

Marketing Mix Strategy of Mabarro AlMustasyfa Clinics in the Era of National Health Insurance

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Abstract: The National Health Insurance (JKN) has significantly changed the health service, especially in private clinics. Private clinics are offered the opportunity to participate in implementing the JKN to deliver quality care within a cost-control mechanism of capitation payment. Mabarro AlMustasyfa Clinic is one of the private clinics in the Gresik regency that has contracted with BPJS to serve JKN participants since April 2024. The clinic accepts the capitation payment system, providing unique challenges to increase the satisfaction of the JKN members. In the capitation payment the clinic will receive a higher monthly capitation payment each month if there are new members enrolled in the clinic. However, the clinic faces financial risks if increasing demands and the clinic budget and revenue are constant. To ensure that the operational clinic is financially healthy, the management must have a marketing strategy to attract new members to enrol in the clinic. This study explains the marketing strategy using a marketing mix which consists of 7 P: products, prices, promotions, locations, people, processes, and physical facilities. This case study demonstrates how well the marketing mix is being conducted. The study results show that the Mabarro AlMustasyfa Clinic has not succeeded due to several obstacles, namely the lack of health services and inadequate facilities with an inappropriate management system. The clinic must be able to face the challenge of increasing patient satisfaction to survive in the JKN era.

Keywords: Marketing Mix Strategy, National Health Insurance, Clinics.

INTRODUCTION

The government systematically, efficiently, and effectively provides the National Health Assurance Programme to improve public health (Sitanggang and Saragi, 2023). According to national data, the number of participants in the JKN program increases yearly. As of March 1, 2024, registered participants reached 268,74 million people, or 96.28% of Indonesia's total population (Fadhilah, 2024).

The current implementation of JKN has brought about significant changes in the specialised health care system and private clinics' funding. Payments through the capitation system at FKTP, which BPJS Kesehatan regularly pays to the clinic based on the number of registered participants, provide a unique look for the clinic and increase the satisfaction of the JKN participants. The change in conditions means

the clinics must manage efficiently by monitoring quality control and cost control to survive in the current era of JKN (Irwandy and Sjaaf, 2018).

In 2018, four provinces, 28 cities, and 92 districts in Indonesia successfully achieved the Universal Health Coverage (UHC) target, one of which is the Gresik Regency. The Primary Healthcare that has been working with BPJS Health since April 2024 in the Gresik regency is Mabarrot AlMustasyfa Clinic. An increase in the number of participants in JKN can benefit management in a way that is comparable to the monthly capitation payment. Still, it can also raise particular concerns as the increased number of JKN participants is at risk of clinical budget deficits. In the current era of JKN, clinics need to identify problems and evaluate existing strategies to be used as creators of new techniques to improve the quality of services.

Since the clinic's cooperation with the BPJS has been approved, the clinic must be able to adapt to the policies issued by the BPJS, especially about patient care. In the era of JKN, the clinic, as a primary healthcare provider in collaboration with BPJS Health, is expected to provide affordable and quality health services to the public. The success of health services in Primary Healthcare has made a significant contribution to improving the level of public health. (Mustadifah and Idrawati, 2021). One of the alternative strategies clinics implement is a marketing mix that includes 7Ps: product, price, promotion, place, people, process, and physical facility.

METHOD

This case study aims to obtain an in-depth picture of the marketing mix strategy of the Mabarrot AlMustasyfa Clinic's health services in the JKN era. Data collection in this study used in-depth interview techniques with qualitative data analysis from Matthew B. Miles et al., which consisted of three stages, namely: data condensation, data display, and conclusion (Miles et al., 2014) The technique to ensure data credibility is triangulation with data sources, namely exploring the truth of certain information through various methods and sources of data acquisition such as literature, journals, data sources and re-clarification to research subjects (Creswell & Poth, 2018).

The research location was the Mabarrot AlMustasyfa Ujungpangkah Clinic, which is located in Ujungpangkah District, Gresik Regency. The informants in this study were the Head of the Clinic and the PIC of the JKN Clinic as the primary data source in this study. The clinic director is a key informant who can provide comprehensive information about the issues raised in the research and understands the main informant. The critical questions submitted include the scope of the BPJS management system in the clinic. Meanwhile, the Coordinator of the BPJS Clinic is the primary informant who knows technically and in detail about the issues raised in the study. Hence, the information obtained is all technical matters in the mixed strategy for marketing clinic services in the JKN era. The tools used are recording devices and interview guides. The variables studied are the marketing strategy for health services at the Mabarrot AlMustasyfa Clinic.

RESULT

This section explains several points from the research results included in the marketing mix: product, price, promotion, place, people, process, and physical facility.

Product

A product is something that manufacturers offer to consumers to attract their attention so that customers can find, buy, use, and consume according to their wishes to meet their needs. (Kusuma and Sulistiadi, 2022). Healthcare services are marketing objects in healthcare facilities. The quality of healthcare products can affect consumer interests, so healthcare with complete services can attract many patients. (Arismen et al., 2019).

The interview results revealed that the product of the service at Mabarrot AlMustasyfa Clinic consists of an Outpatient Clinic, an Emergency room, and support services. Outpatient clinic services include a medical ward, dental clinic, physiotherapy clinic, and maternity clinic. Support services include pharmacy and laboratory services. The clinic also networked with several experts, such as obstetricians for the ultrasound program and beauty doctors for the beauty clinic program.

Clinical conditions and requirements of the Outpatient Clinic generally obtain research results. The products provided by the clinic have already exceeded its standards, which is one example of the existence of a physiotherapy clinic, which is one of the advantages of the clinic. Nevertheless, these products have some weaknesses, including a lack of general practitioners who practice daily and a short operation schedule. Similarly, for support services, clinics suffered several obstacles, including many laboratory reagent stocks that expired due to low laboratory inspection demand and then experienced empty stocks of medicines and used medical materials due to the lack of reserve funds before the BPJS capitation fund was paid each month.

Price

Price is the amount of money used as a means of exchange to buy goods or services. The price can also determine the product's value in the buyer's mind (Nurhayaty, 2022). According to Fandy Tjiptono (2015) in Purbohastuti, 2021, some of the pricing strategies used by companies to determine the price of their products include, firstly, a new product pricing strategy, that is, a strategy used by a company to determine a product price to be sold to the market; the second is a mixed product price strategy, which is a strategy that a company uses to determine the price of a frequently changing product as part of a product mix. The third is a price adjustment strategy, which the company uses to adjust the base price to an often changing situation and for different consumers.

Establishing a low service rate is not necessarily a good strategy because it can result in losses to healthcare facilities, so it requires proper calculation. The price of the service should not exceed the market price. Therefore, price observation should be done before the product enters the market. If the service is cheaper, the patient will be more likely to choose the fax. (Arismen et al., 2019).

Service rates at Mabarrot AlMustasyfa Clinic for non-JKN patient care are generally relatively high compared to those at other private clinics. This is adjusted to the burden of clinical expenditures, including purchasing stocks of medicines with relatively expensive brands. Since cooperating with BPJS Health, the operational financing of JKN patient health services is indirectly subsidised by the JKN's income capitation. So, the clinic needs to prepare good quality and cost control strategies so that the income of the non-JKN patient and JKN patient can suffice the expenditure burden.

Promotion

Promotion is part of a marketing mix that includes decisions and actions to create a positive relationship between supplier and end user. As Isoraite (2016) described, promotion means delivering persuasive information to customers about the product the seller or producer offers. Promotion is a type of marketing communication intended to disseminate information, influence, and encourage the target market to receive, buy, and be loyal to the goods sold by the company concerned. Businesses can use various promotional media, depending on the product type. Some are advertising, sales promotion, publicity and public relations, and direct marketing. One of the important parameters to measure the promotion is the level of advertising profitability of competitors and their publicity.

According to Kotler et al. (2019), a promotion mix, or a mix of promotion, consists of seven marketing communication models: advertising, sales promotion, events and experiences, publicity and public relations, online and social media marketing, and personal sales. According to Hermawan (2018), promotion is all actions aimed at communicating or delivering a product to the target market to provide information about the privilege, utility, and, most importantly, its existence to change perceptions and encourage purchases.

Mabarrot AlMustasyfa Clinic promotes the service's product through social media and to some institutions, such as educational institutions and other community institutions. The clinic carries out promotions targeting residents around Ujungpangkah and its surroundings, both children and adults. The marketing department promotes through social media as a medical analyst. The target of this promotion is a society that is sensitive to information technology through several applications such as Facebook and Instagram. Some information was provided to health education, such as service products, service schedules, registration flows, and JKN information, including how to transfer participation.

Direct promotions to the community are carried out periodically in some places, such as schools and gatherings of community institutions. The form of promotion is socialisation and practice of health education that, at the same time, provides information related to the excellence of clinical services and invites the community to transfer JKN participation. Clinics socialise and form teams to help transfer JKN participants to clinics through mobile JKN.

Promotion efforts carried out by the clinic are not only for health promotion but also to increase the number of JKN clinic participants. Based on the results of interviews with the head of the clinic, the reasons for patients who register as JKN participants at the Mabarrot AlMustasyfa clinic are that the

majority consider that the service at the clinic is faster, does not need to queue for long and also because the location of the clinic is closer to the patient's home.

Place

A combination of marketing strategies includes four marketing components, one of which is a place element, or in some literature, one of the distribution aspects. One of the critical factors affecting the success of a service is the location of the facility, as the area is strongly related to the potential market of the service provider (Mas'ari et al., 2020).

According to Nitisemito, a distribution channel is the organisation of a distributor or distributor that channels or delivers goods or services from a producer to a consumer. A marketing channel is a group of organisations that work together to help make goods and services available for use or consumption by consumers or business users. Two very different distribution channels are the first for industrial goods and the second for consumer goods. The consumption channel has three distribution chains: the first from factory to consumer, the second from small merchants to consumers, and the third from wholesaler or prominent merchant to the consumer. (Dewi et al., 2021)

Demographically, the Mabarro AlMustasyfa Clinic is located in the centre of the Ujungpangkah district. Its position at the crossroads of the main highway makes it very strategic as a primary clinic for the community of the Ujungpangkah district and its surroundings.

People

The people element relates to resource planning, job specification, job description, recruitment, employee selection, staff training, and job motivation. Human Resource Planning (HRP) is the first function to be implemented in an organisation. HRP planning is the specific measures taken by management to ensure the availability of the right workforce to occupy the correct positions, posts, and jobs at the right time.

Human resource management requires work training and development to perform consistently with the job classification. Training is any attempt to improve an employee's performance in a particular job that they have or is related to their job. Training should typically consist of learning experiences, be a planned organisational activity, and be designed to meet the needs successfully identified. (Wiliandari, 2018)

The research results have been obtained, and the number of people owned by the Mabarro AlMustasyfa Clinic currently reaches 22 people. This large number is not enough to provide the services desired by the community. Mabarro AlMustasyfa Clinic still lacks resources. Given the requirements for spending stocks of certain medicines, assistant pharmacists must include a license to practice as a pharmacist assistant. Health workers like general practitioners in the clinic often have turnover, so not

many general doctors last longer for practice in the clinic. Frequently changing general doctor schedules can also affect public confidence.

Process

The corporate approach to transforming resources into goods and services is a process or transformation strategy. The objective of the process strategy is to make the production of goods and services meet the requirements and specifications of the customer product and remain within the cost and other management limits. The chosen process will affect the product's efficiency, production, cost flexibility, and quality. Therefore, many business strategies are determined during this decision-making process. In the health sector, the process covers all the services from registration until the patient leaves the clinic. Efficient and non-confusing processes will improve the patient's experience. It covers the speed of service, the accuracy of appointments, and the clear and accessible procedures for the patient to understand. (Nurhayaty, 2022)

The regulations in force implement all the service and management processes at the Mabarro AlMustasyfa Clinic; this is the implementation of the results of the clinic accreditation activities that have obtained the full results before. The accreditation is also a prerequisite for cooperation with BPJS Health. According to the requirements of the accreditations, the already accredited clinics will be evaluated every semester by the Gresik Regency Health department and in line with the requirements requested by BPJS Health. The service process carried out by the regulations will increase the patient's or community's confidence and interest in taking medication to the Mabarro AlMustasyfa Clinic.

Physical Facility

Physical evidence can directly influence a customer's decision to buy and use the goods and services offered. Physical evidence can explain to customers where and how the service companies do the service, satisfy customers, and improve their perception of the quality of the service. The component of the physical means includes the physical environment, namely buildings, equipment, accessories, logos, colours, and other elements combined with the services offered, such as tickets, envelopes, labels, etc. (Pandora, 2020)

The physical facilities owned by the Mabarro AlMustasyfa Clinic are considered sufficient and able to meet the needs of the community of Ujungpangkah and its surroundings for health services. The patient's family complains about the lack of public facilities, such as toilets with inadequate clothes and middle roofs of buildings.

DISCUSSION

The health service industry is one of the public sector industries growing and developing rapidly. The community's needs and demands for optimal health services from primary health services such as

clinics tend to increase and change. This phenomenon is challenging for clinics to develop service quality and create innovations and strategies to obtain or retain customers/patients. Formulating the right marketing strategy for JKN program products is one effort to face competition. (Dewi, 2018)

Implementing the JKN system has significantly changed private clinics' health care and financing systems. Applying the capitation payment system to health services in clinics aims to encourage cost-effective care, improve preventive and proactive management, improve service coordination, and optimise public health (Muhammad Syukran, 2023). However, this system could raise particular concerns for private clinics as it could have a clinical budget deficit. The primary goal of using the JKN programme is to grow JKN participation in clinics and balance it with improved quality of service.

**Table 1. Number of JKN participants in private clinics (Nahdlatul Ulama Foundation)
Regency of Gresik**

No	Name of Clinic	Year of cooperation	Number of JKN participants per September 2024
1.	Mabarrot Wringinanom Clinic	2018	6.659
2.	Mabarrot Hasyimiyah Manyar Clinic	2018	1.276
3.	Muslimat Ancab Bungah Clinic	2022	2.006
4.	Mabarrot Husada Driyorejo Clinic	2023	1.973
5.	An Nahdlah Dukun Clinic	2023	347
6.	Mabarrot AlMustasyfa Ujungpangkah Clinic	2024	1.285
7.	Mabarrot Menganti Clinic	2024	132
8.	Mabarrot Panceng Clinic	2024	183

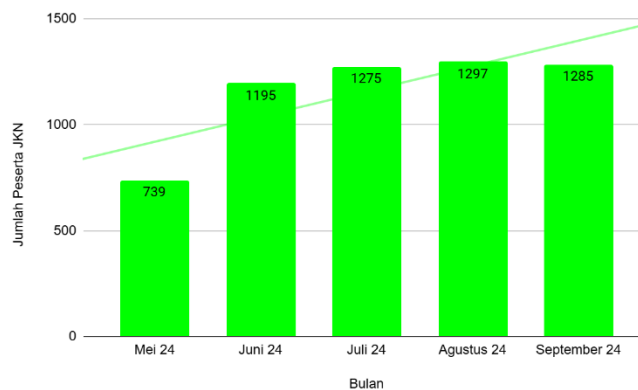


Figure 1. Changes in the number of participants of JKN at Mabarrot AlMustasyfa Clinic over the last 5 months

Table 1 shows the number of JKN participants registered at eight clinics named for the Nahdlatul Ulama (NU) Foundation in Gresik as of September 3, 2024. The list of clinics in the table is scattered across several districts in Gresik. The table shows that the total number of participants in the Mabarrot AlMustasyfa Clinic is quite large compared to other clinics that also started cooperation with BPJS Health in 2024. Based on Figure 1 above, Mabarrot AlMustasyfa Clinic has experienced a significant increase in visitors to the JKN. However, the average growth of the number of participants in the clinic is still low.

JKN registered at the clinic since May (Fig. 1) are participants who independently registered/transferred their membership to the clinic and were assigned by the clinic team with informed consent. Participants use the JKN mobile application to transfer their membership at the clinic independently. These participants previously received information related to JKN from the clinic's health promotion programme. These participants include new patients and old patients who have been treated at the clinic. Meanwhile, participants registered/transferred by the clinic health team are mostly elderly groups who do not understand the Mobile JKN application. These participants are the target of periodic socialisation in several villages in the Ujungpangkah district.

Gresik is known to be one of the areas with industrial factories and many inhabitants, especially the citizens of Nahdliyin (NU). However, the condition does not have a linear relationship to the growth of the number of participants in JKN at the NU Foundation Clinic from 2018 to 2024. The Gresik region should have great potential to increase the number of JKN participants in clinical health facilities. Therefore, the Private Clinic of NU Foundation Gresik, in particular, Mabarrot AlMustasyfa Clinic, needs to identify problems and evaluate existing strategies so that they can be used as creators of new strategies to increase the growth of the number of participants.

The marketing mix strategy of Mabarrot AlMustasyfa Clinic healthcare services that management can implement to its goals and survive the current era of JKN is:

1. Product
 - a. Maintain the quality of services available in the clinic to improve patient satisfaction by maximising the use of services for JKN registered participants and monitoring quality and cost control.
 - b. Planning to change the clinic's operating license to an inpatient clinic that provides 24-hour services and emergency care accompanied by maternity services.
 - c. Carefully planning pharmaceutical and logistical needs so that the existing stock fits the forest.
2. Price
 - a. Adjust the service rates for non-JKN patients to the applicable unit costs and calculations of usable goods so that service subsidies are not required.
 - b. Recalculate the operational needs of JKN patients adjusted to the monthly capitation income, considering quality and cost controls to ensure effective and efficient patient services.
3. Promotion
 - a. Increase the promotion of clinical health services products either through social media or directly to all layers of the community by taking advantage of the forum owned by the NU Foundation in the district of Ujungpangkah
 - b. Forming teams and doing door-to-door to several community groups for socialisation and helping to transfer the participation of JKN through mobile JKN participants to Mabarrot AlMustasyfa Clinic

- c. Bring the BPJS car around to help solve the data problems of JKN Clinic participants
4. Place

The location of Mabarrot AlMustasyfa Ujungpangkah Clinic is very strategic, as it is in the district's centre.
5. People
 - a. To support the creation of good quality service, people of the Clinic are regularly allowed to attend training, workshops, and seminars every year to follow the developments of information and technology and its knowledge can be applied and applied in the clinic
 - b. Recruit a pharmacist assistant to meet the needs of the pharmacy service so that it can help the service and can provide more and more varied stock of medicines
6. Process
 - a. Planning for re-accreditation as a preparation to take care of the licensing of the inpatient clinic
 - b. Improve the leadership capabilities of each head of department in the management of the clinic to enhance good cooperation
 - c. Management performs evaluations and changes to the regulations in force in all departments of service, adapted to current information, technological, and policy developments
 - d. All people in every field can implement all the regulations well so that it can add public confidence and satisfaction to the treatment at the clinic
 - e. Cooperate with local primary healthcare, Puskesmas, and other private clinics to strengthen patient service.
7. Physical Facility
 - a. Implement efforts to improve the facilities and physical supplies to meet the needs of the road care services as well as future inpatient clinic
 - b. Taking advantage of cooperation with third parties to help fund the rehabilitation of the physical facilities of the clinic, whether it be district or local private companies

CONCLUSION

Based on the results of the research, it was concluded that overall, the implementation of the marketing mix strategy at Mabarrot AlMustasyfa Clinic in the era of JKN included the following: maximise the use of services in clinics as products and make efforts to improve services according to the community's needs, be efficient and make the right tariff policy, increase promotional efforts through social media and directly to the public, and implement efforts to improve healthcare facilities to provide comfort to patients.

Mabarrot AlMustasyfa Clinic still has the potential to provide quality services to patients and continue to grow in the JKN era. Some suggestions that can be made are: Clinic service management must be more sensitive to the needs of the wider community; a marketing team consisting of people who are committed outside the community clinic must be formed to accelerate the promotion of the

strategy; and the Clinic Foundation must increase its support and commitment to implementing all planned strategies.

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