

STUDY OF DIGITAL SERVICE TRANSFORMATION IN FINANCIAL TRANSACTIONS AT RAJA AHMAD TABIB HOSPITAL WITH SWOT ANALYSIS APPROACH

Kristina Harahap¹, Erisna Dewi Ariyani², Andri Saputra³, Susilo Budi Hartanto⁴, Sepyenia⁵,
Syarifah Fatimah⁶, Indrayani⁷, Muammar Khaddafi⁸, Jumadil Saputra⁹

^{1,2,3,4,5,6,7} Faculty of Economic and Business, Universitas Batam

⁸ Faculty of Economic and Business, Universitas Malikussaleh

⁹ Department of Economics, Universiti Malaysia Trengganu

Corresponding Email: khaddafi@unimal.ac.id

Abstract

In the existence of digital transformation in the field of health services in order to improve it. So that the Raja Ahmad Tabib of Regional Public Hospital has implemented a Hospital Management Information System (SIM-RS) which is integrated with the Quick Response Indonesian Standard (QRIS) as a tool for using digital transactions as a method of payment in cashier service products that are more transparent and accountable so that services for patients are more efficient and effective. Therefore, this study aims to identify the strengths, weaknesses, opportunities and threats to the transformation of digital services in financial transactions. Based on the SWOT analysis mapping, a strategy that is very suitable for the position of Raja Ahmad Tabib Hospital, namely the SO strategy (Comparative Advantage Strategy).

Keywords: Digital transformation, Financial transactions, Hospitals, SWOT Matrix.

INTRODUCTION

Ensuring a healthy life and participating in promoting well-being at all ages is very important in sustainable development, according to goal no. 3 of the Sustainable Development Goals, namely ensuring a healthy life and promoting well-being for people of all ages. In line with that, one of the policies of the Government of Indonesia in the health sector is to gradually carry out reforms by supporting and encouraging the use of digital technology for public health. In general, these breakthroughs focus on health ecosystems, service efficiency and data integration. Based on Permenkes No. 21 of 2020 by implying a change in governance for development in the health sector which includes the integration of information systems, research and health development.

In the midst of a transitional period for handling economic recovery after the COVID-19 Pandemic which still has the potential to spread so that people are aware of the importance of using digital transactions so that the government's strategy is to use electrification activities in every financial transaction to achieve the target level of financial inclusion in 2024 of 90 percent. On the other hand, it can help reduce carbon dioxide emissions by around 20 percent and reduce the exploitation of natural resources in products by up to 90 percent, thereby cutting the waste supply chain including detoxification 10 to 100 times (UNEP, 2022). It can also reduce costs by optimizing internal processes, both automating work and minimizing paper use, including 12,

In Indonesia, digital payment systems are commonly used by the public consisting of various types, which have been affiliated with banks supervised by the Financial Services Authority (OJK). Based on internet-based digital transactions in 2021 it is estimated to reach 49 percent (Pradana, 2021), which will continue to grow to 18.03 percent throughout 2022 (Bank Indonesia, 2022). So that digital transactions can continue to encourage digital economy and finance to be more inclusive and efficient through non-cash payment system policies (Rahman, 2022). Therefore, the Riau Archipelago Province in collaboration with Bank Riau Kepri has officially launched the Quick Response Indonesian Standard (QRIS) in 2021, in accordance with Presidential Decree No. 3 of 2021, in order to be able to make solutions for local governments to go to the digital era in bureaucratic devices in realizing Electrification of Regional Government Transactions (ETPD).

At the public service level, especially at the Raja Ahmad Tabib Hospital in Tanjung Pinang, the Quick Response Indonesian Standard (QRIS) has been implemented as a tool the use of digital transactions as a payment method for cashier service products for outpatient polyclinics and emergency departments, as well as inpatient care, which takes about 20 minutes to complete according to the systems, mechanisms and procedures in each service. QRIS is collaborated with the Hospital Management Information System (SIM-RS), so with this system patients will register online and don't need to queue, this system will load patient medical records, consultation times and drug prescriptions online so that patients only go to the pharmacy after making a digital or manual payment. In line with that, the Raja Ahmad Tabib Hospital is also improving both internally and externally to improve all forms of service including

adequate and qualified equipment and human resources.

THEORETICAL BASIS

As a theoretical basis in this research, there are several publications related to digital transformation of payment transaction services, as well as the SWOT Analysis approach. This is to facilitate researchers in conducting literature reviews and in-depth research including the use of interrelated theories and definitions, as follows:

Previous research

The first journal by Andika Bayu Saputra (2016). Entitled "Identification of Success Factors in the Implementation of Hospital Management Information Systems". The purpose of this study is to provide identification of the factors in the implementation of a system from the direction of technology by involving 8 variables in the research, the level of success can also be influenced by the support from the managerial part as the owner of the organization. This writing uses a descriptive research method with a quantitative approach by collecting data through questionnaires as primary data and secondary data. As for data analysis using the HOT-FIT method, the final result method for evaluation uses the Structural Equation Model (SEM).

The second journal by Nur A. Dwi Putri & Eki Darmawan (2018), regarding "E-Readiness of the Riau Archipelago Province in the Implementation of E-Government: (Study of Kepri Smart Province)". As for the use of research methods in descriptive qualitative with the use of primary and secondary data, with the conclusion that the implementation of E-Government in the Riau Islands Provincial Government still has weaknesses, as follows: Technological Factors, Human Factors, and Institutional Factors.

The third journal by Nurhayati Sembiring and Sawaluddin. (2019). "Problem Identification with Fishbone Diagram of Efforts to Increase Production Capacity Using SWOT Analysis at Semen Padang". The purpose of this publication is to identify various dominant problems from the decline in the company's production capacity using the fishbone diagram method so that based on the problem analysis a quantitative SWOT analysis is carried out to identify various factors systematically.

The next journal by Yulfan Arif Nurohman, Rina Sari Qurniawati, Fahri Ali Ahzar (2022), entitled "Digital Payments as a Transaction Solution During the Covid 19 Pandemic: A Study of the Greater Solo Muslim Community". The conclusion from this research is that digital payment systems can provide usability, convenience, quality, and reliability. So that it is very influential for the Muslim community in Solo Raya, even though there has been a decline, this payment system provides a sense of security. The quantitative clausal research uses primary data and secondary data.

Public service

In general, hospitals include public facilities that provide services, which are essentially services provided to the community in carrying out public interests. Service is a process of providing assistance to others by using certain ways that really need sensitivity and interpersonal relationships so that satisfaction and success can be created (Boediono. 2003:60). There are several factors that influence the satisfaction and success of service delivery in the public area, which include: the awareness factor of the implementing apparatus itself; the availability of regulatory factors that form the basis of service; organizational factors consisting of tools and systems that make service activity mechanisms function; the quality of the factor of skills or task ability of service personnel; and the support of the means factor in carrying out service duties (Moenir. 1995:88)

Development of Digital Services

In the development of information technology, digital services have begun to be developed with good perceptions at the level of usefulness and convenience, especially in public services. This refers to service quality, Kusuma & Nurohman (2021) separates several dimensions of service quality, namely: efficiency, reliability, privacy, responsiveness, compensation, contact, and fulfillment. So that services using digital systems can be fully used by the community if service quality can be fulfilled. In improving the level of service in public facilities, mistakes often occur when the use of services is in an analog or conventional model, namely recording medical data, storing and managing data, presenting information or recapitulating data.

Digitalization of Financial Transactions

The pace of the current digitalization era, banking sees synchronization of data and technology in an activity will make it easier, especially in transaction services. Digitalization has emerged as an important system in the modern economy, digitalization has revolutionized the money and payment system (Markus K. Brumnermier et al, 2019). Based on data from situs.statista.com in April 2023, the use of digital financial transactions in Indonesia is 59.28 million users with a transaction value per segment of USD 4.75 billion in 2023. In its application, digital financial transactions involve third parties, namely banks. as an intermediary medium with various types of means of transaction. One of the payment systems that have been developed by Bank Indonesia (BI) is the Quick Response Code Indonesian Standard (QRIS) as a payment standardization that uses the QR Code method to make transactions easier, faster and safer. so there is an obligation for non-cash payment service providers to switch to the QRIS system.

SWOT analysis

The SWOT analysis technique was initiated by Albert Humphrey in the 1960s to 1970s at the Stanford Research Institute, this analysis serves as a framework for identifying and analyzing strengths; Weaknesses; opportunities (Opportunities); and threats (Threats). These English words that form the acronym SWOT. The main objective is to increase awareness of the factors that can influence a decision or strategy. In this case, SWOT is also able to analyze the internal and external environment as well as factors that can affect the continuity of a decision such as in the assessment of initiatives, products or projects. So this analysis serves as a brainstorming aid for making business decisions.

RESEARCH METHOD

This type of research uses a qualitative approach, by processing secondary data types. Secondary data which is research data is obtained from a second source or secondary source of the required data (Bungin, 2010). Meanwhile, the data source that will be explained is descriptive because it aims to provide an overview and written explanation of the research object, namely a study that seeks to provide an overview or description (Sugiyono, 2014: 6). And also, prioritizing the observation of phenomena that are more to the substance of meaning.

RESULTS AND DISCUSSION

The following are the results and discussion obtained using the SWOT analysis approach, as follows:

1. Digitization of Hospital Financial Transactions

In an effective digital transformation process in a service environment, attention should be paid to the structure of a one-way management model through top down instructions (Nugraha, 2018). The Ministry of Health and also the Provincial Government have a very important role in the effectiveness of digital implementation in Hospitals, as for support in the implementation of digital transformation of financial transactions as follows by establishing a clear and directed vision and mission; proper allocation of resources (human, time, financial, etc.); supporting infrastructure and facilities; coordination and synergy. Based on this, there are four areas that will have the potential to be developed in accelerating and expanding the transaction elektronification transformation in hospitals.

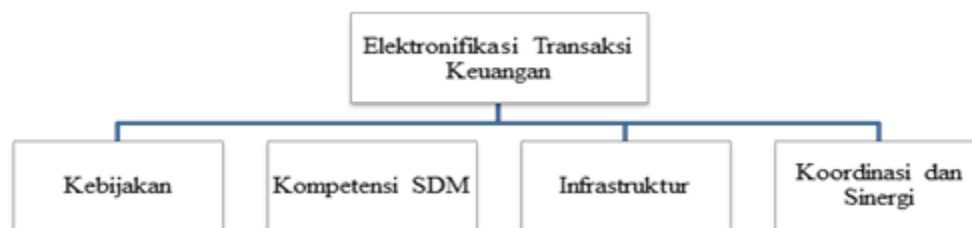


Figure 1. Items/areas of digital transaction transformation

- **Aligning Policies**

In order to realize good governance in the hospital service environment, many sets of rules and policies have been issued to support this implementation. One of them is a policy issued through Presidential Decree No. 3 of 2021 concerning the Task Force for the Acceleration and Expansion of Regional Digitalization. This policy is considered capable of opening opportunities for Regional Governments to move towards the era of digital transactions in bureaucratic devices. Issuance of a legal umbrella for derivatives within the Regional Government regarding the elektronification of expenditure and income transactions will be absolutely necessary. This is in line with the explanation from the Ministry of Home Affairs (Kemendagri) so that all Regional Governments are able to realize non-cash programs in every financial transaction. In accordance with Law No. 23 of 2014 which states that the regional financial management system must be carried out in a transparent and accountable manner. Therefore, the transaction digitization program is considered capable of improving the monitoring and accountability processes of the Regional Government to the public.

- **HR Competency Improvement**

The lack of equity in the education aspect makes it one of the challenges in improving human resource competence in hospitals. Since 2000, literacy skills at the educational level in Indonesia are still below the international average. So that the need for accelerated adaptation in the world of education that is aligned with needs in the world of work, especially digital-related education so that this is closely related to supporting digitization in public sector services is one of the factors in increasing aspects of transparency, accountability and optimal monitoring. In the transformation process which is the main factor in addition to strengthening top down policies or one-way instructions, it is deemed necessary to support competency strengthening from officials and internal officers so that the development of the competence of employees who have expertise in the field of

information technology needs to be strengthened in quality and quantity. As an accelerated step, it is necessary to recruit a professional workforce that can support the implementation of digitalization in the public sector. If possible, the initial development process can function non-employee workers (outsourcing) to other parties who have specific competencies according to the needs in the region, while still making the Regional Government the main crucial sector holder. it is necessary to recruit professional workers who can support the implementation of digitalization in the public sector. If possible, the initial development process can function non-employee workers (outsourcing) to other parties who have specific competencies according to the needs in the region, while still making the Regional Government the main crucial sector holder. it is necessary to recruit professional workers who can support the implementation of digitalization in the public sector. If possible, the initial development process can function non-employee workers (outsourcing) to other parties who have specific competencies according to the needs in the region, while still making the Regional Government the main crucial sector holder.

- **Technology Infrastructure Development**

There is a strengthening of the technological revolution, so that hospitals are able to take advantage of technological advances through digital-based public services. The application of information technology in public services is predicted to be a solution for accelerating and expanding the digitization process in the area of financial transactions. The development of information systems and technology needs to be used as a strategy to gain competitive advantage in the digitalization era. Of course, this strategic role needs to be optimized to create effectiveness, efficiency and productivity in the hospital environment. Digital transformation in financial transactions, refers to the use of electronic means in financial activities carried out with the community as the party providing services, as well as interactions between other Regional Governments.

- **Strengthening Coordination and Synergy**

In order to improve efficiency and optimize regional cash receipts, as well as encourage the effectiveness of financial management in hospitals while still prioritizing transparency and good governance, the Central Government and BI continue to support the Financial Transaction Electronization program as economic growth in the regions and expansion of financial access, but on the other hand The community also increases speed, convenience and security in payments. Synergy and coordination between the Provincial Government, Central Government and related authorities support the acceleration of the acceptance process and expansion of access. In general, digitalization has been implemented by the Regional Governments at the Regency/Municipal and Provincial levels in each region, but the implementation of electronification still varies depending on the condition and readiness of the government officials.

2. SWOT Analysis Matrix

SWOT quantitative analysis is the result of weighting resulting from an assessment of the level of importance of each SWOT element based on a Likert scale, while this analysis shows the results of internal and external factors in Table 1.

No	Strategy Factor	Weight	Rating	Score
Strength				
1	Improvement guide for education/training	0.15	4	0.60
2	Budget management according to program needs	0.15	4	0.60
3	Guidelines for increasing digital competence	0.15	4	0.60
4	Career path system for competency improvement	0.05	3	0.15
	Sub-Total	0.50		+1.95
Weaknesses				
1	Weak derivative policies made by the Regional Government from the Central Government	0.10	1	0.10
2	Tug of war on budget allocations between hospitals at the provincial level	0.20	2	0.40
3	Limited range of services	0.10	1	0.10
4	Complicated bureaucratic structure	0.10	1	0.10
	Sub-Total	0.50		-0.70
	Total Internal Factors	1.00		+1.25
Opportunities				
1	The existence of a legal umbrella (KEPRES, SE Kemendagri)	0.15	4	0.80
2	Budget allocation from the Central Government	0.10	4	0.40
3	Support for the development of infrastructure for financial transaction services from banking / e-commerce	0.10	4	0.40

4	There is training and training in increasing competence	0.05	3	0.15
	Sub-Total	0.50		+1.75
Threats				
1	The condition of the archipelago in the Riau Archipelago Province	0.15	2	0.30
2	Limited internet network, especially on small islands	0.10	2	0.20
3	Limited supporting infrastructure in the outer regions of the Riau Archipelago	0.10	2	0.20
4	Lack of user (community) knowledge	0.05	1	0.05
	Sub-Total	0.50		-0.75
	Total External Factors	1..00		+1.00

Table 1. Assessment of internal and external factors in the SWOT analysis matrix

Weight	Information
0.20	Very strong
0.15	Above average
0.10	Average
0.05	Below average

Table 2. Assessment weight

Rating	Information	
4	majors	Strength and Opportunity
3	Minor	
2	majors	Weaknesses and Threats
1	Minor	

Table 3. Distribution of ratings

Based on the data in Table 1, a SWOT position map is made for mapping, the X axis of the position map shows internal factors (strength and weakness) at +1.25, and the Y axis shows external factors (opportunity and threat) at +1.00, as the data shows. shown in Figure 2.

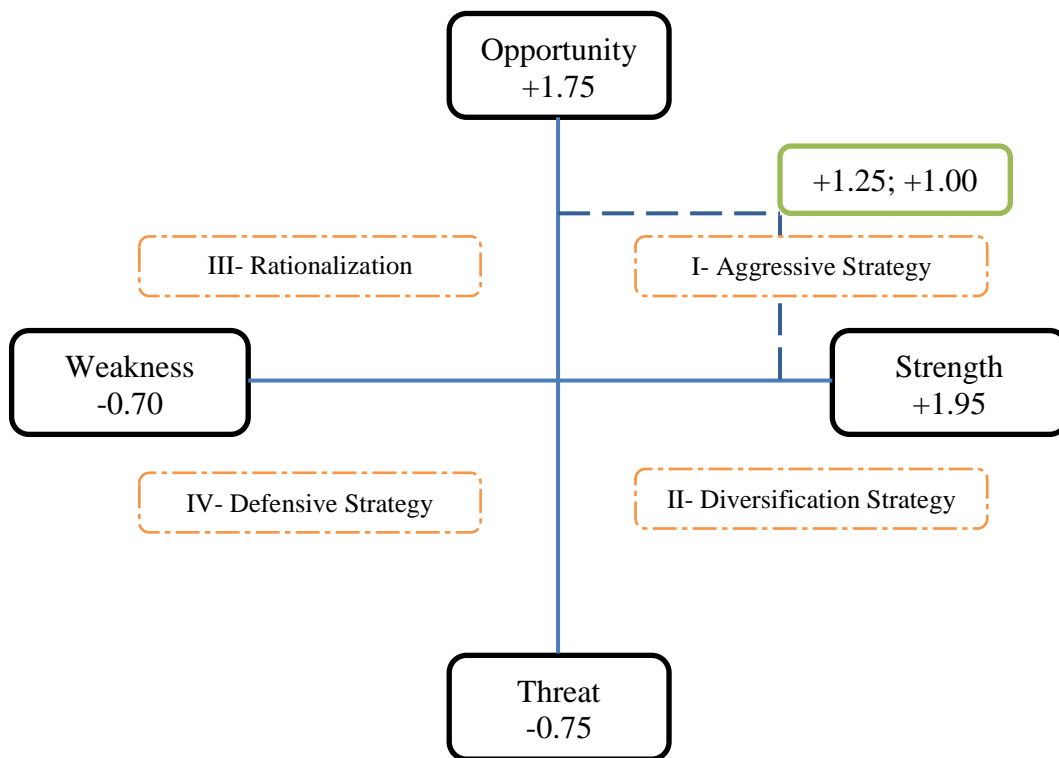


Figure 2. Picture of the SWOT Position Map of Raja Ahmad Thabib Hospital

Based on the SWOT position map, that position in quadrant I states a very profitable situation because by utilizing all strengths to seize and take advantage of as many opportunities as possible. The strategy that is very suitable for the position of the Hospital is the SO strategy (Comparative Advantage Strategy), so that Digital Services can be utilized by using the opportunities and strengths they have.

CONCLUSION

Implementation of the Hospital Management Information System (SIM-RS) which is integrated with the Quick Response Indonesian Standard (QRIS) as a means of using digital transactions as a method of payment in cashier service products that are more transparent and accountable so that services for patients are more efficient and effective. On the other hand, to better support this program, four factors should have been, namely policy, competence of human resources (HR), infrastructure facilities, as well as coordination and synergy, which are important things to increase the Electronification of Financial Transactions so that digital transformation can benefit more patient and patient's family. On the other hand, the process of integrating health services is simpler, in fact, has challenges because of the many health application systems that have been built by the central government, local governments and the private sector. Therefore, it takes common goals, especially the central government and local governments to go towards the 2024 health digital transformation.

SUGGESTION

Future research should conduct research using two analytical methods so that it is more appropriate and the results obtained are better. In addition, there is no primary data due to time and also private data which also causes the research results to not be able to say optimally.

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Legislation

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