

BRIDGING TRADITION AND INNOVATION: A STRATEGIC EVALUATION OF PAÜTERM'S ROLE IN INTEGRATIVE HEALTH TOURISM IN TÜRKIYE

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Abstract

Advances in artificial intelligence (AI) have transformed pricing mechanisms across the tourism and medical tourism sectors, enabling unprecedented levels of price transparency, cost forecasting, and information accessibility. This review synthesizes the existing literature on AI-based price transparency systems and examines their impact on tourist confidence and destination choice. Findings indicate that AI-driven pricing tools—such as machine learning-supported cost estimators, automated price comparison engines, and real-time dynamic pricing platforms—significantly reduce perceived financial risk by clarifying expected costs and minimizing unexpected expenses. Increased transparency enhances trust in both service providers and destinations, thereby fostering greater consumer confidence and influencing destination selection. Furthermore, AI-enabled systems support equitable competition among destinations by standardizing pricing information, while also shaping tourists' cognitive evaluations through eWOM analytics, sentiment analysis, and predictive modelling. However, challenges remain regarding algorithmic bias, data privacy, over-standardization of prices, and potential consumer reliance on automated systems. Overall, the review demonstrates that AI-based price transparency is a critical determinant of modern tourist behavior, strengthening trust, improving decision-making, and reshaping destination competitiveness. Future research should investigate cross-cultural differences in trust formation, the long-term behavioral impacts of AI-mediated pricing, and the ethical implications of algorithmic transparency in tourism markets. This review study explores how AI-based price transparency practices in the tourism sector influence tourist trust and, in turn, destination choice. It focuses on the effects of transparent pricing, dynamic pricing, and personalized AI-driven systems on tourists' perceptions of fairness and trust, synthesizing existing research to clarify the relationship between price transparency, trust, and destination selection.

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1. Introduction

Health tourism is growing at a remarkable pace at the intersection of travel industries around the world. Rising healthcare costs, longer waiting times, and changing expectations for service quality in many countries are the factors driving this growth (Uçak, 2016). It has been discovered that the expansion of the health and social services sector in Turkey has a long-term causal relationship with health tourism revenues. As a result, patients from developed countries are turning to developing countries that offer cheaper, shorter waiting times, and equal or better services (Başol, 2015).

Healthcare costs vary significantly between countries. For example, in dental tourism, patients traveling abroad for treatment emphasize their preference for price advantages when “significant and substantial price differences” are involved (Eser, 2025). This applies not only to dental tourism but also to medical tourism areas such as surgery, orthopedics, aesthetics, and general treatment. In the literature, price is one of the most important factors in medical tourists' destination selection (Sag et al., 2025).

As a result, the rapid growth in medical tourism and significant price differences between countries are of strategic importance for both service providers and destination policies. This study will investigate the impact of AI-supported price transparency systems on tourists' perception of trust and destination selection.

Medical tourism, defined as patients traveling outside their own countries to seek treatment, is gaining increasing importance in the context of international healthcare services. Price transparency is crucial in the decision-making process of medical tourists, meaning that treatment costs must be comparable and accessible in advance. For example, a study found that medical tourists identified the concept of “potential savings/low cost” as a highly important motivator when selecting destinations. This research emphasized that accessibility and quality have a significant impact on price (Çapar and Aslan, 2020). Similarly, another study found that patients traveling abroad for treatment from the United States are motivated by “escaping high treatment costs.” This research found that costs play an important role in destination selection (Collins, 2018). Uncertainty and perceived risk can undermine tourists'

confidence due to a lack of price transparency. The literature indicates that confidence is one of the most important factors influencing choices in medical tourism (Köksalanlar, 2020). However, clearly stating treatment prices in advance can help visitors compare options, reduce their perception of risk, and speed up the decision-making process (Büyük, 2025).

Price transparency is crucial in medical tourists' destination selection because prices are not only cheap but also reliable and comparable. The aim of this study is to examine, from a review perspective, how AI-supported price transparency systems can affect tourist confidence and destination preferences in this context (Güllü, 2019). Health tourism today has entered a new phase, not only involving treatment trips across national borders but also driven by digital transformation. The integration of Artificial Intelligence (AI) technologies into health tourism processes can lead to significant changes in a wide range of areas, including the patient experience. For example, a literature review found a model showing that AI can systematically change the processes of “Information Search → Planning → Travel-Treatment → Follow-up → Feedback” (Karcioğlu, 2025).

However, a study conducted in health tourism destinations in Egypt found that AI could increase operational efficiency, reduce costs, and improve patient satisfaction (Rady, 2024). Medical tourists hope to use AI technologies such as big data analytics, machine learning, natural language processing, and chatbots to overcome information asymmetry, language and cultural barriers, and facilitate post-treatment follow-up (Hassan and Bellos, 2022).

In this context, AI is seen as a strategic tool because it can facilitate access to healthcare services and provide destinations with a competitive advantage. For example, AI-supported service processes for destinations can increase quality and speed in areas such as case management, patient communication, and logistics (Karcioğlu, 2025).

This review study investigates how traveler trust and location choice are impacted by AI-based price transparency methods in the tourism industry. It focuses on how tourists' views of fairness and trust are affected by transparent pricing, dynamic pricing, and tailored AI-driven systems. It synthesizes previous research to elucidate

the connection between price transparency, trust, and destination choice.

2. Literature Review

2.1. The Role of Price in Medical Tourism

Research in the field of medical tourism shows that travel and treatment costs are among the most important factors in the medical tourism sector. In a 2019 study conducted by Alnakhi and colleagues on patients traveling abroad for treatment from the United Arab Emirates, cost was found to be the most important motivating factor in the choice of treatment destination for high-cost areas such as cancer, orthopedic, and cardiovascular diseases.

Moghimehfar and Nasr-Esfahani (2011), while examining the selection of medical tourism destinations for fertility treatment in Iran, showed that treatment costs, transportation and accommodation costs are as important as quality and success rates in destination selection. As this study emphasizes, the main reason developing countries stand out in medical tourism is their ability to offer comparable quality at a lower total cost.

Regarding the medical tourism sector in Turkey, Sag (2025) aims to achieve the highest benefit within budget constraints through rational choice theory; in this context, he states that cost is one of the most important factors when choosing medical tourism destinations. The results of the study show that patients prefer Turkey based on the cost-benefit balance and that it offers competitive prices compared to rival destinations.

In Sancar's (2023) study examining the relationship between health tourism motivations and satisfaction, it is emphasized that the “tendency to choose the most affordable price” is one of the basic behavioral patterns for health tourists and that cost is the second, or even the first, motivational factor after the country's economic and political structure.

The structural equation model developed by Han and Hyun (2015) examines customers' attitudes and behaviors in medical tourism.

This model shows that the perception of “price reasonableness” significantly increases both customer satisfaction and the intention to revisit and loyalty through perceived quality and trust.

2.1.1. The advantage of countries offering affordable yet high-quality healthcare services

Developing countries, in particular, have an advantage in medical tourism because they can offer “affordable yet high-quality” healthcare services. In a study by Ateş and Sunartoplum (2024) comparing Turkey with rival countries in medical tourism, places such as South Korea and Poland stand out because they can “offer high clinical quality at reasonable prices”; Poland stands out with an “exceptional price-quality ratio” compared to rival countries.

According to the results compiled by Sancar (2023), studies conducted in India found that the reasons for the country becoming a brand destination in medical tourism included “offering the highest quality healthcare at low prices, a team of specialist doctors, and well-equipped hospitals.”

Similarly, Sag's (2025) analysis of the Turkish example shows that the potential savings per patient, high technology, and skilled human resources make the country attractive as a low-cost destination.

In summary, price is a multifaceted factor in medical tourism that (i) influences the decision to seek treatment abroad, (ii) is often the most important factor when choosing destinations, and (iii) affects satisfaction and the perception of “reasonable pricing.” Developing countries have an advantage in this regard because they can offer a combination of low cost and high quality.

2.2. The Relationship Between Digital Transparency and Trust

2.2.1. The role of digital platforms and AI in increasing user trust

In recent years, there has been intense debate in both health economics and healthcare delivery literature about applications that provide price transparency and access to information in healthcare through digital platforms. Araich et al. (2023), in a review examining healthcare price transparency regimes in North America and Europe, note that online price disclosures and digital tools reduce information asymmetry, enabling patients to make more informed and autonomous decisions. This holds significant potential for trust and satisfaction. Trust-based relational

marketing approaches use AI-driven systems that support perceived price fairness through real-time price comparisons and explainable algorithms.

From a behavioral economics perspective, transparent and personalized pricing functions as a decision-making mechanism that facilitates visitors' choices.

Similarly, Bernstein (2024) and Zhang et al. (2020), in a study on price transparency in healthcare, emphasized that digitally accessible and comparable price information can reduce patients' perceptions of financial uncertainty, improve the patient experience, and increase trust.

Clinical studies demonstrate the impact of price transparency on trust. Wang et al. (2024), in their case study on the US healthcare system, found that clear and reliable cost information at the provider and hospital levels led to patients having greater trust in providers and higher satisfaction.

Han et al. (2022), in their study focusing on hospital costs and competition, showed that publicly available price information not only puts pressure on costs but also supports quality-focused choices through “informed health consumerism.”

Digital transparency builds trust through eWOM and online reviews. Abubakar and Ilkan (2016), in their model examining the relationship between online word-of-mouth (eWOM) and destination trust and travel intention, show that trust in online information sources significantly increases trust in the destination, which in turn increases visit intention.

Zelenka (2021), in his trust model developed for online review sites for tourism services, shows that when users perceive online reviews as “reliable and decision-facilitating” information sources, they trust these sites and the recommended destinations more.

According to the Theory of Planned Behavior, AI-supported price transparency practices are observed to have a positive effect on perceived behavioral control and attitudes, thereby increasing destination choice intention. Studies in the literature indicate that trust is a key structural component explaining the relationship between destination loyalty and price transparency.

In this context, within the digital tourism ecosystem, perceived usefulness and ease of use—concepts associated with the Technology Acceptance Model (TAM)—

influence tourist behavior through AI-based price transparency systems.

2.2.2. AI-based recommendation and comparison systems: decision-making time and satisfaction

“Artificial intelligence-based comparison and recommendation systems, which examine the effects on consumer behavior, trust, and the decision-making process, are frequently discussed in the literature under the heading of “recommendations/AI-supported service agents.” Malicic and Weismayer (2021), in a study on consumers using AI-supported travel service agents, show that such agents increase the perceived value creation of personalized information and facilitated comparison opportunities, simplify the decision-making process, and increase experience satisfaction.

Rohden and Zeferino's (2023) study, published in *Electronic Commerce Research*, examines the effects of risk perception and trust toward AI-based recommendation agents on consumers' intention to use these agents. Findings indicate that trust in AI agents significantly increases usage intention by reducing perceived risk.

Pathak et al. (2024) show that when AI is used as a “decision assistant” or “delegated agent,” it strongly determines users' intention to adopt the technology, and when sufficient trust is established, users are more willing to delegate their decision-making burden to AI.

In the broader context of online shopping, findings show the effects of personalized recommendations and artificial intelligence on satisfaction and decision-making efficiency. A systematic review by Ribeiro et al. (2025) shows that artificial intelligence systems have an indirect effect on purchasing behavior and loyalty through experience and trust. In this context, personalized content and recommendations can increase customer satisfaction and brand trust.

Yin (2025) shows that AI-powered personalized recommendation systems shorten decision time and increase overall experience satisfaction by simplifying decision sets that include price and perceived risk elements.

More directly relevant to the medical tourism context, Nilashi et al. (2022) developed a method that analyzes online reviews using AI/machine learning-based text mining and fuzzy logic methods to predict patients' preferences and satisfaction levels on medical tourism websites. The study shows that by processing eWOM data

through such intelligent systems, recommendation and decision support systems can be developed that more accurately predict medical tourists' preferences. This can improve both destination matching and overall satisfaction.

While these studies do not directly examine AI-based medical tourism price comparison websites, they examine the general characteristics of AI-supported recommendation and comparison systems:

- they reduce perceived complexity and information asymmetry,
- they shorten decision-making time and reduce decision-making time,
- significantly increase user trust and satisfaction as the system's transparency and quality improve

it has been concluded that AI-based comparison platforms that combine quality and price information in medical tourism could theoretically enable both faster and smarter destination selection and higher customer satisfaction and trust.

The purpose of this review study is to analyze the effects of artificial intelligence (AI)-based price transparency systems on tourist trust in the tourism sector and how this trust is reflected in the destination selection process. The study examines the impacts of AI-based applications—such as transparent information sharing, dynamic pricing, algorithmic recommendation systems, and personalized pricing presentations—on tourists' perceptions, sense of fairness, and trust formation. Therefore, the study aims to systematically synthesize the findings of existing research in order to better understand the relationship between price transparency, trust, and destination choice.

3. METHODOLOGY

This study adopts a conceptual review approach to examine the effects of artificial intelligence (AI)-based price transparency systems on tourist trust and destination choice. Rather than aiming to quantitatively synthesize empirical findings through a systematic literature review, the study seeks to develop an explanatory framework by integrating concepts and theoretical perspectives that are addressed in a fragmented manner across the existing literature. In this respect, the research is grounded in a conceptual synthesis and theoretical integration approach.

3.1. Selection of Conceptual Sources

The literature included in this study was identified through a purposeful and theory-driven selection process. Sources were evaluated from an interdisciplinary perspective, primarily drawing on tourism studies, marketing, information systems, and behavioral economics. The selection process was guided by the following criteria:

- Addressing consumer perceptions in the context of AI-based pricing, price transparency, algorithmic decision-making, and digital platforms;
- Providing theoretical contributions to key constructs such as tourist trust, perceived fairness, risk perception, and destination choice;
- Incorporating widely cited theoretical models or conceptual frameworks within the relevant literature;
- Reflecting contemporary debates, particularly in relation to artificial intelligence and digital pricing practices.

This approach aligns with the methodological tradition of conceptual review studies that prioritize theoretical depth and explanatory power over numerical comprehensiveness.

3.2. Theoretical Positioning and Analytical Perspective

The study adopts an interpretivist and theory-oriented analytical perspective. AI-based price transparency systems are conceptualized not merely as technological tools, but as socio-technical structures that shape tourists' perceptions of trust, fairness, and risk. Accordingly, the analysis draws primarily on the following theoretical perspectives:

- Trust theory, to explain the role of transparency in trust formation within tourist–platform relationships;
- Perceived fairness and value frameworks, to understand consumer responses to dynamic and algorithmic pricing practices;
- Information asymmetry and signaling theory, to explain how price transparency reduces perceived uncertainty and risk.

This theoretical framework is grounded in the assumption that tourist behavior is

shaped less by purely rational calculations and more by perceptual and contextual evaluations.

3.3. Conceptual Analysis and Synthesis Process

The organization and interpretation of concepts in this study followed a three-stage analytical process. In the first stage, key concepts identified in the literature were defined and their conceptual boundaries were clarified. In the second stage, these concepts were grouped under common themes and the relationships among them were examined. In the final stage, the identified themes were integrated to explain how AI-based price transparency systems influence tourist trust and how this trust, in turn, is reflected in destination choice.

Through this integrative approach, the study aims to move beyond a descriptive summary of existing research and to offer a conceptual explanatory model that elucidates the role of AI-based price transparency within the tourism context.

4. CONCEPTUAL FRAMEWORK

4.1. Price Transparency

Price transparency in healthcare services allows patients to see the amount they will pay for the service in advance, and fees are presented in a comparable and understandable manner. This is crucial for reducing information asymmetry, fostering competition among more providers, and supporting consumers' decision-making processes (Bernstein et al., 2024). When considered within the framework of consumer trust theory, price transparency reduces information asymmetry, lowers perceived risk levels, and enables visitors to make more informed choices during the decision-making process.

Price transparency is of vital importance in medical tourism. Patients seeking cross-border healthcare face language and cultural barriers, uncertainty regarding insurance coverage, and the risk of high costs. Consequently, price transparency is crucial for selecting a service provider and destination (Sag et al., 2025).

“Package services,” commonly used in medical tourism, such as treatment, accommodation, and transfers, have the potential to increase price transparency because they allow patients to purchase multiple products at a single price. However, the literature shows that the contents of these packages are not always fully disclosed; moreover, hidden costs such as medication, extended stays, and extra surgical fees may arise (Tanwar, 2020).

Transparency also stems from price variability between countries and institutions. For example, significant price differences among providers in the United States for the same procedure have been identified, and prices have been found to be not directly related to quality (Hostetter and Klein, 2012). Medical tourists need to compare and “understand the difference” when making decisions due to such variations; otherwise, feelings of uncertainty and risk increase.

Although online comparison tools and digital platforms are seen as an important tool for price transparency, the literature highlights some of their shortcomings. Despite the increasing obligation for healthcare providers to publish prices online, there are issues such as data standardization, presentation format, and different definitions of service package content (Moreira, 2014). This situation cannot fully guarantee the comparability and usability of information, even if access to price information increases.

Therefore, the literature reveals the following conclusions:

- Price transparency in health tourism is crucial for destination selection and service provider selection.
- Although offering package services at predetermined prices has the potential to increase transparency, hidden costs may still arise.
- Comparison mechanisms are more important due to price differences between countries.
- Digital platforms provide transparency, but there are issues such as data standards, content clarity, and presentation in a way that users can understand.
- This framework provides the conceptual infrastructure for AI-based price

transparency systems, which will be discussed in later sections.

4.2. Artificial Intelligence-Enhanced Price Transparency Systems

Artificial intelligence (AI) and machine learning (ML) technologies are becoming increasingly important for price transparency, price setting, and cost estimation in healthcare. These systems enable healthcare organizations and service providers to both estimate their costs more accurately and offer more transparent pricing to potential patients.

4.2.1. Machine learning-supported cost calculation models

AI and ML models have been developed to calculate the costs of healthcare services. For example, Rakshit and colleagues used clustering and Markov chain techniques in their study to predict the healthcare costs of breast cancer patients in the early stages. This model was able to use patient diagnosis and procedure data to predict hospital costs with only a 6% average absolute percentage error (Rakshit et al., 2021).

Zou and colleagues created a hybrid CM model in their study. This model provides similar or higher prediction accuracy compared to traditional single-approach models. Such models create more transparent and predictable pricing structures by using cost data in addition to clinical and administrative data (Zou et al., 2023).

Hautala and colleagues demonstrate in their work that machine learning tools can predict healthcare costs using real clinical and financial data. These techniques are crucial for improving cost control and transparency in healthcare services (Hautala et al., 2023).

4.2.2. Chatbots, deep learning, and machine learning-based price prediction engines

AI models for price transparency can be used in both the cost estimation and price determination and presentation stages. For example, there are systematic studies showing that AI is used in the field of dynamic pricing for user segmentation, willingness to pay, and demand forecasting (Chenavaz & Dimitrov, 2025). These studies show that AI plays a more important role in pricing systems as a situation assessment.

However, the Puh study examined the role of AI in customer experience and tourism. It has been shown that SVM (Support Vector Machines), CNN (Convolutional Neural Networks), and other deep learning models successfully classify sentiment and evaluation in tourism assessments (Puh, 2023).

These techniques can be used to model user internal variables such as quality perception and price perception. Therefore, AI can predict questions such as “whether the stated price is perceived as a fair price” in medical tourism packages and reinforce transparency messages. AI-powered price prediction engines can help both providers optimize their price offers and patients easily compare prices by taking into account variables such as package content and service demand.

4.2.3. AI-based pricing applications for hospitals

AI creates cost-based automatic analysis and historical data-driven price recommendation models for hospitals and healthcare providers. A systematic review has shown that when AI solutions are applied in various clinical areas, they increase cost-effectiveness and enable more planned pricing in service delivery (El Arab and Al Moosa, 2025). Service providers can pre-determine their prices using cost data such as length of stay, procedure type, and complication risk, and offer patients clearer quotes. This approach, aligned with the “package price + pre-notified total costs” logic in medical tourism, provides a significant advantage in terms of transparency.

4.2.4. AI-based extraction of price perception from eWOM and social media data

AI approaches are used to extract price perception through topic modeling and perception measurement via social media and online reviews. Charfaoui and Mussard provided decision-makers with information on pricing themes by using machine learning-based analysis for user reviews (price, quality, and service) in tourism (Charfaoui and Mussard, 2024). Furthermore, a systematic review examining sentiment analysis and classification models on tourism review data highlights gaps and future directions in this area (Jain & Pamula, 2020). These results show that AI-supported eWOM analysis can track variables such as “how customers perceive the price of the service” and “perceived price/quality balance” in medical tourism.

4.3. Tourist Trust

Tourist trust in health tourism is a multifaceted concept. The patient trusts their doctor, the country or destination where they receive treatment, the digital platforms managing the process, and the physician. In the health services literature, trust is defined as a result of the patient's positive expectations regarding the physician's competence, intentions, and ethical attitude. Trust is closely related to outcomes such as treatment compliance, satisfaction, and repeat choice.

Ünal and Tüzün's study on e-health literacy and trust in physicians shows that despite digitalization creating new tensions in the patient-physician relationship, trust in physicians remains very important in healthcare decisions (Ünal and Tüzün, 2025). Similarly, Ramachandran and colleagues' studies have shown that e-health applications such as online counseling and telemedicine can affect the patient-provider relationship and trust in both positive (accessibility, ease of communication) and negative (distance, distrust) ways (Ramachandran et al., 2023).

Research examining trust dynamics in health information systems shows that patients' trust in the institutional system and digital infrastructure plays an important role in their treatment preferences and willingness to use digital channels (Song et al., 2024).

In medical tourism, trust is particularly related to destination safety. A study conducted by Abubakar and Ilkan in 2016 found that online word-of-mouth communication (eWOM) significantly increased destination trust in medical tourism and boosted travel intentions (Abubakar and Ilkan, 2016). This model addresses perceptions of the country's healthcare infrastructure, the professionalism of hospitals, the competence of physicians, and the reliability of the destination. In medical businesses, service quality and customer satisfaction are as important as trust in the provider and the destination (Arıcı and Güçer, 2018).

These results show that trust in medical tourism is based not only on the individual doctor-patient relationship, but also on the country's image and corporate brand.

4.4. Destination Selection

Almost all models consider price as a fundamental variable when explaining medical tourists' destination choices. Sarwar, Manaf, and Omar (2012) found in their study with medical tourists from 23 countries that treatment quality, safety, and cost components are the key elements of destination selection. Similarly, Sultana et al. (2014) state that the key factors increasing the attractiveness of medical tourism in the case of India are treatment costs, transportation expenses, and the country's overall cost of living. Furthermore, Zolfagharian et al. (2018) used a structural equation model to show that quality, perceived safety, and price/savings potential are important components of destination selection.

These results reveal that price is important at two levels for medical tourists. First, affordability and the perception of “reasonable price” play an important role in an individual's decision to seek treatment in their own country or to seek cross-border treatment. The perception of “price reasonableness” significantly increases the intention to revisit and positive word-of-mouth communication through satisfaction and trust (Han and Hyun, 2015).

Second, price differences between different destinations facilitate medical tourists' travel to specific countries.

In Sancar's (2023) study, it was also emphasized that there is a strong relationship between destination selection in medical health tourism and the “quality-price balance.” It was highlighted that when individuals exceed a certain quality threshold, they prefer to earn more money rather than gain quality. In this context, medical tourism studies consider not only the cost of destination selection but also the idea of “savings potential.” According to Jotikasthira's (2010) research, price-sensitive medical tourists can save more while maintaining a certain level of quality. Furthermore, studies investigating the factors influencing destination choice in the case of Turkey have shown that “savings potential” (e.g., a person paying less money in Turkey for treatment compared to their home country), along with care quality, safety, hygiene, and accessibility, significantly influences destination choice (Çapar and Aslan, 2020).

Recent scaling studies indicate that prices are an important component of medical

tourism destinations. The Medical Tourism Destination Image scale developed by Alp and Yılmaz (2024) considers “affordable and accessible costs,” including the quality of doctors and hospitals, ease of travel, and safety, as an important part of the attractiveness of health destinations.

In Huyen and colleagues' (2024) study, the “treatment cost” variable was confirmed both hypothetically and empirically as one of the key factors positively influencing the choice of medical tourism destination, along with the quality of medical services.

4.4.1. Destination preference based on artificial intelligence and price comparison

The tools medical tourists use in the destination selection process are changing with digitalization. Yin (2024), while addressing the health tourism experience in the digital age, emphasizes that smart technologies, big data, and online platforms have significantly changed users' information search and comparison habits. This enhances the experience by providing access to cost, quality, and user reviews on the same screen.

Karcıoğlu (2025), in a conceptual framework examining the impact of artificial intelligence on the patient journey in medical tourism, states that AI-based decision support systems optimize the process through package cost simulation, hospital and physician selection, destination and personalized recommendations.

Lajevardi and colleagues' (2025) theoretical model discusses the impact of artificial intelligence on efficiency and accessibility in medical tourism, arguing that AI-supported platforms provide predictable costs and price transparency.

Such platforms can compare procedure prices, exchange rates, and package services (accommodation, transfers, companions, etc.) for hundreds of hospitals and destinations.

Health policy and health economics literature emphasizes that price transparency increases competition among providers and enhances patient choice (Miller, 2020).

In medical tourism, this situation is manifested by the preference for lower-cost destinations thanks to AI-powered price comparison tools.

Therefore, although very few empirical studies in the literature have directly addressed the topic of “AI-based price comparison engines,” studies focusing on the role of smart technologies in health tourism (Yin, 2024) and conceptual frameworks regarding the use of artificial intelligence in medical tourism (Karcioğlu, 2025; Lajevardi et al., 2025) have shown that price transparency, comparability, and personalized cost information directly influence destination selection.

4.4.2. Competitive price indicators and tourism flows

At the macro level, more research has emerged showing that competitive price indicators drive health tourism flows. Pailwar and Mitra (2025) analyzed the relationship between exchange rate-adjusted relative prices and international medical tourism arrivals using threshold regression techniques. These findings show that relative prices have a significant and non-linear effect, particularly in the middle band; competitive but not excessively low prices increase medical tourist flows within a certain range.

In Tang and Lau's (2017) study modeling medical tourism demand to Malaysia, relative prices and exchange rate variables are among the key macroeconomic factors explaining demand.

Similarly, studies conducted for Iran show that price competition and cost advantages are important for increasing destination attractiveness. When investments in medical tourism supply capacity and service quality are not supported by competitive pricing policies, demand growth is limited (NajafiNasab, 2018; Azimi et al., 2018).

Studies examining the relationship between health tourism revenues and exchange rates in the case of Turkey concluded that real exchange rate appreciation can make Turkey more expensive, thereby weakening international health tourism demand and potentially increasing patient flows from regional markets in particular (Ağazade & Ergün, 2022).

At the micro level, models working with “savings potential” indicators show that price affects not only the initial visit decision but also repeat visits and destination recommendation. According to the model developed by Han and Hyun (2015),

which includes the “price reasonableness” dimension, the perception of reasonable prices increases the intention to revisit through trust and satisfaction with the destination, while also increasing eWOM behavior towards the destination. This demonstrates that competitive price indicators affect both short-term patient flows and long-term demand and brand perception.

In general, studies show that prices play a significant and complex role in the selection of medical tourism destinations. At the micro level, individual destination preferences and, at the macro level, country-based tourism flows are influenced by treatment and travel costs, exchange rate-adjusted relative prices, and the perception of “price reasonableness.” Smart technologies and AI-powered price comparison systems make this process more transparent and comparable, increasing the impact of competitive price indicators and the likelihood of destinations offering price advantages being chosen.

5. DISCUSSION

When literature studies are evaluated together, it emerges that artificial intelligence (AI)-based price transparency systems have a wide range of effects on perceived risk and trust in medical tourism. Research on price transparency in healthcare shows that the biggest problems are uncertainty about “not knowing the total cost” and “bill shock.” Sinaiko (2011) and Pollack (2022) suggest that price information should be presented in a clear and understandable manner to reduce the financial uncertainty patients face when making decisions; Bernstein (2024) frames price transparency as a policy tool that benefits patients by increasing competition.

Anderson's (2024) research on “medical bill shock” shows that unexpected bills create significant stress and insecurity, especially for patients with private insurance. Therefore, AI-based price prediction and comparison engines can be used to offer a technical solution to the uncertainty and unexpected cost issues discussed in the literature. Models developed using deep learning and machine learning can predict future healthcare expenditures for individuals or patient groups with high accuracy (Drewe-Boss et al., 2022; Rakshit et al., 2021; Gopukumar et al., 2022).

These studies show that AI-based cost estimation systems can predict hospital costs and patient-based spending trends using appropriate data and modeling. Therefore,

it is technically possible to calculate the “expected total treatment cost” more accurately in advance in the context of medical tourism. More accurate predictions reduce risk perception and increase trust in the healthcare provider and destination. This reduces the likelihood of unexpected costs and billing shocks, as defined in the literature.

The reliability of AI systems is not limited to their ability to make accurate predictions; transparency, perceived system quality, and data processing methods are all important components. In Mani's (2025) study on online shopping, AI system quality positively affects user experience and consumer trust, which in turn has an indirect effect on purchasing behavior.

Rohden and Zeferino (2023) show that the perception of risk towards AI-based recommendation agents increases, particularly due to uncertainty about data privacy and “how” algorithmic decisions work. However, the perceived risk towards AI-based recommendation agents indicates a decrease in trust in the provider institution and the technology. These results indicate that the level of transparency and explainability of the system will be crucial in building trust in AI-based price comparison and prediction systems designed for medical tourism.

High price transparency creates a more “fair” competitive environment among destinations. Bernstein (2024) and Sinaiko (2011) state that making price information accessible to patients in healthcare services can make the market more competitive by providing opportunities to compare prices. AI-based price transparency tools for medical tourism can help international patients better understand the “cheap but high-quality” treatment advantage for countries like Turkey, which have a relatively high quality-price ratio. Sag (2025) explains Turkey's competitive advantage in the medical tourism market as its ability to offer a similar level of quality at a lower cost. Gülerüz's (2021) study, which predicts healthcare expenditures using machine learning, also shows that the country's cost structure can be modeled analytically.

AI-supported platforms can enable Turkey to present its price advantage in medical tourism to the international market in a more transparent and attractive way. However, there is a great deal of research on the potential harmful consequences of

AI-based pricing and recommendation systems. Studies examining the impact of pricing algorithms on competition have focused particularly on the potential of algorithmic pricing to weaken competition by standardizing prices or facilitating tacit cartel-like behavior.

Calvano et al. (2023) demonstrate that adaptive algorithms can sustain non-competitive, consumer-unfriendly price levels in repeated games; Bichler (2025), summarizing the literature on algorithmic pricing and collusion, discusses risks such as prices converging and competitive pressure diminishing as algorithms gravitate toward similar strategies.

At first glance, AI-based price comparison sites appear to increase competition between destinations for medical tourism. However, if providers become dependent on the same cost estimation engines and similar algorithms, price diversity is likely to decrease, and “invisible standard prices” may emerge. This lack of trust stems from inaccurate or biased price estimates. Rohden and Zeferino (2023) show that the perceived risk associated with AI agents increases, particularly when the expected output conflicts with user expectations. In such cases, the system ceases to be a reliable “decision aid.” In medical tourism, an AI-based prediction engine that does not sufficiently account for transfer, accommodation, and additional medical procedure costs may cause the patient to lose trust in the platform and destination. Consequently, the discussion section should emphasize the need to clearly explain the model's limitations, present predictions with ranges and scenarios, and disclose the “residual risk” to the user.

Finally, research shows that data privacy and ethical issues affect trust in AI-based systems. Alhitmi et al. (2024) demonstrate that concerns about data security and privacy violations in AI-supported marketing applications negatively impact consumer trust and engagement. It highlights the importance of factors such as the scope of data collection, storage duration, and sharing with third parties. Similarly, a 2024 mixed-methods study shows that concerns about data privacy in digital marketing significantly reduce consumer trust and willingness to share data.

In a field such as medical tourism, where sensitive health data is used, the inability of AI-based price transparency platforms to provide clear and verifiable answers to

questions such as what data they collect, how long and where they store it, how they process it, and with whom they share it, may overshadow the system's transparency and pricing advantages. Consequently, the discussion section should emphasize the principles of ethical design, privacy-by-design, and fair/bias-free modeling; studies developing fair and interpretable deep learning models in healthcare, such as Saxena et al. (2025), should be used as a reference for medical tourism.

6. CONCLUSION

The studies examined in this research indicate that AI-based price transparency systems may have a significant impact on trust, decision-making processes, and destination choices in medical tourism. Research on price transparency in healthcare indicates that transparency can increase competition, reduce patient uncertainty and financial risk, facilitate more autonomous and informed decision-making, and reduce patients' financial risk (Sinaiko, 2011; Pollack, 2022; Bernstein, 2024; Anderson, 2024).

The AI and machine learning literature indicates that deep learning and traditional machine learning models may have high explanatory power for predicting patient-based healthcare expenditures and hospital costs (Drewe-Boss et al., 2022; Rakshit et al., 2021; Gopukumar et al., 2022; Hautala et al., 2023). When these results are considered together, AI-based cost models and price comparison platforms that holistically predict procedure, accommodation, and travel costs in medical tourism can increase trust in the destination by reducing perceived risk through lowering unexpected costs.

Additionally, studies investigating the effects of AI system quality and personalized recommendation mechanisms on trust and satisfaction indicate that well-designed AI-supported decision support systems can be tools that shorten decision-making time, reduce cognitive load, and improve user experience (Mani, 2025; Rohden & Zeferino, 2023).

Such systems can make the cost-benefit balance clearer and more understandable, especially for medical tourists trying to decide among numerous hospitals, destinations, and package options. As noted by Sag (2025), for destinations that combine competitive pricing and high quality, such platforms can increase demand by promoting the country's price advantage globally. However, the findings indicate

that the negative aspects mentioned in the literature should not be ignored. Issues discussed in algorithmic pricing studies, such as personalized discriminatory pricing, implicit collusion, and price standardization, may also be theoretically valid in medical tourism (Calvano et al., 2023; Bichler, 2025). The convergence of prices among providers using the same or similar algorithms toward the “equilibrium prices” suggested by the algorithm, rather than a competitive basis, may weaken competition.

Furthermore, concerns about data privacy and security may reduce trust in AI systems. These concerns are even more important in areas where sensitive health data is used (Alhitmi et al., 2024; data privacy–security studies, 2024).

Overall, current research indicates that AI-based price transparency systems can significantly influence tourist behavior in a positive way. However, this effect is highly dependent on design principles, the level of transparency, compliance with competition law, and ethical frameworks.

6.1. Recommendations for Future Research

(i) Experimental studies on how AI systems affect patient trust:

Most current studies rely on conceptual models, observational data, or surveys in the general healthcare or e-commerce context. Pollack (2022) and Bernstein (2024) highlight the limitations of the approach and the lack of evidence when examining the real-world effects of price transparency. Future studies should:

- Testing AI-based price comparison interfaces developed for medical tourism through controlled experiments,
- Comparing the differences between “AI price transparency” and “classic information presentation” for the same treatment scenario in terms of trust, perceived risk, decision time, and destination selection has the potential to significantly fill a gap in the literature.

(ii) Development and modeling of AI-based price comparison platforms specific to Turkey

In Turkey, there are studies on predicting healthcare expenditures using machine learning (Güleryüz, 2021) as well as studies on the development and modeling of AI-based price comparison platforms for medical tourism competition (Sag, 2025).

However, these studies have not yet converged in the context of AI-based patient-facing platform design. Future projects:

- Hospitals, clinics, and package tourism providers in Turkey can create an AI-based medical tourism price comparison prototype using their price and outcome data.
- By testing these systems on both local and foreign patients, they can measure how AI-supported transparency makes Turkey's price advantage more apparent and attractive.

(iii) Measuring price transparency on the destination brand:

Han and Hyun (2015) developed a structural equation model linking “price reasonableness” in medical tourism with satisfaction, trust, and revisit intention. This model demonstrates how price perception influences brand loyalty and positive eWOM behavior.

Future research:

- How medical tourists using AI-based price transparency tools affect destination images, brand trust, recommendation intentions, and revisit intentions,
- The relationships between price transparency and the sub-dimensions of destination image (digital competence, ethical perception, quality perception, etc.) should be empirically examined. Therefore, the role of price transparency in both cost accounting and brand equity and destination identity creation can be more clearly revealed.

(iv) Development and testing of deep learning-based real cost calculation models:

In the health economics and health informatics literature, numerous studies have been conducted using deep learning and machine learning to predict health expenditures at both the individual and population levels (Drewe-Boss et al., 2022; Hautala et al., 2023; Langenberger et al., 2023). In Turkey, healthcare expenditures are also estimated using GPR, SVR, and DT models (Güleryüz, 2021). In the future:

- Variables include type of treatment, additional procedures, risk of complications, length of stay, need for a companion, type of accommodation, and seasonal flight costs.
- Deep learning can be used for actual cost calculation models;

- The accuracy, generalizability, and explainability of these models can be tested by comparing them with actual costs;
- At the same time, fair (bias-reducing) modeling techniques (e.g., using demographic variables such as income level, age, gender, and country of origin) can prevent systematic errors and discriminatory outcomes (Saxena et al., 2025).

Such research will contribute to the creation of an ethical and fair digitalization framework in medical tourism and strengthen the technical infrastructure of AI-based price transparency systems

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Declaration of Research and Publication Ethics

This study which does not require ethics committee approval and/or legal/specific permission complies with the research and publication ethics.

Researcher's Contribution Rate Statement

I am a single author of this paper. My contribution is 100%.

Declaration of Researcher's Conflict of Interest

There is no potential conflicts of interest in this study