

The Effect of Financial Planning, Budgeting and Estimation in the Business Plan

*Financial Planning,
Budgeting and
Estimation*

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ABSTRACT

Hospital financial planning is basically a process of analysis, policy and projection that aims to help organizations achieve financial success. Budgeting is needed to allocate costs to certain activities that have been planned for a predetermined period of time. In addition, estimation is used as a systematic assessment tool for the success and/or failure of a policy or program in achieving the goals and objectives that have been set because estimation is an activity to track business performance whether it is in accordance with expectations or not. However, the lack of employee understanding of financial planning, budgeting and estimation has an impact on the efficiency and effectiveness of fund management. In addition, the lack of access to accurate financial data is a challenge in decision making. Therefore, training and socialization are very important for financial employees. With increasing literacy in Planning, Budgeting and Estimation, employees of PT. Medikarya Utama are expected to be able to carry out operational efficiency of the company.

Keywords: *Financial Planning, Budgeting, Estimation*

ABSTRAK

Perencanaan keuangan Rumah Sakit pada dasarnya merupakan suatu proses analisis, kebijakan dan proyeksi yang bertujuan untuk membantu organisasi dalam mencapai sukses keuangan. Penganggaran diperlukan untuk mengalokasikan biaya pada kegiatan tertentu yang

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telah direncanakan untuk jangka waktu yang telah ditetapkan. Selain itu, estimasi digunakan sebagai alat penilaian secara sistematis terhadap keberhasilan dan/atau kegagalan suatu kebijakan atau program dalam pencapaian tujuan dan sasaran yang telah ditetapkan karena estimasi merupakan kegiatan pelacakan kinerja bisnis apakah sudah sesuai dengan yang diharapkan atau belum. Namun, kurangnya pemahaman karyawan mengenai perencanaan, penganggaran dan estimasi keuangan yang berdampak pada efisiensi dan efektivitas pengelolaan dana. Selain itu, kurangnya akses terhadap data keuangan yang akurat menjadi tantangan dalam pengambilan keputusan. Oleh karena itu, pelatihan dan sosialisasi sangat penting dilakukan untuk para pegawai keuangan. Dengan meningkatnya literasi Perencanaan, Penganggaran dan Estimasi, karyawan PT. Medikarya Utama diharapkan dapat melakukan efisiensi operasional perusahaan.

Kata kunci: Perencanaan Keuangan, Penganggaran, Estimasi, Perencanaan Keuangan

INTRODUCTION

In the current era of globalization and technological advancement, the health sector is one of the main focuses of development that is highly considered. Hospitals as health service institutions, have a crucial role in improving the quality of public health (Septyanida, 2021; Nashiroh et al., 2024). However, many hospitals face challenges in terms of effective planning, budgeting, and financial estimation. This has a direct impact on the quality of services provided to the community. This situation requires special attention from various parties, including academics, health practitioners, and the government. The rapid growth in the number of hospitals, both in terms of facilities and medical personnel, is not always balanced by a good management system (Mahendradhata et al., 2021). Many hospitals, especially those on a small and medium scale, often do not have mature financial planning. This has the potential to cause a waste of resources, difficulties in budget management, and difficulties in meeting daily operational needs. As a result, services that should be maximized for patients are hampered. Regulatory and policy changes in the health sector add layers of complexity to hospital planning and budgeting (Yusrie et al., 2021; Trisnantoro, 2021; Hartati et al., 2023; Yulianti & Hendarmin, 2023). Many hospitals in Indonesia are not fully prepared for these dynamic changes, both in terms of government regulations, service standards, and financial demands. As a result, they face challenges in preparing responsive and efficient budgets.

Therefore, disseminating findings and best practices in budget planning in the health sector is crucial. By implementing a mature planning method, hospitals can better navigate regulatory changes, ensure smooth operations, and remain focused on providing high-quality health services (Gabby, 2015; Tahir et al., 2023; Agustin et al., 2024). Inefficiency in cost estimation is one of the main obstacles faced by many hospitals (Pratiwi, 2016). Mistakes in calculating the cost requirements for various health services can cause two main problems, namely, too early disbursement of funds and underfunding (Hutabarat, 2021; Sulindawati, 2021). Disbursement of funds too early can result in financial difficulties in the following period. Lack of funds when needed most which can disrupt the quality of service. For example, a lack of budget for the procurement of medicines or medical devices when there is an increase in patient needs will have a direct impact on health services. Therefore, the application of a more accurate cost estimation method by utilizing historical data and in-depth analysis (Rusyida & Pratama, 2020; Sholikha et al., 2023; Johari & Almuhsy, 2024; Margana et al., 2024). This data will help estimate future costs and reduce the risk of estimation errors. In addition to short-term planning, hospitals must also think about long-term financial strategies. Unfortunately, many hospitals only focus on daily operational needs without considering the importance of long-term investment in infrastructure and technology. In fact, investment in modern technology such as a hospital information management system or sophisticated medical equipment can improve operational efficiency and the quality of services provided to patients. For example, the hospital information management system can speed up the

administrative process, reduce human error, and facilitate data-based decision-making. With targeted financial planning, every investment made will provide maximum results, both in the form of improved services and savings in operational costs in the future.

From the public's perspective, uncertainty in budget management can negatively impact their trust in the service system (Azzahra et al., 2023; Fernanda et al., 2023; Firdaus et al., 2024). The public is highly dependent on hospitals as institutions that provide quality health services. When hospitals face financial problems, such as difficulties in providing basic services or experiencing delays in providing care due to budget constraints, public trust will be compromised. The inability of hospitals to provide adequate services, especially during a crisis, can force the public to seek alternative health care services that may not have equivalent quality standards. Switching to alternative health care services, such as traditional medicine or informal health care, can pose greater health risks because not all of these services are strictly supervised. To avoid these negative impacts, it is important for hospitals to build public trust through transparent and accountable budget management (Aprilia, 2019; Dama et al., 2024; Nurhaliza & Marlina, 2024). Hospitals must ensure that existing funds are used wisely to improve the quality of care. In this way, hospitals are not only able to adapt to regulatory changes but also maintain public trust in the health care services they provide.

Proper planning and budgeting in hospitals is essential to ensure the sustainability of quality health care services. Hospitals need to develop better strategies to deal with regulatory changes, manage budgets efficiently, and ensure that every investment provides significant benefits. In this way, they can continue to meet the needs of the community for reliable health services, while maintaining financial stability for future operational sustainability. Therefore, training on hospital financial planning, budgeting, and estimation is very important to target not only hospital managers, but also staff who are directly involved in financial management. Through this training, it is hoped that they can understand the importance of good financial management and how to prepare a realistic budget. This will create synergy between various units in the hospital to provide more optimal health services and improve the quality of life of the community as a whole.

METHODS

In March 2024, PT. Medikarya Utama located in Cicurug, Sukabumi, held a socialization event focused on Financial Planning, Budgeting, and Estimation for its employees. The full-day activity aimed to improve the knowledge and skills of around 50 employees from the finance department, so that they can improve the company's operational efficiency through better financial planning and resource management. The event began with an opening session, which introduced employees to the company's approach to financial planning, budgeting, and forecasting, and highlighted the importance of these approaches in supporting organizational goals. The keynote speakers were experienced finance practitioners with extensive backgrounds in Financial Planning, Budgeting, and Estimation, who provided valuable insights from real-world practice. Their presentations were highly interactive, designed to engage participants and encourage active learning. Following the presentations, a Q&A session allowed employees to directly clarify any questions or concerns they had regarding the material, thereby fostering a deeper understanding of the financial concepts presented. To address the specific challenges faced by employees in implementing financial planning, the activity included targeted sessions on key aspects of budgeting and estimating, focusing on the hospital context in which the company operates. Steps taken to achieve the objectives of the event included a combination of short seminars, briefings, and socialization activities. These methods were designed to ensure that participants gained a solid understanding of the objectives and practical applications of financial planning in the company. The event took place at the Multipurpose Building of PT. Medikarya Utama and was facilitated by an implementing team from Pamulang University, consisting of students and teaching staff. The training methods included interactive presentations, supported by visual media and reading materials, to increase participant

engagement (Kusum et al., 2023; Maharani et al., 2023; Setiawan et al., 2023). Real-life case studies relevant to the company's operations were used to provide practical and hands-on training. The event concluded with a final Q&A and discussion session, gathering feedback from participants to assess the effectiveness of the training (Ningsih et al., 2023; Surya et al., 2024; Suprpto et al., 2024).

RESULTS

The evaluation conducted at the end of the socialization activity for PT. Medikarya Utama employees showed significant results related to the increase in participants' understanding in terms of planning, budgeting, and company financial estimation. This evaluation was conducted by distributing a questionnaire specifically designed to measure the extent to which participants understood these important concepts before and after participating in the activity. This systematically compiled questionnaire provides a clear picture of changes in employee knowledge and awareness of good and appropriate financial planning (Pratolo et al., 2022). The evaluation results show that this socialization activity was successful in increasing the literacy of PT. Medikarya Utama employees regarding planning, budgeting, and financial estimation. Before participating in this activity, many participants did not understand the importance of these three things in the context of company financial management. After the socialization, there was a significant increase in their understanding. This socialization not only focused on delivering material but also prioritized active interaction between the presenter and participants. Thus, participants did not only listen to information passively but were also invited to actively ask questions and discuss issues faced in their daily workplace.

Since the beginning of the activity, the first stage of evaluation was carried out by interviewing and random observation of participants' understanding of planning, budgeting, and financial estimation. From the interview results, it was found that 45% of participants admitted to not understanding the concepts related to financial planning, especially in terms of budgeting and estimation (Lubis et al., 2022). This interview provided in-depth insight into the level of financial literacy among employees before the socialization was carried out. This data is a strong basis for measuring the effectiveness of the socialization activity and how much the participants' understanding has increased after the activity is completed. During the socialization, the participants appeared very enthusiastic from start to finish. They appeared very focused and involved in the entire series of activities, both during the presentation of the material and during the question-and-answer session. The enthusiasm of the participants is one indicator of the success of the socialization activity (Nashiroh et al., 2024). The material presented in the form of a presentation is accompanied by examples of cases that are relevant to the employee's daily work, making it easier for them to understand the concepts explained. The question-and-answer session provided by the speaker was also well utilized by the participants. Many participants asked questions related to the financial problems they face at work, especially in terms of budgeting and estimation.

Several questions asked by the participants showed a deep interest in the material discussed, and they were also interested in applying the knowledge they had just gained in their daily work. The discussion that took place during the Q&A session showed that participants not only gained theoretical understanding, but were also able to see the relevance of the material to their work. In addition to the Q&A session, the active involvement of participants in group discussions was also one of the factors that supported the absorption of the material well (Aprilia, 2019; Fernanda et al., 2023). This group discussion aimed to strengthen participants' understanding through discussion of case studies that had been prepared by the speaker. In this discussion, participants were invited to design a company's financial budget based on the scenario that had been given. This activity was designed in such a way that participants could learn to apply financial planning and budgeting theory in real situations that they often face in the workplace. The results of this group discussion showed that most participants were able to identify the

right financial planning steps and prepare a realistic budget based on the available information.

After the socialization was completed, the results of the questionnaire showed a significant increase in participants' understanding of financial planning, budgeting, and estimation. Before attending the socialization, most participants felt less confident in their ability to plan and manage the company's budget (Firdaus et al., 2024; Gabby, 2015). However, after attending the socialization, 85% of participants stated that they felt more confident in managing the company's finances, both in terms of long-term planning and in preparing an efficient and effective budget. This shows that this socialization has succeeded in significantly increasing employee financial literacy. Participants also gave positive responses to the relevance of the material presented to their daily work. Many participants stated that the material presented was very helpful for them in understanding the company's financial planning and budgeting process. They also expressed a desire to apply the principles they had learned in their work. This shows that the socialization activity not only provided new knowledge for participants, but also motivated them to apply this knowledge in daily practice.

The success of this socialization cannot be separated from the delivery method used by the speaker. The speaker used an interactive approach and utilized various tools such as visual presentations, case studies, and group discussions. This made it easier for participants to understand the material presented. The speaker was also able to explain complex concepts in a simple and easy-to-understand way for participants who came from various educational backgrounds and work experiences. The active involvement of participants in the discussion and question and answer session also showed that the speaker was able to create a conducive atmosphere for learning (Aprilia, 2019). Overall, this socialization activity can be considered successful in improving the understanding of PT. Medikarya Utama employees regarding planning, budgeting, and financial estimation of the company. Through the evaluation conducted, it was seen that participants not only gained theoretical understanding, but were also able to apply this knowledge in real situations in their workplace. In addition, the positive responses given by the participants showed that this activity was relevant to their needs and could help improve their performance in managing the company's finances (Maharani et al., 2023).

As a recommendation for similar activities in the future, it is important to extend the duration of the socialization activity so that participants can learn more about the technical aspects of planning, budgeting, and financial estimation. In addition, it is also necessary to hold further training sessions for participants who want to learn more about this topic (Gabby, 2015; Maharani et al., 2023). Thus, PT. Medikarya Utama employees can be better prepared in facing challenges related to the company's financial management in the future. In conclusion, this socialization activity provides great benefits for PT. Medikarya Utama employees in improving their understanding of financial planning, budgeting, and estimation. Through this activity, participants not only learn about basic financial concepts, but are also invited to think strategically in managing company finances. The effectiveness of this activity is reflected in the increase in financial literacy of participants, as well as their enthusiasm to apply the knowledge they have just gained in their daily work. Thus, this activity is not only beneficial for participants individually, but also for the company as a whole.

CONCLUSION

Community Service activities held at PT. Medikarya Utama, Cicurug - Sukabumi, focused on improving employee understanding of financial management, especially in the areas of planning, budgeting, and financial estimation. The event began with an in-depth explanation of basic financial concepts, such as the importance of good financial planning, accurate and reasonable budgeting, and the importance of making realistic financial estimates. These concepts were presented clearly and simply, so that all employees, even those with limited financial knowledge, could easily understand the material. What made this socialization very effective was its interactive format, which

included practical examples tailored to the company's specific context. This approach allowed participants to connect theoretical knowledge with real-life scenarios relevant to the business sector run by PT. Medikarya Utama. The results of this socialization showed a significant increase in employee understanding of the concepts presented. Positive feedback was also received from participants, who considered the socialization material very relevant to practical needs in the field. Participants felt that this activity helped them understand the importance of good financial management in supporting the overall success of the organization. Thus, the socialization of financial planning, budgeting, and estimation at PT. Medikarya Utama has proven effective in building employee engagement and strengthening financial management in the company.

Suggestion

Further, more practical and in-depth training is needed for PT. Medikarya Utama employees, focusing on budgeting and financial estimation skills. This training should include real-life simulations of cases faced by the company, so that employees can understand and directly apply effective financial management strategies. In addition, it is important to intensify internal campaigns that emphasize budgeting as part of the company's work culture. Thus, every employee feels responsible for maintaining the company's finances to be more efficient and transparent, and to support the achievement of long-term financial targets.

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