Antecedent Factors of Employee Flourishing at Work: Insights from the COVID-19 Pandemic and Beyond Leveraging Structural Equation Modeling in the Thai General Insurance Industry

[1]Krittipat Chuenphitthayavut, [2]Pinkanok Wongpinpech Pibooltaew, and [3]Manop Chunin

King Mongkut's University of Technology North Bangkok, Thailand

E-mail: [1]krittipat@hotmail.com, [2]pinkanok.w@arts.kmutnb.ac.th, [3]manop.chunin17@gmail.com

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Abstract

Flourishing at work is the ability of employees to function optimally within organizational contexts. This study aimed to construct and validate a causal model of flourishing at work for general insurance company workers in Thailand. A multistage sampling technique, combining purposive and stratified random sampling, was employed to select 420 respondents. The proposed model had four antecedents: playful work design, grit, leisure satisfaction, and collective efficacy. Structural equation modeling (SEM) indicated a strong model fit (χ^2 = 76.20, df = 59, p = .065; χ^2/df = 1.29; CFI = .99; RMSEA = .03), along with the strongest total path coefficient observed for collective efficacy (β = .68, p < .05), thereby confirming the hypothesized structural validity. The findings emphasized the importance of both social processes and personal dispositions to create workplace well-being. The results contributed theoretically by expanding flourishing frameworks beyond PERMA to include collective efficacy, a social-cognitive construct, and practically by suggesting that organizations can enhance team performance and employee well-being through interventions that build shared purpose and mutual trust. Given that playful work design remains underexplored in Asian work cultures, further studies should examine its cultural relevance and cross-sector applicability, particularly across public and private sectors. Additionally, future research should control for demographic variables such as gender, age, and job position to enhance generalizability. This study underscores the intersection of psychological and group-level variables as a driving force behind creating a flourishing workforce and offers a validated model applicable to organizational well-being strategies across similar professional settings.

Keywords: Flourishing at work; Playful work design; Grit; Leisure satisfaction; Collective efficacy

Introduction

The COVID-19 pandemic disrupted daily routines, restricted autonomy, and reduced psychological well-being (Sürücü et al., 2021). The rise of hybrid work introduced new stressors in the BANI era—marked by brittleness, anxiety, non-linearity, and incomprehensibility (Zakharov, 2022). Meanwhile, the Sustainable Development Goals (SDGs) have emphasized mental health and employment quality—aligning with SDG 3: Good Health and Well-being, and SDG 8: Decent Work and Economic Growth (Department of Economic and Social Affairs, United Nations, 2015). In response, flourishing has gained recognition as a key framework for enhancing well-being in public and organizational contexts (Levin, 2021; Witten et al., 2019). Additionally, in Thailand, the general insurance industry—heavily impacted by pandemic-related disruption—faces workforce and economic challenges (Thai General Insurance Association, 2023). Despite its national significance, little is known about the psychological factors that promote employee flourishing in this sector. Responding to this knowledge and empirical gap, this study investigates flourishing at work in this specific Thai context, utilizing structural equation modeling (SEM) to examine a causal model comprising playful work design, grit, collective efficacy, and leisure satisfaction as antecedents to flourishing. In Thailand, the general insurance industry—heavily impacted by pandemic-related disruption—faces workforce and economic challenges (Thai General Insurance Association, 2023). Despite its national significance, little is known about the psychological factors that promote employee flourishing in this sector.

In human existence, flourishing refers to optimal human functioning, contrasting with languishing, and is closely linked to well-being and work performance (Seligman, 2018). While Seligman's PERMA model has been widely adopted to conceptualize workplace flourishing, few empirical investigations have extended beyond this framework (A'yuninnisa et al., 2023; Ragadu & Rothmann, 2023; Rothmann & Cooper, 2022), particularly regarding physical well-being (Sirgy, 2021) and job satisfaction (Judge et al., 2017). Recent research highlights additional psychological and contextual factors, such as grit (Lee & Duckworth, 2021), leisure satisfaction (Choi & Fu, 2015), and collective efficacy (Dehingia et al., 2022), which function as latent exogenous variables, as well as playful work design (Scharp et al., 2022; Dishon-Berkovits et al., 2023), which serves as a latent mediating variable. This broader conceptualization aligns with SDG 3 and SDG 8, as mentioned above (Department of Economic and Social Affairs, United Nations, 2015).

Flourishing at work in the Thai general insurance sector remains underexplored. This study aims to address this gap by identifying psychological and social factors influencing flourishing at work, a model which, to date, has not been empirically tested within this occupational context. Responding to this need, the present study employs structural equation modeling (SEM) to investigate a causal model of flourishing at work among employees in Thailand's general insurance industry—an industry significantly disrupted by COVID-19 (Thai General Insurance Association, 2023).

Research Objective

To construct and empirically validate a causal model of flourishing at work among employees in general insurance companies

Literature Review

The flourishing at work theory encompasses key psychological and organizational constructs that are accountable for optimal functioning and workplace well-being. The theory integrates the theory and empirical support of playful work design, grit, leisure satisfaction, and collective efficacy to explain the processes that lead to individual and collective flourishing.

Flourishing is a cross-disciplinary construct arising in psychology (Diener et al., 2010; Witten et al., 2019), medicine and public health (Levin, 2021), and business (Imran et al., 2020; Kohnen et al., 2023). Flourishing is a measurable, concrete psychological state with connections to well-being. In the workplace, flourishing consists of well-being, favorable relationships, physical health, and job satisfaction. Flourishing maximizes work performance and resilience.

Flourishing at work, while initially grounded Seligman's (2018) PERMA model, is now recognized as a broader construct encompassing additional psychological and social factors beyond PERMA's original dimensions. Although increasing relevance in organizational studies, research remains fragmented and in its early stages, with mixed findings. Nonetheless, it shows positive effects on organizational outcomes (A'yuninnisa et al., 2023; Ragadu & Rothmann, 2023; Rothmann & Cooper, 2022). Based on a literature review, the present study adopts a three-dimensional structure: psychological well-being, health well-being, and job performance satisfaction. Psychological well-being, drawing on Seligman's (2018) PERMA model, includes positive emotions, engagement, relationships (Huppert & So, 2013), meaning and accomplishment (Diener et al., 2013). Health well-being encompasses physical health maintenance and prevention

activities (Sirgy, 2021; Levin, 2021). Job satisfaction performance is related to career development (Hinchliffe, 2004) and assessment outcomes (Judge et al., 2017). flourishing at work involves more comprehensive post-COVID-19 determinants (Sürücü et al., 2021). It boosts motivation, engagement, and prevents burnout in high-intensity jobs (Kohnen et al., 2023). It also inspires innovation, resulting in social and economic advancement (Montani et al., 2022).

Variables Related to Flourishing at Work

This study examines determinants of flourishing at work, including playful work design, grit, leisure satisfaction, and collective efficacy. It specifies their theoretical foundations and empirical support in predicting flourishing at work—described below for their theoretical and empirical relevance.

Playful work design is a proactive approach where employees introduce playfulness and challenge into their tasks to enhance engagement (Scharp et al., 2022; Dishon-Berkovits et al., 2023). Rooted in self-determination and flow theory, it enhances intrinsic motivation and job satisfaction (Csikszentmihalyi, 2020). However, despite its benefits, questions remain about whether playful work design could backfire in some contexts by causing distraction or reducing perceived seriousness. Nonetheless, it supports resilience in high-pressure situations (Scharp et al., 2021), flow, and engagement (Liu et al., 2022), as well as individual and organizational well-being (Bakker & Van Wingerden, 2021).

Grit, defined as long-term passion and perseverance toward success, is linked with adaptive functioning and excellence (Duckworth, 2016). While evidence supports its positive role in academic and work success (Credé et al., 2017), life satisfaction (Datu et al., 2018), and fewer psychological difficulties (Umucu, 2021), unresolved questions exist regarding whether grit is always positive or if excessive perseverance might have negative consequences. In the workplace, grit drives goal pursuit and tenacious striving (Lee & Duckworth, 2021; Muenks, 2017) and promotes flow through enjoyable work design (Southwick et al., 2019; Smith et al., 2023).

Leisure satisfaction, defined as pleasure from recreation, strongly correlates with life satisfaction and well-being, influenced by income and gender (Liu & Li, 2018). It contributes to psychological well-being and stress relief, enhancing job satisfaction (Kim et al., 2010; Dallmeyer et al., 2023). Positive affect during leisure can stimulate creativity and support playful work design (Dishon-Berkovits et al., 2023), acting as a core extrinsic driver alongside intrinsic motivators.

Collective efficacy, or shared belief in group capability, enhances team performance and functioning (Dehingia et al., 2022), and is related to teamwork quality and job satisfaction (Awuor et al., 2022) as well as team effectiveness (Lin et al., 2019). It also improves stress resilience (Zeng & Wu, 2022) and supports playful work design by fostering a playful, high–performance culture (Kim & Park, 2018; Zhang et al., 2023). These dynamics underpin the proposed causal model, which integrates psychological and social factors to explain work flourishing (Ahmad et al., 2023; Yee et al., 2023), offering a holistic explanation that addresses key conceptual tensions in the literature.

Conceptual Framework

Based on the research objectives and literature review, the following preliminary hypotheses are proposed:

H1: Playful work design exerts a direct positive influence on flourishing at work.

H2: Grit, collective efficacy, and leisure satisfaction each exert a direct positive influence on flourishing at work.

H3: Grit, collective efficacy, and leisure satisfaction each exert a direct positive influence on playful work design.

H4: Grit, collective efficacy, and leisure satisfaction exert an indirect positive influence on flourishing at work through playful work design.

H5: The causal model of flourishing at work among employees of general insurance companies is consistent with empirical data.

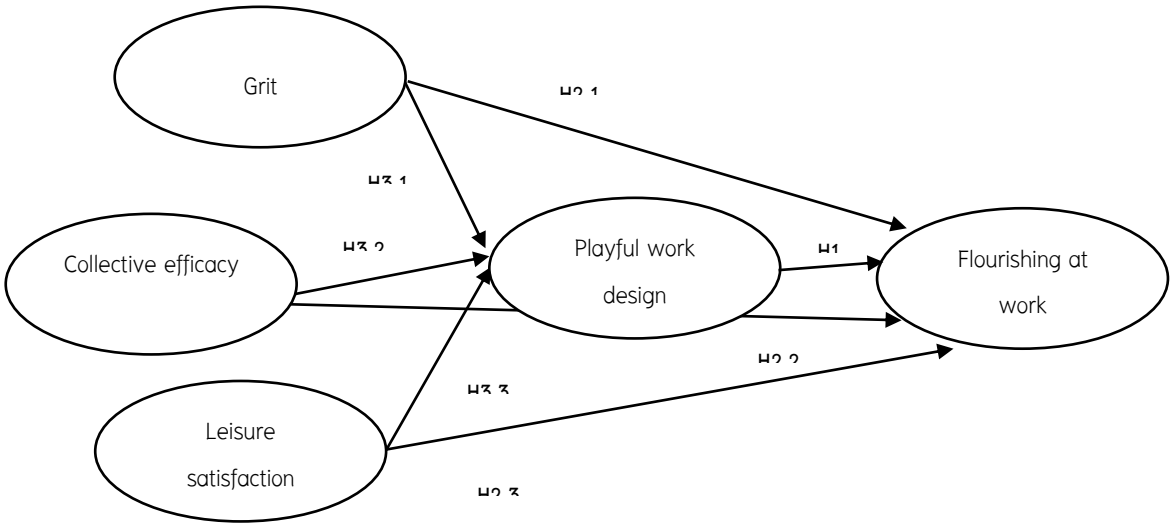


Figure 1 Conceptual Framework

Research Methodology

The research employed structural equation modeling to examine how playful work design as a mediator influence flourishing at work as the outcome, with grit, leisure satisfaction, and collective efficacy as exogenous variables.

Measure: Questionnaire design

The questionnaire was authored and reviewed by three psychologists and organizational behavior experts to ensure clarity and appropriate length. Content validity was supported by item objective congruence (IOC) indices between 0.80 and 1.00. Internal consistency was high, with Cronbach's α ranging from .75 to .95 (Nunnally & Bernstein, 1994). The instrument comprises two sections: demographics and 76 items measuring five constructs—flourishing at work (15 items), playful work design (8 items), grit (12 items), leisure satisfaction (24 items), and collective efficacy (12 items). Items were rated on a 6–point Likert scale. The number of items was theoretically grounded to comprehensively capture each construct.

Participants

The population included approximately 24,500 employees across 49 Thai general insurance companies (Thai General Insurance Association, 2023). A multistage sampling approach combined purposive selection of 20 companies (10 local, 10 foreign) and stratified random sampling of employees by department to capture organizational diversity. This method reconciles practical constraints and maximizes sample representativeness (Lohr, 2022).

Data Collection Procedures

After obtaining permission and informed consent, questionnaires were administered electronically and via paper, with completeness checks before data coding. Anonymity and neutral item phrasing aimed to reduce social desirability bias.

Data analysis

Demographic data were summarized descriptively. Descriptive statistics (mean, standard deviation), item–total correlations ($r = .20–.80$), and Cronbach's alpha ($\geq .60$) were used to assess reliability. The first phase involved CFA to validate measurement reliability and construct validity through factor loadings. The second phase employed SEM to assess hypothesized relationships and overall model fit (Hair et al., 2019). Theoretical rationale and literature review were integrated throughout the model development process to ensure conceptual parsimony and interpretive coherence.

Research Results

This study first validated the measurement model using CFA, which showed good fit. The second phase employed SEM, confirming strong fit for the multidimensional flourishing at work model, including psychological well–being, health well–being, and work performance satisfaction. In the structural model, playful work design functioned as a mediating latent variable, while grit, leisure satisfaction, and collective efficacy served as external latent predictors. All constructs significantly influenced flourishing at work, with collective efficacy as the strongest predictor and group competence as its most influential observed indicator. Further details are presented in the following section. For objective 1, the results showed that the SEM analysis revealed that playful work design, grit, leisure satisfaction, and collective efficacy significantly influenced flourishing at work ($p < .05$). The results of the study are described as follows:

Demographic information of the participants

Following data collection and the initial data–filtering procedure, 420 valid samples of the online questionnaire were analyzed. The majority of respondents were female (51.9%) and predominantly aged between 21–25 years (33.6%), reflecting a youthful demographic. Most participants worked in international companies (51.4%) and held operational–level positions (48.3%). A significant portion had limited work experience, with 33.6% having worked for 6 months to 1 year. This suggests that the sample mainly comprised early–career professionals in entry–level roles.

Measurement model

The adequacy of the measurement model was examined through confirmatory factor analysis (CFA), and construct reliability was assessed through Cronbach's α, with a threshold of.70 indicating acceptable internal consistency. As shown in Table 1, all constructs exhibited excellent psychometric properties, with factor loadings exceeding .70 and Cronbach's α values exceeding .80. Composite Reliability (CR) values all surpassed the .70 standard, and Average Variance Extracted (AVE) values exceeded the .50 level, indicating sufficient internal consistency and convergent validity. These results collectively confirm the robustness and validity of the measurement model (Hair et al., 2019).

The global fit of the measurement model to the empirical data indicated that the model was not statistically significant, suggesting an acceptable alignment between the hypothesized model and the observed data. Specifically, the Chi–square value was non–significant, with

χ^2/df = 1.21, which implies that the proposed measurement model does not significantly deviate from the empirical data. Moreover, the fit indices for all five measurement models were within the widely accepted thresholds (Hair et al., 2019), with RMSEA = .03, SRMR = .04, CFI = .96, and TLI = .95. These values collectively suggest an excellent model fit, thereby confirming that the latent constructs are accurately represented by their corresponding observed indicators. In conclusion, the results substantiate the validity of the measurement model, providing robust evidence that the observed variables reliably capture the underlying latent constructs. A summary of the model fit indices is presented in Table 1 and Table 2.

Table 1 Summary of Construct Reliability and Validity of the Measurement Model

Construct	Factor Loading Range	Cronbach's α	Composite Reliability (CR)	Average Variance Extracted (AVE)
Grit	.72 – .84	.84	.88	.59
Collective Efficacy	.75 – .90	.89	.91	.65
Leisure Satisfaction	.73 – .86	.86	.89	.61
Playful Work Design	.70 – .85	.83	.87	.58
Flourishing at Work	.74 – .87	.88	.9	.64

Note: Factor loading > .70 indicates strong reliability; Cronbach's α and CR > .70 indicate internal consistency; AVE > .50 indicates convergent validity.

Structural model

Global fit to the empirical data showed that the model was not statistically significant, indicating an acceptable fit between the hypothesized model and the observed data. The Chi–square value was non–significant, χ^2 = 76.20, df = 59, p = .065, χ^2/df = 1.29, suggesting that the proposed model does not significantly differ from the empirical data. Furthermore, the fit indices of the structural model were within acceptable thresholds (Hair et al., 2019), with RMSEA = .03, SRMR = .05, CFI = .99, and TLI = .99. All values indicate a good model fit. Therefore, the model adequately reflects observed–latent relationship; fit indices appear in Table 2 and Figure. 2.

Table 2 The Fit of the Measurement and Structural Model

Fit Index	Measurement model	Structural model	Recommended Criteria
χ2/df	1.21	1.29	< 2 (Good fit)
CFI	.96	.99	≥ .95 (Excellent fit)
TLI	.95	.99	≥ .95 (Excellent fit)
RMSEA	.03	.03	≤ .05 (Excellent fit)
SRMR	.04	.05	≤ .05 (Excellent fit)

Note: χ^2/df: the ratio of chi–square to degrees of freedom, CFI: Comparative Fit Index, TLI: Tucker–Lewis Index, RMSEA: Root Mean Square Error of Approximation, SRMR: Standardized Root Mean Square Residual.

Furthermore, The SEM analysis revealed that grit, leisure satisfaction, and collective efficacy function as exogenous latent variables influencing flourishing at work, with playful work design serving as a mediating latent construct. Collective efficacy exerted the strongest total effect (β = .68), comprising both direct (β = .27) and indirect effects (β = .41), underscoring its critical role in supporting flourishing at work. These findings highlight the importance of personal traits and collective efficacy in promoting flourishing at work through pathways involving playful work design. Among observed indicators, group competence, representing collective efficacy, demonstrated the highest factor loading (β = .81), reflecting its predominant influence within the model, as detailed in Table 3 and Figure 2.

Table 3 Testing the Direct and Indirect Relationships

Variables	Indirect Path through Playful Work Design (PWD)	Direct Path to Flourishing at Work (FW)	Total Effect
Playful work design (PWD)		PWD –> FW (.24)	.24
Grit (GT)	GT –> PWD (.24)	GT –> FW (.28)	.52
Leisure satisfaction (LS)	LS –> PWD (.31)	LS –> FW (.25)	.56
Collective efficacy (CE)	CE –> PWD (.41)	CE –> FW (.27)	.68

Discussions

The results affirm all proposed hypotheses and confirm the model's validity in illustrating the complex interconnections among key constructs. Both direct and indirect effects were significant, underscoring the applicability of personal and collective resources in fostering flourishing at work. Overall, the findings support the hypothesized model as a robust conceptual framework. This study advances the flourishing at work literature by employing confirmatory factor analysis

(CFA) and structural equation modeling (SEM) to validate the construct with three meaningful dimensions: psychological well–being, health well–being, and work performance satisfaction. These dimensions extend beyond Seligman's PERMA framework by incorporating active health behaviors (Sirgy, 2021; Levin, 2021) and work performance satisfaction as an outcome of goal achievement and feedback processes (Judge et al., 2017).

Contextualized within the Thai general insurance industry, profoundly impacted by pandemic–induced disruptions, economic instability, and elevated psychosocial stressors, this study identifies collective efficacy as the paramount determinant of employee flourishing. The research examines how playful work design, grit, leisure satisfaction, and collective efficacy contribute to flourishing, identifying collective efficacy as the strongest predictor. The findings emphasize the critical role of developing collective efficacy and psychological resources while promoting flexible managerial practices adapted to remote collaboration and emerging technologies to enhance organizational well–being.

Practically, organizational leaders must prioritize cultivating playful work cultures and bolstering collective efficacy, especially amid flexible, remote, or technology–mediated work environments, to enhance workforce resilience and well–being. However, a notable limitation is the relative novelty of playful work design within the Thai and Asian context. Many employees may lack familiarity with this concept, potentially leading to confusion when responding to survey items and affecting the concept's practical relevance. Consequently, the generalizability of these findings may be limited beyond the studied sector and cultural setting. Future inquiries should rigorously explore boundary conditions across organizational sectors, cultural contexts, and hierarchical levels, utilizing longitudinal and experimental methodologies to elucidate causal mechanisms and the durability of flourishing outcomes. In addition, this study acknowledges potential social desirability bias inherent in self–reported data within Thai culture, which may influence responses. To address this, pilot testing was conducted to enhance construct validity, though future qualitative research after the SEM study is recommended to further mitigate such biases.

New Knowledge from Research

This study advances theoretical understanding by integrating psychological (grit) and social (collective efficacy) factors into a model of flourishing at work within the Thai insurance context. The findings highlight the importance of team cohesion and low–conflict environments, along with

playful work design, as key drivers of flourishing. These insights offer practical implications for organizational interventions, such as training for collective efficacy and structured leisure programs. The model aligns with transformational leadership and psychological safety, bridging theory and applied organizational practice.

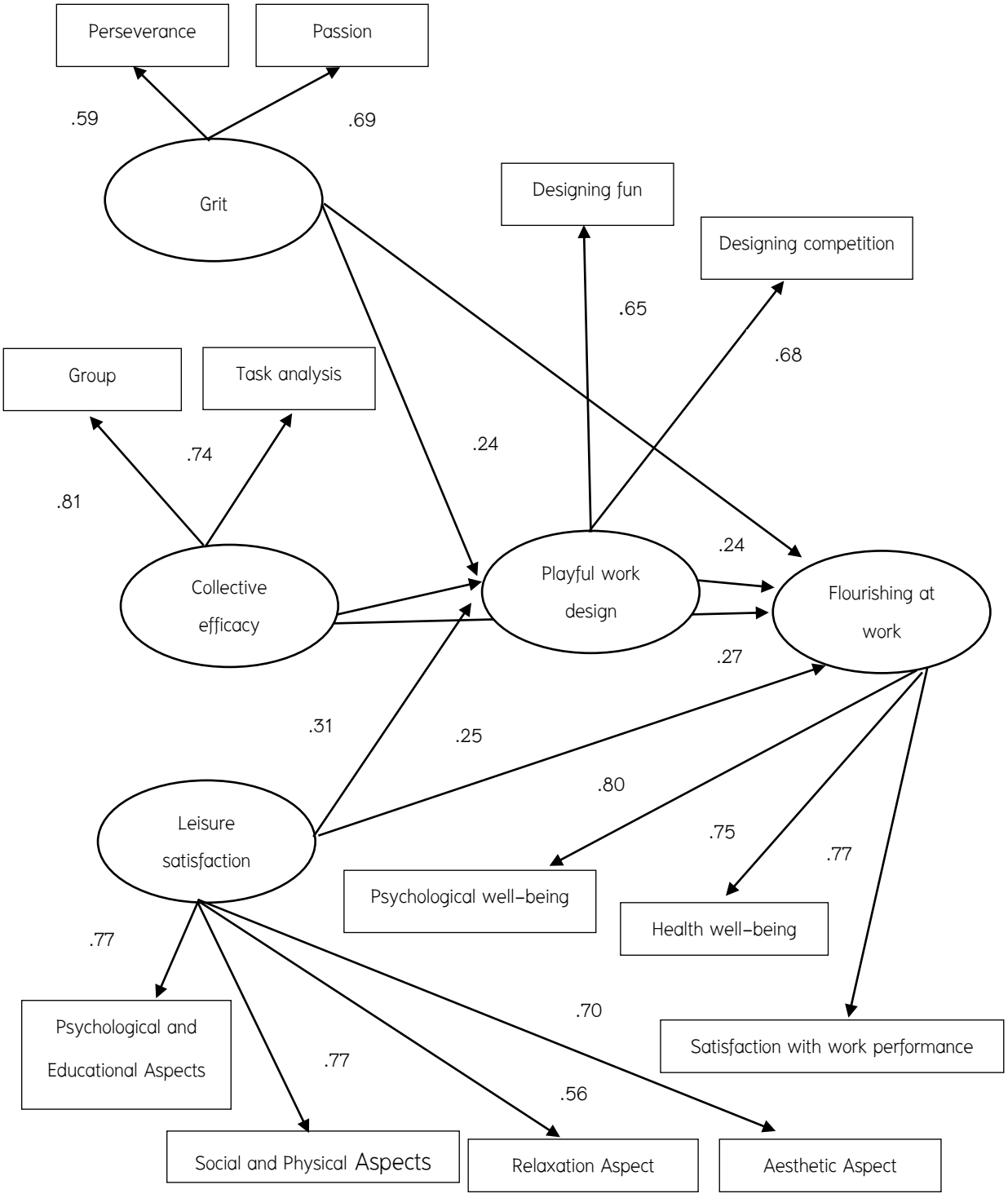


Figure 2 Model of Antecedent Factors of Employee Flourishing at Work

Conclusion

This study validated a multidimensional model of flourishing at work, comprising psychological well-being, health well-being, and work performance satisfaction. Playful work design, grit, leisure satisfaction, and collective efficacy significantly predicted flourishing at work, with collective efficacy emerging as the strongest latent construct. Group competence was the most influential observed indicator. Practically, the results suggest that organizations can enhance employee flourishing by cultivating playful work environments, encouraging leisure balance, and strengthening collective efficacy through team-based initiatives and leadership development. Theoretically, the study expands existing flourishing frameworks by emphasizing collective over solely individual drivers of workplace well-being. This model also warrants further testing across sectors and in resource-constrained settings.

Suggestions

Future research should follow four thematic priorities. First, methodological improvements such as longitudinal and experimental designs are essential to assess the sustained effects of training interventions and to clarify how collective efficacy, particularly team dynamics, influences flourishing (Awuor et al., 2022). Second, sector comparisons are needed to extend generalizability beyond the general insurance sector, incorporating demographic factors such as gender, age, and organizational type. Third, intervention design should integrate leisure satisfaction as a core component of well-being; flexible schedules and relaxation spaces may be more effective than rigid arrangements (Marecki, 2023). Finally, cross-cultural perspectives should be examined, especially differences in perceptions of playfulness and grit between collectivist and individualist societies, to adapt workplace strategies across diverse cultural contexts.

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