

THE APPLICATION OF ISLAMIC LEADERSHIP TO IMPROVE EMPLOYEE PRODUCTIVITY IN ORDER TO MAINTAIN THE PROFITABILITY AFTER THE AUDIT BPJS

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INFORMATION	ABSTRACT
<p>Correspondence: angga.ferwita-2023@fk.um-surabaya.ac.id</p> <p>Keywords: Islamic leadership, Productivity, Profitability</p>	<p><i>Objective: The post-claim audit by BPJS has prompted Type C Specialist Hospitals to maintain profits through the implementation of Islamic leadership.</i></p> <p><i>Methods: The research was conducted in August-September 2024. This research is a case study using a mixed-methods approach. There were 8 informants, determined using purposive sampling. Data collection techniques included interviews, questionnaires, and documents using sequential explanatory analysis. The Director of the Special Type C Hospital has implemented Islamic leadership principles. The majority of respondents (57.1%) agreed with the implementation of Islamic leadership by the director at the hospital. As a result, the majority of respondents (72.1%) agreed that they were motivated to solve problems and that performance had improved. Additionally, respondents strongly agreed (42.9%) that they became more productive in completing medical record tasks or casemix due to the implementation of Islamic leadership, which encourages working more honestly in accordance with regulations. These efforts resulted in a change in profitability in August of -18.4%, compared to June of -38.1% in 2024.</i></p> <p><i>Results: The director of a Type C Specialised Hospital implemented Islamic leadership, which proved to increase employee productivity and encourage them to work more honestly in accordance with regulations. The implementation of these strategies was associated with a decrease in profitability by 18.4% in August, suggesting a potential adverse impact on financial performance during the period.</i></p>

	<i>Conclusion: The implementation of Islamic leadership increases productivity, enabling hospitals to maintain their profitability.</i>
INFORMASI	ABSTRAK
<p>Korespondensi: angga.ferwita- 2023@fk.um- surabaya.ac.id</p> <p>Kata kunci: Islamic leadership, Productivity, Profitability</p>	<p>Latar Belakang: Audit pasca klaim BPJS mendorong RSIA Muhammadiyah Kota Probolinggo menjaga profitabilitas dengan penerapan leadership islami</p> <p>Metode: Penelitian dilakukan bulan Agustus-September 2024. Penelitian ini adalah studi kasus menggunakan pendekatan mix-methods. Jumlah informan 8 orang, ditentukan dengan teknik purposive sampling. Teknik pengumpulan data dengan wawancara, angket, dan dokumen dengan menggunakan analisis sequential explanatory.</p> <p>Hasil: Direktur RSIA Muhammadiyah Probolinggo menerapkan leadership islami terbukti meningkatkan produktivitas karyawan untuk bekerja lebih jujur sesuai regulasi. Upaya tersebut menimbulkan perubahan profitabilitas di bulan Agustus sebesar -18,4%.</p> <p>Kesimpulan: Penerapan leadership islami meningkatkan produktivitas, sehingga rumah sakit mampu menjaga profitabilitasnya.</p>

INTRODUCTION

Based on Law No. 40 of 2004, the National Health Insurance (JKN) system is part of the National Social Security System (SJSN) managed by the Social Security Administration Agency (BPJS) for Health. Between 2014 and 2018, BPJS experienced a social security fund deficit (Annisa et al., 2020). Considering that the largest expenditure of BPJS Health is on Advanced Referral Health Facilities (FKRTL), primarily hospitals, efforts to tighten hospital audits continue to be made to prevent mismanagement, which is an indicator of the factors causing the JKN deficit (Djamhari et al., 2020).

Based on a preliminary study by Hosizah et al. (2024), some hospitals are currently experiencing pending claims. A preliminary study at Mitra Paramedika Hospital found 12.6% of 3,024 claim submissions were pending. Nur Hidayah Bantul Hospital experienced 7.1% pending claims out of 2,369 claim submissions.

PKU Muhammadiyah Bantul Hospital had 19.6% pending files out of 2,140 claim submission files. Pending claims returned by BPJS were due to discrepancies between the claim invoices and the BPJS Health INA-CBGs Claim Verification Manual Guidebook Edition 2. Pending verification and post-claim audit claims can disrupt cash flow, potentially leading to a decline in hospital profitability.

The post-claim audit process requires hospitals to balance their financial operations. According to Hendriani et al. (2016), the success or failure of an organisation often depends on the leader's ability to make effective decisions. Leaders must have a leadership strategy that can influence their subordinates to carry out their tasks and responsibilities in order to achieve the organisation's goals.

Muhammadiyah is an organisation based on the Qur'an and Sunnah, contributing to the field of health (hospitals). The application of Islamic values is a distinctive feature that sets Muhammadiyah-Aisyiyah hospitals apart from other hospitals in general. This background forms the basis for the researcher's argument that the application of Islamic leadership is necessary to improve employee productivity so that the profitability remains stable amid post-claim audit issues by BPJS.

METHOD

In terms of data type, this study uses a mixed-methods approach, which involves data collection and analysis, integration of findings, and inferential conclusion drawing using two research approaches or methods, namely quantitative and qualitative, in a single study (Sugiyono, 2015). This study uses a case study research method. This study was conducted at Type C Special Hospitals from August to September 2024. The researcher's focus was to develop an understanding by deeply examining the concept of Islamic Leadership on employee productivity so that the hospital's profitability is maintained after the BPJS claim audit. Qualitative variables are not numerical but take the form of mutually exclusive categories (Bagong, 2010). The qualitative variables in this study are the application of Islamic Leadership by the Director as the primary leader at the hospital. The research informants consist of key informants (KI) and

primary informants (PI). The following are the details: Hospital Director (KI), Head of The fields and heads of units involved in filling out BPJS Health (IU) files. The determination of research informants used purposive sampling (a data collection technique with specific considerations).

The data collection technique used in-depth interviews using interview guides. In qualitative studies, data will be presented in the form of narratives, quotations, flowcharts, tables, and images. In this technique, the researcher asks questions to informants to describe in detail the implementation of Islamic Leadership applied in the hospital. In quantitative studies, the researcher collects data through questionnaires to respondents involved in filling out medical records and descriptive observations related to supporting data for case studies in the form of statistical figures derived from actual conditions. The researcher collects the necessary data, such as the impact of Islamic leadership on employee productivity using questionnaires and hospital profitability data after the BPJS Health claim audit. Additionally, literature review techniques are required to search for and analyse theoretical data sourced from books, journals, research results, and others with topics similar to the case study.

The appropriate data analysis technique for analysing both qualitative and quantitative data is the sequential explanatory design. In this case, qualitative data analysis is the first method, while quantitative data analysis provides more detailed numerical explanations regarding the qualitative data obtained.

RESULTS

The respondents in this study were hospital management, the casemix team, medical staff and administrative staff at a Private Class C Hospital. The Private Class C Hospital has collaborated with BPJS Health, resulting in claims. The services that can be claimed include obstetrics/gynaecology, neonatal, and paediatric services. However, not all of these services can be claimed, as exceptions apply in accordance with regulations. The development of claims in 2021-2022 has become increasingly challenging for the Private Specialised Hospital Class C due to the evolving regulations of BPJS Health. This situation

has impacted the validity of data, which must be aligned with the latest regulations.

Medical record forms collected by Class C Private Specialised Hospitals and submitted to BPJS Health include:

- a. Inpatient care for sick children or infants Emergency Department (ED) form, patient summary, results of supporting examinations (lab tests, ultrasound, chest X-ray, transfusion, and others);
- b. Inpatient care for childbirth
Emergency Department (ED) forms, patient summaries, results of supporting examinations (lab tests, ultrasound, chest X-rays, transfusions, etc.), surgical reports, and anaesthesia reports;
- c. Perinatology/NICU inpatient care Patient summary form, results of supporting examinations (lab, ultrasound, chest X-ray, transfusion, etc.), medical assessment, and nursing assessment.

Among the numerous documents submitted for claims, some were rejected and subject to audit by BPJS Health. The trend of diagnoses at Type C Special Hospitals at a certain time posed a risk of audit. This raised suspicions from BPJS Health regarding the presence of inconsistent data (fictitious data) by the hospital. This resulted in the claim invoices failing the audit.

The strategy for dealing with audit challenges is a leadership style that applies Islamic values, commonly referred to as Islamic leadership. Based on interviews with key informants, it was found that the concept of Islamic Leadership is derived from the SIRMSA Guidelines (Islamic Standards for Muhammadiyah-'Aisyiyah Hospitals). "when we talk about Islamic leadership, we focus more on the concept of SIRSMA (Muhammadiyah-'Aisyiyah Islamic Hospital Standards) in the field of health within Muhammadiyah. In the SIRSMA concept, it is stated that Islamic leadership is a derivative or reflection of the principles of leadership in Islam.

In Islamic leadership, there are certain characteristics or traits that are carried from the individual, family, to the AUM. These include principles such as a leader must

be truthful (sidiq), trustworthy (amanah), honest, have the potential for patience, professionalism, and others” (IK, 44 years old)

The following are the results of a survey distributed to respondents to understand the application of Islamic leadership by the Director towards employees.

Table 1. Distribution of the Proportion of Islamic Leadership Application at Type C Special Hospitals

Variabel	f	%
My leader applies Islamic leadership values (siddiq, amanah, tabligh fatonah) in every decision made.		
Disagree	1	14.2
Agree	4	57.1
Strongly agree	2	28.5
My leader upholds justice		
Disagree	1	14.2
Agree	4	57.1
Strongly agree	2	28.5
Leaders set an example of behaviour that is in line with Islamic teachings in their daily work.		
Disagree	1	14.2
Agree	4	57.1
Strongly agree	2	28.5
Leaders provide motivation based on Islamic values to increase team productivity.		
Disagree	1	14.2
Agree	4	57.1
Strongly agree	2	28.5
I feel more motivated to practise Islamic law (praying in congregation) after applying Islamic leadership values.		
Disagree	1	14.2
Agree	3	42.9
Strongly agree	3	42.9
Total	7	100.0

Leaders with Islamic leadership principles base their decisions on Islamic values. ‘When we make decisions, we always consider first, the input from all members of the hospital community. Then, we consider the humanistic aspects of the decision. Finally, the most important thing is that it must not conflict with Islamic principles.’ (IK, 44 years old)

Islamic leadership strategies that are easily accepted by employees become the driving force behind employee performance, thereby improving it. The key

informant explained that the application of Islamic leadership at Type C Special Hospitals is not only direct but also implicit.

“At every meeting, the Director subtly provides Islamic motivation. Not only that, but the work programme must also include initiatives aligned with the hospital's Islamic vision. This undoubtedly impacts our productivity as employees.” (IU, 39 years old)

The key informant elaborated that the concept of Islamic leadership can influence the work environment, thereby increasing productivity. "We are talking about principles that have already been clearly defined—values that must be instilled in every member of the hospital community at Type C Special Hospitals. These noble values, these Islamic values, must be continuously instilled so that they become part of the work culture, part of the Islamic culture among all hospital staff (including employees, management, and even the director of this hospital). This is a long process. When discussing the strategy, the goal is to create an Islamic culture so that Islamic values can be instilled in every employee or individual at the hospital”. (IK, 44 years old)

Table 2. Distribution of Productivity Proportions Among Respondents After the Implementation of Islamic Leadership at Type C Special Hospitals

Variabel	f	%
I feel more motivated to complete my work after implementing Islamic leadership values.		
Neutral	1	14.2
Agree	5	71.4
Strongly agree	1	14.2
My performance improved after the affirmation of Islamic values in leadership.		
Neutral	1	14.2
Agree	5	71.4
Strongly agree	1	14.2
I find it easier to achieve medical record completeness targets after receiving guidance from leaders.		
Neutral	1	14.2
Agree	2	28.5
Strongly agree	4	57.1

Table 2. Distribution of Productivity Proportions Among Respondents After the Implementation of Islamic Leadership at Type C Special Hospitals (continued)

Variabel	F	%
My team has become more productive in completing medical record or casemix tasks.		
Neutral	1	14.2
Agree	3	42.9
Strongly agree	3	42.9
The application of Islamic leadership encourages me to work more honestly and comply with regulations.		
Neutral	1	14.2
Agree	3	42.9
Strongly agree	3	42.9
The application of Islamic leadership minimises pending claims and post-claim audits.		
Neutral	1	14.2
Agree	4	57.1
Strongly agree	2	28.5
The casemix team at my workplace is more active in monitoring the completeness of claims after the implementation of Islamic leadership.		
Neutral	1	14.2
Agree	4	57.1
Strongly agree	2	28.5
Leaders provide full support for the success of the casemix team in reducing pending claims		
Neutral	1	14.2
Agree	4	57.1
Strongly agree	2	28.5
Leaders provide full support for the success of the casemix team in reducing pending claims		
Neutral	1	14.2
Agree	4	57.1
Strongly agree	2	28.5
The casemix team's activities have become more structured and efficient since the implementation of Islamic leadership.		
Neutral	1	14.2
Agree	4	57.1
Strongly agree	2	28.5
Total	7	100.0

The main informant stated that:

"As far as I remember, I received instructions from the Director to be patient and sincere after facing the audit. We can get through this together. Don't make the same mistakes. Let's fix it! Let's work hard! Don't give up halfway. This is a long process. Each of us must uphold honesty, integrity, and trustworthiness when working on RM documentation. (IU, 44 years old)

Post-claim audits affect hospital profitability, the following data from the financial unit regarding hospital profitability for the period January-August 2024.

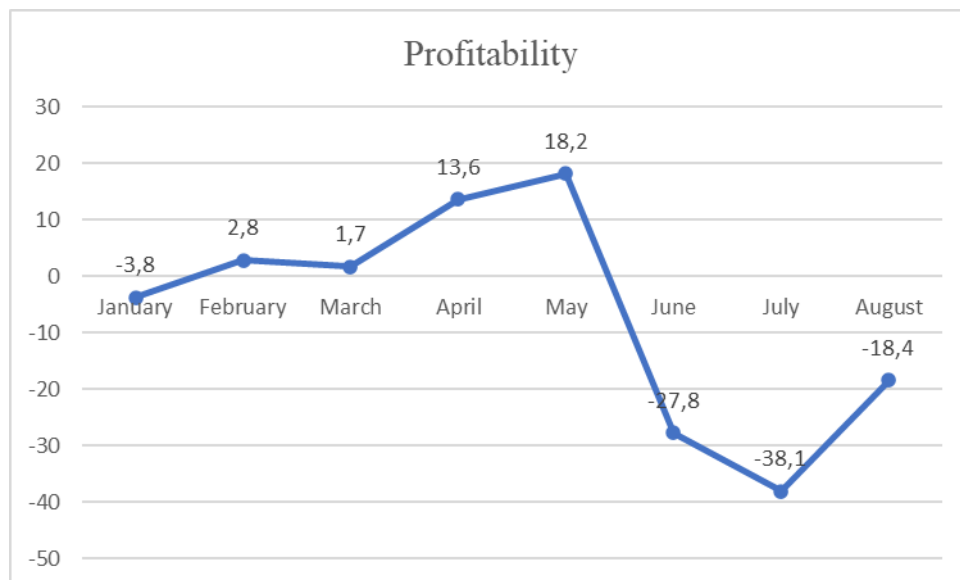


Figure 1. Profitability in 2024

Key informants provided an overview of the profitability after the BPJS Kesehatan claim audit.

When we talk about profit related to the audit, it is a logical consequence. When we are audited and have to return a certain amount of money, it will reduce our potential profit. That is something we have to accept. The improvement must ensure there are no more incorrect claims, so we don't get audited again. There must be no fraud in the claim submission process. Because this could potentially cause our profit to decrease further in the future. That is the priority. Efficiency and effectiveness must still be maintained in the hospital. We are taught not to be

excessive. Efficiency is not about cutting corners. Efficiency is about eliminating unnecessary processes so that the hospital's performance becomes efficient. This, of course, will ultimately increase the hospital's profitability. Because unnecessary processes are eliminated. (IK, 44 years old)

DISCUSSION

In the First Edition of the SIRSMA (Muhammadiyah-'Aisyiyah Islamic Hospital Standards) Guidelines by the General Health Advisory Council of the Muhammadiyah Central Leadership (2019), it is stated that leadership in Muhammadiyah-'Aisyiyah Hospitals (RSMA) is extremely important and strategic. The director must possess basic Islamic competencies in accordance with the main guidebook for RSMA da'wah and their ideology must align with Muhammadiyah. Islamic leadership is derived from the general concept of leadership. However, this concept is more aligned with Islamic principles and emphasises not only humanitarian duties accountable to humanity but also before Allah SWT. This concept aligns with the hadith: 'Each of you is a leader, and every leader will be held accountable for those under their leadership.' (HR. Bukhari).

Wahyu Drajat Shobatian's (2022) research on Islamic leadership, which consists of the characteristics of Siddiq, Amanah, Fatonah, and Tabligh as exemplified by the Prophet Muhammad SAW based on the theory of the article above, which can improve employee performance in terms of output quality, output quantity, efficiency, and cooperation. Through mediation by the creation of Islamic work ethics consisting of patience, sincerity, dedication, and hard work formed from an Islamic organisational culture influenced and applied by Islamic leadership. Furthermore, these four characteristics can be elaborated in more detail. Islamic leadership encompasses the following aspects, among others: (1) trustworthiness and integrity, (2) employee-oriented, (3) evaluation

Islamic leadership. The majority of respondents (57.1%) agreed with the application of Islamic leadership by the director at the hospital. The manifestation of Islamic leadership itself includes the application of the four characteristics of

the Prophet Muhammad in every decision-making process, upholding justice, setting an example of Islamic values, and providing Islamic motivation to enhance work productivity. Additionally, the director encourages employees to perform congregational prayers, as only Allah SWT can provide ease in every difficulty. This statement is supported by the majority of respondents who answered in agreement (42.9%) and strongly agree (42.9%).

The consequence of a leader is the ability to make decisions for the sustainability of the organisation to achieve its goals. The priority that must be prioritised by a leader in decision-making is the principle of putting the interests of the many above the interests of oneself or one's group (Fahrudin, 2021). The word of Allah is stated in QS. ASy-Syura verse 38 (Ministry of Religious Affairs of the Republic of Indonesia, 2010):

Means : “It is also better and more lasting for) those who respond to God's call and perform prayer, while their affairs are decided through consultation among themselves. They spend part of the provision We have bestowed upon them”.

This verse provides guidance to humanity that any issue should first be resolved through consultation. This approach is undoubtedly more humane, as issues can be resolved while respecting others' right to express their opinions. It is different if the decision taken individually that causes harm to others.

Deliberation in the perspective of Islamic leadership must involve Allah SWT. Decisions made must not contradict the Qur'an or the Sunnah of the Prophet. Directors in the implementation of deliberation must reflect the exemplary qualities of the Prophet (siddiq, amanah, fathonah, and tabligh). Siddiq refers to being brave enough to act fairly and not be biased or only consider the interests of one party. Amanah means that every decision made must be carried out with a sense of responsibility and acceptance of all consequences that may arise in the future. Fathonah means wisdom, meaning that leaders must be wise in addressing issues. The final principle, tabligh, means directing final decisions towards things that are beneficial for all people.

From the concept of Islamic leadership that emulates the characteristics of the Prophet Muhammad SAW, an organisational culture will be formed. This organisational culture will be greatly influenced by the Islamic leadership style (Maamari and Saheb in Shobastian, 2020). This will undoubtedly change the personalities of employees to have work ethics that can drive the hospital towards achieving its organisational goals. According to Kurniawan, Ignatius Soni (2021), factors influencing productivity include work ability, work environment, organisational culture, and work motivation. Productivity after the implementation of Islamic leadership at Type C Special Hospitals can be seen in Table 2, where the majority of respondents (72.1%) agreed that they were motivated to solve problems and that performance had improved.

In this study, productivity was measured by the completeness of medical records and the activation of the casemix team. The majority of respondents strongly agreed (57.1%) that it was easier to complete medical records after receiving guidance from management. Respondents strongly agreed (42.9%) that they became more productive in completing medical record or casemix tasks because the implementation of Islamic leadership encouraged working more honestly in accordance with regulations. Furthermore, respondents agreed (57.1%) that full support from leadership to activate the casemix team has an impact on more active monitoring of claim file completeness, thereby minimising pending claims and post-claim audits. The activation of the casemix team can transform BPJS Health claim management into a more transparent, accurate, and timely process. Finally, it will have an impact on increasing overall productivity and profitability in hospitals in accordance with Islamic values.

The essence of an organisation is not only to focus on employees who are willing and able to work diligently, but employees are also expected to have the motivation to improve their performance. As the hospital director, the leader is obligated to motivate employees to increase their productivity. As a result, the business operations have developed to the point where they can generate high profitability.

In June 2024, Type C Special Hospitals underwent an audit by BPJS Health. From the audit results, 182 claim files submitted by Type C Special Hospitals were deemed invalid by the BPJS Health verification team. The audit was conducted due to diagnostic trends. This inevitably led to a drastic decline in the hospital's profitability, resulting in a deficit of -27.8% in June 2024. Compared to the pre-audit period in May 2024, the hospital's financial position was in surplus by 18.2% (Figure 1. Profitability in 2024).

Continuous improvement efforts are being made by the hospital under the director's policies. The policies implemented include encouraging congregational prayers, efficiency (adjustments to medical services), adjustments to caesarean section (CS) packages, activation of the casemix team, and improvements to the medical record documentation process prior to submitting claims to BPJS Kesehatan. These efforts resulted in a change in profitability in August of -18.4%, compared to June of -38.1% in 2024 (Figure 1. Profitability in 2024). The results of this study align with the research by Agiwahyunto et al. (2021), which states that if claims are rejected, hospitals may incur losses and lose the costs already incurred.

Furthermore, in the study by Kertanegara et al. (2021), it was stated that there were still many cases of BPJS claims being rejected for outpatient and inpatient services at RS HP from 2019 to May 2021. Based on the 2019 budget realisation data, RS HP incurred a deficit of Rp.2. 642 million and in 2022 experienced a deficit of Rp.2.570 million. This BPJS claim deficit disrupts the hospital's cash flow, thereby impacting the competence, effectiveness, efficiency, safety, and comfort of services at RS HP.

The post-claim audit by BPJS Health is an unavoidable and unavoidable situation. The logical consequence faced is, of course, a decline in the hospital's profitability. Improvements in accordance with policies and directives from the director are continuously being implemented to prevent fraud in the claim submission process for the following month. Additionally, efforts to enhance efficiency and effectiveness are being promoted and implemented within the organisational structure. The application of Islamic leadership focuses on resource

management through an Islamic values approach as an effort to improve employee performance so that it can maintain profitability stability with an upward trend.

CONCLUSION

The conclusion of this study is that Islamic leadership emphasises not only humanitarian duties that are accountable to humans, but also to Allah SWT. Based on the concept of Islamic leadership that emulates the characteristics of the Prophet Muhammad SAW, this will subsequently shape an organisational culture. This will undoubtedly transform employee personalities to enhance work ethics, thereby increasing productivity and maintaining hospital profitability.

RECOMMENDATION

The recommendation given by the researcher to Type C Special Hospitals is to implement policies that have been enforced continuously and sustainably in order to improve the hospital's profitability. For future researchers who will conduct similar studies, they can develop and focus on the application of Islamic leadership in market strategy and asset management in order to maintain the hospital's profitability.

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