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SWOT Analysis of the Marketing Mix Strategy of Integrated Heart Services of PKU Muhammadiyah Gamping Hospital in the Era of National Health Insurance

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ABSTRACT

Keywords: marketing	The referral system in the National Health Insurance policy
mix strategy, integrated	is a challenge for class B hospitals. This research aims to
heart service, SWOT	analyze the marketing mix strategy for Integrated Heart
analysis.	Service carried out by the PKU Muhammadiyah Gamping
	Hospital in the National Health Insurance era. The research
	approach used is qualitative with a case study type of
	research. The subjects of this research are internal hospital
	informants and were selected based on purposive sampling
	criteria, namely those related to the marketing strategy of the
	hospital's superior services. Based on the results of the
	SWOT analysis, an alternative strategy was obtained,
	namely a growth-oriented strategy. This strategy maximizes
	the strengths you have to take advantage of existing
	opportunities or can also be called an SO (strength-
	opportunity) strategy. The strategies resulting from the
	SWOT analysis are improving human resources, adding
	services, developing facilities and infrastructure, increasing
	promotions, collaborating, improving IT systems, providing
	HR training and studies, and providing appropriate
	remuneration. It is hoped that the results of this research can
	be used as a consideration for strategic decisions for the
	Cardiac Vascular Center at PKU Muhammadiyah Gamping
	Hospital and for other researchers to make strategic priorities
	according to hospital needs.

Introduction

The external environment of the business is one of the things that must be considered because it will be able to affect the growth of an organization such as a hospital. In Indonesia, hospitals experience global competition with various competitive and challenging situations, such as government policies, namely the implementation of National Health Insurance (JKN), national/international accreditation, and the development of information technology such as digital hospitals that require hospitals to continue to make changes. In 2015, the World Health Organization (WHO) at its Geneva

meeting announced that by 2030 the world community will be covered by the health insurance of each country.

Health insurance is a means of financing expenses for a person's health care. (Berchick et al., 2019). In the JKN era that began in 2014, hospitals in Indonesia must continue to improve themselves so that they remain the hospital of choice for people who need health services. (Karmawan, 2016).

The implementation of the overall health insurance policy on the one hand will have a positive impact, namely increasing access and the number of public visits to health care facilities, but on the other hand, this policy has also drained large resources and requires intensive supervision. (Irwandy & Sjaaf, 2018). For hospitals, the JKN program has had an impact on major changes in the service and financing system. (Indupurnahayu et al., 2021). One of the changes to the service system is the implementation of a patient referral system in stages from primary health services to referral health services.

The implementation of JKN is a challenge for hospitals. This is because there are rules in the implementation of JKN that must be followed by hospitals that collaborate with BPJS Kesehatan. One of the rules that is a challenge for hospitals is the tiered referral system. The implementation of this referral system is an effort to implement quality control and cost control to reduce unnecessary service costs by increasing the feasibility and efficiency of services to obtain quality services at an efficient cost. (Ratnasari, 2017). In addition, the purpose of the tiered referral system is also to strengthen primary health services that prioritize promotive and preventive, the goal is to realize health-oriented development through community empowerment, Germas culture, and cross-sector movements (Ministry of Health of the Republic of Indonesia, 2020).

In its implementation, this tiered referral system starts from primary health services and is passed on to the secondary and tertiary service levels which can only be provided if there is a referral from primary or secondary services. (Primasari, 2015). According to BPJS Kesehatan, class D hospitals are included in the first-level (primary) health services (BPJS Kesehatan, 2022). Meanwhile, class C hospitals are included in second-level (secondary) referral facilities and class B and A hospitals are included in advanced (tertiary) referral health facilities (Fitriadi et al., 2023).

In the era of National Health Insurance, class B hospitals as advanced referral hospitals experienced a decrease in visits of JKN patients because JKN patients will be referred to hospitals with classes below them, namely class D or C first (Nugroho et al., 2017). This is experienced by class B hospitals such as Dr. Pringadi Hospital which has experienced a decrease in the number of patients by up to 40 percent and Haji Medan Hospital which has experienced a decrease in revenue of up to Rp1.5 billion due to the existence of a tiered referral system (Indonesian Health Policy, 2019). This is also experienced by Bangil Hospital, which has experienced a decrease in patients by 40-50 percent since the increase in hospital class from class C to class B. With these conditions, class B hospitals must continue to make efforts to increase the number of patients so that hospital income does not decrease.

To face the JKN era, hospital marketing is needed that increase hospital revenue by increasing the number of patient visits. The purpose of hospital marketing is to learn and understand the needs and desires of prospective patients to meet these needs with the highest standards. (Radu et al., 2017).

Marketing strategy is the main approach that will be used by business units in achieving what has been determined in advance, which contains the main decisions regarding the target market, product placement, the market of the marketing mix, and the level of marketing costs required. Likewise with hospitals, to be able to compete in the present and the future, they must be able to make the right marketing strategy. This strategy is needed to be able to increase competitiveness among similar companies. The marketing mix is included in one of the marketing strategies. A marketing mix strategy is important for a company because the marketing mix is a main consideration for consumers in making decisions about whether to buy or rent a product or service offered by the company. (Saleh & Miah Said, 2019). The determination of the strategy requires planning aspects that include assessing the strengths, weaknesses, opportunities, and threats that an organization has. (Saputro et al., 2014). According to (Zia et al., 2018), one of the efforts to find the right marketing strategy for hospitals is to conduct a SWOT analysis.

The general purpose of this study is to examine the marketing mix strategy of integrated heart services carried out at PKU Muhammadiyah Gamping Hospital. The specific objectives of this study are:

- 1. Examining the strength of integrated heart services at PKU Muhammadiyah Gamping Hospital.
- 2. Examining the weaknesses of integrated heart services at PKU Muhammadiyah Gamping Hospital.
- 3. Examining the opportunity of integrated heart services at PKU Muhammadiyah Gamping Hospital.
- 4. Examining the threat of integrated heart services at PKU Muhammadiyah Gamping Hospital.

Method

This type of research is qualitative research with a case study design where this research aims to reveal in detail the phenomenon of strengths, weaknesses, opportunities, and threats that exist in the Integrated Heart Service of PKU Muhammadiyah Gamping Hospital today so from the results of the analysis it will be concluded about how the marketing strategy that should be carried out by PKU Muhammadiyah Gamping Hospital Integrated Heart Service in the era of National Health Insurance. Qualitative research is research that tries to understand phenomena in their natural order and context (the real world is not a laboratory) and does not try to manipulate the observed phenomena one of its characteristics is that it must involve humans as participants or respondents, the goal is to explore and understand the meaning of different truths by different people (Sarosa, 2021). Research with a case study design is an empirical inquiry research that delves into

a phenomenon in real life (Yusriani, 2022). The purpose of the case study research is to study intensively the background of the current situation of a social unit and environmental interactions.

Location and Time of Research

This research will be carried out at PKU Muhammadiyah Gamping Hospital. The implementation of the research will begin in February 2024.

Research instruments and tools

The instrument that will be used in this study is in the form of interview guidelines and recorded using a recording device. Interview guidelines are used as a reference to explore information through in-depth interviews. The interview guidelines are created by the researcher himself. The research tool that will be used to record the interview is a recording tool.

Data Collection Techniques

The data collection technique used in this study is interviews. Information was obtained by conducting in-depth interviews conducted by researchers with selected internal informants of PKU Muhammadiyah Gamping Hospital. The informants were selected using purposive sampling as the research subject. In qualitative research, researchers prioritize the selection of samples that are expected or suspected to be able to provide data and information relevant to the research conducted (purposive). The purposive sampling criteria used to select informants are related to the marketing strategy of Integrated Heart Service PKU Muhammadiyah Gamping Hospital and are permanent employees who have worked for one year. The marketing strategy of the Integrated Heart Service of PKU Muhammadiyah Gamping Hospital is not only the marketing part but also involves the service, finance, and also the part related to BPJS Kesehatan, namely the medical record section. Informants also include various ranks of positions. In addition, to maintain the quality of qualitative research (including validity and reliability), triangulation needs to be carried out. The triangulation carried out is data triangulation where data is collected and used from various sources. In this study, triangulation of data was obtained from several patients/families of patients.

Data Validity

One of the techniques for checking the validity of qualitative data is by testing credibility. In qualitative research, the data is declared credible if there is a similarity between what the researcher reports and what happens to the object being studied. (Mekarisce, 2020). One of the credibility tests is by triangulation. Triangulation is defined as data-checking activities, one of which is through various sources. In this study, triangulation was carried out with various sources, and triangulation of data was obtained from several patients/patients' families.

Results and Discussion

In the findings of the study, the results of research that have been carried out by researchers are explained regarding the SWOT Analysis of the Marketing Mix Strategy of Integrated Heart Services of PKU Muhammadiyah Gamping Hospital in the National

Health Insurance Era. The researcher conducted interviews with respondents using a recording tool on a smartphone and conducted them in various locations or rooms according to the respondents' agreement. Some prospective patient-waiting respondents refused to be interviewed, but in the end, the researcher still got five patient-waiting respondents by offering to other patient-waiting respondents. Respondents were able to cooperate well with researchers. Able to provide clear, complete, and open information so that researchers are very helpful in the process of compiling research results. From the results of the interview, the researcher obtained data that will be analyzed using SWOT Analysis.

SWOT Analysis

Furthermore, from the findings of the marketing mix above, the strengths, weaknesses, opportunities, and threats of the Integrated Heart Service of PKU Muhammadiyah Gamping Hospital can be analyzed. SWOT analysis was carried out to identify various factors systematically to formulate the Integrated Heart Service strategy of PKU Muhammadiyah Gamping Hospital. The following are the strengths, weaknesses, opportunities, and threat factors:

1) Strength

- a) Product variables have strengths, namely quality human resources, complete services, the image of an Islamic hospital and gaining the trust of patients, primary PCI services, cooperation with BPJS, and 24-hour telephone access services for referrals from other hospitals.
- b) Price variables have the strength of affordable prices, discounts on certain events, there are various ways to pay.
- c) The place variant has strengths, namely the strategic location of the hospital and the centralized Integrated Heart Service area.
- d) Promotional variables have the power of digital promotion and establishing relationships with other institutions.
- e) The physical evidence variant has strength, namely interior design that meets the aspects of beauty and safety, as well as the appearance of officers by hospital rules.
- f) The variables of people have strengths, namely expert and certified human resources, training for officers, and remuneration by the level of risk and expertise.
- g) Process variables have the strength, namely the same patient service process and IT support, namely the EMR system and mobile link programming.
- 2) Weakness
 - a) The product variability has weaknesses, namely the service of the Integrated Heart Service PKU Muhammadiyah Gamping Hospital has no different service between one officer and another, especially in the ICCU section there are still those who have not provided post-service information.
 - b) The price variable has a weakness, namely the price list that is only explained when going to perform service actions so that patients cannot access the price list.

- c) The promotion variable has a weakness, namely that it still has not developed promotions outside of Muhammadiyah Charity and hospitals and first-level health facilities around PKU Muhammadiyah Gamping Hospital.
- d) Process variables have a weakness, namely IT system support that still needs improvement/development.
- 3) Opportunity
 - a) The number of hospitals that have integrated cardiac services is still small in the Special Region of Yogyakarta and its surroundings
 - b) no hospital with Integrated Heart Services has access close to major roads and on the intercity route (Jogia-Central Java) other than PKU Muhammadiyah Gamping Hospital
 - c) The number of patients with heart problems in the Special Region of Yogyakarta is high.
 - d) The high number of heart patients at Sardjito Hospital creates an opportunity for PKU Muhammadiyah Gamping Hospital due to the insufficient capacity of Sardjito Hospital.
 - e) Many class C and D hospitals and first-level health facilities around the PKU Muhammadiyah Gamping Hospital area can become referral hospitals for Integrated Heart Services of PKU Muhammadiyah Gamping Hospital.
 - f) The number of Muhammadiyah residents and charities in Yogyakarta provides many opportunities for Integrated Heart Services of PKU Muhammadiyah Gamping Hospital to promote its services.
- 4) Threat
 - a) The number of class B hospitals in the Special Region of Yogyakarta can grow so that other class B hospitals can have Integrated Heart Services as well.
 - b) Cooperation with BPJS Kesehatan can be a threat to the Integrated Heart Service RS. PKU Muhammadiyah Gamping because the policy may change at any time.
 - c) The low purchasing power of the people of Yogyakarta is a threat to the Integrated Heart Service PKU Muhammadiyah Gamping Hospital to get general patients.

Alternative strategies resulting from SWOT analysis are presented in Table 1 below.

	Table1 SWOT Matrix	
SW	 Strength Quality human resources Complete service Islamic image of the hospital Collaborate with BPJS Health Affordable prices Strategic location and centralized area 	 Weakness 1. Services at Integrated Heart Service are the difference between one officer and another 2. Patients cannot access the price list 3. Promotion for the public has not yet been carried out, limited to Muhammadiyah Charity

0		7. 8. 9.	establishing relationships with other agencies Interior design that meets aspects of beauty and safety, as well as the appearance of the staff that meets hospital standards	4.	Business and hospitals and health facilities around the PKU Muhammadiyah Gamping Hospital IT system support that still needs improvement and development
1.	Opportunity The number of Integrated Heart Services in DI	1.	SO Strategy Improve the quality and quantity of human resources		
2.	Yogyakarta is still small There are no hospitals	2.	Increase the number of services and expand the Integrated Heart Service area		
	with Integrated Heart Service located on major inter-city roads	3.	Adding facilities and infrastructure in the Integrated Heart Service area Increase digital promotions		
3.	(Yogyakarta-Jateng) The number of heart patients is high in the	4. 5.	Increase digital promotions and direct promotions Collaborate with private insurance companies and	1.	WO Strategy Provide a price list that is easily accessible to
4.	Yogyakarta area The carrying capacity of RSUP Dr. Sardjito is lacking		establish relationships with large institutions, not only Muhammadiyah-owned	2. 3.	patients Increase promotions Improve IT systems
5.	There are many class C and D hospitals as well as one health facility near PKU	6.	institutions. Improve the existing IT system and develop mobile links and the hospital		
6.	Muhammadiyah Gamping Hospital The number of	7.	website. Conduct training and provide study opportunities for HR		
0.	Muhammadiyah residents and charities in DI Yogyakarta	8.	Provide remuneration by HR responsibilities, risks, and expertise		
	Threat		ST Strategy		
1.	Class B hospitals in	1.	Improve the quality and		WT Strategy
	DIY that can develop and have new		quantity of Integrated Heart Services		tablish relationships with
	Integrated Heart	2.	Create service differentiation		spitals and health facilities
	Services.	3.	Improve good relations and		ound PKU Muhammadiyah Imping Hospital.
2.	BPJS Health policies		coordination with BPJS	00	imping mospitui.
·	can change at any time		Health		

3.	The low purchasing power of the people of DI Yogyakarta poses a threat to the Integrated Heart Service of PKU Muhammadiyah Gamping Hospital getting general patients. Growth of hospitals in DI Yogyakarta	4.	Establish good relationships with the surrounding community so that loyal patients can choose Integrated Heart Service PKU Gamping		
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The situation of the position of Integrated Heart Service of PKU Muhammadiyah Gamping Hospital can be seen in the following Figure 1.

Oppor	tunity
 WO Strategy Provide a price list that is easily accessible to patients Increase promotions Improve IT systems 	 SO Strategy Improve the quality and quantity of human resources Increase the number of services and expand the Integrated Heart Service area Adding facilities and infrastructure in the Integrated Heart Service area Increase digital promotions and direct promotions Collaborate with private insurance companies and establish relationships with large institutions, not only Muhammadiyah-owned institutions. Improve the existing IT system and develop mobile links and the hospital website. Conduct training and provide study opportunities for HR Provide remuneration in accordance with HR responsibilities, risks and expertise
Weakness	Strength
WT Strategy Establish relationships with hospitals and health facilities around PKU Muhammadiyah Gamping Hospital	 ST Strategy Improve the quality and quantity of Integrated Heart Services Create service differentiation Improve good relations and coordination with BPJS Health Establish good relationships with the surrounding community so that loyal patients can choose Integrated Heart Service PKU Gamping
Thr	reat

Figure 1 SWOT analysis diagram

Based on the results of the SWOT analysis above, it can be compared that there are more strengths than weaknesses and opportunities more than threats. The position of the Integrated Heart Service of PKU Muhammadiyah Gamping Hospital is in Quadrant 1 where this situation is advantageous for Integrated Heart Service Muhammadiyah Gamping Hospital because it has opportunities and strengths so that it can take advantage of the existing opportunities. The strategy that must be implemented in this condition is to support aggressive growth policies (growth-oriented strategy).

Based on this situation, the Integrated Heart Service of PKU Muhammadiyah Gamping Hospital determines a strategy that can take advantage of existing opportunities from outside by considering its strengths. The strength of the Integrated Heart Service of PKU Muhammadiyah Gamping Hospital can be used as a variable that can be controlled by hospitals in taking advantage of opportunities. The following are alternative strategies that can be carried out by the Integrated Heart Service of PKU Muhammadiyah Gamping Hospital, which are as follows:

Improving the quality and quantity of Human Resources

Human Resources (HR) is an important player for services. The strategy for strengthening a company must increase its human resources. In research conducted by (Elvana et al., 2022), the most important aggressive growth strategy is to consider human resources such as adding HR standardization strategies to realize competent human resources, maintain the competence of hospitals, maintain and improve human resources by conducting education and training periodically, optimizing reliable human resources (Elvana et al., 2022).

There are still few hospitals that have Integrated Heart Services and Integrated Heart Services PKU Muhammadiyah Gamping Hospital has human resources with specialist doctors, subspecialists, and nurses who have met the number of available beds, so a strategic effort that can be carried out by Integrated Heart Service PKU Muhammadiyah Gamping Hospital to take advantage of the existing opportunities, namely by increasing the number of doctors and nurses as well as non-medical officers. However, to be able to continue to improve the quality of services, it is not only increasing the number of human resources but also improving the quality of human resources, namely by providing further study opportunities for specialist doctors and nurses. In addition, routinely provide training for officers so that the services provided are even better. According to Suyadi (2014), improving the quality of services with strategies to improve and develop existing facilities and infrastructure, as well as holding training specifically for doctors, nurses, and other workers to improve the quality of human resources (Fentiana & Ginting, 2020).

Increase the number of services and expand the Integrated Heart Service area.

The high number of heart patients in the Special Region of Yogyakarta and the insufficient capacity of patients at Dr. Sardjito Hospital can be used for the Integrated Heart Service of PKU Muhammadiyah Gamping Hospital in getting patients. The strategy that can be done is to increase the number of services that are more varied and expand the Integrated Heart Service service area so that the capacity can meet the needs of patients.

In research conducted by (Dewi, 2023), one of the aggressive growth strategies carried out is to develop telemedicine services by involving doctors.

Developing facilities and infrastructure in the Integrated Heart Service area

The increase in the number of services and service areas of Integrated Heart Service PKU Muhammadiyah Gamping Hospital should be balanced with the improvement of facilities and infrastructure as physical evidence to support these services. The purpose of developing these facilities and infrastructure will be satisfaction for patients and visitors. Research conducted by (Mulyasari et al., 2020), an aggressive development strategy or SO (strength-opportunity) strategy, one of which is optimizing the infrastructure facilities owned by the hospital, this will foster customer satisfaction with the services provided and of course will also have an impact on customer loyalty to the hospital.

Improving digital promotion and in-person promotion

The dissemination of information about the Integrated Heart Service service of PKU Muhammadiyah Gamping Hospital must be improved. This strategic step is sought so that the service remains superior to other competitors. Digital promotion that has been carried out through social media is a good thing to do in the current digital marketing era and needs to be developed such as optimizing the website so that customers or patients can access information more easily. The existence of digital promotions makes potential customers will see the image of the hospital. According to (Dewi, 2023), one of the SO strategies carried out for promotion is to develop marketing digitalization by utilizing the hospital's brand image.

Strategies in promotion are not only digital but also need to be promoted in person. There is an opportunity, namely many class C and D hospitals and health facilities near PKU Muhammadiyah Gamping Hospital can be used as a purpose to promote Integrated Heart Services of PKU Muhammadiyah Gamping Hospital so that the hospital and health facilities can refer patients to the Integrated Heart Service PKU Muhammadiyah Gamping Hospital. The large number of Muhammadiyah residents and charities in DI Yogyakarta and its surroundings can also be an opportunity that can be used to become a customer for Integrated Heart Service PKU Muhammadiyah Gamping Hospital. The dissemination of information through WhatsApp groups that has been carried out by PKU Muhammadiyah Gamping Hospital must continue to be carried out.

Cooperate with private insurance companies and establish relationships with large institutions, not only Muhammadiyah-owned agencies.

According to research conducted by (Elvana et al., 2022), the SO strategy carried out is to strengthen cooperation and establish cooperation with the government and private companies where this strategy is a market penetration strategy that aims to achieve the mission of building networks or alliances. By strengthening and establishing cooperation with Integrated Heart Services, PKU Muhammadiyah Gamping Hospital can build a network. Insurances that have collaborated with PKU Muhammadiyah Gamping Hospital must continue to maintain their relationship and start collaborating with other private insurances to attract patients who use other private insurance. This is so that the Integrated Heart Service PKU Muhammadiyah Gamping Hospital does not only depend on patients who use BPJS Kesehatan. In addition, the Integrated Heart Service PKU Muhammadiyah Gamping Hospital also needs to improve relations with other government and private institutions, not only Muhammadiyah agencies, the goal is to expand the network of Integrated Heart Service PKU Muhammadiyah Gamping Hospital so that there will be more patients who come.

Improve the existing IT system and develop mobile links and hospital websites.

The IT system supporting the Integrated Heart Service of PKU Muhammadiyah Gamping Hospital has become an advantage for this service because the IT system in the form of EMR makes it easier for officers to update the patient's health status because this system is integrated it can be easily accessed by hospital officers. This system needs to be continuously improved and developed because it still often experiences errors in data input and internet connections that are sometimes problematic. In addition, the development of IT systems, websites, and mobile links also need to be developed to make it easier for users to access them. Mastari's research (2020), the aggressive growth strategy carried out is to provide and support technology-based infrastructure development. For this reason, the importance of today's technology needs, so that a company will excel, one of which is with the support of technology.

Conduct training and provide study opportunities for HR.

The Integrated Heart Service of PKU Muhammadiyah Gamping Hospital is currently the only superior service owned by PKU Muhammadiyah Gamping Hospital. For this reason, as a superior service, human resource development needs to continue to be carried out so as not to lose to other competitors. So it is necessary to carry out routine training that will continue to improve the quality of human resources. Study opportunities also need to be carried out for doctors so that they will be more expert and the ability that can be done by Integrated Heart Service PKU Muhammadiyah Gamping Hospital is also increasing.

Provide remuneration according to the responsibilities, risks, and expertise of HR.

An aggressive growth strategy not only focuses on increasing customers but also needs to maintain and retain good human resources. Remuneration is one of the things that can increase human resource loyalty to hospitals. Remuneration that is by responsibilities, risks, and expertise will make the staff feel more valued and will create a good relationship with the hospital.

Some of these alternative strategies have been determined by previous researchers by the findings of the SWOT analysis conducted by previous researchers. The situation and conditions faced by the Integrated Heart Service of PKU Muhammadiyah Gamping Hospital are almost the same as the previous researchers' research place, but there are new things that have not happened in previous studies. This means that research on marketing mix strategies with SWOT analysis is still an interesting topic to research.

The strength of this study is the topic of corporate strategy analyzed with SWOT analysis is a topic that always brings new things because events in the company's exterior, in this case, the hospital's condition are constantly changing. Meanwhile, to be able to

survive, hospitals must understand their strengths and weaknesses to be able to take advantage of existing opportunities and avoid existing threats. So that the results of this study can be a reference for hospitals with similar conditions, especially for hospitals that have integrated cardiac services as the hospital's flagship service.

Conclusion

The conclusion that can be drawn from the results of this study is that the Integrated Heart Service of PKU Muhammadiyah Gamping Hospital has several strengths, weaknesses, opportunities, and threats that need to be considered for future development. Its strength factors include quality human resources, complete services, an Islamic hospital image, cooperation with BPJS Kesehatan, affordable prices, strategic locations, effective digital promotion, and beautiful and safe interior facilities. In addition, support from information technology systems such as EMR and mobile applications is also an advantage in itself.

However, several weaknesses need to be improved, such as the lack of uniform service between officers, the inability of patients to access the price list, promotions that are still limited to the Muhammadiyah environment, and IT support that still needs further development. Based on the SWOT analysis, strategies that can be carried out include improving the quality and quantity of human resources, expanding Integrated Heart Service, developing facilities and infrastructure, increasing promotions both digital and direct, expanding cooperation with private insurance, and improving IT systems. Training and study opportunities for human resources, as well as the provision of remuneration by responsibilities, risks, and expertise also need to be considered to improve the quality of services in the future.

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