

## ANALYSIS OF APPLICATION OF SHARIA ECONOMIC PRINCIPLES IN NON-BANK ENTERPRISES : A CASE STUDY OF HOSPITAL

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### Abstract

*Sharia economic is experiencing rapid growth, with many enterprises beginning to adopt its principles, including both banking and non-banking sector, as well as trading and service industries such as hospital. The implementation of sharia economic principles in hospital aims not only to meet market demand but also to avoid prohibited and detrimental transaction like riba, gharar, and maysir. This study examines to know the suitability of sharia economic principles for hospital operations, evaluating whether they meet consumer needs and ensure satisfaction. Additionally, it assesses whether hospital claiming to operate under sharia principles genuinely apply these principles correctly. The research method involves a literature review of relevant national and international journals and books, along with observational at a local hospital. The finding of this study demonstrate that sharia economic principles are indeed compatible with hospital operations and contribute to high levels of patient satisfaction among patients and stakeholder. The implementation of this principles support the achievement of Sustainable Development Goal (SDG) 3, ensuring acces to quality healthcare, promoting well-being for all, and contributing to a fair and transparent healthcare system. By integrating sharia economic principles, hospital are able to enhance the affordability, equity, and ethical standards of healthcare, thus aligning with SDG targets for good health and well-being, while fostering a suistanable healthcare environment*

**Keywords:** Sharia Economic, Hospital Operations, Sharia Economic Principles, Sharia Principles in Healthcare Services

### Introduction

Sharia economics, according to Yusuf al-Qardhawi, is an economic concept that makes God the foundation and goal. Meanwhile, M. A. Mannan said that sharia economics is a social science that studies economic problems according to Islamic values. According to Umar Chapra, sharia economics is a set of sciences that help humans manage their lives by channeling and channeling various resources in accordance with predetermined goals. Sharia economics has different principles when compared to conventional economics, because in practice the contract system is applied in accordance with the type of money business that is run that prioritizes justice, carries out economic activities based on sharia law and prohibits the practice of maysir (gambling), gharar (obscurity), and riba (interest). Nowadays, the practice of sharia economics is increasingly carried out in connection with the many demands for an economic system that guarantees the welfare of economic actors in this world and the hereafter, both the banking and non-banking sectors as well as trading companies, as well as service companies, including hospitals. Hospitals as health institutions that provide medical services for the community have an important role in meeting health needs. However, as the times develop, hospitals must also manage their business activities with clear principles so that they continue to run efficiently and sustainably.

The application of sharia economics in hospital agencies intends that the initial goal of building a hospital, which is to provide health services in a humanitarian manner, will not be forgotten. In addition, by applying sharia principles, hospitals can avoid prohibited transactions in Islam such as riba, maysir, and gharar, as well as ensure that their operations remain in accordance with sharia law. Therefore, the application of sharia economic principles in hospitals must be reviewed periodically in terms of service, transaction contracts used, and business management management.

Many sources of Islamic law such as the Qur'an and Hadith command to conduct transactions or manage businesses with sharia principles, namely:

The Qur'an surah An-Nisa (4:29):

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَلَا تَجْتَمِعُوا لَهَا إِلَى الْهَكَمِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

Meaning: "O you who believe, do not eat the wealth of your neighbor in an unrighteous way, and do not bribe the rulers, so that you may eat some of the wealth of others in a sinful way, even though you know it." (Q. S. An-Nisa 4:29). In this verse, it is explained that Muslims are prohibited from consuming other people's property illegally, either through fraud, robbery, or bribery. The main message is to always act fairly and avoid any form of oppression or fraud in property matters.

Q.S Al-Maidah 5:88 about transacting using sharia principles:

وَكُلُوا وَاشْرَبُوا مِنْ رِزْقِ اللَّهِ وَلَا تَأْتُوا فِيهِ مَخَالِفَ وَلَا تَأْتُوا فِيهِ مَخَالِفَ وَتَتَّقُوا اللَّهَ الَّذِي أَنْتُمْ بِهِ مُؤْمِنُونَ

Meaning: "And eat the sustenance that Allah gives you that is halal and good, and fear Allah in whom you believe." (QS. Al-Ma'idah: 88)

Imam Al-Bukhari narrated in a Hadith regarding the prohibition of making it difficult for someone who is in difficulty, "*Whoever benefits others, Allah will give him benefits.*" (Hadith narrated by Bukhari).

By adopting sharia economic principles, hospitals can not only carry out operational activities in accordance with Islamic values, but can also ensure business sustainability and patient satisfaction. However, although many hospitals claim to apply sharia economic principles, not many have conducted an in-depth evaluation of the extent to which the application of these principles is in accordance with sharia provisions and can meet the needs of the community, especially in terms of transaction transparency and patient satisfaction. Therefore, this study aims to analyze the suitability of sharia economic principles with operational practices in hospitals, as well as to identify whether its implementation is really in accordance with sharia guidelines. By knowing the extent to which sharia economic principles are applied in hospitals, it is hoped that it can provide a clear picture for investors, the community, and the hospital itself regarding the potential success and suitability of sharia principles in hospital management.

## Research Methods

This study uses a qualitative approach to analyze the application of sharia economics in hospital operations. The methods used include *literature review*, observation, and interviews. The following is an explanation of the methodology used:

### 1. Riview Literature

This research departs from the study of various relevant literature from journals, books, and documents, both national and international, that study sharia economics in health institutions, especially hospitals. The literature that is required includes basic theories of sharia economics, principles of sharia economics, hospital management, and previous studies that raise the theme of the implementation of sharia economics in the health sector such as hospitals. This literature review aims to provide a strong theoretical basis for understanding the application of sharia economic principles in hospitals as well as for reference in the analysis of observation and interview results.

### 2. Interview

Interviews were conducted with hospital directors, finance departments, and administrative officers who play a role in hospital operations that claim to implement sharia economic principles. The selection of respondents was conducted purposively based on their roles in the management of the hospital. This interview was conducted in order to find out in-depth information about the principles of sharia economics applied to hospitals, both in terms of finance, services, and transaction contracts. This interview was also conducted to find out the extent to which hospitals can serve the needs of patients in the context of the sharia economy and whether these principles have been applied correctly.

### 3. Observation

Observations were conducted in the patient service, finance, and public facilities sections to assess compliance with Sharia principles such as cost transparency and gender-based medical services, as well as patient satisfaction regarding the fulfillment of their needs in terms of Sharia economics.

With the use of these three methods, it is hoped that this study can provide an in-depth analysis of the application of sharia economic principles in hospital operations, with the hope that it can be known whether the hospital has been transparent in its transactions and does not make additions whose purpose is unknown.

## Result and Discussion

The Fatwa of the National Sharia Council of the Indonesian Ulema Council Number 150 states that a Health Facility (FASKES) is a tool and/or place used to carry out health service efforts, both promotive, preventive, curative, and rehabilitative. There are regulations on the obligations of hospitals to patients and patient obligations to hospitals which are outlined in the Regulation of the Minister of Health Number 4 of 2018 where hospitals are obliged to provide safe, quality, and effective health services. Sharia hospitals in their implementation of sharia principles based on observations that have been made have been found to have implemented sharia principles on human resources. The procurement of policies to say greetings in accordance with the Islamic way and the use of *sharia* uniforms and the use of hijabs covering the chest to employees shows the ethical principles of Islamic service with the aim of maintaining politeness and professionalism.

### Fair and Transparent Health System

In transacting, sharia hospitals prioritize the principles of transparency and fairness in service, by providing a detailed explanation related to the flow that patients will undergo starting from registration, examination, treatment, to payment. The hospital will explain the details of the costs including administrative fees and additional fees if any and the reason for the additional fees. Sharia hospitals ensure that the payments made by patients are not exaggerated by providing *bills* in which there are complete details of the use of Consumables (BHP), the provision of drugs through injections and generic drugs, administrative fees, and doctor's service fees.

For patients who wear insurance in their treatment, it will be explained in advance the flow of services that will be obtained in accordance with the agreement between the Hospital and the Insurance *provider* used so that there is no misunderstanding between the patient and the Hospital, then if there are costs beyond the insurance coverage, the Hospital will confirm to the patient or his family to sign a payment agreement additional treatment.

The provision of services is carried out fairly without discrimination against the class and type of payment made. In accordance with the Law of the Republic of Indonesia Number 36 of 2009 concerning Health which reads “ Health service must be in accordance with the standards set by the government to ensure safety and quality of service for patients. In 3 (three) years, 1 (one) time the Hospital will conduct Accreditation to ensure the feasibility and safety of the services provided as well as compliance with the standards that have been set by the Hospital Accreditation Committee (KARS). That way the hospital will not be able to be arbitrary in providing services or in operating.

To ensure that the Hospital does not discriminate between patients who pay personally and patients who use Insurance such as BPJS Kesehatan, Credentials will also be held by BPJS to evaluate the feasibility of the Hospital both in terms of infrastructure, medical equipment, services, and qualifications of medical personnel. This credential process will be carried out periodically, if there is a hospital that is not compatible, it will receive a reduction or even revocation of the right to serve BPJS patients which of course will be very detrimental to the hospital.

### Contracts and Partnerships in Sharia Hospitals

Sharia hospitals use the *Ijarah contract*. *Ijarah* is a type of contract that takes benefits (sale of benefits/use value), namely the transfer of use rights to a good and service within a certain time through the payment of rent/wages without being followed by the transfer of ownership of goods. The lease meant by *ijarah* is an operating lease. The *ijarah* contract requires the lessor to provide assets that can be used or taken advantage of during the contract period, by providing rights in the form of rental wages (*ujroh*) (Lathifah and Kalam 2020).

PSAK (Statement of Financial Accounting Standards) Number 107 concerning *Ijarah* classifies *ijarah* contracts into two, namely *ijarah* without transfer of asset ownership and *Ijarah Mutahiyah Bit Tamlik*. Sharia hospitals use *ijarah* contracts without transferring asset ownership such as in contracts with medical personnel, medical support, and non-medical personnel where the hospital is *musta'jir* (service recipient), while with hospital patients it is *mu'jir* (service provider).

Sharia Hospital is committed to collaborating with Sharia Financial Institutions for payment transactions both patients and hospital fund management processed through the Bank Syariah Indonesia system, to offer financial services in accordance with sharia principles that prioritize honesty and transparency. As well as to provide convenience for patients, Bank Syariah Indonesia ATMs are provided which can be accessed twenty-four hours with an affordable location and easy to find.

The partnership between the Islamic Hospital and Bank Syariah Indonesia has had a lot of positive impacts both in terms of finance, hospital management, and patient services that continue to prioritize sharia principles. Bank Syariah Indonesia can provide consultation and training to hospitals regarding cash management, investment, and other transactions in accordance with applicable Islamic

law. The image and reputation of the hospital has also increased because of the collaboration with Bank Syariah Indonesia, especially for patients who prioritize halal business.

#### **Contribution of Patient and Stakeholder Satisfaction Levels**

The results of interviews conducted with the cashier unit and the management of one of the sharia hospitals found that the prominent sharia economic principles are around human resources, sharia hospitals have implemented a policy in the form of every weekend will be carried out as a form of strengthening Islamic values in hospital operations in the hope of expanding understanding of sharia principles in daily life and in health services and so that hospital employees can continue to implement Islamic values when interacting with patients and colleagues. As a form of moral responsibility for Muslims, it was found that sharia hospitals boycotted Israeli-affiliated products involved in colonialism and human rights violations against Palestine by changing the consumption given to employees from affiliated dairy products to local dairy products.

With the implementation of services in accordance with sharia principles, the use of Bank Syariah Indonesia as a transaction tool, even the separation of rooms for male and female patients provides satisfaction for patients because they feel more awake and guaranteed safety when receiving treatment. In line with *Sustainable Development Goal* (SDG) 3, which is "good health and welfare". Sharia hospitals that can contribute to increasing access to quality health services, community empowerment through health services. For the government, sharia hospitals that have successfully implemented SDG 3 contribute to the achievement of sustainable development goals through several aspects such as supporting national health policies, reducing the burden on the health system, strengthening affordable and quality health infrastructure, and sustainable health services.

This provides *feedback* in the form of satisfaction from patients and employees because they feel safe and happy because in addition to paying attention to the health and welfare of patients, sharia hospitals are also very careful in choosing facilities and infrastructure that will be provided in the form of services. With positive *feedback*, patients will give a high *rating* to the hospital. Stakeholders such as management can partner with other third parties and exchange referral networks and can even upgrade classes from the hospital.

#### **Comprehensiveness of Sharia Economic Principles in Hospitals**

The application of sharia economic principles in hospitals refers to the principles of Islamic law regarding the financial and operational management of health institutions. The principle includes the prohibition of *riba* (interest), *maysir* (gambling), *gharar* (unclear), and ensuring that transactions carried out do not violate sharia and are carried out fairly and transparently. Hospitals can partner with Sharia Financial Institutions such as Sharia Banks for sustainable funding purposes and free from dependence on interest-bearing loans.

Sharia economic principles can be applied to the financial aspects of hospitals, medical and non-medical services can also implement sharia economic principles such as providing medical services that are far from halal, separation of inpatient rooms for men and women. Saying greetings every time you want to serve patients and provide comfortable and complete means of worship. The hospital can also install various prayers for healing and other prayers in the corridor that will be passed.

Sharia principles will be very efficient if applied in hospitals, considering that hospitals are the primary needs of the community that must be considered clarity and honesty in their management, with the application of sharia economic principles to the operation of the hospital will get better trust from patients, investors will also be more confident to invest in the hospital, the image and reputation of the hospital will also increase.

Previous research conducted by Risma Wulandari, Arif Rijal Anshori who reviewed Islamic services to medical services at Hospital X Bandung City found research results that showed that the provisions of health services for patients according to the ethical values of Islamic services are those that have the characteristics of *akhlaqiyah*, *waqi'iyah* (flexible and not rigid) and *insaniyah*, services at Hospital X Bandung City already have a good and complete organization, and the ethics of Islamic service applied to the service at Hospital X Bandung City are considered quite good. Muhammad Ikhlassul Amal in his research related to the application of the sharia concept of the "JIH" Hospital according to the DSN-MUI fatwa found that the "JIH" Hospital had applied standards that were not far from the DSN-MUI fatwa.

The results of this study are in line with the findings of Wulandari and Anshori (2022), which show that hospitals with Sharia-based services tend to receive positive feedback regarding the moral and practical aspects of their services. In addition, this study also supports the research by Amal (2020) which states that Sharia principles can enhance patient trust in hospitals.

The implementation of Sharia principles, such as the separation of male and female wards and the use of *ijarah* contracts, not only improves operational efficiency but also strengthens the hospital's

reputation among the Muslim community. However, challenges remain, such as the limited collaboration with Islamic financial institutions for hospital fund management.

### **Conclusion and Recommendation**

Based on the analysis of the implementation of Sharia economic principles in non-bank service companies at the Hospital, it was found that:

#### **Conclusion**

In conclusion, the application of Sharia economic principles in hospitals has a significant impact on increasing patient trust and comfort, while also strengthening the hospital's image and reputation in the eyes of the community. By prioritizing Sharia principles such as transparency, justice, and the avoidance of usury, hospitals can create a more just and open environment that not only meets patients' medical needs but also ensures integrity in healthcare management. Additionally, the application of these principles supports the sustainability of hospital operations by avoiding practices that could be financially detrimental, while also maintaining alignment with the moral and social values of the community. Overall, the application of sharia economics in hospitals not only enhances the quality of services but also strengthens the foundation of hospitals as reliable, trustworthy institutions that align with the expected principles of justice. However, this research has several limitations, such as a limited sample size and a narrow geographical focus. Further research is recommended to involve more sharia hospitals in various regions to enhance the generalization of the findings.

#### **Recommendation**

1. Sharia hospitals are advised to enhance cooperation with more sharia financial institutions, such as sharia insurance and sharia banks, to expand access to financing that complies with sharia principles, as well as to support transparency in fund management. This will strengthen the hospital's financial management system, provide a sense of security to patients and related parties, and create sustainability in fund management that is more effective and efficient in the long term.
2. Periodic evaluations need to be conducted to ensure the Hospital's compliance with Sharia principles in all operational aspects, from financial management, supplier selection, to the provision of healthcare services. Thus, the hospital can maintain its integrity as a healthcare institution that prioritizes not only the quality of medical services but also justice and sustainability in Sharia principles. In addition, regular evaluations also serve to enhance public trust in the services of sharia-compliant hospitals.
3. The development of training for hospital staff related to Sharia-based service ethics can enhance patient satisfaction by ensuring that every interaction between medical personnel and patients is conducted with full respect, justice, and attention to the Islamic values underlying these service principles. Well-trained hospital staff will be better equipped to address various challenges in service, both technical and social, in accordance with Sharia principles that emphasize the welfare of the community.

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