

Outpatient Financial Management Strategies in Increasing the Income of Dr. Sobirin Musi Rawas Hospital

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KEYWORD	ABSTRACT
financial management, SWOT, JKN, outpatient services, hospital revenue	This study aims to analyze financial management strategies in the outpatient unit of Dr. Sobirin Musi Rawas Hospital in addressing the challenges of implementing the National Health Insurance (JKN) and increasing hospital revenue. The research employed a qualitative approach, with data collection techniques consisting of in-depth interviews, questionnaires, and analysis of financial documents. A SWOT analysis was applied to identify internal and external factors influencing financial performance and to determine the hospital's strategic position. The results indicate that the hospital possesses several strengths, including competent human resources, relatively effective inter-unit coordination, utilization of the Hospital Management Information System (SIMRS), and a relatively high level of patient trust and outpatient visits. However, the study also identified several weaknesses, such as delays in BPJS claim disbursements, inefficient administrative processes, limited integration of digital systems, and the absence of regular financial evaluations. Opportunities available to the hospital arise from the sustainability of the JKN program, advances in digital technology, and potential collaboration with external parties. Meanwhile, threats include increasing competition from private healthcare facilities, rigid BPJS regulations, and cash flow instability caused by delayed claims. Based on the SWOT analysis, the hospital is positioned in Quadrant I, indicating that a growth strategy is the most appropriate approach to improve financial management and hospital revenue.

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INTRODUCTION

The implementation of the National Social Security System (SJSN), as stipulated in Law Number 40 of 2004, has brought fundamental changes to the financing and provision of health services in Indonesia. The implementation of the National Health Insurance (JKN), which began on January 1, 2014, has positioned hospitals as key health service providers that must adapt to a social insurance-based financing scheme. These changes not only impact service delivery but also have significant implications for hospital financial management, particularly regarding claims mechanisms, cash flow, and revenue structure. Increasing the number of patient visits can encourage improved hospital financial performance through additional

operational revenue that enables optimal resource allocation to enhance service efficiency and effectiveness (Khan, 2022).

As healthcare providers, hospitals are required to compete intensely by delivering quality and affordable services oriented toward patient satisfaction. Good service quality not only contributes to increased patient satisfaction and loyalty but also affects the overall financial performance of the hospital. Hospitals, as institutions providing health services, are required to have competitive advantages, be able to provide quality services at reasonable prices, and remain competitive. The primary goal of hospitals in providing quality services is achieving patient satisfaction, characterized by a reduction in customer complaints and increased visits, which in turn reflects high organizational performance. Hospitals, as business entities in the service sector, have their own mission similar to other business entities. Patient service is at the heart of the hospital's core product, with a primary focus on care, treatment, and the improvement of patient health. High service quality plays a crucial role in building patient satisfaction, which subsequently affects hospital loyalty and financial performance (Fatima et al., 2018; Lim et al., 2018; Yaniawati et al., 2024).

Hospitals are given the freedom to choose whether to cooperate with the Health Social Security Administration Agency (BPJS Kesehatan) or not. With the target of gradual implementation of the program, it is hoped that by 2024 all Indonesian citizens will have social security. Thus, when the entire community is covered by health insurance, the fee-for-service or out-of-pocket system will no longer be widely applied. Hospitals inevitably have to prepare themselves for universal coverage if they do not want their existence to be disrupted. To successfully implement the National Social Security System (SJSN), hospitals must make comprehensive internal improvements and strategic adjustments through internal reforms that include optimizing resource allocation, improving governance, and adapting to changes in financial policies (Gauld et al., 2018; Guo et al., 2025).

As service-based organizations, hospitals' operational sustainability depends heavily on management's ability to manage financial resources effectively and efficiently without sacrificing service quality. Hospital financial management is complex because it involves various cost components, ranging from labor costs, procurement of medicines and medical equipment, and facility maintenance to administrative and information technology costs. This complexity increases in the era of the National Health Insurance (JKN), where hospitals must balance the demands of cost efficiency with the fulfillment of established service standards (Widjaja et al., 2024). Therefore, a comprehensive and adaptive financial management strategy is needed for hospitals to survive and thrive in a dynamic environment (Vasylevska et al., 2024; Verulava, 2023).

Dr. Sobirin Musi Rawas Hospital is one of the public hospitals located in Musi Rawas District, South Sumatra Province. This hospital has received an operational permit as a Type C hospital in collaboration with the Health Insurance Administration Agency (BPJS); therefore, a well-prepared strategy is needed. It is very interesting to examine how Dr. Sobirin Musi Rawas Hospital prepares itself to face and develop strategies to ensure the successful implementation of the National Social Security System (JSN) program. Based on these issues, the author considers it necessary to conduct research on this matter. The outpatient unit is one of the main sources of income at Dr. Sobirin Musi Rawas Hospital because it has the largest

number of patient visits compared to other service units. According to Yaniawati et al. (2024), the characteristics of outpatient services—which are fast, repetitive, and oriented toward the volume of visits—make them a significant contributor to the hospital’s routine income. Therefore, the financial management strategy applied to the outpatient unit will have a direct impact on increasing the hospital’s overall revenue.

Financial performance evaluation is an important part of assessing the effectiveness of an organization’s financial management, particularly through the analysis of financial statements and the use of relevant performance indicators. Widjaja explained that in service organizations such as hospitals, financial management has different characteristics compared to pure profit-oriented organizations, as hospitals are not only focused on achieving profits but also have a social responsibility to provide quality and affordable health services to the community. Therefore, hospital financial management must be able to balance the social goals of healthcare services with the financial sustainability of the organization. Financial performance evaluations are carried out to ensure that financial resources are managed efficiently, that financing claims—especially under the National Health Insurance (JKN) system—can be processed optimally, and that operational costs can be controlled without compromising service quality. Widjaja also emphasized the importance of using financial and non-financial performance indicators in an integrated manner as a basis for managerial decision-making so that hospitals can maintain financial stability while fulfilling their social functions as healthcare providers (Widjaja et al., 2024; Widjaja et al., 2025).

From a managerial perspective, it is evident that outpatient units possess a relatively high level of financial management complexity, as reflected in the large volume of patients, the implementation of the BPJS claims system, variations in rates and types of services, and the demand for operational cost efficiency (Yaniawati et al., 2024). These conditions make the outpatient unit a relevant object of study in analyzing financial management strategies to support increased hospital revenue. The availability and reliability of outpatient financial data, which tend to be more complete and structured than those of other service units, also strengthen the validity and reliability of the research findings. The focus on the outpatient unit also takes into account research time and resource limitations, as well as its relevance to the main problems faced by Dr. Sobirin Musi Rawas Hospital, particularly fluctuations in revenue and service efficiency. Therefore, research focused on the outpatient unit is expected to produce well-targeted strategic recommendations that can be applied to improve hospital financial performance.

Based on these conditions, this study aims to analyze the financial management strategy of the outpatient unit at Dr. Sobirin Musi Rawas Hospital in addressing the challenges of implementing the National Health Insurance (JKN) and efforts to increase hospital revenue. This research is expected to provide a clear picture of the hospital’s strategic position based on an analysis of internal and external factors, as well as to formulate the most appropriate strategy to enhance financial performance. The results of this study are expected not only to make a practical contribution to the management of Dr. Sobirin Musi Rawas Hospital in strategic decision-making but also to enrich academic studies in the field of hospital management, particularly regarding financial management in the JKN era. Thus, this research is expected to

serve as a reference for realizing sustainable, efficient, and patient-oriented hospital management aimed at improving the quality of health services.

RESEARCH METHODS

This study uses a qualitative approach with a case study design to gain a comprehensive understanding of the factors affecting hospital financial management and revenue. The case study approach was chosen because it allows researchers to examine phenomena in depth within a real-life context by exploring specific units of analysis (Indrawan & Yaniawati, 2024). In this study, a case study was applied to the outpatient unit of Dr. Sobirin Musi Rawas Hospital to identify strengths, weaknesses, opportunities, and threats in financial management.

The subjects of this study consisted of 10 informants selected from the hospital's managerial and key staff. Informants were chosen using purposive sampling techniques, with the criteria of having direct involvement in financial management and outpatient services and a minimum of two years of work experience. This technique is considered appropriate for qualitative research, which emphasizes the depth of information rather than the number of respondents. Data collection was conducted through in-depth interviews, questionnaires, and document analysis. Semi-structured interviews were carried out with hospital management, financial staff, BPJS claims officers, and outpatient administration officers to explore information related to financial management processes, factors that support and hinder revenue, and potential strategies for revenue enhancement. The questionnaire was used to obtain informants' perceptions of strengths, weaknesses, opportunities, and threats using a Likert scale of 1–5, and it underwent content validation and reliability testing. Document analysis was conducted on the hospital's financial statements for the 2021–2023 period to identify relevant financial performance trends and patterns.

Data analysis was performed through qualitative and financial data analysis. Interview data were analyzed using thematic analysis through a process of coding, categorization, and theme extraction to identify internal and external factors influencing financial management. Financial data were analyzed using financial indicators and ratios to support the mapping of the hospital's financial condition. In addition, all findings were examined using the SWOT approach to determine strategic positions and formulate alternative financial management strategies. The validity of the data was ensured through triangulation of sources and techniques. The research stages included instrument preparation, data collection, data analysis, and the preparation of a research report containing analytical results and strategic recommendations.

RESULTS AND DISCUSSION

Respondent Characteristics

This study involved 10 key informants from the managerial ranks, medical personnel, and administrative staff of the outpatient unit of Dr. Sobirin Musi Rawas Hospital. The characteristics of the respondents can be seen in Table 1

Table 1. Respondent Characteristics

No	Code Responders	Gender	Age (Years)	Education	Tenure (Years)	Departments
1	PWO	Male	50	S2	21	Head of Finance Sub-Division
2	BSM	Women	51	Nurse Profession	24	Head of Outpatient Installation
3	BMW	Women	54	S2	33	Head of Medical & Non-Medical Support Division
4	BYH	Women	42	S2 Management	20	Outpatient Finance Staff
5	BCS	Women	51	S1 Management	25	Outpatient Finance Staff
6	BDE	Women	46	S1	29	Outpatient Finance Staff & Casemix
7	BED	Women	51	S2	–	Doctor / Coder
8	DDP	Women	37	Profession of Physician	1	Outpatient Physician
9	BAW	Women	53	SMA	29	Outpatient Administration Officer
10	BCP	Women	24	S1	6	Outpatient Administration Officer

Research Observation Results

The results of observations show that outpatient financial management has been supported by the use of the Hospital Management Information System (SIMRS), particularly in the registration process, services, pharmaceuticals, and BPJS Kesehatan claims. However, the implementation of the system is not yet fully optimal. Manual recording is still used as a backup when the system experiences disruptions, which leads to service delays and potential administrative errors. Observations also revealed inconsistencies in filling out electronic medical records by medical personnel, which increases the risk of claims being delayed or rejected. In addition, the limited number of human resources in the claims verification unit and suboptimal coordination between units cause delays in claim submissions that impact hospital cash flow. These observations highlight the need to strengthen system integration, improve discipline in medical documentation, and optimize human resource capacity to support increased outpatient revenues.

Research Questionnaire Results

In general, the hospital's main strengths are reflected in several indicators that received the highest scores. Patient trust in outpatient services emerged as the most dominant strength, with an average score of 5.00, indicating that patient loyalty and revisits are key factors in maintaining revenue stability. Additionally, the optimization of human resources that supports efficient service delivery also scored highly, with an average of 4.90, illustrating that staff competence and work effectiveness are strategic assets for the hospital. Based on the results of the questionnaire responses from 10 participants representing strategic units at Dr. Sobirin Musi Rawas Hospital, several internal weaknesses in financial management were identified. The average value for weakness indicators ranged from 2.50 to 4.20, representing a medium to high level of weakness. Limited operational funds were identified as the primary weakness, with the

highest score of 4.20, indicating that budget constraints hinder service development and facility procurement. Furthermore, delays in the disbursement of BPJS Kesehatan funds (average score 3.60) also affected cash flow stability, as outpatient revenue remains highly dependent on the BPJS Kesehatan claim mechanism.

Based on the questionnaire results from 10 respondents, all indicators within the opportunity component showed high average values, ranging from 3.90 to 4.80. This range illustrates that respondents consistently view Dr. Sobirin Musi Rawas Hospital as having very strong external opportunities to increase revenue, particularly in outpatient services. These opportunities are primarily driven by national health policies, advancements in digital technology, and changes in societal behavior and healthcare needs. Conversely, the results also indicated that all threat indicators obtained relatively high average scores, ranging from 3.70 to 4.70. This suggests that various external factors are perceived by respondents as significant threats that could affect revenue stability and the operational continuity of outpatient services at Dr. Sobirin Musi Rawas Hospital. In general, these threats stem from industrial competition, BPJS Kesehatan regulations, community economic conditions, and growing patient expectations.

The results of the questionnaire on the financial management practice component revealed that all indicators scored highly, within the range of 4.10 to 4.60. This indicates that respondents generally consider financial management practices in the outpatient unit of Dr. Sobirin Musi Rawas Hospital to be running effectively and consistently. The highest average score, 4.60, was observed in two critical aspects: budget preparation involving relevant parties and the use of financial plans as implementation guidelines.

Interview Results

The results of the interviews indicate that outpatient financial management is supported by several key strengths, particularly coordination among staff, human resource competence, and the use of information technology. Respondents emphasized that the outpatient unit is the main contributor to hospital revenue; therefore, staff professionalism, a high volume of patients, and operational cost efficiency are critical factors in maintaining financial stability. The use of information systems and relatively fast service flows is also considered instrumental in enhancing administrative effectiveness and cost control. Furthermore, the roles of medical and administrative personnel are viewed as highly strategic in promoting financial efficiency. Medical personnel are expected not only to focus on clinical aspects but also to consider the financial implications of their services—especially compliance with the clinical pathway and the appropriate use of supporting examinations. Meanwhile, accuracy in administration and adherence to procedures are considered crucial in minimizing delays and reducing the risk of BPJS Kesehatan claim rejections, thereby contributing directly to smoother hospital cash flow.

Strengths and Weaknesses Affecting Hospital Financial Management

The results of the questionnaire show that the outpatient unit of Dr. Sobirin Musi Rawas Hospital possesses considerable internal strength in financial management. The strength indicators fall within the high category, particularly in the aspects of human resource competence, work coordination, and the use of information systems, which form the foundation of financial stability. These findings are consistent with the interview results, confirming that

the quality of human resources and coordination between units are the main factors supporting the effective management of outpatient finances, as presented in Table 2.

Table 2. Strengths and Weaknesses

Questions	Average Answer
POWER	
Competence of medical personnel and administrative staff in managing outpatient finances.	4.10
Experience of finance staff improves the effectiveness of fund management.	4.40
Coordination between the medical and financial teams is going well.	4.20
Staff discipline and responsibility improve budget efficiency.	4.80
The outpatient unit's financial information system has been integrated.	4.30
Digital technology accelerates financial reporting.	4.80
The SIMRS system minimizes financial administrative errors.	4.70
System integration supports budget planning and control.	4.40
The hospital's good reputation increases the number of patients.	4.80
Patient satisfaction contributes to hospital revenue.	4.70
The staff has high integrity in financial management.	4.20
Patient confidence affects repeat visits.	5.00
Outpatient services are diverse and according to the patient's needs.	4.50
The availability of specialist services adds to the patient's choice.	4.80
Addition of new services to meet patient demands.	4.40
Outpatient services make it easy to access treatment.	4.50
Efficient outpatient operational cost management.	4.50
Optimization of human resources supports services.	4.90
The use of facilities and equipment is controlled to prevent waste.	4.40
Routine evaluation of resource utilization for financial efficiency.	4.00
Average Strength Score	4.52
DISADVANTAGES	
Limited operational funds hinder service development.	4.20
Delays in the disbursement of BPJS Kesehatan funds often occur.	3.60
The financial administration process is still slow and inefficient.	3.00
The financial system is not integrated with medical records.	3.80
The sole reliance on BPJS Kesehatan revenue limits flexibility.	3.90
Financial personnel with analytical competence are still limited.	3.90
Coordination between units is often hampered.	3.10
Limited capital for medical equipment or renovation.	3.80
There is no routine evaluation of financial efficiency.	2.50
The financial reporting system is not yet fully digital.	2.80
Operational costs often exceed budget.	3.60
Lack of monitoring between outpatient and financial units.	2.80
Supervision of the production of drugs/medical equipment is not optimal.	2.80

The use of facilities and equipment is less efficient.	2.50
Evaluation of resource usage is rarely performed.	3.10
Transaction recording errors are common.	2.90
There is no periodic evaluation of the unit's financial performance.	2.90
Strategic planning for revenue increases is rarely done.	2.90
There is no mechanism for monitoring the achievement of financial targets.	2.90
Budget allocation is not in accordance with the priority of financial needs.	2.90
Average Weakness Score	3.19

The results of surveys and interviews show that the financial management of the outpatient unit at Dr. Sobirin Musi Rawas Hospital is supported by professional human resource competence, relatively good coordination between units, and the use of information technology through SIMRS. These factors contribute to smooth administration, cost control, and revenue stability, especially given that outpatient services are the hospital's main source of revenue. However, this study also identifies several main weaknesses, namely delays in disbursing BPJS Kesehatan claims, financial administration processes that are not fully efficient, budget and facility limitations, and evaluation and digitization of financial reporting that is not optimal. These weaknesses have the potential to disrupt cash flow and the effectiveness of financial management, requiring the strengthening of control strategies and system improvement in an ongoing manner.

Opportunities and Threats Affecting Hospital Revenue

Based on Table 3, the results of the questionnaire show that Dr. Sobirin Musi Rawas Hospital has significant external opportunities to increase outpatient unit revenue. The National Health Insurance (JKN) program is a major opportunity because it provides a wide market, relatively stable patient flows, and certainty of demand for health services. These findings are consistent with the results of the interviews, which confirm that JKN plays a key role in supporting hospital revenue and maintaining cash flow continuity, even though service margins are relatively limited.

Table 3. Opportunities and Threats Affecting Hospital Revenue

Questions	Average Answer
OPPORTUNITIES	
The JKN program supports the increase in outpatient income.	4.40
Local governments support BLUD's financial flexibility.	4.10
Digital service innovation opens up opportunities for efficiency.	4.40
Health financing policies affect operations.	4.50
Patient growth increases earning potential.	4.60
Cooperation with the private sector/insurance increases income.	4.60
Technological developments increase financial transparency.	4.80
Technology makes it easier to register, record medical records, and bill.	4.80
Government digitalization supports hospital accounting systems.	4.60

Digital finance training improves human resource competence.	4.50
Financial apps make it easy to monitor cash flow.	4.70
Demographic changes are increasing demand for services.	4.40
Opportunities open up new specialist services.	4.70
Patients' demand for innovative services is increasing.	4.20
Hospitals can tailor services according to the market.	3.90
Excellent services attract new patients.	4.70
The community is increasingly concerned about health and routine check-ups.	4.50
Awareness of disease prevention opens up new service opportunities.	4.60
Patients tend to choose quality and complete services.	4.80
Hospitals can capitalize on health awareness trends.	4.60
Average Odds Score	4.52
THREATS	
Competition for private hospitals is increasing.	4.10
The change in BPJS Kesehatan rates disrupts income stability.	3.90
The delay in payment of BPJS Kesehatan claims disrupts cash flow.	4.10
More sophisticated facilities in private hospitals reduce patient interest.	4.40
Changes in health regulations affect finances.	3.70
The economic condition of the community affects the visit.	4.00
Dependence on government subsidies poses a long-term risk.	4.00
BPJS Kesehatan tariff information is often late and hinders claims.	4.30
Denial of claims reduces revenue.	4.30
Lack of promotion of outpatient services.	4.50
Imbalance of income and operating costs.	4.40
Patients choose low-cost hospitals because of economic conditions.	4.30
Claim payments from BPJS Kesehatan or insurance often experience delays.	3.80
The delay in payment of BPJS Kesehatan claims disrupts the hospital's cash flow.	4.10
Late claims lead to planning inaccuracies.	3.90
Delay in claims has an impact on the availability of medicines/medical equipment.	3.90
The demand for fast and friendly service is increasing.	4.70
Patient dissatisfaction decreases repeat visits.	4.40
Lifestyle changes reduce outpatient visits.	3.90
Patients choose other clinics because the rates are cheaper.	3.70
Average Threat Score	4.12

The findings from the questionnaires and interviews show that Dr. Sobirin Musi Rawas Hospital has significant external opportunities through the development of cooperation with the private sector, insurance companies, and the development of superior services. External partnerships and diversification of services are considered to have the potential to expand outpatient revenue sources. In addition, the development of digital technology provides opportunities to improve administrative efficiency, financial transparency, and strengthen budget control. Increasing public awareness of health and the need for specialist services also

opens up opportunities to expand market segments. On the other hand, hospitals face the threat of increasingly fierce competition from private hospitals and clinics that have better facilities and faster services. Reliance on BPJS Kesehatan financing, especially related to regulatory changes and claims delays, is a major threat to cash flow stability. Community economic factors, changing patient preferences, and demands for high-quality services also have the potential to affect the sustainability of outpatient income.

Development of Effective Financial Management Strategies to Increase Revenue

The results of the questionnaire show that Dr. Sobirin Musi Rawas Hospital has relatively good financial management practices as the basis for formulating strategies to increase outpatient income. Budget preparation is carried out in a participatory manner by involving related units and adjusted to service needs, as reflected in the high score on the financial planning indicators which can be seen in Table 4 as follows:

Table 4. Development of Effective Financial Management Strategies to Increase Hospital Revenue

Questions	Average Answer
FINANCIAL MANAGEMENT PRACTICE	
Preparation of plans and budgets based on real needs.	4.30
The budget is prepared involving related parties.	4.60
Financial plans are used as implementation guidelines.	4.60
The budget supports quality and efficiency improvement.	4.40
Financial implementation follows the plan and budget.	4.40
Supervision of the use of funds is carried out routinely.	4.30
Budget irregularities are corrected.	4.30
The unit has an internal control system.	4.40
Financial evaluations are carried out periodically.	4.10
Financial statements are transparent and accessible to related parties.	4.20
Evaluations are used for subsequent planning improvements.	4.20
Financial statements are prepared on time.	4.40
Financial statements describe real conditions.	4.30
Financial information is easily accessible to management.	4.20
Reports are compiled and submitted regularly.	4.50
Financial information systems improve the accuracy of reports.	4.50
The use of funds is according to the budget plan.	4.30
Operational funds are used efficiently.	4.30
Budget prioritized for outpatient revenue increase	4.10
Evaluation of the results of budget use is carried out periodically.	4.20
Average Financial Management Practice Score	4.33

Internal control is a strategic force in the financial management of Dr. Sobirin Musi Rawas Hospital. The results of questionnaires and interviews show that monitoring of fund use,

financial evaluation, and reporting have been carried out relatively routinely, transparently, and have become the basis for managerial decision-making. The financial information system is considered to be integrated with SIMRS, although its effectiveness is not optimal and still requires strengthening digitization to support data accuracy and speed up the claims process. Coordination between units also plays an important role in supporting the effectiveness of financial management. Although supported by SOPs and routine monitoring mechanisms, coordination between units still needs to be optimized to prevent delays in claims and inconsistencies in service data. In addition, the revenue increase strategy is focused on improving service flows, increasing the professionalism of human resources, developing superior services, and utilizing digital technology. Overall, the results of the triangulation show that strengthening financial system integration, improving service quality, controlling budgets based on continuous evaluation, and strategic innovation and partnerships are the main pillars in developing financial management strategies to increase hospital revenue.

Concrete Steps for the Implementation of Effective Financial Management

Based on the results of the calculation of 20 strength indicators, 20 weakness indicators, 20 opportunity indicators, and 20 threat indicators, the average score can be seen in Table 5 as follows

Table 5. SWOT Calculation Results

Components	Average
Average Strength Score (S)	4.52
Average Weakness Score (W)	3.19
Average Odds Score (O)	4.52
Average Threat Score (T)	4.12

The SWOT analysis of the hospital shows that the internal strength aspect has an average score of 4.52, indicating significant advantages in human resource competence, staff integrity, technology utilization, service reputation, and outpatient service variety. This confirms the institution's internal capacity in supporting the achievement of strategic goals. On the other hand, the aspect of weakness obtained an average score of 3.19, indicating significant obstacles in the form of inefficient financial administration processes, suboptimal digital system integration, late claims, and weak financial performance evaluation. This barrier has the potential to hamper operational performance and increase revenue. On the external side, opportunities have the same average score as strength, which is 4.52, which reflects a conducive external environment, mainly supported by the sustainability of the JKN program, digital technology advancements, opportunities for external cooperation, and increased public demand for quality health services. However, threats with an average score of 4.12 are also a concern, including intensive competition with private hospitals, fluctuations in BPJS Kesehatan rates, delays in claim payments, and increasing expectations of service quality from the public.

The determination of strategic positions through a SWOT matrix with the calculation of X coordinates (Strength - Weakness) of 1.33 and Y coordinates (Opportunity - Threat) of 0.40 puts hospitals in the quadrant with the dominance of strength and opportunity. This position signifies the strategic potential to make optimal use of internal advantages and external

opportunities, while managing weaknesses and threats mitigatively to improve the performance and sustainability of the institution.

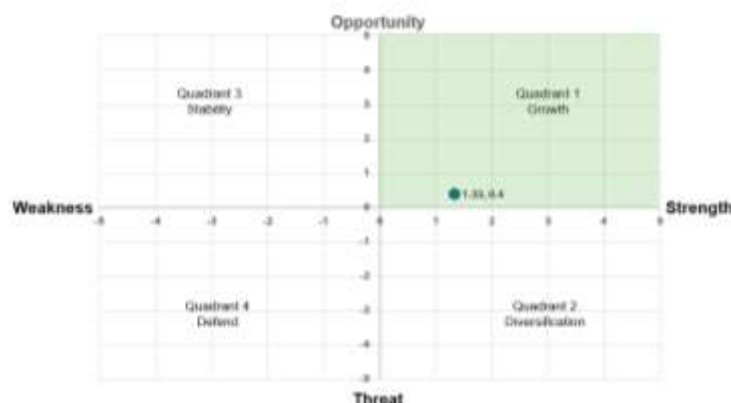


Figure 1. SWOT Matrix Analysis

Strategic Findings

First, hospitals are positioned in Quadrant I (Growth Strategy), indicating that internal strengths and external opportunities strongly support increased revenue; therefore, an aggressive strategy is the most suitable approach. Second, hospitals need to maximize internal excellence by focusing on developing outpatient services, digitizing financial processes, optimizing BPJS Kesehatan claims, and strengthening cooperation with external partners. Third, improving human resource competence and enhancing technology integration are priorities to accelerate service processes, improve administrative accuracy, and strengthen financial control through the development of integrated financial information systems and SIMRS. Fourth, external opportunities in the form of JKN program support, government digitalization trends, and increasing public demand for quality health services must be optimally utilized to expand and develop superior outpatient services. Fifth, hospitals are advised to expand strategic partnerships with various parties—including the private sector, insurance companies, other health facilities, and local government agencies—to diversify revenue sources and reduce dependency on BPJS Kesehatan. Sixth, internal improvements are also essential, particularly in financial administration processes, focusing on enhancing digital literacy, streamlining workflows, and evaluating financial performance periodically using relevant indicators. Seventh, external threats such as competition from private hospitals, public demands for better service quality, and changes in BPJS regulations must be anticipated by improving service quality, reducing waiting times, enhancing facility comfort, and elevating patient experience to maintain loyalty and increase repeat visits.

Hospital Financial Management Strategy in Increasing Revenue in the JKN Era

Hospital financial management in the JKN era requires a holistic and integrated strategy encompassing improvements in human resource competence, the implementation of digital technology, strengthening service reputation, diversification of outpatient services, sustainable JKN fund management, and external collaboration with various stakeholders (Agustia et al., 2021; Karmilasari et al., 2024; Rabiulyati & Nurwahyuni, 2023). Such a strategy is crucial for

addressing the dynamic health financing system and the growing public demand for high-quality services. Enhancing human resource competencies and instilling integrity values constitute the main foundation of hospital financial management. Intellectual capital—which includes competencies, organizational structure, and stakeholder relationships—has been proven to positively influence hospital financial performance and sustainability (Agustia et al., 2021).

A supportive work environment, including effective conflict management, also contributes to operational efficiency and service quality in accordance with JKN standards (Yaniawati et al., 2025; Stuart & Scott, 2020; Rabiulyati & Nurwahyuni, 2023). The use of information technology, particularly the implementation of the Hospital Management Information System (SIMRS), plays an important role in enhancing data accuracy, administrative efficiency, and the speed of claims and billing processes, thereby supporting hospital cash flow (Kusmiranti et al., 2022). Furthermore, maintaining a strong service reputation and diversifying outpatient services have been shown to increase patient satisfaction and visit volumes, which directly contribute to hospital revenue growth (Kridaningsih & Ghozali, 2023). Nevertheless, the sustainability of the JKN program remains a major challenge, especially concerning claims delays and operational cost pressures.

Optimization of the INA-CBGs payment system, supported by activity-based cost analysis and periodic evaluations of JKN fund management, is a crucial strategy to maintain hospital financial stability (Firdaus & Wondabio, 2019; Aulia et al., 2017; Karmilasari et al., 2024). Moreover, external collaborations with BPJS Kesehatan, technology providers, and the government contribute to increasing operational efficiency and promoting financial innovation (Rabiulyati & Nurwahyuni, 2023). Based on these findings, researchers emphasize that hospital financial management strategies in the JKN era must be comprehensive and adaptive. The integration of human resource development, financial system digitization, outpatient service diversification, and strengthened BPJS claims management forms the key to increasing revenue while ensuring hospital sustainability and competitiveness in a continuously evolving JKN system.

SWOT Analysis as a Hospital Financial Management Strategy

SWOT analysis serves as an essential strategic instrument in hospital financial management because it effectively integrates the evaluation of internal and external factors influencing organizational performance and operations (Benzaghta et al., 2021; Gürel, 2017). This approach enables hospital management to comprehensively identify strengths, weaknesses, opportunities, and threats, including aspects such as human resource competence, staff integrity, information technology utilization, service reputation, and the availability of diverse healthcare services (Nugraheni & Kirana, 2021; Zia et al., 2018). Therefore, SWOT analysis provides a critical basis for formulating adaptive financial strategies to support hospital revenue growth in the era of National Health Insurance (JKN) implementation.

The hospital's internal strengths are reflected in its solid service reputation, diverse outpatient services, and the sustainability of JKN membership, all of which can serve as revenue-enhancing assets (Fentiana & Ginting, 2020). Human resource competence and the integrity of financial staff play a vital role in optimizing administrative and claims processes,

thereby directly influencing the efficiency of hospital financial management (Nugraheni & Kirana, 2021; Zia et al., 2018).

The use of information technology, such as the Hospital Management Information System (SIMRS), also supports data integration and minimizes administrative errors that have the potential to cause financial losses (Fentiana & Ginting, 2020). Several internal weaknesses are still found in hospital financial management, including inefficiencies in financial systems, limited technology integration, and managerial constraints that can trigger errors in claims and administrative processes (Nasrulsyah, 2020). External opportunities are likewise available in the form of growing public demand for quality health services and the advancement of digital technology, which offers innovative solutions for optimizing hospital operations (Fentiana & Ginting, 2020; Nugraheni & Kirana, 2021). The sustainability of the JKN program and the potential for strategic cooperation with stakeholders—such as BPJS Kesehatan and technology providers—also create opportunities to enhance hospital efficiency and revenue (Pramesti & Adhariani, 2023).

External threats in hospital financial management include increasing competition among healthcare providers, regulatory changes in the JKN payment system, and fluctuations in operational costs that may reduce profit margins (Elvana et al., 2022). Understanding these factors enables hospitals to formulate more targeted mitigation strategies, including strengthening internal control systems, enhancing human resource competencies through continuous training, and optimizing information technology integration to maintain financial stability (Gürel, 2017; Nasrulsyah, 2020). Based on the mapping of internal and external factors through SWOT analysis, hospital financial management strategies should focus not only on revenue enhancement but also on strengthening managerial systems and ongoing risk mitigation. Internal strengths—such as human resource competence, service reputation, and information technology support—need to be maximized through more disciplined and consistent process integration.

Internal weaknesses related to claim inefficiencies, technological limitations, and suboptimal management require serious attention to prevent increased operational burdens. Leveraging external opportunities, particularly technological advancements and strategic partnerships with stakeholders, is a crucial step in strengthening the hospital's financial position. Thus, SWOT analysis functions not only as an evaluative instrument but also as a dynamic strategic framework that should be updated regularly to ensure the financial sustainability and competitiveness of hospitals within an increasingly complex healthcare ecosystem.

Steps to Implement the Hospital Revenue Increase Strategy

The implementation of strategies to increase hospital revenue in the era of National Health Insurance (JKN) requires a systematic and integrated approach. The implementation stages include internal evaluation, application of Lean Management, optimization of information systems, improvement of service quality, management of BPJS Kesehatan claims, marketing enhancement, and continuous performance monitoring and evaluation. Internal evaluation is conducted through an analysis of patient registration flows, outpatient services, and BPJS Kesehatan claim processes to identify obstacles that affect cash flow and operational efficiency

(Barsasella et al., 2025; Dini, 2021). The analysis of service utilization and patient preferences also provides insight into the hospital's strengths, weaknesses, and opportunities in responding to the dynamics of JKN policies (Valentina & Pujiyanto, 2020).

The implementation of Lean Management focuses on reducing waste and increasing the efficiency of service processes. Mapping patient flows and identifying inefficiency points aim to reduce waiting times and enhance the productivity of outpatient services (Reza & Fahira, 2024; Supriadi & Suryani, 2024). Information system optimization emphasizes digital integration through automated registration systems and outpatient information systems to improve data accuracy, accelerate services, and ensure the timely submission of BPJS Kesehatan claims (Abdillah, 2025; Cahyani et al., 2024; Kryandhari, 2025). Service quality improvement efforts are implemented through patient satisfaction assessments and service quality evaluations, focusing on queue time, facility comfort, and the quality of interactions with medical personnel.

The segmenting, targeting, and positioning (STP) approach supports the design of services tailored to patient needs, contributing to increased visit volumes (Bariya et al., 2024; Giusman & Nurwahyuni, 2021; Yudha et al., 2025). Effective BPJS Kesehatan claims management involves standardizing clinical pathways, validating medical data, and strengthening human resource competence to minimize pending claims and ensure smooth hospital cash flow (Rosita et al., 2018; R. P. Simbolon et al., 2024). Marketing strategies and external collaborations are directed toward utilizing digital media and establishing partnerships with stakeholders to enhance public visibility and trust in hospital services (Giusman & Nurwahyuni, 2021; Nisrina et al., 2024). Lastly, performance monitoring and evaluation are conducted periodically through the measurement of key performance indicators across operational, financial, and patient satisfaction aspects. Evaluation results then serve as the foundation for continuous improvement, ensuring that revenue enhancement strategies remain adaptive to the hospital's internal and external dynamics (Dini, 2021; Purbasari, 2022).

CONCLUSION

This study shows that Dr. Sobirin Musi Rawas Hospital has strengths in human resource competence, inter-unit coordination, utilization of the Hospital Management Information System (SIMRS), and high patient trust. Meanwhile, the main weaknesses lie in delays in BPJS claims, inefficiencies in financial administration, limited facilities, inadequate financial system integration, and weak performance monitoring. From an external perspective, the hospital's opportunities arise from the JKN program, BLUD support, advancements in digital technology, and potential external collaborations. In contrast, threats include competition from private hospitals, changes in BPJS regulations, risks of delayed claims, and increasing demands for service quality. The results of the SWOT analysis place the hospital in Quadrant I (Growth Strategy) with coordinates (+1.33; +0.40), indicating that the appropriate approach is to leverage internal strengths to seize external opportunities. Priority strategies include strengthening digitalization and financial system integration, optimizing BPJS claims through reinforcement of the casemix team, improving the quality and diversity of outpatient services, and implementing more effective budget control. The implications of this research highlight the importance of financial digitalization, SWOT-based strategic planning, periodic monitoring of

financial performance, and continuous enhancement of service quality to maintain competitiveness. Future studies are recommended to expand the respondent base and employ more comprehensive methods to assess the effectiveness of hospital revenue improvement strategies.

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