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## Financial Management Of Health Services In Improving Efficiency And Service Quality: A Systematic Literature Review

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### Abstract

*Financial management in health services plays a crucial role in improving efficiency and service quality, particularly in the context of limited resources and the implementation of national health financing systems. This study aims to analyze the role of health service financial management in enhancing efficiency and quality of care through a systematic literature review approach. Articles were identified using Google Scholar with a publication period from 2020 to 2025. Of the 200 articles initially identified, a screening and eligibility process based on inclusion and exclusion criteria resulted in 10 relevant articles for analysis. The findings indicate that effective financial management through budget planning, cost control, health economic evaluation, and optimization of health financing systems such as the National Health Insurance contributes to improved operational efficiency and service quality. In addition, strong financial performance and managerial innovations, including digitalization, support improvements in service processes and outcomes. This review concludes that integrated and performance-based financial management is a strategic factor in achieving efficient, high-quality, and sustainable health services.*

**Keywords:** *Financial Management, Service Efficiency, Quality Of Care, Health Services, Systematic Literature Review.*

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## INTRODUCTION

Healthcare systems are required to deliver high-quality services while operating under financial constraints. Effective financial management is therefore essential to ensure the optimal use of limited resources without compromising service quality (Albar et al., 2024). Inadequate financial planning and inefficient resource allocation may negatively affect service performance and organizational sustainability.

In Indonesia, these challenges have become more pronounced following the implementation of the National Health Insurance (Jaminan Kesehatan Nasional/JKN) program. The JKN system applies standardized tariffs and package-based payment mechanisms, which require healthcare providers to improve efficiency and cost control in service delivery (Rabiulyati & Nurwahyuni, 2023). Several studies have also highlighted challenges in health service purchasing under the JKN scheme, particularly related to efficiency and policy alignment (Aisy et al., 2025).

Previous studies indicate that financial performance is closely associated with healthcare service quality. Hospitals with better financial performance tend to have improved infrastructure, adequate human resources, and higher service quality outcomes. This relationship is further supported by systematic evidence showing a consistent (Friska et al., 2025)

Association between financial performance and quality of care across healthcare settings. In addition, the integration of financial management and quality management systems has been shown to improve service quality and patient satisfaction (Alfira et al., 2025)

Despite the growing number of studies on healthcare financial management, a comprehensive synthesis focusing on its role in improving efficiency and service quality within the Indonesian healthcare system remains limited. Therefore, this study aims to systematically review recent literature to analyze how financial management contributes to improving efficiency and service quality in healthcare services under the JKN system.

## RESEARCH METHODS

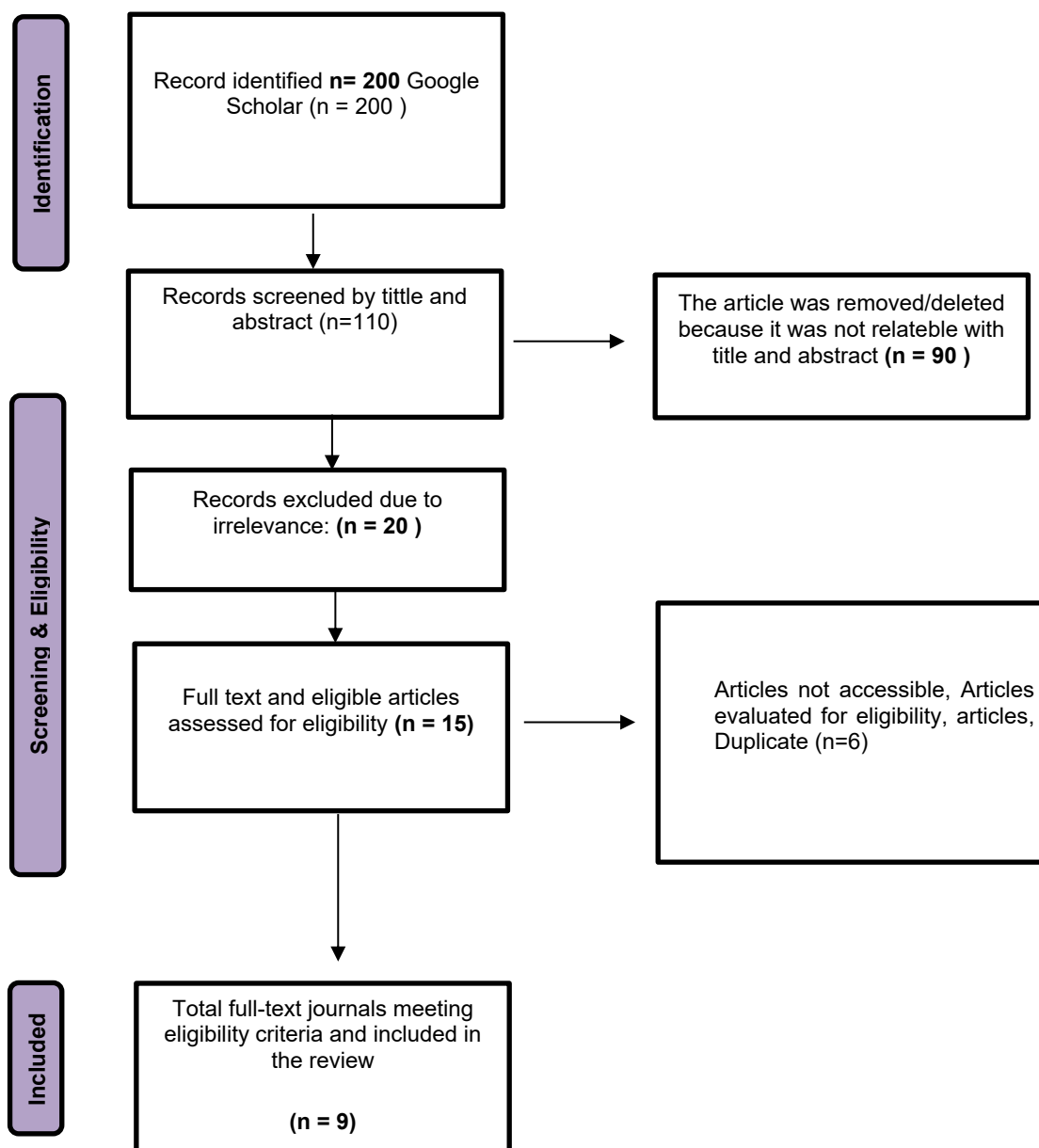
**Tabel PICOS**

No	Subject	Criteria
1	P ( <i>Population</i> )	Healthcare services in Indonesia, including hospitals and primary healthcare facilities operating under the National Health Insurance (JKN) system.
2	I ( <i>Intervention</i> )	Implementation of financial management strategies, including budget planning, cost control, strategic purchasing, health economic evaluation, flexible financial governance (BLU), and digitalization of financial and administrative systems.
3	C ( <i>Comparison</i> )	Healthcare services with conventional or less structured financial management practices, or conditions prior to the implementation of integrated and performance-based financial management.
4	O ( <i>Outcome</i> )	Improved efficiency and service quality, reflected in cost efficiency, optimal resource utilization, improved financial and operational performance, and enhanced quality of care.
5	S ( <i>Study Design</i> )	Systematic Literature Review

This study employed a systematic literature review following the PRISMA guidelines. Literature searches were conducted using Google Scholar and Indonesian national journal databases to identify studies related to financial management, healthcare efficiency, and service quality within the Indonesian healthcare system. Articles published between 2022 and 2025 were considered.

The inclusion criteria were peer-reviewed journal articles focusing on financial management, health financing policies, or healthcare service efficiency and quality, with full-text availability. Articles that did not align with the research focus were excluded. The screening and selection process resulted in ten articles that met the inclusion criteria and were included in the final review. The study selection process is presented in Figure 1 (PRISMA Flow Diagram).

**Diagram 1. PRISMA**



**Figure1. Prisma Flowchart**

## RESULTS AND DISCUSSION

This systematic literature review included ten selected articles published between 2022 and 2025 that examined the role of financial management in improving efficiency and service quality within the Indonesian healthcare system. The reviewed studies covered both hospital and primary healthcare settings operating under the National Health Insurance (JKN) scheme.

The results indicate that financial management strategies significantly influence service efficiency. Several studies emphasize that effective budget planning and cost control are essential to minimize inefficiencies, particularly under fixed tariff and package-based payment systems applied in the JKN program (Aisy et al., 2025). Hospitals that implement needs-based budgeting are better able to control operational costs while maintaining service quality.

From a policy perspective, health financing mechanisms play an important role in shaping efficiency outcomes. Strategic purchasing within the JKN framework is reported to improve financial

efficiency and encourage healthcare providers to enhance service performance (Lesmana et al., 2024). However, challenges remain in aligning purchasing strategies with service needs and policy sustainability, especially in the context of increasing healthcare demand (Aisy et al., 2025).

Financial management flexibility also contributes to improved efficiency and service quality. Studies on public service agency (BLU) hospitals indicate that flexible financial governance allows healthcare facilities to respond more effectively to operational needs while maintaining accountability (Richard, 2025). At the primary healthcare level, optimal management of JKN capitation funds supports efficient service delivery and strengthens the quality of basic healthcare services (Lesmana et al., 2024).

Economic evaluation is highlighted as a key tool in supporting efficient decision-making. The use of health economic evaluation methods enables healthcare managers to prioritize cost-effective interventions and allocate resources more rationally (Novandika & Syahputra, 2025). In addition, the digitalization of hospital financial and administrative systems improves efficiency by enhancing transparency, data integration, and monitoring processes (Saputra, 2025)

The reviewed literature consistently demonstrates a relationship between financial performance and service quality. Hospitals with stronger financial performance tend to provide better service quality, supported by adequate infrastructure, facilities, and human resources. This relationship is further reinforced by systematic evidence indicating a consistent association between financial performance and quality of care outcomes across healthcare settings. Furthermore, integrating financial management with quality management systems contributes to improved patient satisfaction and overall service outcomes (Alfira et al., 2025)

Overall, the findings suggest that efficiency and service quality in healthcare services are closely interconnected and influenced by integrated financial management practices, supportive health financing policies, and technological innovation. Effective financial management not only supports cost control but also plays a strategic role in ensuring sustainable and high-quality healthcare services under the JKN system.

## CONCLUSIONS

This systematic literature review concludes that effective financial management plays a crucial role in improving efficiency and service quality in healthcare services within the Indonesian health system. The reviewed studies consistently show that proper budget planning, cost control, and alignment with national health financing policies are essential to optimize limited healthcare resources, particularly under the National Health Insurance (JKN) scheme.

Financial management strategies such as needs-based budgeting, strategic purchasing, and flexible financial governance in public service agencies contribute to more efficient service delivery without compromising service quality. In addition, the use of health economic evaluation supports evidence-based decision-making, while digitalization of financial and administrative systems enhances efficiency, transparency, and accountability.

The findings also highlight a strong relationship between financial performance and service quality, indicating that healthcare organizations with better financial management tend to achieve higher quality of care and patient satisfaction. Therefore, integrated financial management that aligns managerial practices with health policy frameworks is essential to ensure sustainable and high-quality healthcare services. Future research is recommended to explore empirical evidence on the long-term impact of financial management interventions on service outcomes and to examine their implementation across different levels of healthcare services.

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