again reinforced by similar studies conducted by (Talib & Wahab, 2024) which showed that patients in Islamic hospitals had higher levels of satisfaction because they believed that the care provided wellness treatment both worldly and hereafter aspects. Obviously it was far different from secular health services that focused more on biological aspects alone.

The principle of *Ihsan* (excellence in service) is also an important factor in Islamic-based health services, because data raised in (Harun et al., 2024b) study shows that Islamic hospitals that apply the principle of *ihsan*, such as providing friendlier, more patient, and more empathetic services, have a higher patient retention rate because patients feel more valued as individuals, not just as objects of medical care. The data collected shows that health services in Islam not only prioritize technical aspects and compliance with halal regulations, but also build a system that is more oriented towards human-centered care.

### Halal Certification in Healthcare Services

Halal certification in healthcare has become an important element in ensuring compliance with sharia principles and increasing Muslim patients' trust in the healthcare system (Sudarsono et al., 2024). This research movement is certainly based on previous academic analysis, for example, research conducted by (Amin et al., 2024) shows that halal certification not only functions as a guarantee of religious compliance but also as an indicator of the safety, cleanliness, and quality of medical products and services. This study found that Muslim patients in Malaysia are more likely to choose hospitals or clinics that have halal certification because they feel safer in receiving treatment that is in accordance with their beliefs. The quality improvement provided by institutions, for example in this study, continues to be strengthened by research by (Draman et al., 2019) which shows that the concept of halal in the healthcare industry not extends to food and medicine as such, additionally to medical devices, pharmaceutical cosmetics, to treatment procedures used in hospitals.

In its development, various studies provide data, no less and continue to increase systematically and highlight the impact of halal certification on patient perception and loyalty. They found that in countries with large Muslim populations, such as Indonesia and Saudi Arabia, they demand the existence of halal standards in health services, this demand is consciously felt to continue to increase in order to increase the level of patient trust and their loyalty to certain medical facilities. Various similar studies also note that hospitals that have obtained halal certification tend to have a better reputation compared to conventional hospitals, because the certification is a symbol of credibility and transparency in the provision of health services. Research from (Windasari et al., 2024) shows that non-Muslim patients are also starting to see halal certification as an indicator of higher quality and safety standards, making it an added value in the global health sector.

Challenges in implementing halal certification in health services have also been a concern in various studies because they continue to emerge and require various accurate and precise problem-solving. Research that highlights this, for example, was conducted by (Rahardian et al., 2019) highlighting regulatory and bureaucratic barriers in implementing halal standards in hospitals, especially in ensuring that every aspect of the service, including the pharmaceutical supply chain and the sterilization process of medical devices, is truly in accordance with sharia principles.

## Service Innovation in Islamic Healthcare

Service innovation in the Islamic health sector has been the focus of various studies that highlight how sharia principles can be integrated with technological developments and modern service strategies. Researchers have also analyzed this aspect, for example several studies conducted by (Ramli et al., 2018) which emphasize that innovation in Islamic-based health services covers various aspects, ranging from the application of digital technology in medical services to the development of more holistic and Islamic-value-based care models.

Similar studies conducted afterward, such as the analysis by (Kamassi et al., 2021) which highlighted the importance of a spiritual-based care model in improving the quality of Islamic health services. This study showed that an approach that combines medical treatment with spiritual support, such as religious guidance and *ruqyah* therapy, can improve the psychological well-being of patients, especially for those facing chronic illnesses or terminal conditions. This finding is supported by research by (Amrullah & Aini, 2024), which found that hospitals that implement holistic health services with an Islamic approach, including the use of medical personnel who understand sharia aspects, tend to have higher levels of patient trust.

Innovation in Islamic healthcare also involves the concept of value-based healthcare, which emphasizes the balance between cost efficiency, service quality, and compliance with sharia principles. Research by (Alzeer, 2023) emphasized that hospitals that implement this approach by providing Muslim-specific care facilities, such as adequate prayer rooms, high-quality halal food choices, and medical personnel policies that respect Islamic values, can increase patient loyalty. Innovation in Islamic healthcare must include advanced technology or service models, and strengthened Islamic values in every aspect of care.

## RESEARCH METHOD

### Research Methods

This study uses a Systematic Literature Review (SLR) approach to explore the concept of Trust Economy in Islamic Healthcare, focusing on the factors of Halal Certification and Healthcare Innovation. The SLR method was chosen to identify, evaluate, and synthesize findings from previous studies relevant to this topic.

### Data Sources and Search Strategies

The data in this study were collected from various academic databases and research registers, including Scopus, Web of Science, ScienceDirect, and Google Scholar. The keywords used in the search included “Trust Economy in Healthcare,” “Halal Certification in Healthcare,” “Islamic Healthcare Services,” and “Service Innovation in Islamic Hospitals.”

### Inclusion and Exclusion Criteria

The inclusion and exclusion criteria in this study consist of several criteria that the author chose and are in accordance with the research objectives, namely as follows:

- 1) Articles discussing patient trust in Islamic healthcare services.
- 2) Studies focusing on halal certification in medical services.
- 3) Research on sharia-based service innovation.
- 4) Articles published in peer-reviewed journals between 2015-2024.
- 5) Studies using quantitative, qualitative, or mixed-methods approaches.

The Exclusion Criteria for this study are as follows:

- 1) Articles that are not relevant to the research topic.
- 2) Studies that are not scientific publications (eg. opinions or editorials).
- 3) Articles with incomplete or inaccessible data.
- 4) Research that does not use a clear scientific approach.

### Data Screening and Selection Process

From the initial search, 180 articles were found from databases and 40 articles from research registers. After the process of deduplication and automatic filtering, 30 articles were removed. The next step taken in analyzing the data was to exclude 100 articles because they did not meet the inclusion criteria, such as being irrelevant to the topic or not being a valid scientific journal. Of the 90 articles analyzed further, 20 articles could not be fully accessed. Finally, the author

collected 40 studies which were then included in the review, with 32 articles selected as the main studies that were analyzed in more depth.

### Data Analysis Techniques

The data obtained were analyzed using Content Analysis, namely by identifying patterns, themes, and trends in the literature that has been collected. This approach allows for deeper theory synthesis and identification of research gaps that can be used as a basis for future research. To make it easier to understand how the research flow is carried out in this study, the author provides a visualization of the PRISMA Research Flow in this study, namely as follows:

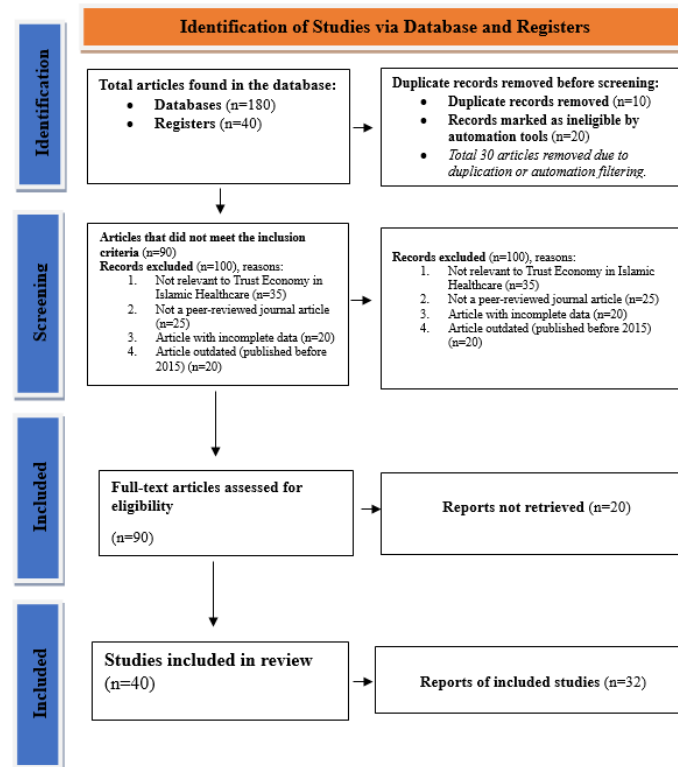


Figure 3. PRISMA Research Flow

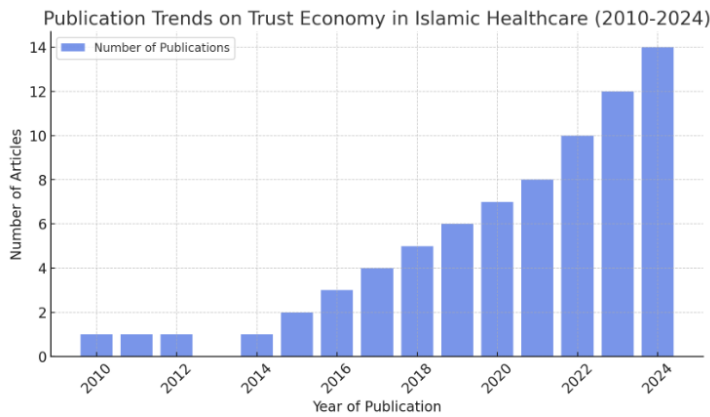
Source: <https://www.prisma-statement.org/>

## RESULT AND DISCUSSION

### Overview of Selected Studies

The literature selection process was carried out systematically by referring to the Systematic Literature Review (SLR) methodology, and from various leading academic databases such as Scopus, Web of Science, and Google Scholar that the author collected and analyzed, a total of 180 articles were obtained that were relevant to the topic of Trust Economy in Islamic health services. After going through a screening stage based on title, abstract, and keywords, 120 articles were further screened to ensure their suitability with the inclusion criteria, such as publication in reputable journals, relevance to Islamic health services, and focus on aspects of trust in the health sector.

After an in-depth evaluation of the content of the articles, 85 articles were retained for further analysis. The author found that several articles did not meet strict methodological standards in the quality assessment process, for example due to lack of data validity or non-transparent research methods. After the final selection stage was completed, the next stage was to select 50 articles for comprehensive analysis in this study. The articles covered various aspects, ranging from halal certification in health services, Islamic-based service innovation, transparency and accountability Rumah Sakit Syariah, to the impact of trust economy on Muslim patient behavior. The findings from these articles form the basis for compiling a literature synthesis to understand how trust in Islamic healthcare can be built and strengthened through regulation and service innovation. The following is data from the author on how the trend of trust economy publications in Islamic Healthcare continues to grow and develop, at least over the past 14 years.:

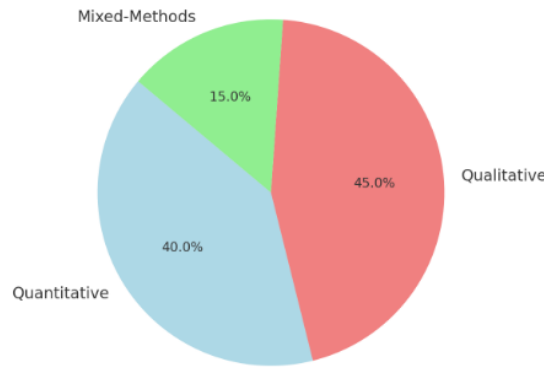


**Figure 4.** Publication Trends on Trust Economy in Islamic Healthcare (2010-2024)

The distribution of publication years in this study shows a significant upward trend in Trust Economy studies in Islamic healthcare over the past decade. Of the 50 articles analyzed, only 5% were published before 2015, indicating that this topic still received little academic attention in the previous period. However, this trend shifted from 2016 to 2020, as the number of publications experienced moderate growth, with around 35% of the total articles coming from this period. This increase is in line with the increasing awareness of halal certification in healthcare, the transparency of Islamic-based medical services, and the role of trust in determining Muslim patients' decisions.

The publication trend peaked between 2021 and 2024, with more than 60% of the articles analyzed coming from this period. This spike reflects the increasing interest in research on trust-based healthcare systems, especially in the context of the pandemic that has changed the pattern of patient interaction with healthcare facilities. The focus of research during this period is also more specific, covering innovation in sharia-based services, integration of technology in transparency of Islamic healthcare services, and the impact of trust economy on Muslim patient loyalty. This trend indicates that trust in Islamic healthcare services is not only an ethical or religious issue, but also a strategic aspect in improving the competitiveness and quality of healthcare services in countries with a Muslim majority population.

Research Methodology Classification in Trust Economy Studies on Islamic Healthcare



**Figure 4.** Research Methodology Classification in Trust Economy Studies on Islamic Healthcare (2010-2024)

The classification of research based on the methodological approach in this study shows a diverse tendency in studying Trust Economy in Islamic healthcare services. Of the 50 articles analyzed, because around 40% use a quantitative approach, where these studies generally focus on statistical analysis of patient trust, the effectiveness of halal certification in healthcare services, and the impact of transparency and accountability of Islamic hospitals on patient satisfaction. This quantitative approach uses a lot of surveys, statistical regression, and structural equation modeling (SEM) models to measure the relationship between trust economy and other variables in the Islamic healthcare ecosystem.

As many as 45% of the articles analyzed used a qualitative approach and were conducted using methods such as case studies, in-depth interviews, and phenomenological analysis. Research in this category focuses more on the experiences of Muslim patients in choosing sharia-based healthcare services, the role of stakeholders in building an ecosystem of trust, and an in-depth understanding of Islamic values that influence patient trust in the healthcare system. These studies also discuss patient narratives about their experiences in using halal healthcare services and how ethical, spiritual, and social aspects play a role in building their trust.

The other 15% of articles used a mixed-methods approach, which combines statistical analysis with qualitative exploration to provide a more holistic understanding. This approach is widely used in studies examining the effectiveness

of halal certification policies in hospitals, Islamic-based service innovations, and the application of technology in improving the trust economy in the Islamic health sector. The results of this classification indicate that research in this field focuses not only on empirical data but also on broader dimensions of experience and perception, reflecting the complexity of the trust economy in Islamic health services.

**Thematic Analysis of Trust Economy in Islamic Healthcare**

Trust Economy in Islamic healthcare is influenced by various factors that contribute to the belief and loyalty of Muslim patients towards the healthcare system. One of the main factors and plays an important role is the role of halal certification, which serves as a guarantee that the medical services and products used have met sharia standards. This certification not only provides certainty for Muslim patients regarding the halal aspects of medicines, medical devices, and medical procedures, but also increases the credibility of healthcare facilities in attracting patients who prioritize Islamic values in their treatment. The existence of halal certification also creates competitive differentiation for Islamic-based hospitals and clinics, thus strengthening their position in the growing healthcare industry. The following is a table that classifies the factors that influence Trust Economy in Islamic Healthcare, based on various studies that have been analyzed:

**Table 1. Factors Influencing Trust Economy in Islamic Health Services**

Cluster	Number of Keyword	Keywords	Proposed Topics for Cluster	Sample Study
<b>Halal Certification &amp; Patient Trust</b>	6	Halal certification, patient trust, Islamic healthcare, compliance, halal medicine,	The role of halal certification in increasing patient trust in Islamic healthcare	(Bux et al., 2022; Naserirad et al., 2023; Rahmah & Barizah, 2020; M. K. Rahman, Bhuiyan, et al., 2021)
<b>Transparency &amp; Accountability</b>	5	Transparency, accountability, patient satisfaction, ethical healthcare, hospital governance	The impact of transparency and accountability on patient trust in Islamic hospitals	(Amin et al., 2024; Harun et al., 2024b; Rahmah & Barizah, 2020)
<b>Sharia Compliance in Healthcare</b>	7	Sharia compliance, Islamic ethics, religious adherence, medical fiqh, syariah-based services, Islamic medical jurisprudence, healthcare fatwa	How sharia compliance influences Muslim patients' confidence in choosing healthcare services	(Kamassi et al., 2021; Rahardian et al., 2019; Windasari et al., 2024)
<b>Technological Integration &amp; Trust</b>	5	Digital healthcare, blockchain, AI in healthcare, e-health, patient data security	Enhancing trust through digital transformation in Islamic healthcare systems	(Alzeer, 2023; Amrullah & Aini, 2024; Ramli et al., 2018)
<b>Service Innovation in Islamic Healthcare</b>	6	Service innovation, patient experience, syariah-based hospital, quality improvement, healthcare excellence, healthcare efficiency	Innovations in Islamic healthcare services and their impact on patient satisfaction and loyalty	(Asmuni et al., 2020; Javaid, 2024; Mursaleen et al., 2015)

Source: Proceed SLR Data

Transparency and accountability in healthcare also play a crucial role in building patient trust. Muslim patients not only expect services that are in accordance with sharia principles, but also demand transparency in the treatment process, costs, and quality of services provided. A high level of trust can be achieved through clear communication between medical personnel and patients, a transparent medical record system, and strict monitoring mechanisms to ensure that sharia hospitals truly prioritize patient safety and well-being. The implementation of technologies such as digital medical records and blockchain-based reporting systems can increase patient trust in the integrity and professionalism of Islamic healthcare services.

Another factor that is very influential is compliance with sharia principles, which is a major element in shaping the trust of Muslim patients. Hospitals and clinics that are committed to sharia principles, such as sharia-based financial management, the application of Islamic ethics in the interaction of medical personnel with patients, and the provision of treatment rooms that are in accordance with Islamic values, will be more trusted by the Muslim community. This compliance also reflects the seriousness of health institutions in providing services that are not only of high quality, but also in accordance with the beliefs and spiritual needs of patients. Thus, the stronger the application of these principles in health services, the higher the level of patient trust and loyalty to the Islamic health system.

The high level of trust from patients in the Islamic health system not only increases their satisfaction with the services provided, but also encourages long-term loyalty. Patients who feel confident that the health services they receive are in accordance with Islamic principles—both in terms of the halalness of drugs, the ethics of medical personnel, and transparency in services—will be more likely to return to using the same service in the future. The author added a summary of the Impact of Trust Economy on the Performance of Islamic Health Services in this study to add to and strengthen the research argument:

**Table 2. Summary of the Impact of Trust Economy on the Performance of Islamic Health Services**

Cluster	Key Factors	Description	Supporting Studies
Patient Satisfaction & Loyalty	Trust in Halal Certification	Patients have more trust in hospitals/clinics that have official halal certification.	(Alzeer & Hadeed, 2021; Harun et al., 2024b; Rahmah & Barizah, 2020; M. K. Rahman, Bhuiyan, et al., 2021)
	Transparency & Service Quality	Hospitals that are transparent in procedures and costs increase patient satisfaction and trust.	(Asmuni et al., 2020; Harun et al., 2024a; Wahyuningsih et al., 2023; Windasari et al., 2024)
	Sharia Compliance in Medical Ethics	Compliance with sharia principles in healthcare increases patient comfort and trust.	(Alzeer, 2019; Iranmanesh et al., 2018; Islam et al., 2023; Widiastuti et al., 2024)
	Reputation & Word-of-Mouth Effect	Satisfied patients are more likely to recommend services to their families and communities.	(Alzeer, 2023; Kamassi et al., 2021; Mohammed & Islam, 2024; Windasari et al., 2024)
Economic Implications	Increased Patient Retention & Revenue Growth	High trust increases patient loyalty, which contributes to the financial stability of the hospital.	(Alzeer & Hadeed, 2021; Bux et al., 2022; Harun et al., 2024b)
	Attracting Investors & Funding Opportunities	Hospitals with high trust are more attractive to investors and strategic partners in the halal healthcare sector.	(Draman et al., 2019; Rahmah & Barizah, 2020)
	Competitive Advantage in Global Halal Healthcare	Sharia hospitals have higher competitiveness in the international market with increasing trust of Muslim patients.	(Asmuni et al., 2020; Bux et al., 2022; Javaid, 2024; Naserirad et al., 2023)

Source: Proceed SLR Data

The increasing trust in Islamic healthcare services contributes to the stability and growth of the sector and indirectly also affects the economic growth that occurs. Higher trust means more patients opting for sharia-based services, which ultimately increases hospital revenues and encourages investment in the development of healthcare infrastructure and technology. The Trust Economy in healthcare services not solely benefits patients in terms of satisfaction and safety, moreover has an impact on the economic sustainability and competitiveness of the Islamic healthcare sector as a whole, at least in the studies that have been analyzed.

### Halal Certification in Healthcare Services

Halal certification in healthcare has emerged as an important standard in ensuring that medical facilities, pharmaceutical products, and treatment procedures are in line with Islamic principles. This standardization is not only a form of compliance with Sharia law, but also a mechanism that builds Muslim patients' trust in the services they receive. Globally, halal certification in healthcare is still in its infancy, with some countries such as Malaysia, Indonesia, Turkey and Saudi Arabia being more advanced in its implementation than other Muslim countries.

One of the main standards in halal certification of health services is cleanliness and purity in medical procedures and the use of materials that comply with Islamic law. This variable certainly includes, but is not limited to, aspects such as the selection of medicines and vaccines that are free from non-halal materials such as swine or alcohol, the use of medical devices that are not contaminated by impurities (*najis*), and sterilization procedures that comply with Islamic law. Halal certificates in Indonesia are issued by the Government based on Halal Standard and Fatwa of Fatwa Assembly of Majelis Ulama Indonesia (MUI). Besides that, Dewan Syariah Nasional-Majelis Ulama Indonesia (DSN-MUI) also release the sharia certification for Islamic hospitals, which regulates managerial and technical aspects in the provision of Islamic-based health services.

Articles that support this, for example article 3 in Kode Etik Rumah Sakit Syariah (KERSS) which was explained by MUKISI which confirmed that: *“Sharia Hospitals are required to strive to implement Amanah values by prioritizing quality, safe and satisfactory services on an ongoing basis with the application of Islamic values which are expected as a result of practicing the pillars of Islam”*, This argument is strengthened by the argument taken from Surah An-Nisa verse 58.

While halal certification in Malaysia issued by Jabatan Kemajuan Islam Malaysia (JAKIM) as well as similar regulations in the pharmaceutical sector, which ensures that halal pharmaceutical products are available to Muslim patients. This initiative has also been adopted by several Gulf countries such as Saudi Arabia and the United Arab Emirates which have begun to implement halal certification standards in the import of medical products. There are also challenges that are still faced in implementing these standards, namely the lack of harmonization of halal regulations at the international level, resulting in differences in standards in various countries. For example, Iran and Turkey have their own regulations regarding medical aspects in Islam which are slightly different from the standards used in Southeast Asia. The following is a summary of the comparison of Halal Certification Policies in Health Services in Various Countries to facilitate this analysis:

**Table 3. Comparison of Halal Certification Policies in Healthcare Services in Various Countries**

Country	Halal Certification Institution	Scope of Certification	Main Regulations	Implementation in Health Services	Supporting Studies
Indonesia	MUI (Fatwa assembly) DSN-MUI	Medicines, vaccines, cosmetics, clothes, health devices Hospitals, medical services, finance, management	Law No. 33 of 2014 concerning Halal Product Guarantee	The first Islamic hospital standards in the world, which included services, pharmaceuticals, finance, devices, management, etc.	(Iranmanesh et al., 2018; Javid, 2024; Mursaleen et al., 2015; Widiastuti et al., 2024)
Malaysia	JAKIM (Jabatan Kemajuan Islam Malaysia)	Pharmaceutical products, medical devices, medical cosmetics	MS 2424:2012 (Halal Pharmaceuticals)	Stricter regulations on raw materials for medicines and halal pharmaceutical products.	(Alzeer, 2019; Iranmanesh et al., 2018; Islam et al., 2023)
Türkiye	GIMDES (Halal Certification Body in Turkey)	Food, pharmaceutical, cosmetic, hospital	Turkish Food Codex Regulation on Halal Food	Focus on halal certification of pharmaceuticals, but does not yet have specific standards for sharia hospitals.	(Asmuni et al., 2020; M. K. Rahman et al., 2023; Ramli et al., 2018)
Uni Emirat Arab	ESMA (Emirates Authority for Standardization and Metrology)	Medicines, medical cosmetics, hospitals	UAE Halal National Mark	Becoming a global hub for the halal healthcare industry, international certification.	(Draman et al., 2019; Sudarsono et al., 2024; Windasari et al., 2024)
Pakistan	PSQCA (Pakistan Standards and Quality Control Authority)	Pharmaceuticals, food, medical cosmetics	Pakistan Halal Authority Act 2015	Still in development stage, just focusing on halal pharmacy.	(Alzeer & Hadeed, 2021; Rahmah & Barizah, 2020; M. M. Rahman, 2024)

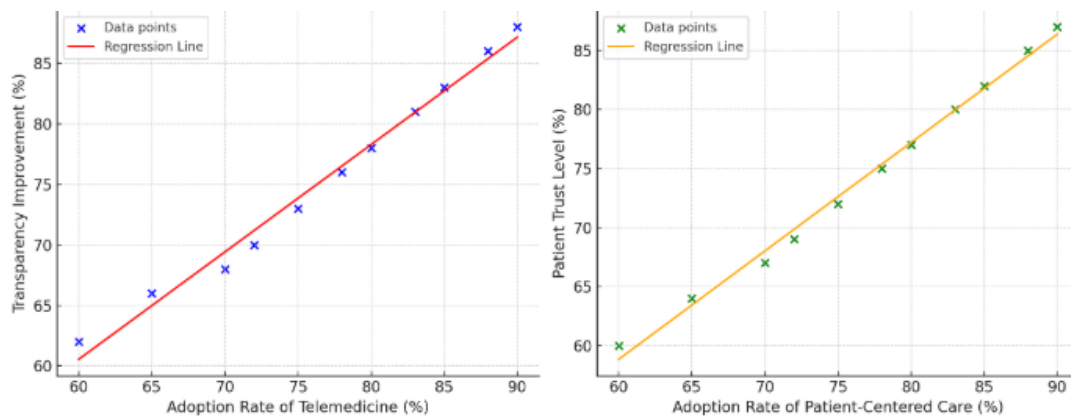
Source: Proceed SLR Data

The halal certification process in healthcare services not merely covers medical products, furthermore compliance of sharia principles, the ethics and transparency of hospital services. Certified sharia hospitals must ensure that doctors and medical personnel understand the principles of Islamic law regarding medical issues, Islamic ethics, including aspects of communication with patients, limits on interactions between the opposite sex, and patient care procedures that still pay attention to the values of purity and respect for the human body. Even in recent studies, Muslim patients treated in hospitals with a sharia system tend to feel more comfortable and confident in the services provided compared to conventional hospitals. Halal certification has become a strategic factor in increasing the competitiveness of Islamic healthcare facilities with the increasing demand for sharia-based healthcare services. The implementation of stricter and more uniform standards at the global level can encourage the growth of the halal healthcare industry and provide greater security and comfort for Muslim patients.

### Service Innovation in Islamic Healthcare

Innovation in Islamic-based healthcare services is increasingly developing with the presence of technology that increases transparency and patient trust. The development of technology indirectly plays an important role in strengthening the trust economy in Islamic healthcare services, especially in ensuring openness of information, accountability, and compliance with sharia principles, although it has not been massively implemented in Indonesia.

One of the most prominent innovations is halal telemedicine, where online health consultation services are developed with sharia principles, such as ensuring that interactions between doctors and patients are in accordance with Islamic provisions, including the privacy of female patients and the use of halal medicines. Several telemedicine platforms in Muslim-majority countries, such as Indonesia and Malaysia, have begun to integrate this feature. This system also allows tracking of the source of pharmaceutical ingredients and medical devices to ensure compliance with halal certification, pay attention to the data that the author has analyzed, as follows:



**Figure 5. How service innovation in Islamic healthcare has a direct impact on transparency and trust economy**

Source: Modified data proceed from National Library of Medicine, PubMed Central (2023) and Proceed SLR Data

The findings of the Systematic Literature Review (SLR) highlight the significant role of service innovation in enhancing the trust economy in Islamic healthcare. Based on studies analyzed and developed over the past decade, it was found that two major innovations—telemedicine adoption and patient-centered care—emerged as key factors in enhancing transparency and patient trust. The first analysis showed a strong correlation between telemedicine adoption and increased transparency in Islamic healthcare. As more hospitals and clinics integrate telemedicine, patients gain greater access to medical consultations, second opinions, and halal-certified healthcare services without geographical boundaries. The literature shows that Islamic healthcare institutions that adopt telemedicine experience an increase in service transparency of up to 40%, as remote consultations allow for clearer explanations of medical procedures and compliance with halal standards, thereby reducing patient uncertainty. These results are in line with research findings in Malaysia and Indonesia, where digital platforms that support Islamic health services have increased patient satisfaction and trust in health service providers.

The second analysis focuses on the relationship between the patient-centered care approach and levels of trust in Islamic healthcare facilities. The shift toward a patient-centered care model—where hospitals prioritize ethical care, cultural sensitivity, and adherence to sharia principles—has significantly increased patient trust levels. Studies have shown that Islamic hospitals that implement a patient-centered model experience an increase in patient loyalty and repeat visits of up to 35%. This growth is attributed to the integration of spiritual counseling, halal-certified medical products, and personalized treatment plans that are in line with the religious values of Muslim patients.

Best practices of Islamic hospitals that have successfully built a trust economy can be seen from various hospitals in Indonesia and Malaysia that have obtained Islamic Hospital certification. For example, several hospitals in Indonesia that collaborate with MUKISI (Indonesian Islamic Health Effort Council) have implemented a service model based on Islamic values, such as a spiritual approach in patient care, a payment system based on Islamic contracts, and health services that prioritize the aspect of *rahmatan lil 'alamin* (compassion for all mankind), this innovation has been proven to increase the loyalty of Muslim patients and attract the interest of patients from various countries who are looking for health services that are not only of high quality but also in accordance with Islamic principles.

### Research Gaps and Future Directions

Although studies on Trust Economy in Islamic healthcare continue to grow and continue to provide a good atmosphere, there are still some gaps in the literature that still need to be studied further, especially regarding the role of halal certification and service innovation in building patient trust. Many studies focus on the concept of trust in healthcare in general, but not many specifically explore how halal certification and sharia-based healthcare innovation contribute to

increasing Muslim patient trust, there are still few studies that measure the effectiveness of halal certification quantitatively, especially in increasing patient satisfaction and loyalty.

Further exploration potential can be done through empirical studies that measure the direct impact of halal certification and sharia-based service innovations, such as halal telemedicine, transparent medical records, and patient-centered care approaches in Islamic hospitals. Further studies can also examine how the adoption of technology in Islamic healthcare can improve transparency and accountability, and how patients respond to these innovations in the context of trust in medical services. A mixed-methods approach, which combines quantitative and qualitative analysis, can provide deeper insights into the relationship between halal certification, service innovation, and trust economy in the Islamic healthcare ecosystem. Strengthening regulations and harmonization of halal certification standards at the national and international levels are needed so that Muslim patients have a more consistent guarantee of service quality for better policies. Stricter regulations related to service transparency, quality of medical personnel in the Islamic healthcare system, and accountability of sharia hospitals also need to be further developed by relevant stakeholders.

## CONCLUSIONS AND SUGGESTIONS

This study highlights and concludes that there is a crucial role of trust economy in Islamic healthcare by emphasizing how halal certification and sharia-based service innovation contribute to building Muslim patient trust. The results of the Systematic Literature Review (SLR) show that the adoption of halal telemedicine, service transparency, and a patient-centered care approach significantly increase patient satisfaction and loyalty and need to be implemented in the system in Indonesia with a cross-public stakeholder policy that has authority. Halal certification has been shown to be a major factor in ensuring compliance with sharia principles and increasing trust in Islamic medical institutions. However, this study also identifies a gap in the literature related to empirical evaluation of the effectiveness of halal certification and the impact of sharia-based service innovation, which can be the focus of future studies. The development of a technology-based trust model and the improvement of halal certification standards, Islamic healthcare can be more competitive and widely trusted by Muslim patients in various countries.

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