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Financial Management Strategy of Medicall Clinic in Tegal City to Improve Profitability

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This study aims to analyze the financial management strategy at the Tegal City Medicall Clinic as an effort to increase profitability. The research method used is descriptive qualitative through in-depth interview, observation, and documentation techniques, which are then analyzed with the stages of data reduction, data presentation, and conclusion drawn. The results of the study show that the financial management of the Medicall Clinic is still running simply without the support of detailed budget formal documents, is more reactive, and relies on predictions of stable routine needs, especially from BPJS Kesehatan cooperation revenue. The main obstacles include fluctuations in income from independent BPJS participants, time-consuming manual financial recording, and incomplete data due to some of the owner's personal funds not being recorded. The strategy of increasing profitability is carried out through improving service quality, expanding patient segments through direct marketing and home care service development, operational cost efficiency, and efforts to separate personal and clinical finances.
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1. Introduction

Financial management is a fundamental aspect of organizational sustainability across various sectors, including business, government, and public services. Ompusunggu & Irenetia (2023) state that a well-organized financial system supports the achievement of long-term goals. Financial management extends beyond record-keeping, encompassing cash management, cost control, and revenue optimization, as explained by Purwaningsih & Asriati (2024). The success of a financial strategy depends heavily on management's ability to comprehensively analyze financial statements (Karim, 2024).

Amidst increasingly fierce market competition and rising operational costs, financial management strategies are required to be more adaptive and innovative (Kourtis et al., 2021). Changes in raw material prices, labor costs, and fluctuations in service demand require rapid and accurate financing adjustments (Göksu, 2023). Many businesses experience declining performance due to inability to manage cash flow quickly or failure to identify cost reductions. Therefore, realistic budgeting and regular monitoring are essential components to support both short-term and long-term financial strategies (Yenni et al., 2023).

The primary indicator of successful financial management is increased profitability. Optimal profit margins not only reflect operational efficiency but also demonstrate management's success in allocating resources effectively. Elements such as pricing, discount management, fixed and variable cost control, and accounts receivable and payable management are interrelated and influence an institution's financial performance. When all these elements are managed through a strategic approach, increasing profitability becomes a realistic and measurable goal (Kusumawati et al., 2023).

The healthcare sector demands special attention in financial management due to its complex operational characteristics and funding needs. Competition among healthcare facilities means that financial management cannot be solely administrative but requires a strategic approach to address internal and external challenges (Wibisono & Lisdiono, 2024). Bausat (2015) emphasized the importance of implementing financial strategies to increase healthcare facility profitability amidst market dynamics and high service demands.

Tegal City Medical Clinic, a first-level healthcare facility serving urban and semi-urban communities, provides general services, basic laboratory tests, and several other supporting procedures. Its operations are supported by a relatively comprehensive medical and non-medical team and adequate supporting facilities for a primary clinic. However, the clinic's profitability has been unstable over the past two years. Its net profit margin declined from 6.2% to 4.8% in 2023, indicating declining efficiency and potential risks to operational sustainability. Low profitability limits the clinic's ability to allocate resources to service development and reduces its financial resilience to fluctuations in costs or revenue, while the average profitability of similar clinics in the Pantura region ranges from 8% to 10%.

Factors contributing to this instability include weak financial recording and reporting systems, which are still largely manual, such as for daily cash flow and medical logistics. A budgeting system that is not based on historical trend analysis or demand projections often results in operational expenses exceeding budget. Utilizing a digital-based clinic management system can improve reporting accuracy, financial management efficiency, and identify sources of waste without sacrificing service quality.

Clinic financial management also faces challenges in managing cash flow and controlling receivables. Credit services for partner company patients are not accompanied by an efficient billing system, resulting in delayed cash receipts. The accounts receivable-to-gross revenue ratio in the fourth quarter of 2024 was recorded at 38%, exceeding the ideal limit of below 25%. Maintaining liquidity is difficult, especially during periods of high demand for medicines and consumables. Operational cost control is also hampered by technical and structural issues. Fixed expenses such as electricity, rent, and staff honoraria are rarely reviewed, while medical equipment procurement is often conducted without evaluating actual utilization needs, creating idle assets and burdening financial statements. The lack of operational standards for evaluating asset purchases and maintenance further complicates management's efficiency. Previous research by Fathurrahman & Isnaini (2021) emphasized hospital digital marketing strategies during the Covid-19 pandemic, but did not address comprehensive financial management as a key factor in profitability. Widowati et al. (2022) examined cash receipts and disbursements at the Azzahra Primary Clinic, providing an overview of cash flow and expenditure structure, but did not comprehensively discuss financial management strategies to increase profitability. This indicates a gap in research, particularly regarding tactical and strategic managerial strategies for sustainable clinic efficiency and profitability.

This study aims to fill this gap by examining financial management strategies at the Medical Clinic in Tegal City to increase profitability. The focus of the study is the practice of planning, implementing, and evaluating financial strategies that support the clinic's operational efficiency and financial stability. The study aims to provide an empirical overview that can serve as a reference for Pratama Clinic managers in designing adaptive and profit-oriented financial systems, while also enriching the financial management literature in primary healthcare.

Based on the background above, the objectives of this study are as follows: (1) To determine the planning and implementation process of financial management at the Medical Clinic in Tegal City. (2) To determine the obstacles faced in financial management at the Medical Clinic in Tegal City. (3) To determine the most effective and relevant strategies in increasing profitability through financial management at the Medical Clinic.

2. Method

This research was conducted at the Medical Clinic in Tegal City, located at Jl. Hang Tuah No. 08, Tegalsari, West Tegal District, Tegal City, Central Java, from August to September 2025. The location and timing were chosen to ensure direct observation of the research subjects and relevant and accurate data collection.

The research design followed a systematic framework to guide implementation and effectively achieve objectives, including the selection of data collection methods, analysis, and research strategies, as described by Sugiyono (2021). This study used a qualitative approach to gain an in-depth understanding of the financial management implemented at the Medical Clinic in Tegal City to increase profitability. The qualitative approach was chosen because the research focused on managerial strategies and financial practices, which are contextual and have not been quantitatively documented. The research is descriptive, aiming to describe financial management phenomena objectively without variable manipulation, thus presenting the actual conditions, challenges, and opportunities faced by the clinic (Sugiyono, 2021).

The qualitative research focused on a comprehensive understanding of the financial management process through in-depth interviews with leaders, financial managers, and staff involved, as well as observations of financial management practices at the clinic. This approach enabled researchers to identify factors influencing financial management and provide insights for improving profitability.

The research participants consisted of five individuals with direct roles in financial management: one clinic leader, one financial manager, and three financial staff members, selected purposively based on their competence, experience, and authority in the clinic's managerial and financial operational activities.

Data were collected through three techniques. First, interviews were conducted to elicit in-depth information about financial management strategies, challenges, and efforts to improve profitability from the financial managers, staff, and clinic leaders. Second, direct observations were conducted to observe the flow of income and expenditures, as well as financial management practices without researcher intervention. Third, documentation was provided in the form of income and expenditure reports, administrative records, and records related to the clinic's financial management. Sugiyono (2021) emphasized the importance of systematic data collection for analysis to produce valid information.

Data analysis was conducted qualitatively according to the stages outlined by Miles & Huberman (2018). The first stage, data reduction, filters and organizes information from interviews, observations, and documentation to focus and structure the data. The second stage, data presentation, organizes the information in narrative form, tables, and graphs to clearly demonstrate patterns and relationships between the data. The third stage, drawing conclusions, interprets the data to understand the impact of financial management on clinic profitability and strategies that need to be optimized. Data validity and reliability were maintained through triangulation of sources and methods, comparing data from interviews, observations, and documentation. Member checking was also conducted with the financial manager and administrative staff one week after the interviews to ensure the accuracy of the information. Using this method, the study provides a comprehensive overview of financial management practices at the Medical Clinic in Tegal City, including factors influencing profitability, and strategies that can be implemented to improve the clinic's financial performance.

3. Results and Disccusion

Data Processing and Analysis Results

Financial Management Planning and Implementation Process at the Medicall Clinic in Tegal City

Financial management planning and implementation at the Medicall Clinic in Tegal City are conducted without a formal document containing a detailed budget plan. The system used is simple and relies on relatively stable predictions of routine needs. The majority of revenue comes from a partnership with BPJS Kesehatan (Healthcare Social Security Agency), resulting in relatively consistent monthly income. Management meetings are held periodically to monitor revenue, evaluate marketing strategies, and determine patient segment development steps. Expenditures are based on daily operational needs without detailed written planning, allowing for greater flexibility in financing.

This management process emphasizes meeting the clinic's needs over formal financial planning. The clinic's management stated that it is difficult to assess effectiveness due to the lack of formal planning, but the clinic's needs are consistently met, with relatively stable revenues, as approximately 95% of patients are BPJS patients. Planning is simple because expenses are predictable. In addition, monthly management meetings discuss revenue and marketing strategies, specifically efforts to increase BPJS membership and expand the non-BPJS patient segment. Expenditures are generally controlled without detailed planning, according to the clinic's management.

Financial planning is carried out by a small team consisting of the owner's family and several employees, with the primary focus being on revenue estimates, while expenses are adjusted to reflect emerging needs throughout the period. The financial manager explained that the primary evaluation indicators are surplus or deficit, as well as the size of the profit.

Financial recording duties are divided based on the type of income and expenses. Pharmacy expenses are recorded separately from clinic expenses, while income is recorded directly by the owner's family. Finance staff stated that all income is recorded and deposited daily or monthly, depending on the type of income. However, deviations often occur for urgent needs, such as generator or electricity repairs, without a dedicated emergency fund; these expenses are usually drawn from the owner's personal funds.

Observations indicate that financial management is more reactive to emerging needs than based on a systematic, written plan. Financial records are kept separately for the clinic and pharmacy, and no formal documents relating to the annual budget were found. Regular monthly meetings focus more on discussing revenue and marketing strategies than on detailed expenditure planning.

Obstacles to Financial Management at the Medicall Clinic in Tegal City

Financial management at the Medicall Clinic in Tegal City faces various obstacles that impact the effectiveness of budget recording and planning, both in terms of revenue and the financial administration system. Dependence on BPJS participants, particularly independent participants, poses a risk of income fluctuations because the number of active participants is not always stable. The clinic manager explained that independent BPJS participants who are delinquent in their contributions will be removed from the active list, so participant data often does not reflect the actual situation.

Furthermore, technological limitations pose a significant obstacle because the financial recording system is still manual. All transactions are summarized using Excel, including bank account data, without the support of integrated accounting software. The financial manager emphasized that the lack of accounting software makes the entire administrative process slower and prone to errors.

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Another obstacle arises from incomplete recording of expenses, as some funds come from private owners and are not reported to the finance department. Finance staff stated that unrecorded personal expenses, combined with the manual process, are time-consuming and result in inaccurate financial data.

Due to these obstacles, the clinic faces limitations in making accurate financial evaluations and projections. The reporting process is slow because all data must be manually input and verified, often delaying strategic decisions requiring up-to-date financial information. Field observations revealed that all financial administration is carried out manually without a modern accounting system, with records largely stored in Excel formats and physical archives. Documents for expenditures from the owner's personal funds are often unavailable, highlighting the gap between officially recorded income and expenditure.

Profitability Improvement Strategy through Financial Management at the Medicall Clinic in Tegal City

Efforts to increase profitability at the Medicall Clinic in Tegal City are focused on strengthening service quality, developing new services, and implementing cost efficiencies. This strategy emphasizes not only increasing patient numbers but also maintaining patient loyalty through improved service. Clinic management emphasized that excellent service increases patient satisfaction and encourages word-of-mouth promotion, which positively impacts revenue.

The marketing strategy focuses on direct outreach to the community, including plans to develop home care services, although implementation has not yet been implemented. Internally, cost efficiency is a key focus, with the finance manager explaining that all-staff meetings are used to generate savings ideas, such as those related to electricity and other resources.

Improving the financial recording system is part of the strategy, although currently limited to manual Excel usage. The finance manager stated that the clinic does not yet have a web-based accounting system due to its small scale, while finance staff emphasized the need to separate personal and company finances and implement a more integrated accounting system for more effective monitoring and management.

Field observations indicate that the excellent service strategy has been a top priority, with regular monthly evaluations conducted, but direct marketing efforts have not yet been realized. The financial recording system is still manual and not integrated, leaving ample potential for efficiency and optimization of financial management.

Discussion

Financial Management Planning and Implementation Process at the Medicall Clinic in Tegal City

Financial management at the Medicall Clinic in Tegal City is carried out simply, without a formal, detailed budget document, and relies more on estimates of routine needs based on experience. This system emphasizes smooth daily operations, ensuring all needs can be met even without a written plan, supported by stable revenue from BPJS Kesehatan (Social Security Agency for Health), which reaches 95% of patients. Monthly management meetings are used to monitor revenue and discuss marketing strategies, including efforts to increase BPJS participants and expand the non-BPJS patient segment, although the results are not documented in a formal document.

The financial plan is prepared by a small team consisting of the owner's family and several employees, with a primary focus on revenue estimates; expenses are not planned in detail but rather based on emerging needs. Financial decisions are flexible and based on actual conditions, with indicators of success being surpluses or deficits. Financial records are separated between pharmacy and clinic expenses, while income is recorded directly by the owner's family, manually using Excel. Reserve fund management is not yet in place, so emergencies are typically covered by the owner's personal funds.

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Overall, financial management is reactive, with discrete record-keeping and monthly evaluations that emphasize revenue and marketing strategies over detailed expenditure planning. This practice is closely aligned with financial management theory, which encompasses planning, recording, reporting, and control, but its implementation has not fully met ideal standards. The planning stage remains flexible without a formal budget, manual recording increases the risk of errors, reporting is limited to balance and surplus-deficit information, and expenditure control is reactive and relies on the owner's personal ability to cover urgent needs.

Nevertheless, clinical practice demonstrates an awareness of the importance of recording and evaluating revenue to maintain positive cash flow. Full implementation of financial management theory, including formal budgeting, structured reporting, and budget analysis-based controls, can improve decision-making accuracy, facilitate analysis of financial trends, reduce reliance on operational habits, and support the sustainability and future development of clinic services.

Challenges in Financial Management at the Medical Clinic in Tegal City

Financial management at the Medical Clinic in Tegal City faces a number of complex challenges, particularly related to revenue stability and the effectiveness of administrative records. High reliance on BPJS (Social Security Agency) participants, particularly independent participants, leads to revenue fluctuations as delinquent participants become inactive, resulting in a decline in the number of registered participants, even though the number of patients does not always decrease. This situation complicates the preparation of consistent financial projections.

The recording process is still manual, using Excel without the support of integrated accounting applications. This system is relatively simple, but time-consuming, prone to input errors, and limits data analysis capabilities. As a result, financial report preparation is slow and data-driven strategic decision-making is hampered. These technological limitations make administrative work consume time that could be used for strategic management, reducing work efficiency.

Incomplete expenditure data is a significant obstacle. Some expenditures from the owner's personal funds are not recorded, so financial reports do not reflect the actual situation. The use of personal funds for urgent needs complicates cash flow tracking, hinders accurate analysis, and has the potential to impact future budget planning. Incomplete manual recording also lengthens reporting time, as each transaction must be verified individually, especially when supporting documentation is incomplete. This creates a gap between the recorded and actual financial conditions.

This situation indicates that the clinic's financial system does not yet support effective financial control and evaluation. Without complete data, management struggles to identify areas requiring efficiency or financial performance improvement. Implementing an integrated accounting system can expedite reporting, improve cash flow accuracy, and separate personal and company funds for greater transparency. Without these improvements, financial management challenges will continue to threaten the stability and growth of the clinic's business.

Profitability Improvement Strategy through Financial Management at Medicall Clinic Tegal City

Increasing profitability at Medicall Clinic in Tegal City focuses on two main aspects: increasing revenue through new patient acquisition and retention, and controlling expenses through operational efficiency. The clinic relies not only on marketing strategies to attract new patients but also on ensuring that existing patients receive satisfactory service, encouraging them to remain loyal and recommend the clinic to others.

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Patient loyalty is considered a crucial asset because word-of-mouth promotion is more effective and less expensive than paid advertising. Therefore, service quality is a primary focus at every stage of management.

Service quality is pursued through friendly, prompt, and personalized service. Satisfying service is expected to create a positive experience that encourages referrals from patients to other potential patients. This approach is also believed to maintain stable visits despite increased competition among healthcare facilities, thus positively impacting not only short-term revenue but also long-term profitability. The marketing strategy is aimed at reaching the community directly through door-to-door methods and plans to develop home care services, which, although not yet realized, have the potential to open new revenue sources beyond regular outpatients.

Cost control is a crucial step in increasing profit margins. Efficiency is achieved by involving all staff in finding savings ideas, whether in electricity usage, medical equipment, or inventory management. Regular meetings are used as a forum to exchange ideas so that employees can directly contribute to reducing operational costs without compromising service quality. This approach not only reduces costs but also increases staff ownership and involvement in the clinic's progress. Improving the financial recording system is also part of the strategy, although currently it is rudimentary and uses Excel. The manual system is effective on a small scale, but it does not support larger transaction volumes and hinders rapid reporting and strategic decision-making. The clinic recognizes that an integrated accounting system would improve time efficiency, data accuracy, and financial analysis.

Separating personal and business finances is also a priority, as spending from the owner's personal funds can confuse records and lead to inaccurate financial reporting. This separation will facilitate evaluation and planning of budget allocations for business development. The profitability improvement strategy at the Medical Clinic reflects a comprehensive approach that combines service improvement, service innovation, and internal efficiency. This combination is expected to create a balance between revenue and expenses, leading to steady profitability growth. While some plans are still conceptual, the policy direction demonstrates a commitment to adapting to patient needs and evolving business challenges. The approach implemented aligns with the strategic concept according to Ilyas et al. (2023), which emphasizes comprehensive planning, optimal resource utilization, and a long-term orientation. The clinic combines strategies to increase revenue by adding new patients, retaining existing patients, and maintaining service quality, reflecting an analysis of the internal and external environment and a vision to maintain competitive advantage. The focus on friendly and prompt service tailored to patient needs aligns with the financial management function in investment decisions, where investment is not only in physical assets but also in the quality of human resources and service processes to support positive cash flow in the future. Patient loyalty is a form of long-term investment that is expected to provide financial stability and increase the clinic's value in the eyes of patients and the community.

The door-to-door marketing plan and the development of home care services reflect the application of both investment and financing decision-making functions, as developing new services requires appropriate funding allocation to maintain low capital costs and manage risk. This step is oriented towards diversifying revenue sources, which can increase the patient base and optimize the clinic's resource utilization. Cost control through operational efficiency aligns with the profitability ratio goal of increasing the productivity of funds used. Involving staff in finding cost-saving strategies creates a culture of efficiency that reduces costs without compromising service quality, thus potentially increasing net profit margins over time.

Upgrading the financial recording system from a manual system to an integrated accounting system aligns with profitability goals, particularly by facilitating profit monitoring and fund productivity. A more accurate and real-time system supports sound investment and financing decisions while enabling comprehensive financial performance evaluation. The separation of personal and business finances, in accordance with dividend policy principles, allows profits to be used for business development or distribution to owners clearly, enhancing transparency and accuracy in performance evaluation.

The profitability management of the Medical Clinic shares similarities with previous research, such as a marketing strategy aimed at maintaining and increasing revenue through direct interaction, and the separation of income and expenditure sources to facilitate financial analysis. The clinic also adheres to the principle of cash efficiency to ensure sustainable operational activities. The challenges of manual recording and incomplete expenditure data highlight the need for an integrated recording system to improve the accuracy and effectiveness of financial planning.

The novelty of this research finding is that the Medical Clinic's profitability strategy relies not only on expanding patient numbers or cost efficiency, but also relies on informal operational practices and flexible decision-making based on actual conditions. Despite not being supported by a modern financial system, the clinic is still able to maintain financial stability due to the majority of its patients being BPJS (Social Security Agency) and the active involvement of the owner's family in daily management. This approach demonstrates that financial sustainability can be achieved in small-to-medium healthcare facilities through strong patient relationships, a personalized approach, and rapid adaptation to field conditions, despite limitations in formal planning and accounting technology.

4. Conclusion

Based on research findings, financial management at the Medicall Clinic in Tegal City is simple and not yet based on a detailed formal budget document. The financial system is more reactive, relying on relatively stable forecasts of routine needs, primarily from BPJS Kesehatan (Social Security Agency) participant income. Monthly management meetings are used to monitor revenue and discuss marketing strategies, including efforts to increase BPJS membership and expand the non-BPJS patient segment. However, financial records remain separate across departments, are not yet integrated, and do not produce complete formal financial reports, resulting in less than fully efficient expenditure control. The clinic faces major challenges in the form of fluctuating revenue, particularly from unstable independent BPJS participants; technological limitations in manual and time-consuming financial recording; and incomplete expenditure data due to unrecorded personal funds from the owner. This situation results in inaccurate financial reports and frequent delays in reporting, which subsides from optimal strategic decision-making and makes it difficult to consistently prepare financial projections. The Medicall Clinic's strategy focuses on increasing revenue through new patient acquisition and retaining existing patients by improving service quality. Marketing is directed directly, including through door-to-door outreach, and the development of new services such as home care. Internally, cost controls are being implemented through operational efficiency and improvements to the financial recording system, although currently it's still a rudimentary system using Excel. Separation of personal and clinical finances is also a priority to maintain transparency and accuracy in net profit calculations. All of these steps are expected to create a balance between income and expenses and sustainably increase net profit margins.

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