

FINANCIAL PLANNING AT GROWING SMART AND HEALTHY SPECIAL HOSPITAL FOR GROWTH AND DEVELOPMENT

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ABSTRACT

Financial planning literacy in the Business Plan (BP) project Specialized Hospital for Growth and Development Growing Smart and Healthy helps determine whether a business idea is sustainable and ensures that a company stays on track toward financial health optimization as the business matures. Financial planning is an integral and continuous part of an overall business plan that is both effective and efficient. The financial planning in this BP consists of five main pillars: Financial Goals and Objectives, Financial Planning Elements, Financial Projections, Investment Feasibility Analysis, and Investment Performance Analysis.

Keywords: *Financial Planning, GSH Growing and Developing Hospital, Financial Optimization.*

ABSTRAK

Literasi perencanaan keuangan pada proyek Business Plan (BP) RS. Tumbuh Kembang Growing Smart and Healthy ini membantu menentukan apakah sebuah ide perusahaan bisa berkelanjutan, dan membuat sebuah perusahaan tetap berada di jalur menuju optimalisasi kesehatan keuangan saat bisnis perusahaan mulai matang. Perencanaan keuangan merupakan bagian yang berkesinambungan dari rencana bisnis secara keseluruhan yang efektif dan efisien. Perencanaan keuangan pada BP ini terdiri dari lima pilar utama yaitu: Tujuan dan Sasaran Keuangan, Elemen Perencanaan Keuangan, Proyeksi Keuangan, Analisa Kelayakan Investasi, dan Analisa Kinerja Investasi.

Kata Kunci: Perencanaan Keuangan, RS Tumbuh Kembang GSH, Optimalisasi Keuangan.

INTRODUCTION

Financial planning is a continuous part of an overall business plan that is both

effective and efficient (Rio et al., 2015) The financial goals and objectives align with the

vision of the Specialized Hospital for Growth and Development GSH, which is "To become a center for child growth and development with services that are Growing, Smart, and Healthy." The financial goal of the Specialized Hospital for Growth and Development GSH is to manage the sourcing of investment and capital funding, maintain cash flow for marketing, operations, and human resources, and ensure financial efficiency to achieve the hospital's vision (Perencanaan Keuangan Pada Pengembangan Lean Hospital Di Rsj Soeharto Heerdjan Perencanaan Keuangan Pada Pengembangan Lean Hospital Di Rsj Soeharto Heerdjan et al., 2023)

Revenue planning is the process of estimating future income, which is projected in the revenue structure. Revenue sources include Outpatient Care, Emergency Services, Inpatient Care, Medical Rehabilitation, Surgery, and Ambulance Services.

The financial projection of the Specialized Hospital for Growth and Development GSH includes three main reports:

1. **Income Statement**, which covers estimated revenue, gross profit, and operating expenses (marketing, human resources, and operations) up to net profit.

2. **Balance Sheet**, which includes assets (cash, accounts receivable, equipment) and liabilities.
3. **Cash Flow Statement**, which details the hospital's operational, investment, and

financing activities.

The investment feasibility analysis of the Specialized Hospital for Growth and Development GSH includes the calculation of **Net Present Value (NPV)**. The positive NPV result indicates that this investment is profitable and viable to proceed (Wiejaya et al., n.d.). The **Payback Period (PP)** for the investment is projected to be 5 years and 6 months, indicating a relatively fast return on investment. Additionally, the **Internal Rate of Return (IRR)** of 65% demonstrates a high return on invested capital.

The Specialized Hospital for Growth and Development GSH also assesses its financial performance through various financial ratios:

- **Liquidity Ratios**, which indicate the hospital's ability to meet short-term obligations with excellent current and cash ratios.
- **Solvency Ratios**, which show the long-term financial stability of the hospital, with low debt-to-asset and debt-to-equity ratios.
- **Profitability Ratios**, which reflect

profitability growth through increasing gross margin, operating margin, and net profit margin each year.

A well-structured financial plan that considers growth projections, operational efficiency, and strategic funding indicates that the Specialized Hospital for Growth and Development GSH has a strong foundation for sustainable growth and long-term profitability (Ariella Hakim, n.d.).

RESEARCH METHOD

This study employs a qualitative method to analyze the business strategy of Specialized Hospital For Growth And Development in optimizing profits within Indonesia's digital platform industry. Using a descriptive approach, it integrates various data collection techniques, including literature review, observation, interviews, surveys, and documentation (Nurahma & Hendriani, 2021).

The research aims to investigate observed phenomena and provide an in-depth understanding of financial planning in the context of Specialized Hospital for Growth and Development's business, supporting the evaluation of its long-term sustainability. Data collection focuses on internal and external factors influencing Specialized Hospital for Growth and

Development's success, offering insights into strategies implemented to navigate the competitive hospital market. The process of conceptualization, classification, and description occurs throughout the research, ensuring a comprehensive understanding of the business environment and challenges. By capturing a detailed picture of Specialized Hospital for Growth and Development's strategic initiatives, this study identifies opportunities and obstacles that shape its operations and market positioning. The descriptive approach allows for a thorough *Strategic Financial Planning*

exploration of how Specialized Hospital for Growth and Development adapts to challenges in the rapidly evolving digital landscape.

Empirical data and theoretical frameworks are integrated to provide actionable insights

that enhance Specialized Hospital for Growth and Development's competitiveness and ensure resilience. Findings aim to guide more effective business planning and evaluation, particularly in financial aspects, to support sustainable growth and long-term profitability. Through its analysis, the study highlights strategies for Specialized Hospital for Growth and Development to strengthen its market position, improve

operational efficiency, and address external pressures. By focusing on sustainability and growth, this research

contributes to Specialized Hospital for Growth and Development 's ability to maintain its relevance and achieve continued success in Indonesia's dynamic digital hospital. Ultimately, the study seeks to enhance Specialized Hospital for Growth and Development's capacity to optimize profitability while ensuring its adaptability in an increasingly competitive sector

RESULT AND DISCUSSION

In line with the vision of the Specialized Hospital for Growth and Development GSH, which is "To become a center for child growth and development with services that are Growing, Smart, and Healthy." (Sari et al., 2022), the financial goals of the Specialized Hospital for Growth and Development GSH are to manage the sourcing of investment and capital funding, maintain cash flow for marketing, operations, and human resources, and ensure financial efficiency to achieve the company's vision. These goals are aligned with Short-Term Goals, Medium-Term Goals, and Long-Term Goals (Rany et al., 2024).

FINANCIAL PLANNING		
Short-Term	Medium-Term	Long-Term
Prepare sufficient funds to operate the hospital to achieve targets (e.g., employee salaries, marketing expenses).	Monitor and evaluate the efficiency of budget usage for each division 100%	Ensure the hospital achieves a 10% annual profit from the initial capital after reaching the break-even point (BEP) and conduct ongoing monitoring.
Develop a financial plan based on the allocated cost composition to support operational activities and the company's sustainability for 10 years.	Operate revenue by 100% and reach 100% BEP by the 7th year.	Provide additional working capital funds, covering 100% of the national-level clinic expansion.
Supervise disbursement for pre-operational costs, including building construction, service setup, procurement, licensing, and other necessary expenses for each department.	Manage disbursement for hospital establishment costs, operations, marketing, salaries, as well as building and medical equipment maintenance.	Distribute dividends to shareholders and reinvest, and register the hospital for an IPO.
Provide monthly financial reports to management for decision-making.	Provide monthly financial reports to management for decision-making.	Prepare cash flow reports and monthly financial statements for management decision-making.
Implement quality control, cost control, and minimize pending BPJS claims.	Implement quality control, cost control, and minimize pending BPJS claims.	Implement quality control, cost control, and minimize pending BPJS claims.

Financial Objectives

FINANCIAL PLANNING		
Short-Term	Medium-Term	Long-Term
Obtain sufficient funds to operate the hospital and achieve targets (e.g., employee salaries, marketing expenses).	Set targets and evaluate the efficiency of budget usage for each division 100%	Ensure the hospital achieves a 50% annual profit from the initial capital after reaching the break-even point (BEP) and conduct ongoing monitoring.
Create a budget based on the allocated cost composition to support operational activities and the company's sustainability for 10 years.	Achieve 100% revenue and 100% BEP by the 7th year.	Obtain additional working capital funds covering 100% of the national-level clinic expansion.
Maintain efficient budget utilization for each department.	Generate monthly financial reports with 95% accuracy for management decision-making.	Distribute dividends to shareholders and reinvest and register the hospital for an IPO.
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Financial Planning Elements

According to the Financial Planning Framework in Figure 8.1, the first steps that must be taken include planning revenue, formulating investment policies, planning operational expenses and company costs, planning capital requirements, and planning corporate operational financing. This financial planning serves as the foundation for the company's financial strength, ensuring that the company's goal of achieving continuously growing profits can be realized (Ruswanti & Adi Pamungkas, 2021)

Revenue Planning

Revenue planning is the process of estimating the expected income that will be generated in the future. In accordance with the business model canvas revenue structure section. The estimated revenue of the hospital is obtained by calculating the projected number of service product sales multiplied by the predetermined INACBGs rates.(Fitri & Sundari, 2023)

Revenue

Related Cost Planning

Cost planning is the process of estimating the expected expenses that will be incurred in the future. This aligns with the cost structure in the business model canvas.

Marketing Costs

The marketing costs of the Specialized Hospital for Growth and Development GSH include various marketing activities carried out by the marketing team to enhance brand awareness, such as advertising, digital marketing, and business travel expenses for sales representatives. The projected marketing costs of the Specialized Hospital for Growth and Development GSH are based on the explanation

Operational Costs

Operational costs include administrative expenses, utilities, building and medical equipment maintenance, office supplies, and other related costs. The projected operational costs of the Specialized Hospital for Growth and Development GSH are based on the explanation

Human Resource (HR) Costs

HR costs consist of salaries, benefits, recruitment expenses, and training and development costs. The projected HR costs of the Specialized Hospital for Growth and Development GSH are based on the explanation

Risk Management Costs

Risk management costs are allocated to anticipate potential losses due to work-related errors and natural disasters such as floods, earthquakes, and others, to maintain company assets. The projected risk management costs of the Specialized Hospital for Growth and Development GSH are based on the explanation

Depreciation Costs

The depreciation costs of the Specialized Hospital for Growth and Development GSH follow the straight-line method. (Kiling et al., 2024)It consists of

buildings, medical equipment, vehicles, and others. Depreciation costs are the funds that must be allocated to cover capital depreciation expenses. The following are the detailed depreciation costs. Estimated Depreciation List

Financing Planning

Investment Planning

Investment activities are expected to provide benefits in terms of increased profit especially from the capital that has been invested for future returns. The Specialize Hospital for Growth and Development GSH accumulates assets a capital to prepare Future revenue .(Khair et al., 2024) . The Ffollowing table present the investme the planning for GSH Hospital

Capital Requirements Planning

Capital requirements planning includes all funding needs, such as land acquisition, building construction costs, medical equipment purchases, and other operational support equipment, as well as medical waste management costs and expenses for each division from the first month to the fourth month of the first year. These funds must be prepared before business operations begin, as the initial phase requires financing for business development and company introduction to potential customers.(Zamzami et al., 2024)

Investment Activities

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Financing Planning

The Specialized Hospital for Growth and Development (GSH) prepares financing planning based on capital requirements determining an initial capital of IDR 89,000,000,000, which is funded through self-financing. This financing plan includes costs for land acquisition, building

construction, medical equipment and furniture purchases, hardware and software, vehicles, and licensing.

Financial Projection

Projected Income Statement

The components of the projected income statement include revenue from health examination services, outpatient services, inpatient services, emergency room (ER) services, and operating room services, in accordance with the key metrics in the lean canvas model. This projection determines the net profit or loss over a specific period.

The projected net profit after tax, calculated over a continuous ten-year period, indicates a consistent increase in profit from the first to the tenth year, enabling the company to pursue expansion. The following table presents the projected income statement for the Specialized Hospital for Growth and Development (GSH):

Financial Balance Projection

The projected balance sheet of the Specialized Hospital for Growth and Development (GSH) shows an increase in current assets from the second year to the tenth year. Net profit also demonstrates growth in line with positive revenue trends year over year. The hospital's projected balance sheet for the next ten years

Projected Cash Flow Statement

The cash flow statement of the Specialized Hospital for Growth and Development (GSH), indicates that the year-end balance from the first year to the tenth year experiences a surplus and increases annually. This signifies a strong cash flow, with continuous improvements in the financial structure each year.

Investment Feasibility Analysis

Investment feasibility analysis is the process of assessing the prospects of an investment project to support decision-making regarding whether to accept or reject the investment. Before making an investment decision, conducting a feasibility analysis is crucial to avoid capital investment in unprofitable projects or activities.

To evaluate the feasibility of an investment, the Specialized Hospital for Growth and Development (GSH) applies four key methods: Return on Investment (ROI), Net Present Value (NPV), Payback Period (PP), and Internal Rate of Return (IRR).

Return on Investment (ROI)

ROI is used within a company as a measure of management efficiency. This ratio is expressed as a percentage. If the ROI is negative, investors may reconsider the investment, as it indicates a loss.

Conversely, a positive ROI signifies profitability. (Purnomo et al., 2022)

Net Present Value (NPV)

The Specialized Hospital for Growth and Development (GSH) evaluates investment feasibility using the Net Present Value (NPV) approach. NPV is calculated by determining the difference between the present value of an investment and the expected net cash flows generated by the project or investment over a certain period. (Cornelius & Hanna, 2021)

NPV, or Net Present Value, represents the difference between the present value (PV) of net cash flows and the present value (PV) of the investment over its lifespan. The Specialized Hospital for Growth and Development (GSH) applies an interest rate based on the current Bank Indonesia (BI) Rate, which is 6%. This NPV figure indicates that with an investment lifespan of 10 years and a discount factor of 6%, the result is positive, demonstrating a feasible condition for investment.

Payback Period (PP)

Payback Period measures the speed of investment recovery. The unit of measurement is expressed in time. The Payback Period method is easy to calculate, simply by determining the initial investment expenditure and the periodic

cash inflow, allowing the duration of investment recovery to be known.

Since the periodic returns vary each year, the Payback Period calculation is determined using the following table:

Years	Cash Flow	Cum. Cash Flow Cumulative
1	19,260,166	19,260,166
2	5,003,586	24,263,753
3	8,311,859	31,074,783
4	11,443,315	41,518,088
5	13,537,035	54,055,081
6	13,724,518	67,779,600
7	10,455,100	78,234,700
8	13,208,812	108,500,512
9	24,573,213	129,076,003
10	25,564,788	153,621,494
Total Investment Awal Periode	89,950,000	
Payback Period	7.26	

Payback Period Seven Years

Internal Rate of Return (IRR)

The IRR calculation can serve as a basis for determining whether an investment is feasible. If the IRR calculation results in a value higher than the interest rate, the investment plan can proceed.

During the Bank Indonesia Board of Governors Meeting (RDG) on April 17-18, 2023, it was decided to maintain the BI 7-Day Reverse Repo Rate (BI7DRR) at 5.75%, the Deposit Facility interest rate at 5.00%, and the Lending Facility interest rate at 6.50%. Based on this data, we attempted to calculate the IRR for RS Khusus Tumbuh Kembang GSH at an interest rate of 6%. If the IRR is higher than the determined interest rate, the investment is expected to break even.

The internal rate of return (IRR) represents the actual rate of return that investors will earn from their project

investment. It is calculated using a discount factor (DF) of 6%.

Ratio	Tahun 1	Tahun 2	Tahun 3	Tahun 4	Tahun 5	Tahun 6	Tahun 7	Tahun 8	Tahun 9	Tahun 10
Current Ratio	094%	705%	803%	1002%	1152%	1438%	1583%	1811%	2177%	2309%
Cash Ratio	621%	467%	744%	952%	1287%	1298%	1739%	1739%	2019%	2197%
Quick Ratio	677%	77%	839%	1023%	1184%	1396%	1536%	1838%	2138%	2385%

Based on the calculations, the analysis of the Current Ratio, Quick Ratio, and Cash Ratio indicates excellent values due to the absence of liabilities or company debt. This demonstrates that RS Khusus Tumbuh Kembang GSH is a self-sustaining business institution, meaning that its entire development process up to its operational phase has been sufficiently supported by its own working capital and profits generated from operational activities year after year.

For now, borrowing funds from third parties is deemed unnecessary. However, future business expansion, which requires significant working capital and substantial investment in equipment, may necessitate support from third-party capital or banking institutions. Any working capital debt incurred must be productive and capable of continuously increasing revenue.

Financial Performance Analysis

Financial performance analysis is conducted to assess the company's financial health and its success in carrying out operational activities.

Liquidity Ratio

The liquidity ratio provides an overview of the company's ability to meet

its short-term liabilities. Below are the liquidity ratio calculations for RS Khusus Tumbuh Kembang GSH:

Ratio	Tahun 1	Tahun 2	Tahun 3	Tahun 4	Tahun 5	Tahun 6	Tahun 7	Tahun 8	Tahun 9	Tahun 10
Debt to Asset Ratio (DAR)	5.74%	4.58%	6.79%	6.73%	4.42%	6.43%	6.49%	4.62%	1.63%	3.89%
Debt to Equity Ratio (DER)	3.03%	4.58%	3.87%	3.09%	4.01%	4.68%	4.67%	4.10%	1.76%	3.62%

Profitability Ratio

Ratio	Tahun 1	Tahun 2	Tahun 3	Tahun 4	Tahun 5	Tahun 6	Tahun 7	Tahun 8	Tahun 9	Tahun 10
Gross Profit Margin (GPM)	-0.4%	18.7%	21.7%	27.9%	20.8%	28.9%	32.5%	34.7%	34.9%	37.8%
Operating Profit Margin	-40.7%	1.3%	9.6%	11.4%	18.3%	20.1%	26.2%	31.7%	34.1%	31.2%
Net Profit Margin (NPM)	-40.7%	1.8%	7.8%	11.7%	14.6%	18.6%	23.6%	28.6%	34.6%	31.6%

Gross Profit Margin (GPM) indicates the percentage of profit from sales after deducting the cost of goods sold. The higher the GPM value, the lower the production costs incurred, which means RS Khusus Tumbuh Kembang GSH is more efficient in reducing production costs.

The Operating Profit Margin (OPM) provides insight that the higher the OPM value, the better the company's ability to minimize production costs and operating expenses. The OPM value of RS Khusus Tumbuh Kembang GSH continues to increase, demonstrating positive progress

CONCLUSION

The financial planning literacy embedded in the Business Plan (BP) for the Specialized Hospital for Growth and Development, Growing Smart and Healthy, plays a crucial role in ensuring the hospital's long-term sustainability and financial health. Financial planning is a continuous and integral part of the overall business strategy, structured around five

key pillars: Financial Goals and Objectives, Financial Planning Elements, Financial Projections, Investment Feasibility Analysis, and Investment Performance Analysis.

The study highlights the importance of strategic financial planning in achieving the hospital's vision of becoming a leading center for child growth and development. Revenue planning, cost structuring, investment feasibility analysis, and financial performance assessment collectively ensure the hospital's financial stability. The financial projections, including the income statement, balance sheet, and cash flow statement, demonstrate a positive financial outlook, supporting the sustainability and growth of the hospital.

Investment feasibility analysis using Return on Investment (ROI), Net Present Value (NPV), Payback Period (PP), and Internal Rate of Return (IRR) confirms the hospital's financial viability. A positive NPV, an IRR significantly higher than the discount rate, and a payback period of 7.26 years indicate a strong investment proposition. Additionally, liquidity and profitability ratio analyses affirm the hospital's ability to maintain financial efficiency and profitability over time.

The hospital's financial structure, characterized by self-sufficiency and minimal reliance on external financing,

further strengthens its ability to operate efficiently. However, future expansion plans may necessitate external capital infusion, which should be carefully managed to maintain financial sustainability.

Overall, the financial planning framework for the Specialized Hospital for Growth and Development ensures a solid foundation for operational efficiency, revenue optimization, and long-term profitability. By continuously refining financial strategies and adapting to market dynamics, the hospital is well-positioned to achieve its vision while maintaining financial resilience in Indonesia's evolving healthcare sector.

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