

Building Loyalty through Trust: The Role of Sharia Compliance, Satisfaction, and Service Quality at Muhammadiyah Amanah Sumpiuh Hospital

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ABSTRACT

This study aims to analyze the influence of Hospital Syariah Compliance, Patient Satisfaction, and Service Quality on Patient Loyalty, with Patient Trust as a mediating variable. The background of this study is based on the importance of integrating Islamic values in healthcare services to build long-term relationships with patients, especially in sharia-based hospitals. The study was conducted at Muhammadiyah Amanah Sumpiuh Hospital involving 263 patient respondents who had received services at least twice. The method used is a quantitative approach with Partial Least Squares Structural Equation Modeling (PLS-SEM) analysis using SmartPLS-4 software. The results show that Hospital Syariah Compliance, Patient Satisfaction, and Service Quality have a significant effect on Patient Loyalty, both directly and indirectly through Patient Trust. Trust is proven to mediate the relationship between the three exogenous variables on loyalty, with full mediation on the relationship between service quality and sharia compliance on loyalty, and partial mediation on the path of satisfaction on loyalty. The conclusion of this study confirms that trust is a key element in shaping patient loyalty, especially in the context of hospitals based on Islamic values.

INTRODUCTION

Quality health services are the main factor in increasing patient trust and loyalty towards hospitals (Guspianto et al., 2023). In the context of sharia-based hospitals, compliance with sharia principles is also an important aspect that can influence patient experience (Mat et al., 2021). Patient loyalty is not only influenced by the quality of service and trust, but also by the Sharia compliance implemented by the hospital (Alfarizi & Arifian, 2023). However, although various studies have examined the factors that influence patient loyalty, there is still a research gap regarding the mediating role of patient trust in the relationship between satisfaction, service quality, and sharia compliance on patient loyalty (Durmuş & Akbolat, 2020; Liu et al., 2021).

The increasing public demand for quality healthcare services is also supported by data showing that the healthcare and social services industry is the fastest-growing sector in Indonesia, reaching 14.06% annually (Annur et al., 2023). According to WHO data (2023), this increase indicates a growing public awareness of the importance of quality healthcare services. However, many Indonesians still choose to seek medical treatment abroad, particularly in Malaysia and Singapore, because they feel that domestic healthcare services are suboptimal (Katadata, 2019). This indicates a gap in service quality that can impact patient loyalty to domestic hospitals.

Data on the development of the number of public hospitals in the last five years in Indonesia also shows an increasing trend, as presented in Table 1.

Table 1. Development of the Number of General Hospitals in Indonesia 2018 - 2022

No.	Type of Hospital	2018	2019	2020	2021	2022
1	Central government	200	210	220	230	240
2	Local government					
	- Provincial government	250	260	270	280	290
	- Regency/City Government	458	480	490	510	520
	Sub-Total	708	740	760	790	810
3	Private Hospital	1,290	1,319	1,364	1,429	1,500
	Total	2,198	2,269	2,344	2,449	2,550

Source: Directorate General of Health Services, Ministry of Health, Republic of Indonesia, 2023

Referring to the data above, it is clear that the number of public hospitals in Indonesia continues to increase year after year. However, this increase does not necessarily guarantee the quality of services provided to patients. Disparities persist in the distribution of hospitals, the quality of medical personnel, and compliance with nationally and internationally recognized service standards. Furthermore, hospital accreditation remains a major challenge in ensuring the quality of healthcare services. As many as 16.9% of all hospitals in Indonesia are not yet accredited, meaning they have not undergone the process of assessing healthcare quality standards. This indicates that despite the increasing number of hospitals, challenges remain in improving the quality of services to meet patient expectations.

Based on various health issues, both theoretically and practically, it is crucial for Sharia-compliant hospitals to ensure that patient loyalty is fostered. Patient loyalty must be supported by various elements, including trust, professional service quality, and adherence to Sharia principles. Furthermore, patient satisfaction is a key factor in fostering patient loyalty.

Patient loyalty is defined as a customer's (patient's) perception of a strong commitment to continue using a hospital's services despite external influences that might encourage them to switch to another provider. This loyalty is also reflected in the patient's tendency to recommend the hospital to others (Ferguson et al., 2006). According to Kotler et al., (2018), loyalty is a strong commitment to reuse a product or service in the future. One indicator of loyalty is a patient's willingness to recommend the hospital to others. Patient loyalty cannot be separated from the trust factor. Huang et al., (2021), defines trust as the knowledge held by consumers about an object, its attributes, and its benefits. According to Ding Mao in Putra et al., (2017), trust is the belief that someone's words or promises can be trusted and that someone will fulfill their obligations in an exchange relationship. Building trust in long-term relationships with patients is a key factor in creating loyalty. This trust cannot simply be acknowledged by the hospital but must be built from the outset and demonstrated in every aspect of service.

In research on patient loyalty in hospitals, many studies have examined the influence of service quality, communication, and trust on patient satisfaction and loyalty. For example, research at Hermina Arcamanik Hospital showed that service quality, communication, brand trust, and patient trust in doctors had a positive effect on patient satisfaction and loyalty, with patient satisfaction acting as a mediator (Mellena, 2024). Furthermore, research Parengkuan et al., (2024) used *Partial Least Squares Structural Equation Modeling (PLS-SEM)* to analyze factors related to patient satisfaction and behavioral intentions, finding that satisfaction with physician services, emergency department staff, and the emergency department environment was associated with overall patient satisfaction and behavioral intentions. In other studies, service quality has been shown to influence patient satisfaction and loyalty (Parasuraman et al., 1988). In addition, research by (Kazi et al., 2024) shows that patient trust has a significant influence on patient loyalty in private hospitals.

However, these studies have limitations regarding the application of Sharia compliance as a variable influencing patient loyalty. Few studies have specifically explored the role of Sharia compliance in the context of hospitals operating under Islamic principles. Wahyuningsih et al., (2023) found that

patient satisfaction can mediate the influence of trust, service quality, and sharia compliance on patient loyalty in sharia hospitals in Riau. While this study provides valuable insights, it is still limited to one region and does not address more broadly how these variables interact in other sharia hospitals with different patient characteristics.

Furthermore, previous research examining the relationship between service quality, trust, and patient satisfaction with loyalty has been conducted more in conventional hospitals than in Islamic hospitals. For example, research by Amin & Fauziah Novianti (2023) analyzed the influence of service quality and brand trust on patient loyalty at Salewangan Regional Hospital, but did not include the aspect of sharia compliance as an important factor in increasing patient loyalty at Islamic-based hospitals. Similarly, research by Purba et al., (2021) who examined the factors influencing patient loyalty in a neurosurgery polyclinic, but did not consider sharia compliance as a variable in their research model. Furthermore, research by Sugiharto et al., (2023) highlighted the importance of service quality and patient satisfaction in increasing loyalty at primary healthcare facilities within the National Health Insurance (JKN) program. However, this study also failed to account for trust and Sharia compliance as factors that may influence patient loyalty at Islamic-based hospitals. Sofia (2023) in his study at a dental and oral teaching hospital in Jakarta found that patient satisfaction can be mediated by patient trust and hospital brand image, but this study also did not include sharia aspects in his analysis.

In relation to sharia compliance, research by Harahap et al., (2021) found that sharia compliance can increase patient trust, but has not yet tested its effect on patient loyalty. Research by Masyhudi (2023) emphasizes how Islamic hospitals implement the maqashid sharia to guarantee and assist patients in obtaining their right to worship, indicating that sharia compliance is a factor that can increase patient loyalty. However, this study is more descriptive in nature and has not empirically tested the causal relationship between sharia compliance, satisfaction, and patient loyalty. This phenomenon indicates a research gap that needs to be filled, namely examining how sharia compliance, along with trust and service quality, can influence patient loyalty with patient satisfaction as a mediator. Furthermore, there are still limitations in the research methods used. Many previous studies used simple linear regression or covariance-based SEM (Setiawan & Wijaya, 2022), which are less flexible in handling the complexity of relationships between variables. Therefore, this study uses the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach, which is more effective in analyzing data with many indicators and non-normal distributions (Hair et al., 2019). Thus, this study will fill this research gap. It will provide a new contribution by exploring the role of sharia compliance in greater depth and using PLS-SEM methods to analyze the relationship between these variables in the context of sharia hospitals, which have patient characteristics that differ from previous research. Muhammadiyah Amanah Sumpiuh Hospital was chosen as the research location because it is a Sharia-compliant hospital that continuously strives to improve the quality of its services in accordance with Islamic principles. This hospital plays a crucial role in providing healthcare services that are not only medically oriented but also adhere to Sharia values. However, there is limited research specifically examining patient loyalty at this hospital. Therefore, the results are expected to contribute to the development of Sharia-compliant hospital management policies in Indonesia.

LITERATURE REVIEW AND DEVELOPMENT HYPOTHESIS

The influence of hospital sharia compliance on patient loyalty

The application of Sharia principles in hospital services has become a major concern in the healthcare industry, particularly in Muslim-majority countries like Indonesia and Malaysia (Ismail et al., 2018; Jamaludin et al., 2025). The concept of hospital Sharia compliance refers to a hospital's adherence to Sharia principles in all aspects of its operations, including medical services, management, and supporting facilities such as halal food and prayer services. Healthcare services that comply with Islamic

principles not only provide spiritual comfort but also strengthen Muslim patients' trust in the healthcare institution (Yahaya, 2018).

Wahyuningsih et al., (2023) In their study, they concluded that Sharia hospital compliance has a positive and significant impact on patient loyalty. Hospitals that implement services in accordance with Sharia principles, such as gender-based patient room separation, the use of halal medicines, and an environment that supports religious activities, create a sense of security and comfort for Muslim patients. This sense of security encourages patients to return to the same service in the future and recommend it to others. In this context, loyalty extends beyond repeat visits to patients but also includes patients' willingness to provide positive recommendations (word of mouth), which contributes to the positive image of the Sharia hospital.

Another study by Alfarizi and Arifian (2023) explained that the implementation of halal and sharia-compliant services, which encompass aspects of cleanliness, comfort, staff friendliness, and spirituality, impacts patient satisfaction and loyalty and creates a positive word of mouth effect in the community. This indicates that Sharia-compliant hospitals can be a source of competitive advantage, particularly in reaching the Muslim market segment that is increasingly concerned with religious aspects of life, including when receiving healthcare services. This encourages patients to remain loyal to hospitals that implement Sharia compliance. Referring to previous descriptions and research, the following hypothesis is formulated:

H1: *Hospital sharia compliance* has a positive effect on patient loyalty at Muhammadiyah Amanah Sumpiuh Hospital.

The influence of patient satisfaction on patient loyalty

In the healthcare industry, patient satisfaction is a crucial indicator in assessing the quality of hospital services and determining the institution's success in building long-term relationships with patients. Patient satisfaction reflects the perception of the service received compared to their initial expectations, and this significantly influences their intention to revisit the service (Sofia, 2023). When patients are satisfied, they are not only more likely to return for medical services but also to recommend the hospital to others, a form of customer loyalty in the healthcare sector. Satisfied patients are more likely to return to the same hospital and recommend it to others, demonstrating a strong relationship between satisfaction and loyalty (Fatima et al., 2018).

Research by El Dalatony et al., (2023) showed that satisfaction with a dentist was significantly correlated with a patient's intention to recommend the dentist to others, which is a key indicator of patient loyalty. Furthermore, Setyawati and Berlianto (2022) also found that patient satisfaction plays a major role in shaping patient loyalty. Satisfied patients are more likely to return to the hospital and recommend it to others. Aljumah et al., (2020) states that when patients are satisfied, they are more likely to return and form a long-term relationship with the hospital. Setyawan et al., (2020) strengthens these findings, by showing a strong correlation between satisfaction and loyalty.

Overall, these studies conclude that higher patient satisfaction levels lead to higher levels of loyalty to healthcare providers. This loyalty manifests itself in repeat visits, recommendations to others, and a preference to continue using the same institution in the future. This suggests that the higher the level of patient satisfaction, the more likely they are to return to the same hospital for treatment. Referring to previous descriptions and research, the following hypothesis is formulated:

H2: Patient satisfaction has a positive effect on patient loyalty at Muhammadiyah Amanah Sumpiuh Hospital.

The influence of service quality on patient loyalty

Service quality is one of the main determinants in forming patient loyalty in healthcare institutions. In the context of hospitals, service quality does not only include medical technical aspects but

also concerns the *tangible dimensions* (physical facilities), reliability, responsiveness, assurance, and empathy provided by healthcare workers to patients (Parasuraman et al., 1988 in (Lestariningsih et al., 2018). Quality service will *a* positive patient perception that impacts the intention to return to use the service in the future and recommend it to others, thereby strengthening patient loyalty (Kotler & Keller, 2016 in Melmambessy and Tuhumena (2024).

Good service quality is believed to create a positive experience for patients, contributing to the formation of emotional bonds and trust in healthcare institutions. This relationship is reciprocal, where patients who feel well-treated develop a sense of attachment and loyalty to the provider. This loyalty extends beyond behavioral outcomes such as repeat visits to the provider and includes attitudinal loyalty in the form of recommendations to others (Guspianto et al., 2023).

Empirical findings support a positive relationship between service quality and patient loyalty. Research by Widodo et al., (2023) shows that service quality has a direct influence on patient loyalty. Furthermore, Guspianto et al., (2023) found that high service quality encouraged loyalty in eight hospitals in Jambi Province. Similar results were also shown by Melmambessy and Tuhumena (2024) which states that service quality significantly influences loyalty. In addition, a study by Arman et al., (2023) found that service quality has a significant positive relationship with patient loyalty. Thus, based on previous research, it suggests that service quality is a key element in driving patient loyalty. Hospitals that consistently provide high-quality service will be able to create and foster long-term patient loyalty. Referring to previous descriptions and research, the following hypothesis is formulated:

H3: Service quality has a positive effect on patient loyalty at Muhammadiyah Amanah Sumpiuh Hospital.

The influence of hospital sharia compliance on patient trust

In Islamic healthcare, the concept of hospital *sharia compliance* is the primary foundation for ensuring that every aspect of service complies with sharia principles. Consistent application of sharia principles not only addresses the religious needs of Muslim patients but also creates a sense of security, comfort, and protection (Syafaat et al., 2023). *Hospital sharia compliance* plays a crucial role in building patient trust in hospitals (Rahman et al., 2018). Patient trust in a hospital is strongly influenced by the alignment of service values with the patient's beliefs and expectations, especially for Muslim patients. When a hospital adheres to sharia standards comprehensively, patients tend to perceive the hospital as a trustworthy, honest institution that is attentive to their spiritual needs (Wahyuningsih et al., 2023).

Patient trust is built through dimensions such as reliability, integrity, and care, all of which are reflected in the implementation of Sharia principles in hospitals. For example, the use of halal medicines and food, and the treatment of female patients by female medical personnel, confirms that the hospital respects patients' privacy and values (Rahman et al., 2018). Services consistent with Islamic ethics create the impression that the hospital is fulfilling its mandate, ultimately strengthening patients' confidence that they will be treated fairly, transparently, and in accordance with their religious values (Yahaya, 2018). Referring to previous descriptions and research, the following hypothesis is formulated:

H4: Hospital sharia compliance has a positive effect on patient trust at Muhammadiyah Amanah Sumpiuh Hospital.

The influence of patient satisfaction on patient trust

Patient trust is a crucial element in determining the sustainability of long-term relationships between patients and providers. Trust doesn't just emerge; it's built from positive experiences, one of which is satisfaction with the service (Liu et al., 2021). Patient satisfaction plays a role in shaping and strengthening patient trust in healthcare institutions (Listyorini, 2021). When patients are satisfied with the services they receive, whether in terms of the professionalism of the medical staff, the facilities available, or the quality of interactions between personnel, they tend to develop a sense of trust that the institution can provide consistent, safe, and expected service (Sofia, 2023).

Several empirical studies have supported a positive relationship between patient satisfaction and trust. Durmuş and Akbolat (2020) found that patient satisfaction has a positive influence on patient trust. Sofia (2023) In his research at the Jakarta Dental Teaching Hospital, he also showed that patient satisfaction has a direct influence on patient trust. Another study by Ridhwan et al., (2019) at Arafah Islamic Hospital Jambi revealed that satisfaction significantly increases patient trust, especially in the context of sharia-based hospital services. Referring to previous descriptions and research, the following hypothesis is formulated:

H5: Patient satisfaction has a positive effect on patient trust at Muhammadiyah Amanah Sumpiuh Hospital.

The influence of service quality on patient trust

Patients are the primary focus of healthcare services. Therefore, the most important thing is to provide quality care to build patient trust in the hospital (Widiastuti et al., 2024). Patient trust stems from the belief that those involved in healthcare will deliver consistent, honest, and responsible service (Aljumah et al., 2020). This trust fosters positive relationships between the parties involved in the care process. The better the quality of care provided to patients, the greater the trust (Elizar et al., 2020).

Good service quality tends to generate a high level of patient trust in healthcare institutions. This trust arises when patients perceive that the hospital can provide consistent, accurate, and ethical care (Akanyako, 2024). Aspects such as the professionalism of medical personnel, clarity of information, and concern for patient needs are important indicators of building trust (Daniawati et al., 2022). Kalhor et al., (2021) stated that good service quality has a direct causal relationship to increasing patient trust.

Various empirical studies also support the positive and significant relationship between service quality and patient trust. Research by Melmambessy and Tuhumena (2024) shows that service quality has a direct positive effect on patient trust. Similar results were found by Widodo et al., (2023) which concluded that service quality has a significant influence on the formation of patient trust. Meanwhile Susilawati and Adi (2022) emphasized that in Islamic value-based clinical services, the quality of service in accordance with sharia principles is the foundation for building long-term patient trust in health institutions. Referring to previous descriptions and research, the following hypothesis is formulated:

H6: Service quality has a positive effect on patient trust at Muhammadiyah Amanah Sumpiuh Hospital.

The influence of patient trust on patient loyalty

Building trust is a crucial aspect of the doctor-patient relationship. It is a characteristic of medical services directly related to health (Lee, 2021). When patients trust that medical personnel and healthcare institutions can provide competent, honest, and responsible care, they are more likely to return to those services (Aljumah et al., 2020). Furthermore, trust also strengthens the emotional bond between patient and provider, creating deep affective loyalty (Liu et al., 2021).

Patient trust in healthcare institutions has been shown to have a significant and positive relationship with patient loyalty. Theoretically, trust reflects patients' belief that providers will act in their best interests, and this belief creates a sense of security and emotional comfort that encourages patients to continue using the service (Daniawati et al., 2022). Research by Rahmani et al., (2017) found that trust has a positive influence on patient loyalty, indicating that trust is the foundation for forming long-term patient relationships. Listyorini (2021) found that patient trust has a significant positive relationship with loyalty. This finding strengthens the assumption that trust is a major determinant in the formation of patient loyalty. Furthermore, the study Sumaedi et al., (2015) using *the Theory of Planned Behavior (TPB) approach* found that trust significantly influences patient loyalty. Referring to previous descriptions and research, the following hypothesis is formulated:

H7: Patient trust has a positive effect on patient loyalty at Muhammadiyah Amanah Sumpiuh Hospital.

The role of patient trust in mediating the relationship between hospital sharia compliance and patient loyalty.

The implementation of Sharia compliance principles in hospital services is not only a manifestation of Islamic values but also an important strategy for increasing patient loyalty, particularly among Muslims (Rahman et al., 2018). Compliance with Sharia standards in hospitals reflects the institution's commitment to fulfilling the spiritual and ethical aspects of service, which in turn can foster deeper patient trust (Shariff & Rahman, 2016). In this context, trust emerges as a psychological aspect that plays a crucial role in bridging patient expectations and experiences with Islamic-based services.

Hospital Sharia compliance refers to the implementation of hospital service standards that align with the principles of Maqashid Sharia, including gender segregation in medical procedures, the provision of prayer facilities, and the use of halal medicines. When patients perceive that hospital services comply with these principles, they will develop confidence that the hospital can be trusted as an institution that is not only professional but also ethical. This trust then becomes an important foundation for building long-term loyalty, as patients will feel spiritually and medically safe to return to the hospital's services and recommend it to others (Santoso & Ibrahim, 2022; Wahyuningsih et al., 2023). A study conducted by Santoso & Ibrahim (2022) shows that sharia compliance has a direct influence on loyalty through trust as a mediating variable. Rahman et al., (2018) In the context of private Islamic hospitals in Malaysia, it was also confirmed that Islamic facilities and the quality of Islamic services provided by doctor's influence satisfaction, which ultimately influences patient loyalty intentions. Although this study did not explicitly examine trust as a mediator, the findings support the assumption that patient perceptions of the implementation of Islamic values can increase trust and brand loyalty. Referring to previous descriptions and research, the following hypothesis is formulated:

H8: Patient trust mediates the relationship between hospital sharia compliance and patient loyalty at Muhammadiyah Amanah Sumpiuh Hospital.

The role of patient trust in mediating the relationship between patient satisfaction and patient loyalty

Building patient loyalty is a strategic aspect that not only reflects an institution's success in providing quality services but also serves as an indicator of the sustainability of long-term relationships between patients and providers. One crucial aspect proven to influence patient loyalty is the level of satisfaction with the service received. However, satisfaction alone is not enough to guarantee the creation of complete patient loyalty, especially in an increasingly competitive environment. Therefore, patient trust in healthcare institutions is considered an important mediating variable to bridge the relationship between patient satisfaction and loyalty (Guspianto et al., 2023; Melmambessy & Tuhumena, 2024).

Patient satisfaction is a positive emotional response to a service experience and is theoretically believed to be a prerequisite for building trust in a service provider. Trust, in this context, refers to the patient's belief that a healthcare institution will act in their best interests with integrity and competence (Sofia, 2023). The trust that arises from satisfaction strengthens the behavioral intention to continue using the same service, thus fostering loyalty. Within this framework, trust is not merely a consequence of satisfaction but also acts as a mediator that bridges the influence of satisfaction on patient loyalty (Widodo et al., 2023).

Study Sofia (2023) showed that patient trust significantly mediates the relationship between patient satisfaction and loyalty. This result is supported by studies Melmambessy and Tuhumena (2024) which confirms that trust is an important mediator in the relationship between patient satisfaction and loyalty. Widodo et al., (2023) also found that patient satisfaction significantly increases trust, which ultimately drives patient loyalty. Referring to previous descriptions and research, the following hypothesis is formulated:

H9: Patient trust mediates the relationship between patient satisfaction and patient loyalty at Muhammadiyah Amanah Sumpiuh Hospital.

The role of patient trust in mediating the relationship between service quality and patient loyalty

Trust is a fundamental factor in building and maintaining valuable relationships. Trust in this context refers to mutual trust between patients and healthcare providers, and the patient's positive expectations of the healthcare provider's services (Elizar et al., 2020). Patients trust and respect the healthcare provider's clinical judgment and believe that the treatment process is effective in alleviating their illness. Patients and healthcare providers are independent entities. Trust is formed when both parties value the quality of the exchange relationship, which is long-term and reciprocal (Huang et al., 2021).

Patient trust in service providers plays a significant role in shaping perceptions of quality. Trust is considered a key element in maintaining a lasting relationship, as patients tend to be loyal to providers they trust (Moorman et al., 1993; Dimyati, 2011) (Susilawati & Adi, 2022). Melmambessy & Tuhumena (2024) In his study, he stated that service quality significantly influences patient loyalty through trust as a mediator. Kalhor et al., (2021) stated that trust is a crucial component in building patient loyalty, supported by perceptions of consistent service quality. Furthermore, Susilawati & Adi (2022) they found that service quality based on Islamic values contributes to patient loyalty through trust. Referring to previous descriptions and research, the following hypothesis is formulated:

H10: Patient trust mediates the relationship between service quality and patient loyalty at Muhammadiyah Amanah Sumpiuh Hospital.

The following is the conceptual research model used:

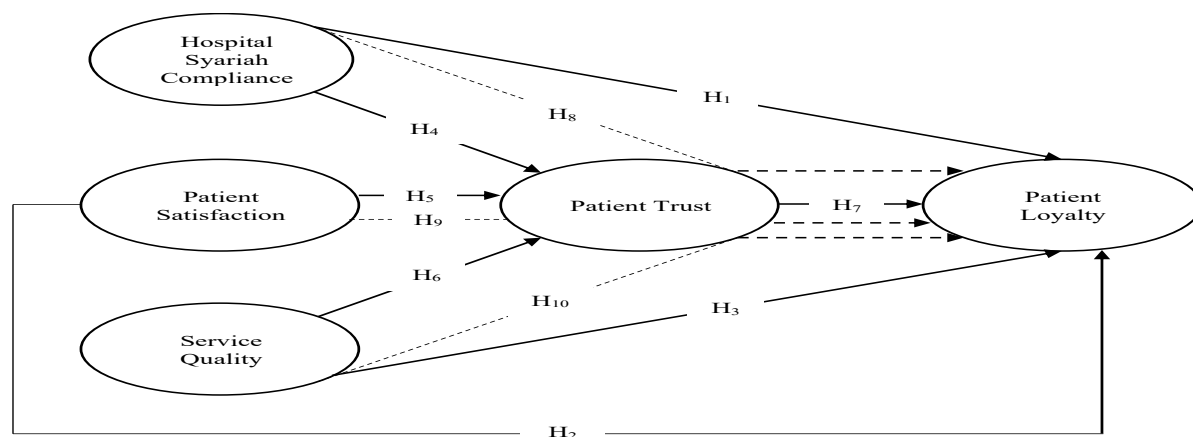


Figure 1 Research Model

RESEARCH METHOD

The population in this study were all patients who had received health services at Muhammadiyah Amanah Sumpiuh Hospital. The selection of this population was based on the research objective to analyze the role of patient trust in mediating the influence of sharia compliance, patient satisfaction, and service quality on patient loyalty. To determine the sample, this study used a non-probability sampling method with a purposive sampling technique, where respondents were selected based on certain criteria, namely: (1) having received treatment or used the services of Muhammadiyah Amanah Sumpiuh Hospital at least once in the past year, (2) being at least 17 years old, and (3) willing to be respondents by completing the questionnaire completely.

Determining the number of samples refers to the Structural Equation Modeling (SEM) approach with the Partial Least Squares (PLS) method, which requires a minimum sample of 10 times the number of indicators in the research model. (Hair et al., 2019). In this study, 21 indicators were used to measure the variables, so the minimum sample size required was 210 respondents. To ensure the feasibility of the analysis and anticipate invalid data, the researchers targeted 250 respondents. Data collection was conducted through the distribution of questionnaires directly at the research site and online to patients who

met the criteria. This technique was chosen to ensure adequate sample representation and relevance to the research context. The answers to each instrument on the questionnaire use a *Likert Scale*, with graduations from very positive to very negative, which can include words such as (Sugiyono, 2015): Strongly agree is given a score of 1 ; Agree scored 2 ; Neutral given a score of 3 ; Disagree was given a score of 4 ; and Strongly disagree given a score of 5.

This study was conducted at Muhammadiyah Amanah Sumpiuh Hospital with the aim of examining how patient loyalty can be formed through a series of interrelated factors, namely sharia compliance, patient satisfaction, and service quality, with patient trust as a mediating variable. Muhammadiyah Amanah Sumpiuh Hospital is one of the health institutions that operates based on Islamic principles, so the service approach used not only emphasizes medical aspects, but also Islamic spiritual and ethical values. Through a quantitative approach and analysis using Partial Least Squares-Structural Equation Modeling (PLS-SEM), this study seeks to provide theoretical and practical contributions in efforts to increase patient loyalty in hospitals based on Islamic values.

In the initial planning, the researcher set a minimum number of respondents of 210 to meet the requirements for data analysis using the Partial Least Squares (PLS)-based Structural Equation Modeling (SEM) method. This number refers to SEM analysis guidelines, which recommend a minimum sample size of 10 times the number of indicators in the research model. Given that this study involved 21 indicators, a minimum of 210 respondents was required for the analysis model to be validly applied. However, to anticipate the potential for incomplete or invalid data, the researcher targeted data collection from 250 respondents. The final results showed that the number of questionnaires successfully collected and declared valid was 263, exceeding the set target. This indicates that the study has successfully exceeded the minimum and optimal limits in terms of data collection, which ultimately strengthens the generalizability of the findings.

The successful collection of 263 respondents not only ensured the adequacy of the SEM-PLS analysis but also enhanced the study's external validity. This means the analysis results are highly likely to reflect the actual conditions of the target population, namely patients at Muhammadiyah Amanah Sumpiuh Hospital. This further enhances the reliability of the conclusions drawn from the data.

RESULTS AND DISCUSSION

Structural Equational Modeling Partial Least Square (SEM-PLS) Analysis Measurement Model/Outer Model Assessment

Table 5 presents an initial evaluation of the measurement model, known as the outer model in the Partial Least Squares - Structural Equation Modeling (PLS-SEM) approach. This evaluation is crucial to ensure that the indicators used in the study are truly valid and reliable in measuring latent constructs such as Hospital Syariah Compliance, Patient Satisfaction, Service Quality, Patient Trust, and Patient Loyalty.

Table 2. Measurement Model (Outer loading, Composite Reliability, Cronbach Alpha, and AVE)

Variables	Indicator	Outer Loading ≥ 0.70	Cronbach Alpha ≥ 0.70	CR ≥ 0.70	AVE ≥ 0.50
Hospital Sharia Compliance (HSC)	HSC1	0.803	0.867	0.870	0.715
	HSC2	0.856			
	HSC3	0.866			
	HSC4	0.855			
Patient Satisfaction	PS1	0.894	0.904	0.906	0.777
	PS2	0.914			
	PS3	0.862			
	PS4	0.854			
Service Quality	SQ1	0.844	0.937	0.939	0.762

Variables	Indicator	Outer Loading ≥ 0.70	Cronbach Alpha ≥ 0.70	CR ≥ 0.70	AVE ≥ 0.50
	SQ2	0.831			
	SQ3	0.904			
	SQ4	0.894			
	SQ5	0.880			
	SQ6	0.882			
Patient Trust	PT1	0.853			
	PT2	0.908			
	PT3	0.884	0.915	0.916	0.797
	PT4	0.926			
Patient Loyalty	PL1	0.926			
	PL2	0.931	0.907	0.910	0.844
	PL3	0.899			

Source: Data Process, 2025

The analysis results in Table 2 represent the results of the outer model evaluation conducted through three main aspects: Outer Loading, Construct Reliability (Cronbach's Alpha and Composite Reliability), and Convergent Validity (AVE - Average Variance Extracted). For the Hospital Syariah Compliance (HSC) variable, all indicators (HSC1 to HSC4) showed excellent outer loading values, ranging from 0.803 to 0.866. These results indicate that the four indicators consistently reflect the intended construct. The Cronbach's Alpha value of 0.867, Composite Reliability of 0.870, and AVE of 0.715 all exceed the recommended minimum limits (0.70 for reliability, 0.50 for AVE), thus indicating that this construct is valid and reliable. The Patient Satisfaction variable also showed very strong results. All outer loadings of indicators PS1 to PS4 were in the high range (0.854–0.914). The Cronbach's Alpha value is 0.904, Composite Reliability is 0.906, and AVE is 0.777, indicating internal consistency and the indicator's ability to explain the construct very adequately.

Meanwhile, the Service Quality construct, consisting of six indicators (SQ1 to SQ6), has an outer loading between 0.831 and 0.904. Despite the larger number of indicators, the results still show excellent consistency with a Cronbach's Alpha value of 0.937, Composite Reliability of 0.939, and AVE of 0.762. These data indicate that all indicators are significantly correlated and measure the same aspect strongly. For the Patient Trust variable, four indicators (PT1 to PT4) show an outer loading between 0.853 and 0.926. The Cronbach's Alpha value is 0.915, Composite Reliability is 0.916, and AVE is 0.797, confirming that this construct has very strong convergent validity, and its indicators are highly reliable in measuring patient trust. Finally, the Patient Loyalty variable, consisting of three indicators (PL1, PL2, PL3), shows a very high outer loading, ranging from 0.899 to 0.931. With a Cronbach's Alpha of 0.907, Composite Reliability of 0.910, and AVE of 0.844, this variable has a very strong measurement structure, making loyalty a very solid construct in this model. Overall, the results of Table 5 indicate that all measured constructs have met the requirements of convergent validity and internal consistency reliability, as recommended by Hair et al. (2018). Thus, all items used are suitable for use in further structural model testing.

After ensuring convergent validity through the outer loading and AVE values in the outer model, the next step is to evaluate the discriminant validity between the latent constructs. The purpose of this test is to ensure that each construct in the model is truly empirically different from the other constructs. In other words, discriminant validity tests whether a construct measures something different from other constructs in the model. Table 6 presents the results of the discriminant validity test using the Fornell-Larcker Criterion approach, namely by comparing the square root of the AVE (*Average Variance Extracted*) along the diagonal of the table (marked in bold) with the correlation between constructs located

off the diagonal. Discriminant validity is considered adequate if the square root of the AVE value of a construct is higher than its correlation value with other constructs.

Table 3. Discriminant Validity Analysis Using the Fornell Larcker Criterion Approach

	HSC	PT	PS	SQ	PL
Hospital Syariah Compliance	<u>0.846</u>				
Patient Trust	0.771	<u>0.893</u>			
Patient Satisfaction	0.802	0.845	<u>0.881</u>		
Service Quality	0.784	0.888	0.870	<u>0.873</u>	
Patient Loyalty	0.732	0.848	0.802	0.809	<u>0.919</u>

Source: Data Process, 2025

The results in Table 3 show that the AVE square root value for Hospital Syariah Compliance (HSC) is 0.846, higher than its correlation with Patient Trust (0.771), Patient Satisfaction (0.802), Service Quality (0.784), and Patient Loyalty (0.732). The AVE square root value for Patient Trust is 0.893, higher than its correlation with all other constructs. The AVE square root value for Patient Satisfaction is 0.881, higher than its correlation with other constructs. The AVE square root value for Service Quality is 0.873, also higher than the correlations that appear with other constructs. The AVE square root value for Patient Loyalty is 0.919, which is the highest value among all constructs, and higher than the correlation with HSC (0.732), Trust (0.848), Satisfaction (0.802), and Service Quality (0.809). These results indicate that all constructs in the research model have good discriminant validity, as they can be clearly distinguished from other constructs. Therefore, the instruments used in this study do not experience overlapping measurements between variables, and each construct stands alone as a representation of a distinct theoretical concept.

Structural Model/Inner Model Assessment

Assessment of the structural model includes assessment of statistical collinearity, coefficient of determination (R^2), Construct Crossvalidated Redundancy (Q^2), and statistical significance and relevance of path coefficients. Statistical collinearity serves to ensure that there is no multicollinearity in the research model. Multicollinearity assessment is carried out by looking at the VIF value. A VIF value above 5 indicates a possible collinearity problem among the predictor constructs. The results of the statistical collinearity analysis can be seen in Table 4.

Table 4. Collinearity statistical results

	Patient Trust	Patient Loyalty
Hospital Syariah Compliance	3,065	3.145
Patient Trust		5,393
Patient Satisfaction	4,871	5.175
Quality of Service	4,511	6,360

Source: Data Process, 2025

Table 4 shows the VIF values for each construct that influences two endogenous variables, namely patient trust and patient loyalty. For the patient trust construct, the VIF values indicated by *hospital sharia compliance* are 3.065, patient satisfaction is 4.871, and service quality is 4.871. Meanwhile, for the patient loyalty construct, the VIF value is indicated by hospital sharia compliance at 3.145, patient satisfaction at 5.175, service quality at 6.360, and patient trust at 5.393. Based on the literature from Hair et al. (2021), a tolerable VIF threshold is below 5. However, in general, a VIF value below 10 is still considered not to indicate a serious multicollinearity problem. In the context of this study, most of the VIF values appeared still within the acceptable range. Although there are some VIF values close to or slightly exceeding 5, such as in the quality of service on patient loyalty (6.360), these values are still tolerable given the

exploratory nature of the PLS-based model used. Thus, the results of the *collinearity statistical test* in Table 4.10 indicate that there are no severe multicollinearity problems among the variables in this research model. Therefore, this model can proceed to the next stage of structural testing, such as evaluating the coefficient of determination (R^2), predictive relevance (Q^2), and testing the path significance *between* latent constructs.

Evaluation of the inner model in the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach involves measuring the model's explanatory and predictive power. Two main indicators used in this stage are the coefficient of determination (R^2) and construct cross-validation redundancy (Q^2). R^2 indicates how much of the endogenous variable can be explained by the exogenous variable, while Q^2 assesses the model's predictive ability for the endogenous variable in question. The results of the analysis of the coefficient of determination and construct cross-validated redundancy can be seen in Table 5.

Table 5. Results Coefficient of Determination and Construct Crossvalidated Redundancy

Variables	R Square	Q Square
Patient Trust	0.815	0.641
Patient Loyalty	0.749	0.620

Source: Data Process, 2025

Table 5 shows that the patient trust construct has an R^2 value of 0.815 and a Q^2 of 0.641. This means that 81.5% of the variation in Patient Trust can be explained by the variables Hospital Syariah Compliance, Patient Satisfaction, and Service Quality. This value falls into the substantial category, as classified by Hair et al. (2018), which states that an R^2 value of 0.75 or higher indicates high explanatory power in a structural model. Meanwhile, the Patient Loyalty construct has an R^2 value of 0.749 and a Q^2 of 0.620. Thus, 74.9% of the variation in Patient Loyalty can be explained by Patient Trust and the other three exogenous variables. This value is also considered high, indicating that the model is able to explain the patient loyalty variable very well. In terms of predictive relevance, the Q^2 values obtained for both endogenous constructs (Patient Trust and Loyalty) were above the threshold of 0.50, which, according to Hair et al., indicates high predictive relevance. Simply put, this Q^2 value confirms that the model is not only robust in its statistical explanation but also accurate in predicting patient behavior based on the studied variables. These results strengthen the structural validity of the model and provide a solid empirical basis for testing causal relationships in subsequent hypothesis testing. The high R^2 and Q^2 also indicate that the integration of the concepts of sharia compliance, satisfaction, and service quality is theoretically and empirically relevant in influencing patient trust and loyalty in Islamic value-based hospitals.

Hypothesis Testing

Hypothesis testing in this study was conducted to evaluate the direct influence between latent variables, as well as to test whether the Patient Trust variable acts as a mediator in the relationship between exogenous variables (Hospital Syariah Compliance, Patient Satisfaction, and Service Quality) on the main endogenous variable, namely Patient Loyalty. The results of the hypothesis test are presented in Table 9 which consists of three groups: (1) direct influence before the mediator is entered, (2) direct influence after the mediator is entered, and (3) indirect influence (mediation).

Table 6. Hypothesis testing of direct and indirect/mediation effects

Variable Relationship	Beta (β)	St. Dev	T statistics	P values	Hypothesis Decision
Direct Effect Without Including Mediating Variables					
H1 : Hospital Syariah Compliance -> Patient Loyalty	0.151	0.068	2,215	0.013	H1 Accepted
H2 : Patient Satisfaction -> Patient Loyalty	0.328	0.106	3.101	0.001	H2 Accepted
H3 : Service Quality -> Patient Loyalty	0.406	0.094	4,299	0.000	H3 Accepted
Direct Effect After Entering Mediating Variables					
H4 : Hospital Syariah Compliance -> Patient Trust	0.122	0.057	2,130	0.017	H4 Accepted
H 5 : Patient Satisfaction -> Patient Trust	0.237	0.099	2,399	0.008	H5 Accepted
H 6 : Service Quality -> Patient Trust	0.586	0.081	7,249	0.000	H6 Accepted
H 7 : Patient Trust -> Patient Loyalty	0.507	0.115	4,406	0.000	H7 Accepted
Hospital Syariah Compliance -> Patient Loyalty	0.090	0.071	1,258	0.104	
Patient Satisfaction -> Patient Loyalty	0.210	0.108	1,950	0.026	
Service Quality -> Patient Loyalty	0.106	0.125	0.849	0.198	
Indirect Influence (Mediation)					
H 8 : Hospital _Syariah Compliance -> Patient Trust -> Patient Loyalty	0.062	0.035	1,792	0.037	H8 Accepted
H 9 : Patient Satisfaction -> Patient Trust -> Patient Loyalty	0.120	0.052	2,296	0.011	H9 Accepted
H 10 : Service Quality -> Patient Trust -> Patient Loyalty	0.297	0.087	3,405	0.000	H10 Accepted

Source: Data Process, 2025

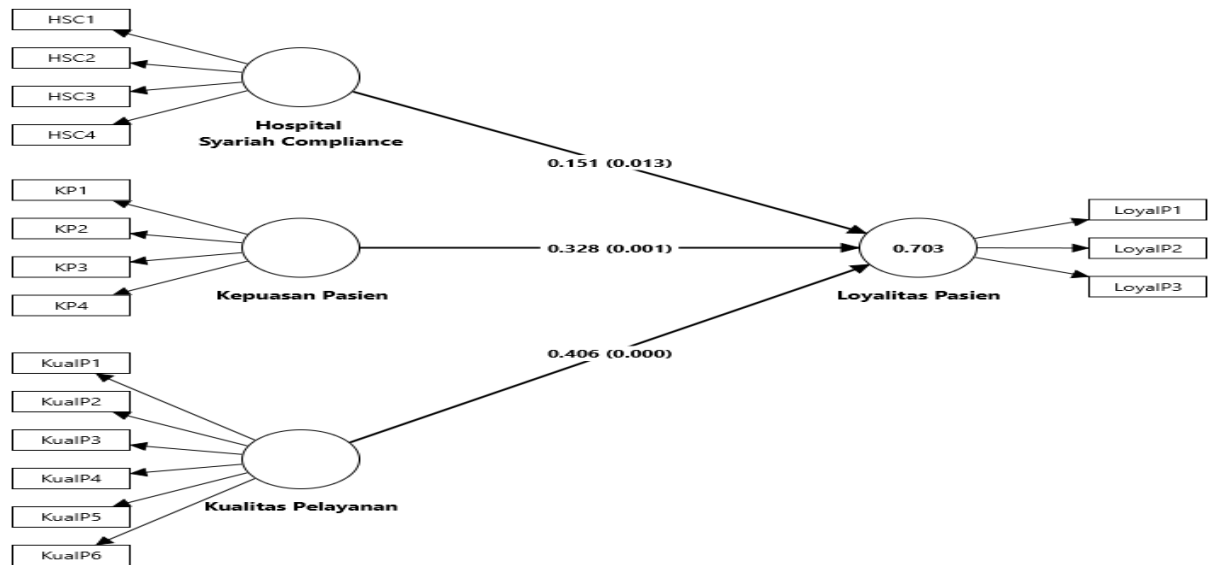


Figure 2. The Influence of Hospital Syariah Compliance, Patient Satisfaction and Service Quality on Loyalty Without Including Patient Trust Variables

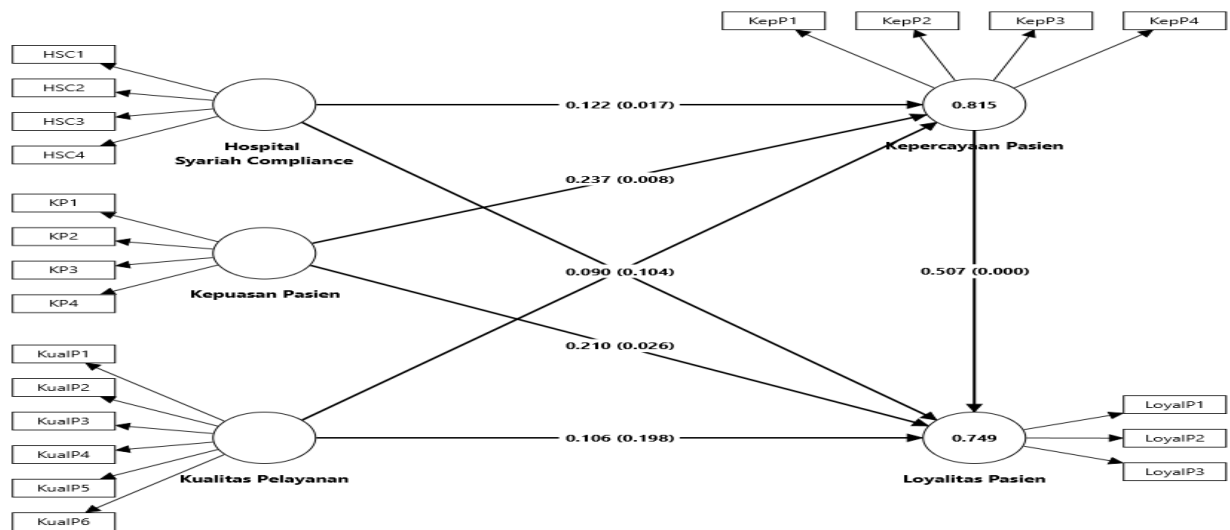


Figure 3 The Influence of Hospital Syariah Compliance, Patient Satisfaction, and Service Quality on Loyalty After Including Patient Trust Variables

Discussion

Hospital Syariah Compliance Has a Positive Impact on Patient Loyalty

The analysis results show that the influence of Hospital Sharia Compliance (HSC) on patient loyalty is statistically significant, thus hypothesis H1 is accepted. Theoretically, these results reflect that patients perceive the Sharia values implemented by hospitals as a form of service that is not only medically professional but also aligns with the principles of their spiritual beliefs. This approach strengthens perceptions of the hospital's integrity and ethics, ultimately increasing loyalty. The results of this study are consistent with research by Mat et al. (2021) which stated that compliance with Sharia principles has a significant impact on patient loyalty in Islamic-based healthcare institutions. Furthermore, Alfarizi and Arifian (2023) also found that the implementation of Sharia principles in hospital services positively influences patient perceptions of loyalty. Similar results were obtained by Durmuş and Akbolat (2020), who showed that religious value-based management practices can create an emotional connection between patients and the hospital, ultimately strengthening retention and loyalty.

Empirically, these results are supported by descriptive data in this study, which show that the indicators in the Hospital Syariah Compliance variable obtained a high average, especially for the statement "health services at this hospital are in accordance with sharia principles," with a mean value of 4.38 (very high category). These results indicate that most patients are aware of and appreciate the hospital's commitment to Islamic values in its service practices. Contextually, Muhammadiyah Amanah Sumpiuh Hospital is part of a network of Islamic hospitals that emphasizes sharia principles in its services. Therefore, these results are very logical because patients who choose this hospital likely already have expectations regarding the compatibility between medical services and Islamic values.

Patient Satisfaction Has a Positive Influence on Patient Loyalty

Hypothesis H2 was accepted based on the results of the structural model test. This means that patient satisfaction with hospital services directly increases their loyalty. This finding aligns with the satisfaction-loyalty theory, which states that satisfied customers tend to have a greater intention to use the same service again and recommend it to others. The results of this study are consistent with several previous studies. Arifin and Wijayanto (2022) in their study showed that patient satisfaction has a direct and significant effect on loyalty, especially in hospitals based on Islamic values. Wahyuni and Sari (2022) also emphasized that the more satisfied patients are with the interaction and service process, the more likely

they are to use the service again in the future. Furthermore, Aulia et al. (2020) found that satisfaction mediates the relationship between service quality and patient loyalty in Islamic hospitals in Indonesia.

Empirically, the descriptive data of this study shows that the Patient Satisfaction variable is in the very high category, with a total average of 4.36. The indicator with the highest score is "medical personnel provide services with full attention and responsibility," which indicates that the interpersonal aspect of the service also shapes the patient's perception of satisfaction. The fact that the majority of respondents were satisfied with the hospital's services, both in terms of the professionalism of the medical personnel, care, and transparency of actions, provides a strong foundation for them to remain loyal. Loyalty in this context can be manifested in the form of an intention to return for treatment, making the hospital the first choice, and even recommending it to others, as reflected in the loyalty variable which also has a high average score (4.34). Muhammadiyah Amanah Sumpiuh Hospital as a health institution that not only focuses on physical healing, but also pays attention to spiritual aspects and Islamic values, is able to create a meaningful service experience for patients. Therefore, the satisfaction felt by patients naturally develops into loyalty.

Service Quality Has a Positive Influence on Patient Loyalty

Hypothesis H3 was accepted based on the results of the structural model analysis. These results indicate that patients' perceptions of the quality of service provided by hospitals have a direct and significant contribution to shaping their loyalty. The higher the perceived service quality, whether in terms of facilities, medical staff professionalism, or personal interactions, the greater the patient's tendency to be loyal to that hospital. The findings of this study are supported by various previous studies. Sari and Handayani (2021) concluded that service quality dimensions, such as reliability, responsiveness, assurance, and empathy, contribute significantly to the formation of patient loyalty in Islamic hospitals. Aisyah (2015) also stated that the quality of Islamic hospital services, which encompass spiritual and physical aspects, can create a comprehensive and memorable service experience, which directly impacts patient loyalty. Furthermore, Rokhim et al. (2019) found that excellent service consistent with Islamic values can foster sustainable patient loyalty.

The descriptive data in this study also corroborates these findings. The service quality variable received an average score of 4.35 (very high category). The indicators with the highest scores were "Staff showed attention and concern for my condition" (average 4.41) and "Hospital services adhere to sharia principles" (average 4.40). This indicates that patients assess services not only from a technical perspective, but also from the spiritual, emotional, and moral dimensions of the service. In the context of Muhammadiyah Amanah Sumpiuh Hospital, the service quality dimension encompasses not only the quality of medical care but also the integration of physical services with Islamic values. For example, the separation of male and female patient rooms, the provision of prayer facilities, and the communication ethics of medical staff are important aspects in patient perceptions. When all these aspects are met properly, patients feel valued as whole people, not simply objects of care.

Hospital Syariah Compliance Positively Influences Patient Trust

Hypothesis H4 was accepted, meaning that the higher the level of Sharia compliance perceived by patients, the greater their trust in the hospital. This finding indicates that consistently applying Islamic principles in healthcare not only enhances spiritual value but also strengthens trust as a psychological response to experiences perceived as aligned with the patient's personal values and beliefs. These results align with the findings of Hasibuan (2020), who demonstrated that Sharia compliance in healthcare is an important indicator in shaping the Muslim community's trust in Islamic hospital institutions. Research by Riyanto (2020) also stated that the implementation of Sharia in hospitals, such as the availability of halal medicines, services without ikhtilat (unlawful treatment), and medical transparency, fosters patient trust in the honesty and integrity of services. Furthermore, Wulandari and Sanrego (2020) emphasized that

commitment to Sharia principles creates service differentiation, which enhances the image and trustworthiness of healthcare institutions in the eyes of patients.

This finding is further supported by the descriptive results of this study, where the Hospital Syariah Compliance variable had an average of 4.41 (very high category). The most prominent indicators were "The hospital uses halal medicines and food" and "Medical personnel behave in accordance with Islamic values." This means that patients assess not only technical procedures but also the ethical and moral compliance of services with religious teachings. In the context of Muhammadiyah Amanah Sumpiuh Hospital, commitment to sharia principles is the institution's primary identity. For Muslim patients, these sharia values create spiritual comfort and a sense of security during treatment. When a hospital is able to demonstrate consistency in implementing these values, it is natural that patient trust is formed and strengthened.

Patient Satisfaction Has a Positive Influence on Patient Trust

Hypothesis H5 was accepted, indicating that patient satisfaction with hospital services positively impacts their level of trust. In other words, when patients are satisfied with their service experience, whether in terms of facilities, medical staff service, or administrative processes, their perception of the hospital's credibility, competence, and goodwill will increase. This aligns with the logic that satisfaction is the initial foundation for growing trust, especially in the context of services such as healthcare. This finding is supported by previous research. Sari and Handayani (2021) explained that patient satisfaction has a significant influence on trust, as persistent positive perceptions of service will foster a belief that the hospital is reliable. Furthermore, Rokhim et al. (2019) showed that patients who are satisfied with the attention and treatment from medical staff are more likely to develop emotional and rational trust in the hospital. Aulia et al. (2020) also stated that in Sharia-based hospitals, high satisfaction with the conformity of service ethics and Islamic values strengthens trust as a natural affective response from patients.

Empirically, the descriptive results of this study strengthen this relationship. The Patient Satisfaction variable has an average score of 4.36 (very high category), with the highest indicators being "I believe that the medical staff at this hospital are competent" and "I feel the hospital cares about patient safety and well-being." This indicates that patient satisfaction is not only at the technical level, but also encompasses ethical, empathetic, and caring aspects. In the context of Muhammadiyah Amanah Sumpiuh Hospital, services are not only aimed at fulfilling medical expectations but also encompass the fulfillment of spiritual and humanitarian values. When patients feel fully valued and receive services that are beyond procedural, satisfaction will develop into trust.

Service Quality Has a Positive Influence on Patient Trust

The acceptance of hypothesis H6 indicates that service quality plays a crucial role in shaping patient trust in a hospital. In the context of healthcare, quality is measured not only by medical technical aspects but also by the way staff interact, the timeliness of service, the availability of facilities, and the empathy shown in patient treatment. When all these elements are consistently met, patients will believe that the hospital is truly trustworthy. Several previous studies support this finding. Sari and Handayani (2021) emphasized that service quality, encompassing the dimensions of reliability, assurance, and empathy, contributes significantly to the formation of patient trust. Rokhim et al. (2019) similarly stated that responsible service aligned with religious values can strengthen positive perceptions of the hospital. Furthermore, Aisyah (2015) found that in the context of sharia hospitals, service quality integrated with Islamic values fosters greater trust by creating harmony between patients' medical and spiritual needs.

This affirmation of the results is also reflected in the descriptive data in the study. The average score for the Service Quality variable was 4.35, which is in the very high category. The most prominent indicators were "Staff show attention and concern for the patient's condition" (mean 4.41) and "Hospital services comply with sharia principles" (mean 4.40). This indicates that patients highly value the

humanistic and spiritual aspects of service, which directly increases their trust in the hospital. At Muhammadiyah Amanah Sumpiuh Hospital, these values are indeed part of the service system. Services delivered with empathy, consistency, and in alignment with Islamic values not only increase satisfaction but also strengthen the hospital's credibility in the eyes of patients. Thus, high service quality provides an emotional and rational basis for patients to believe that the hospital is truly caring and reliable.

Patient Trust Has a Positive Influence on Patient Loyalty

The test results showed that hypothesis H7 was statistically significant, indicating that patients' level of trust in a hospital directly contributes to their loyalty. In the context of healthcare services, trust is the primary foundation that fosters long-term relationships between patients and the service provider. When patients feel confident that a hospital possesses integrity, competence, and cares for their safety and well-being, they are more likely to make repeat purchases, a tangible manifestation of loyalty. In line with this research finding, Hasibuan (2020) revealed that trust is a strong predictor of patient loyalty in Sharia-compliant services. Trust becomes an emotional bond that stimulates the decision to continue using the service in the future. Riyanto (2020) also stated that hospitals that demonstrate honesty and care will gain high trust from patients, which ultimately increases the rate of repeat visits and recommendations. Furthermore, Wulandari and Sanrego (2020) found that in the context of Islamic hospitals, trust built on religious values and professionalism can consistently create patient loyalty.

The empirical data in this study supports this relationship. The Patient Trust variable had an average score of 4.35, with the highest indicators being the statements "I believe that this hospital is honest in the medical procedures provided" and "I believe that the hospital cares about patient safety." This indicates that patients trust not only the hospital's technical competence but also its moral and ethical commitment. When linked to the Patient Loyalty variable, which also had a high score (average 4.34), it appears that trust plays a key role in strengthening patients' emotional attachment. At Muhammadiyah Amanah Sumpiuh Hospital, which is based on Islamic values, trust built through sharia-compliant, honest, and responsible service has proven to be a crucial factor in making patients feel not only satisfied but also engaged and loyal.

Patient Trust Mediates the Relationship between Sharia Hospitals and Patient Loyalty

The analysis concludes that hypothesis H8 is accepted, meaning that patient trust is proven to act as a mediator in the relationship between Hospital Sharia Compliance and Patient Loyalty. Statistically, the indirect effect between the Sharia compliance variable and loyalty through trust shows significance, while the direct effect becomes insignificant after the mediator is included. Based on Baron and Kenny's (1986) mediation procedure, this pattern indicates full mediation. This means that the influence of Hospital Sharia Compliance on Patient Loyalty substantially operates through the prior formation of trust.

These findings extend the results of previous hypotheses (H1 and H4), which showed that Hospital Sharia Compliance directly influences loyalty and separately increases patient trust. However, through a mediation pathway, trust appears to be a key mechanism explaining why Sharia values drive loyalty: not only because hospitals adhere to Islamic principles, but also because patients believe that these principles are implemented honestly, consistently, and responsibly. Previous research supports these findings. Hasibuan (2020) showed that in Sharia-based hospital services, Sharia compliance values will struggle to impact loyalty without trust as an intermediary. Wulandari and Sanrego (2020) also stated that trust is a psychological consequence of positive perceptions of a hospital's religious values and is an important pathway in shaping loyalty. Furthermore, Alfarizi and Arifian (2023) emphasized that halal principles, Islamic service ethics, and transparency in medical procedures will significantly increase loyalty if they successfully build trust first.

These results are also supported by the descriptive data in this study. The Hospital Syariah Compliance variable obtained a high mean (4.41), indicating a very positive perception of the application

of sharia principles in services. However, loyalty does not arise automatically from this perception, but rather through Patient Trust (mean 4.35), which serves as a strong emotional and cognitive link. This means that the presence of sharia principles is indeed important, but its impact will be optimal if it can foster a deep sense of trust from patients. In the context of Muhammadiyah Amanah Sumpiuh Hospital, Islamic values are the main distinguishing characteristic of services. However, these values only become a strategic strength when patients believe they are evidence of the hospital's commitment to maintaining the service mandate. Therefore, trust becomes a central element bridging the gap between values and actions—between the Islamic image and actual patient loyalty.

Patient Trust Mediates the Relationship between Patient Satisfaction and Patient Loyalty

Based on the results of the analysis conducted, it was concluded that Hypothesis H9 was accepted, which means that patient trust is proven to play a role as a mediating variable in the relationship between patient satisfaction and loyalty. The statistical results show that the indirect effect of Patient Satisfaction on Loyalty through Trust is significant, and its direct effect remains significant even though it decreases after the mediator is entered. Based on the mediation criteria of Baron and Kenny (1986), this pattern indicates the presence of partial mediation, where some of the influence of satisfaction on loyalty is channeled through the formation of trust, and the other part remains direct.

Theoretically, this relationship is very logical. Patients who are satisfied with the service do not immediately become loyal; rather, this satisfaction first strengthens their trust in the hospital, which in turn forms long-term attachment and commitment. In other words, satisfaction is an experience, while trust is a belief, and loyalty is a consequence of both. These results are consistent with the findings of Sari and Handayani (2021), who explained that patient satisfaction plays a crucial role in shaping trust, and trust is the primary pathway to loyalty in healthcare. Rokhim et al. (2019) also emphasized that in the context of Islamic hospitals, satisfaction with the appropriateness of values and services fosters trust, which then creates emotional attachment and loyalty. Aulia et al. (2020) stated that in a Sharia-based hospital system, trust acts as an intermediary variable that strengthens the effect of satisfaction on patient loyalty.

Descriptive data from this study also supports these findings. The Patient Satisfaction variable had an average score of 4.36, indicating that most patients were very satisfied with the service they received. However, loyalty arises not only from satisfaction itself, but also from the trust formed as a result of that satisfaction. This is evident in the average Patient Trust score of 4.35, which then leads to Patient Loyalty of 4.34. This relationship pattern reflects that trust acts as a link that strengthens and prolongs the influence of satisfaction on loyalty. In the context of Muhammadiyah Amanah Sumpiuh Hospital, patients are not only satisfied because of good technical services, but also because the services provided are aligned with Islamic values, honesty, transparency, and empathy. When this satisfaction is followed by consistent experiences, trust is gradually formed and becomes the basis for more stable and long-lasting loyalty.

Patient Trust Mediates the Relationship between Service Quality and Patient Loyalty

Based on the analysis, it was concluded that Hypothesis H10 was accepted, meaning that Patient Trust significantly mediates the relationship between Service Quality and Patient Loyalty. Based on the analysis, the indirect effect of Service Quality on Loyalty through Trust proved significant, while its direct effect became insignificant after the mediator was included. Based on Baron and Kenny's (1986) mediation procedure, this pattern indicates the occurrence of full mediation. This means that service quality will be effective in shaping patient loyalty if it first builds trust.

These findings make perfect theoretical sense. While service quality is a crucial aspect of healthcare, loyalty isn't built solely on fast, friendly, or efficient service. Patients need to believe that the service is sincere, consistent, and has their best interests at heart. Therefore, trust is a psychological mechanism that translates perceptions of quality into long-term commitment in the form of loyalty. These

findings are supported by several previous studies. Sari and Handayani (2021) found that trust is a crucial link between perceived quality and loyalty, particularly in Islamic hospital services. Aisyah (2015) emphasized that in a service system based on Sharia values, service quality will not have an optimal impact without first establishing patient trust. Meanwhile, Rokhim et al. (2019) demonstrated that in Islamic healthcare institutions, quality service can only foster loyalty if patients believe that the service reflects the hospital's integrity and empathy.

The descriptive data in this study supports these findings. The Service Quality variable obtained an average value of 4.35, and showed the highest scores for the indicators "Officers show attention and concern for the patient's condition" (4.41) and "Services comply with sharia principles" (4.40). This indicates that patients assess quality not only from technical aspects, but also from sincerity, empathy, and accompanying spiritual values. However, Patient Loyalty is only formed when these qualities foster trust. This trust is the bridge between the service experience and the repeat decision to choose a hospital, even when patients have other alternatives. This is reflected in the high Patient Trust score (4.35), which is in line with the Patient Loyalty score (4.34). In the context of Muhammadiyah Amanah Sumpiuh Hospital, quality sharia-based services are not only perceived functionally, but also form patients' confidence in the hospital's commitment to upholding Islamic trust and values. This forms the basis for loyalty that is not merely rational, but also emotional and spiritual.

CONCLUSION

Based on the results of the structural model analysis using the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach, all hypotheses in this study were proven to be accepted, both for direct and indirect (mediation) effects. In general, these findings strengthen the conceptual model stating that Hospital Syariah Compliance, Patient Satisfaction, and Service Quality contribute directly and indirectly to Patient Loyalty, with Patient Trust as the main mediator in this relationship. In detail, the main conclusions are as follows:

1. Hospital Sharia Compliance has been shown to influence patient loyalty, both directly and through patient trust. However, after trust was included in the model, the direct effect became insignificant. This suggests that trust is a crucial pathway in translating Sharia values into long-term loyalty.
2. Patient satisfaction has a direct and significant influence on patient loyalty, as well as an indirect influence through trust. This relationship is a partial mediation, indicating that both a satisfactory service experience and trust in the institution contribute simultaneously to loyalty.
3. Service quality demonstrated a very strong influence on patient loyalty in the initial model. However, when trust was included as a mediator, the direct effect decreased dramatically and became insignificant. This demonstrates that the effect of quality on loyalty is fully mediated by patient trust, or full mediation occurs.

Patient trust plays a key role in shaping loyalty. It acts as a psychological mechanism that bridges positive patient experiences with sharia-compliant services, satisfaction, and service quality, leading to long-term commitment to the hospital. Overall, this research model demonstrates that in the context of an Islamic hospital like Muhammadiyah Amanah Sumpiuh Hospital, patient loyalty is not solely shaped by satisfactory or quality service, but is highly dependent on the hospital's ability to build and maintain patient trust, which is based on consistent sharia values and service integrity.

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