# FACTORS AFFECTING WORK HAPPINESS INDEX OF HEALTHCARE PROFESSIONAL IN INSURANCE INDUSTRY CONTEXT



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#### Thematic paper entitled

# FACTORS AFFECTING WORK HAPPINESS INDEX OF HEALTHCARE PROFESSIONAL IN INSURANCE **INDUSTRY CONTEXT**

was submitted to the College of Management, Mahidol University for the degree of Master of Management

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# FACTORS AFFECTING WORK HAPPINESS INDEX OF HEALTHCARE PROFESSIONAL IN INSURANCE INDUSTRY CONTEXT

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#### **ABSTRACT**

Insurance industry is a growing industry along with healthcare industry. Many insurance companies are focusing on managing the limited resource which is the efficient and effective procedure, especially the resource of business driver. These are becoming an important competitive differentiator in the insurance industry Therefore, the department which has the healthcare professional as a major group such as claims department, medical department, underwriting department that plays a big role to contact with the customer and maintain the business benefit are also important to drive the business as well. The research objective is to analyze the happiness level at work of healthcare professionals and relationship between each factors and happiness index of healthcare professional in insurance company. For the purpose of this research, the scope includes the past or current healthcare professionals that worked in insurance company. Quantitative research design was performed in this study, the data was collected using electronic-based questionnaires distributed to healthcare worker in insurance company in Bangkok. A total of 101 questionnaires were responded and all of them were eligible for data analysis. It used mean and multiple regressions to analyze the data.

The research indicated that the employees are highly satisfied with employee engagement and positive emotion that insurance company provided, the finding from the multiple linear regression analysis presented that job related wellbeing and distributive justice had significant and positive influence on happiness index.

This study evokes the body of knowledge to insurance industry managers by providing the detail understanding of the happiness index to maintain skilled human resource that drive their insurance industry in Thailand

KEY WORDS: Happiness Index/ Healthcare Professional/ Insurance Industry/ Thailand

50 pages

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# CHAPTER I INTRODUCTION

#### 1.1 Research Background

Employees always spend most of the time of their life at work. They work for exchanging either monetary (e.g. benefits, salary) or nonmonetary rewards (e.g. Recognition) (Stiglbauer & Batinic, 2012). The management team have important role to impact on their employee wellbeing and happiness which associated with the factor in the workplace. Moreover, the employers also influence the wellbeing and happiness of their employees outside those workplace-controlled factors as well.

In today's changing in business world, many organizations are focusing on managing the limited resource which is the efficient and effective procedure, especially the resource of business driver such as machine, funding, human resource etc. The essential resource that needs to be concerned is employees. The organization is encouraging manager to take employee happiness and wellbeing seriously in order to enhance happiness level which including job satisfaction, employee engagement, in health terms, happiness level means not only occupational health and safety but also improving and modifying health status in general. Employee wellbeing is about more than physiological or mental illness, it is about optimizing the health of all employees, employee wellbeing also extends beyond health, and into happiness as well.

Nowadays, happiness in workplace is a much broader issue. Happiness index at workplace is considered as tools that indicate well-being of employees in the organization. The happiness which is high level has also extended to workplace experience among employees (Fisher, 2010). For example, there is a surveyed of Thai employees about happiness index in 2017 that conducted by job DB Thailand said that three factors that affect happiness index are work location, their employer 's reputation, their relationship with colleague. (Happiness Index Report, 2017). Moreover. There is also a fast-growing one on the measurement of happiness index which impact on organizational productivity, employee engagement organizational commitment (Field & Buitendach, 2011). In Thailand,

the government and those influencing public policy are encouraging employers to take employee wellbeing seriously as in The National Economic and Social Development Plan (8th) that focus on the happiness and wellbeing of people. Especially well-being that related to direct and indirect of all aspects of in our life (Boonchit & Natenuj, 1998).

Taking a closer look of insurance industry. The revenues generated from insurance industry in January to December 2019 were approximately 627,387Thai million baht. Thai General Insurance Association reported that life insurance industry grew by 5.38 percent from 2017 and continuing the industry's one-digit growth since 2014. The Office of the Insurance Commission estimates that heath insurance will grow by 4.3 percent from last years (The Thai Life Assurance Association, 2019). This mostly resulted from mortality rate changed, the economic slowdown, and cooperate with governance policy of the Office of the Insurance Commission (OIC) (Baker McKenzie, 2019). Therefore, many insurances company will focus on customer service and the customer experience. These are becoming an important competitive differentiator in the insurance industry. Thus, the department that contacts directly to the customer will important with the reputation of company especially claims operations, medical department and underwriter department. that the employees are mostly healthcare professional (Doctor, Nurse, Medical technologist, Physical therapy, etc.) and their responsibility is that reviewed the treatment provide by hospitals is relevant to the case and appropriate price and also evaluated customer condition with arranging the proper care plan for health insurance that different part from hospital filed.

According to the office of insurance commission reported in 2019 revealed the total employee of life insurance industry approximately 19,125 employees. Moreover, employees who are working in claims department and underwriting department are 1,163 and 1,435 respectively which is important to understand and focus on healthcare professional who is major group of both two departments about their perception of wellbeing and happiness involves a holistic approach in order to understand how healthcare professionals in insurance industry feel at their work to managing the program and other factors influenced by the employers include workplace policies, working environment, fairness and transparency over pay. The result of the studied will reveals the happiness level and also give the employees a venue feedback. It is an opportunity to establish

two ways communication in the organization for more understanding about happiness index and associated factors.

Despite there are studies related to happiness index, there is a lack of knowledge about factors affecting work happiness index of healthcare professionals, specifically who are working in insurance company. The level of happiness and related factors in workplace of healthcare professionals is still unclear. The understanding of these issues would help the executive group about effectively manage and plan their career development plan to enhance job satisfactions and job engagement for further development.

#### 1.2 Problem Statement

Despite there are studies related to work happiness index, there is a lack of knowledge about factors affecting work happiness index of healthcare professionals, specifically who are working in insurance company.

The level of happiness and related factors in workplace of healthcare professionals is still unclear. The understanding of these issues would help the executive group about effectively manage and plan their career development plan to enhance job satisfactions and job engagement for further development.

#### 1.3 Research Ouestions

- 1. What is the socio-economic status of healthcare professionals who work in insurance company?
- 2. What is the level of happiness at work of healthcare professionals who work in insurance company?
- 3. What is the relationship between each factors and happiness index of healthcare professional in insurance company?

## 1.4 Research Objectives

- 1. To study socio-economic status of healthcare professionals who work in insurance company.
- 2. To examine the factors which affect happiness index and to study level of happiness at work of healthcare professionals who work in insurance company.
- 3. To study relationship of factors and work happiness index of healthcare worker in insurance company

## 1.5 Scope of the Study

- 1. Study healthcare professionals which including; Doctors, Nurse, Physical therapy, Medical technician
  - 2. Past or current healthcare professionals that worked in insurance company.
- 3. Prospective healthcare professionals who worked related with insurance company in Bangkok.

## 1.6 Expected Benefits

The knowledge and understanding in factors which influencing happiness index in workplace from this research would enable management manager to effectively plan and provide appropriate wellness workplace program and attractive welfare to the employee who come from medical filed.

Furthermore, executive could apply the findings result from this research to develop the employee engagement activities to achieve company mission. In the sense of the research on the management field, this would directly and indirectly enhance and support wellbeing of the healthcare professionals to engage at work in insurance company.

#### 1.7 Definitions

- 1. Happiness index: The Happiness Index is the tool for measuring the feeling of happiness in people and also satisfaction in every aspects of life such as wellbeing, health status, time balance, community perception, social support, educations, culture, environment, governance, work, and material well-being (Happiness Alliance, 2014c).
- 2. Healthcare professionals: A healthcare professional is the person who worked in health care service to provide care and treatment. The field includes those who worked as doctor, nurse, physical therapist, surgeon, dentist, medical technologist, psychiatrist, pharmacist or who worked in the service base on medical knowledge including the person who are community health practitioner or public health
- 3. Insurance Company: The business that is one of financial institution that provides insurance policy and risk management to protect business or individual about compensation resulting from injury, health problem, accident.

# CHAPTER II LITERATURE REVIEW

The literature review in this research was focused on the background of concept of happiness, happiness and wellness, the concept of happiness in workplace, domains of happiness, factors related happiness index in organization. The source of literatures included Mahidol University library, data bases (Emerald Insight, Science direct, and ERIC) and internet search such as Google Scholar etc. The literatures reviewed are presented as followed basically in six parts as follows

## 2.1 Background of Concept of Happiness

Sociologists said about the definition of happiness that is 'the degree to which an individual judges the overall quality of his life-as-a-whole positively, or how well one likes the life one lives. It is usually referred to as subjective well-being (SWB) or life satisfaction. (Jency, M. (2019)

Abdel-khalek (2005) said that happiness was the final goal of human being, and people looking for happiness in their life. The meaning of happiness is different to different people with different means and ways to achieve it. Therefore, human happiness cannot be guaranteed, since people make choices of their own and it differs from person to person. Argyle (1987 cited in Bechet et al., 2008) has conceptualized happiness as positive inner experience, the highest good, and the ultimate motivator for all human behaviors and as the degree to which an individual judged the overall quality of his or her life as a whole.

#### 2.2 Happiness and wellness

The study of "2018 Wellness Trends, from Global Wellness Summit" defines the word "Happiness" "wellness," "well-being", the terms get used interchangeably such as wellness is about the state of overall health, happiness is more conceptual concept that related to how people feel about their daily lives. Now, there is a new way of hard science to measure what actually drives the most human happiness. World Happiness Report and Gallup-Sharecare Well-being Index is the annual research that take the global pulse on people's happiness and life satisfaction surveys reveal crucial things. The 155 country surveyed reveals that the people are not happy in overall (155 countries surveyed) showed a world with a mediocre 5/10 happiness score. Two, happiness cannot be decrease by GDP (money) or physical health problem. meanwhile, these two keys measures and represent that the community and strong social connections are the most fundamental components for happiness. (Global wellness trends, 2018)

# 2.3 The Concept of the Happiness in workplace

Refer to Helliwell, Layard, & Sachs (2019) shows that The Global Happiness Council is the first that created Happiness Index. It is a group of specialists in academic happiness since 2012 that presented about the World Happiness Report each year.

Happiness Index originates was originated from Bhutanese Gross National Happiness Index. In 1972, they started for prioritizing happiness over other factors such as wealth and economic growth. They stared to create an indication for happiness base on multiple measurable factors and have kept track of this index ever since. (Sriram Balasubramanian & Paul Cashin, 2019)

Joo, Baek-Kyoo & Lee, Insuk (2017) studied about workplace happiness related to effects of perceived organizational support, and psychological capital on happiness in employees' work, careers (i.e., job satisfaction), and lives (i.e., subjective well-being), they found that employees are mainly engaged in their work and satisfied with their job when they had higher perceived organizational support. Thus, the company had to play a big role to support workplace happiness due to it affect direly to employee happiness than national culture.

Manion (2003) says that happiness in workplace or positive emotion about work is directly linked to high performance that related to behaviour in clouding integrative thinking, helping behaviour, inductive reasoning, more efficient decision thinking Similar to Hart (2006) that there are many ways to maintain happiness at workplace such as keeping appropriate humour in the workplace, practicing joy building and keeping fun in work environment. These activates can be great antidotes to the negativism and burnout.

## **2.4 Domains of Happiness**

The measure of happiness of employee calls "happiness index" the table below shows the qualities measured in each domains:

Table 2.1 Details of the Nine Domains of Gross National Happiness

Domains	Definition	
Psychological well-being	The standard of living includes reflective cognitive evaluations,	
	spirituality such as satisfaction in life, the emotion reactions	
	to life events, such as positive and negative emotions.	
Standard of living	The material basis of well-being which is refer to	
	consumption of the people.	
Health	The state of a holistic healthily lifestyle both at the mental	
	and physical states.	
Time balance	Work life balance.	
Community Vitality	The emphasis on the quality of life in the community	
Ecological Diversity	About the perceptions of people and evaluations of the	
environmental conditions of their behavior pattern.		
Education	Knowledge, values, skills and formal and informal education	
	across age levels.	
Cultural Diversity and	Strength and diversity of cultural norms.	
Resilience		
Good Governance	the level of efficacy, honesty and quality about government.	

Source: Karma, Sabina, Tshoki, and Karma (May 2012)

## 2.5 Factors related to Happiness index in organization

Happiness divided in to 2 parts which are affective and cognitive. The affective part deals with the emotions (Fors & Kulin, 2016; Ryan & Deci, 2001) and cognitive component deals with morality, being truthful to self, meaning and growth (Ryff & Singer, 2008). Employers attempt to keep employees happy in order to enhance good relationship among employees and employment remunerations (Rodriques & Sanz, 2013; Roehling, Cavanaugh, Moynihan & Boswell, 2000; Weserat, Yazam & Halim, 2014), and to retain competent and productive. Pryce-Jones and Lindsay (2014) suggested that the happiness of employees has a positive impact on mindset, perform optimally which help employers to achieve sale, production and sale target.

In this study, the dimensions of happiness index discussed are positive emotions, job-related wellbeing, employee engagement (Osborne & Hammoud, 2017) and distributive justice are as follows

Positive emotion; is an emotive state of joy, thankfulness, inspiration, satisfaction, cheerfulness (Frederickson & Kurt, 2011; Kuppens, Realo & Diener, 2008; Shahrabani, Benzion, Rosenbiom & Shavit, 2012; Stahl, 2016; Zizek, Mulej & Milfelner, 2017). Positive emotions occur when the employees interact with the other employees. Experiencing positive emptions may encourage employees to make healthier decisions which contribute better health indirectly. Herzenstein (2008) Moreover. A recent study by Alice Isen (2005) showed that the positive emotion conditions helps the doctor to diagnosis sooner than the doctor in other conditions. Similar to study from Alpert JM, Womble FE (2015) discovered that the positive emotion will show in verbally communicated such as the case of care giver communication with patient in order to foster relevant bonds between healthcare professional and patients as well.

Job-Related Wellbeing: Job-Related Wellbeing is about the fulfilment which is one of the measurements of employee and production of the organization (Wright and Cropanzano, 2004; Wright et al., 2007). The study conducted by Melinda Soh, Antonio Zarola, Kat Palaiou and Adrian Furnham (2016) which study different dimensions of well-being found that the employee perception about the support from company will impact for increasing well-being such as the perceptions of employee that their organization support about their health .The study of Lin Xiu, Kim Nichols Dauner, Christopher Richard

McIntosh (2019) showed that the organizations that have health program may impact on employee perception to remain with their job and enhance job performance as well.

Employee Engagement: which refer to employees 's cognitive and emotion attachment to their role (Bakker & Schaufeli, 2014; Rich, Lepine & Crawford, 2010) which created workers to do more at work (Joo & Lee, 2017).

Schaufeli et al. (2002) has been described about work engagement theory that is the positive mindset about working in the company, it is not about money, but it means the cognitive and affective state. consist of three dimensions: devotedness (i.e., enjoying work), and enthusiastic (i.e., being eagerness) absorption (i.e., be deep in thought in work)

Distributive Justice: in this happiness index dimension means the perceived fairness of the outcome which resulting in salary (Bayarcelik & Findikli, 2016; Ohana & Meyer, 2016). And detail in job itself (Demir, 2016). employees expected work employer to be fair, this will help them to be more happy, and performed their task as best as they can for achieve the organization goal (Kalay & Turkey, 2016; Nasurdin & Khuan, 2011)

Refer to Colquitt et al (2013) stated that the distributive justice happened when the worker understands that the compensation that they get adequately with their job performance in both tangible (such as pay and bonus) or intangible (Recognition, feedback). When worker believe that they are being paid from the company equally, then this results in distributive justice (Adams, 1965).

### 2.6 Conceptual framework

This paper focused on happiness index of healthcare professional in the insurance industry in the individual level (i.e. happiness of individual employees). Refer from the literature review (e.g. Wesarat, Phathara-on and Sharif, Mohmad Yazam and Abdul Majid, Abdul Halim (2014)

Table 2.2 Happiness index dimension for building happiness in the workplace

The factors that		References to support
associated happiness	Findings	the findings
Index.		g.
- Positive Emotions	The power of positive thinking such as	Carver & Scheier,
	optimisms are happier and have less stress.	2009
	The positive emotions help employee to	Seligman, &
	achieve the target and keep them good	Csikszentmihalyi, 2000
	mental health to be able to effective cope	
	with unexpected event that occur to them	
	The positive emotion is one of the	(Lewis,2011)
//_3	indicators for Psychological wellbeing	
//_0	domain in happiness index as well.	
- Job-Related	Job related wellbeing is one indicator for	Horn et al. (2004)
Wellbeing	positive characteristic about job such as	\\
// //	motivational, behavioral, cognitive and	
	psychosomatic aspects which effect on	
	time use domain, community vitality	·
\\ \\	(community relationship in workplace),	//
1 = 1	health domain ,living standard domain	-//
10	(income)	//
Employee	Employee engagement is one of the	Maleka, Schultz, Van
Engagement	indicators for employee 's cognitive and	Hoek, Dachapalli &
	emotional positive with their job lead to	Ragadu (2017)
	successful organization policy.	
Distributive Justice	This refers to employee's perception of	Muhammad Zafar Iqbal1,
	fairness, it has direct links to performance	Muhammad Rehan,
	of employees and it effect on health and	Anum Fatima and
	psychological wellbeing domain.	Samina Nawab (2017)

The above-mentioned structure are the key elements that impact on happiness at the workplace of healthcare worker. Therefore, this study presumed that these factors can make happiness in worker, which in turn their performance would be improved in the positive way (Atkinson & Hall, 2011).

This paper presents a conceptual framework which is composed of independent variables (Positive emotion, Job-Related Wellbeing, Employee Engagement,) dependent variable (happiness index of healthcare professional) (see Figure 1.1)

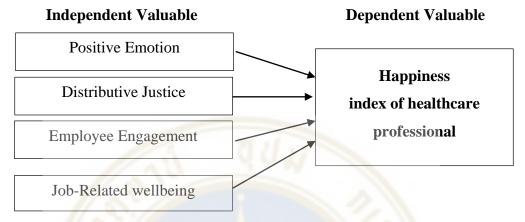


Figure 2.1 Conceptual Framework of factors of happiness index

# CHAPTER III MATERIALS AND METHODS

#### 3.1 Research Method

The research was conducted using quantitative approach for studying the factors influencing happiness index of healthcare professional in insurance industry who have been working in insurance company such as doctor, nurse, physical therapy, medical technologist. The individual person was asked to provide response in the questionnaire set which distributed using electronic tool.

The questionnaire was used to exclude the healthcare professional who did not have experience about working in insurance industry or do not have plan to working involves with insurance industry. The participants were then subsequently screened to include only healthcare worker who employed or will employ in insurance company as the eligible samples.

The participant information sheet and consent form were incorporated into the beginning part of the questionnaire.

## 3.2 Population and Sample

The research population was healthcare professional in insurance industry which are from Insurance company in Bangkok. The participants were screened, using the questionnaire, to be included according to the following criteria;

Are currently working with insurance company in Bangkok OR

Had a past experience in working with insurance company or also working insurance company in any department.

To determine the sample size, a simplified formula by Yamane was used the sample size calculates with 95 % confidence interval, then n will be the sample size, N is the population size, and e is the level of precision (Israel, 2013).

For this study, each parameter is determined as the followings;

Population size, N, is 2,598. The number came from the data of Insurance commission data (2018) which indicated all insurance employees in Thailand. From the data of Insurance commission data in 2018 showed number of employees was 1,9125. Therefore, it can be assumed that there was 13.58% of all employees in insurance company.

Due to no exact data on the number of populations, the population is determined using these data with assumption that the percentage of healthcare professional and other insurance employees remain the same.

The level of precision, e, is 10%.

As a result, 96 samples (n) will be taken for this research analysis.

$$n = \frac{N}{1+N(e)^2}$$

$$n = \frac{2,598}{1+2,598 \times 0.10^2}$$

$$n = 96$$

# 3.3 Instrument Development

Research questionnaire was developed based on the research framework which described under literature review in the aspects of happiness index, domain of happiness, factor effecting happiness index in the organization and also and influencing factors in happiness domains which specific perspective of healthcare worker. The questionnaire consists of 3 sections, all of these are described in detail below.

Section 1: Sociodemographic data

This section is to collect the sociodemographic characteristics of the samples which including gender, age, marital status, employee status, and company. At the last part of this section is to identify the employee status and characteristics of the samples which including department of working and duration of working. In this last part, the questionnaire is divided into 2 subsections to correspondent with the employee level to identify the status of healthcare worker in insurance company. (OIC,2017)

Section 2: Level of Factor effecting happiness index in each domain

This section is to identify the factors affecting happiness index of healthcare professional who working in insurance company. by using 5-point Likert scale to measure employee satisfaction are as follows:

- 5 Very satisfied
- 4 Satisfied,
- 3 Neither satisfied nor dissatisfied
- 2 Dissatisfied
- 1 Very dissatisfied.

Section 3: Happiness index of healthcare professional.

This section is to identify the happiness index of healthcare professional who are working related with insurance company. This section is to identify the factors affecting happiness index of healthcare professional who working in insurance company.

when selecting a specific healthcare professional by using 5-Point Likert Scale which is a psychometric scale basically represent people's attitudes and opinions to some topic by using 5-point Likert scale examples to measure satisfaction are as follows:

- 5 Very satisfied
- 4 Satisfied,
- 3 Neither satisfied nor dissatisfied
- 2 Dissatisfied
- 1 Very dissatisfied.

Google Form was used as a tool to create and distribute the questionnaire

#### 3.4 Data Collection

For this study, the convenience sampling method was conducted for data collection. The anonymity of subjects is maintained. Data was collected using electronic-based questionnaire which Google Form was used as a tool to create and distribute the questionnaire.

The questionnaire was distributed to participants through employee by using line, Facebook, and email during July 2020 - Aug 2020. Participants privately responded to the questionnaire and sent them back via Google Form without subject identifiers. All information included in the study is remained anonymously.

## 3.5 Data Analysis

From the research data collected from respondents, the descriptive statistics (percentage, mean, SD) using Statistical Package for Social Sciences (SPSS) to analyzed in order to address all 3 research objectives.

For the first objectives, the demographic characteristics will be analyzed by using frequency and percentage values.

The Second objective will be analyzed the data of happiness level at work and relationship between positive emotions, job-related wellbeing, distributive justice, employee engagement of healthcare worker in insurance company by frequency, mean, standard deviation, and Reliability analysis was also performed.

The level of satisfied will be considered as the highest mean score was 5, and the lowest mean score was 1. Taking the highest mean score subtracts for the lowest mean score, and then dividing the score by 5 gives and interval of 0.8 (interval = (5 - 1) / 5 = 0.8). The range of mean score was in line with the following criteria (Polit & Hungler, 1999)

Table 3.1 The range of mean score

Mean score	Level of agreement
1.00 – 1.80	Dissatisfied
1.81 – 2.61	Very Dissatisfied
2.62 – 3.42	Neither satisfied nor dissatisfied
3.43 – 4.23	Satisfied
4.24 – 5.00	Very satisfied

For the third objective, the consideration about the factors which affect happiness index of healthcare professionals who work in insurance company using regression analysis to test about the relationship between independent variable (positive emotions, job-related wellbeing, distributive justice, employee engagement) of healthcare worker in insurance company and dependent variable (Happiness index). The significant difference less than 0.05 will be considered as a relationship.



# CHAPTER IV RESEARCH FINDINGS

This chapter analyses data that collected from questionnaires to find about factors affecting happiness index of health care professional in insurance industry. There were 101 respondents that responded back the questionnaire distributed using google form. The research result separated into 3 parts:

Part 1 Analysis socio-economic status of healthcare professionals who work in insurance company.

Part 2 Analysis factors which affect happiness index and to study level of happiness at work of healthcare professionals who work in insurance company.

Part 3 Analysis relationship of factors and work happiness index of healthcare worker in insurance company.

# 4.1 Socio-economic status of healthcare professionals who work in insurance company

In this study, it used the descriptive statistic to show the frequency and percentage of the respondents who is the past and the current healthcare worker in insurance company. The demographic variables consist of gender, age, marital status level of educations, income, years' experience, department, educational background and channel that they received the news from insurance company.

#### 4.1.1 Gender

Table 4.1 Number and percentage of general information of respondents classified by gender

Gender	Frequency	Percent
Male	16	15.8
Female	85	84.2
Total	101	100

Most of the respondents are female, 84.2% (N = 85) whereas and the rest are male, 15.8% (N = 16).

#### 4.1.2 Age range

Table 4.2 Number and percentage of general information of respondents classified by age range

Age Group	Frequency	Percent
18-24	0	0
25-34	49	48.5
35-44	41	40.6
45-54	11	10.9
55-64	0	0
Total	101	100

The largest group of respondents are 25-34 Years old, 42.2% (N = 49). Second largest group of respondents are 34-44 years old, 35.5% (N = 41). The third of largest group of the respondents are 45-54 years old, 9.5% (N = 11)

#### 4.1.3 Marital Status

Table 4.3 Number and percentage of general information of respondents classified by marital Status

Marital Status	Frequency	Percent
Single	56	55.4
Married	43	42.6
Divorced/Widowed	2	2
Total	101	100

In total number of 101 participants, the majority of participants are single 55.40 % (56 people) married 42.60 % (43 people) and divorced/widowed 2 % or 2 people.

#### 4.1.4 Level of education

Table 4.4 Number and percentage of general information of respondents classified by level of education

Level of Education	Frequency	Percent
Bachelor's degree	79	78.2
Master's degree	22	21.8
Total	101	100

Mostly respondents graduated Bachelor's degree and Master's degree which are 78.20 % (N=79) and 21.80% (N=22) Respectively.

#### 4.1.5 Income range per month

Table 4.5 Number and percentage of general information of respondents Classified by income range per month

Income	Frequency	Percent
Lower than 10000 Baht	1	1.0
10,001-20,000 Baht	7	6.9
20,001-30,000 Baht	12	11.9
30,001-40,000 Baht	20	19.8
40,001-50,000 Baht	21	20.8
50,001-60,000 Baht	18	17.8
60,001-70,000 Baht	9	8.9
70,001-80,000 Baht	10	9.9
90,001-100,000 Baht	3	3.0
Total	101	100

According to the table 4.5, the respondents who have income 40,000-50,000 THB is the majority group for this research, accounting for 20.80% of the total respondents or 21 people. The following group consists of 20 respondents or 19.80% who has the income of 30,001 –40,000 THB. Lastly, there are 1 respondents, or 1 %, who have the income lower than 10,000 THB and 3 respondents, or 3 %, who have the income more 90,000 -100,000 THB.

### 4.1.6 Years' experience

Table 4.6 Number and percentage of general information of respondents classified by Years' experience

Years' experience	Frequency	Percent
Less than 1 year	10	9.9
1-2 years	7	6.9
More than 2-4 years	20	19.8
More than 4-6 years	26	25.7
More than 6-10 year	26	25.7
More than 10 years	12	11.9
Total	101	100.0

The respondents who worked more than 4-6 years and more than 6-10 years are the biggest group with 25.70 % (N=26). Second is the respondents who worked more than 2-4 years with 19.80% (N=20). while the work duration more than 10 years is the third group consist of 12 people or 11.90 %. followed by less than 1 year 9.90 % (N = 10) and the work duration 1-2 years 6.9 % (N = 7).

#### 4.1.7 Department

Table 4.7 Number and percentage of general information of respondents Classified by Department

Department	Frequency	Percent
Claim Department	56	55.4
Investigations Department	4	4.0
Medical Department	20	19.8
Underwriter Department	7	6.9
Marketing Department	1	1.0
Customer Service Department	5	5.0
Others: Please specify	8	7.9
Total	101	100.0

Over half of respondents worked in Claims Department with 55.40% (N = 56) followed by 19.80% (N=20) worked in Medical Department. Next, 7.9% (N = 8) worked in other departments, 6.9% (N = 7) worked in Underwriting Department, 5 % (N = 5) worked in Customer Service Department, 4 % (N=4) worked in Investigation Department. Lastly, the respondents who work in Marketing Department is the smallest group with 1% (N = 1).

#### 4.1.8 Educational Background

Table 4.8 Number and percentage of general information of respondents Classified by Educational Background

Educational Background	Frequency	Percent
Doctor	2	2.0
Nurse	81	80.2
Medical technologist	2	2.0
Physical Therapist	2	2.0
Public health	2	2.0
Other: Please specify	12	11.8
Total	101	100.0

Most of the respondents are Nurse with 80.20% (N = 81), followed by the respondents who are other health care professional including medical science 11.80% (N = 12). And lastly, 4 groups are equally 2.0% (N = 2) are the respondents who have educational background as Doctor, Medical Technologists, Physical Therapist, Public Health.

### 4.1.9 Application channels

Table 4.9 Number and percentage of general information of respondents classified by Application channels

Channels	Frequency	Percent
Job hunter website	38	37.6
Recommendation from family/friends	53	52.5
Recommendation from your physician/hospital	7	6.9
Advertisement on website	2	2.0
Facebook	1	1.0
Total	101	100.0

The respondents mostly were recommended about insurance job from their family and friend 52.50% (N = 53). Second is respondents who get the news from job hunter website 37.60 % (N = 38). Next is recommendation from your physician/ hospital 6.90% (N = 7), advertisement on website 2.0 % (N = 2) lastly, the respondents who know from Facebook 1.0% or 1 people.

# 4.2 Level of factors affecting of happiness index of healthcare workers who work in insurance company

In this part used 16 items to analysis the level of factor affecting happiness index in each domain by using mean and standard deviation. 5-point Linkert scale was used for measuring about agreement level ranging from "1 = Very Dissatisfied "to "5 Very Satisfied" Moreover, 23 more items to reveal the agreement in them of "Happiness index "of the target group.

Table 4.10 presents the mean, standard deviation and level of agreement in each item it appeared that

The level of agreement on each factor that affecting	34	CD	T 1
happiness index of healthcare worker	Mean	SD	Level
Positive Emotions	4.059	0.779	Satisfied
In my working environment, colleagues and I cooperate	3.762	0.838	Satisfied
to get the job done.			
I receive the training and support I need to do my job	3.960	0.836	Satisfied
effectively.			
The working atmosphere in my working environment is	4.119	0.816	Satisfied
very engaged			
My boss and I work well together	4.198	0.721	Satisfied
We strongly collaborate across teams and departments.	4.257	0.688	Very Satisfied
Job-Related Wellbeing	3.689	1.003	Satisfied
I am able to balance my work and my personal life.	3.752	1.053	Satisfied
Healthy living at my company is sufficient.	3.752	0.903	Satisfied
I have enough time to get my job done.	3.564	1.053	Satisfied
Employee Engagement	4.185	0.791	Satisfied
My jobs allow the full use of my professional skill	4.178	0.713	Satisfied
I would recommend my company as a great place to work	4.030	0.911	Satisfied
In my company, mistakes are seen as an opportunity for	4.277	0.723	Satisfied
learning.			
proud to work in this organization	4.257	0.82	Satisfied
Distributive Justice	3.874	0.868	Satisfied
My Job performance has been evaluated fairly	3.901	0.831	Satisfied
My compensation adequately reflects my job performance.	3.762	0.838	Satisfied
Individual job performance has an impact on rewards	3.960	0.936	Satisfied
Happiness Index	3.717	0.963	Satisfied
1. How satisfied are you with daily living	3.941	0.797	Satisfied
2. My life is useful and worthwhile	3.960	0.859	Satisfied
3. I enjoy a lot of little things every day.	4.149	0.805	Satisfied
4. I know what is important to me and will strand my	4.119	0.816	Satisfied
ground, even if other disagree.			

Table 4.10 presents the mean, standard deviation and level of agreement in each item it appeared that (cont.)

The level of agreement on each factor that affecting	M	CD	T1
happiness index of healthcare worker	Mean	SD	Level
5. I am able to cope with what life throws at me.	4.079	0.744	Satisfied
6. Most days I feel a sense of accomplishment from what I do.	4.050	0.853	Satisfied
7. Are you satisfied with your health?	3.604	1.059	Satisfied
8. How satisfied were you with the quality of your exercise?	3.317	1.157	Neither
9. How satisfied were you with your ability to perform	3.693	0.925	Satisfied
your daily living activities?			
10. My life has been too rushed	3.683	0.905	Satisfied
11. Finding time to relax is difficult for me.	3.376	1.103	Neither
12. I am able to balance my work and my personal life.	3.254	1.015	Neither
13. How satisfied are you with your personal safety in	3.644	0.965	Satisfied
your city or town?		- \\	
14. How satisfied are you with your personal relationships?	3.921	0.857	Satisfied
15. My friends really try to help me when I have any problem.	3.871	0.873	Satisfied
16. How satisfied are you with the air quality in your	3.505	1.077	Satisfied
environment?			
17. How satisfied are you with the opportunities that you	3.881	1.080	Satisfied
have to enjoy nature?	0		
18. I have enough money to buy things I want	3.554	0.900	Satisfied
19. In general, how do you feel about your personal	3.653	0.877	Satisfied
finances for living?			
20. The public officials in my city or town pay attention	2.842	1.550	Neither
to what people think			
21. Corruption is widespread throughout the government	3.743	1.197	Satisfied
in my city or town.			
22. Considering all my efforts and achievements in my	3.594	0.971	Satisfied
job I feel I get paid appropriately.			
23. I am allowed to decide how to go about getting my	4.070	0.783	Satisfied
job done.			
	L		

For positive emotions, in this domain, the average of all the items had mean 4.059 standard deviation 0.779 which considered as satisfied. The highest mean score means 4.257 and standard deviation 0.688 and the lowest mean score was 3.762 standard deviation 0.838 considered as satisfied.

Job-Related Wellbeing, the all of average in this domain shows the mean 3.689 and standard deviation 1.003 which considered as satisfied, the highest mean score means 3.752 and standard deviation 0.903 and the lowest mean score was 3.564 standard deviation 1.053considered as satisfied.

Employee Engagement present 4 items, the overall of this domain shows the mean 4.185 and standard deviation 0.791 which considered as satisfied. the highest mean score means 4.277and standard deviation 0.723, the lowest mean score was 4.030 standard deviation 0.911considered as satisfied.

Distributive Justice shows the average of the mean 3.874 and standard deviation 0.868 which considered as satisfied, the highest mean score means 3.960 and standard deviation 0.936, the lowest mean score was 3.762 standard deviation 0.838 considered as satisfied.

Explore in more detail about Happiness Index domain, in this study used 23 items to measure the perception of employee about happiness index. The data were received in a form of a five-point scale measurement. Almost all domains had high score with in "Satisfied"

The average of all the items had mean 3.717 and standard deviation 0.963 considered as satisfied. However, there are 4 items of questions that had lowest score as followed: (1) The public officials in my city or town pay attention to what people think (Mean 2.842, Neither satisfied nor dissatisfied) (2) I am able to balance my work and my personal life. (Mean 3.254, Neither satisfied nor dissatisfied). (3) How satisfied were you with the quality of your exercise (Mean 3.317, Neither satisfied nor dissatisfied) (4) Finding time to relax is difficult for me. (Mean 3.376 Neither satisfied nor dissatisfied).

### 4.3 Reliability Test

This is the reliability test that performed to test about internal consistency validation of 4 domains of factors and the variables of research framework. All items were tested using Cronbach's alpha. Refer to Sekaran (1992) the most cited measure of reliability for a multi-items scale is Cronbach's alpha and the acceptable cut of point is 0.70 (Nunally, 1978).

The result of reliability test for the variable are shown in table 4.10

Table 4.11 Cronbach's alpha score of variables

Domains	Cronbach's Alpha	N of Items
Positive Emotions	.773	5
of Job-Related Wellbeing	.802	3
Employee Engagement	.740	4
Distributive Justice	.795	4
Happiness Index	.901	28

The results above show that the Cronbach's alpha range from 0.740 to 0.901. The highest score was Happiness Index domain and the lowest score was Employee Engagement domain. Overall, the study found that all the alpha value for all the valuables above the cut-points of 0.70. Therefore, the result shows in each item exceed the minimum acceptable level and adequate internal consistency. (Nunally, 1967)

# 4.4 Relationship between factors and work happiness index of healthcare worker in insurance company

In order to find the relationship between factors and happiness index in each factor, multiple linear regression analysis was conducted. Dependent variables is happiness index and independent valuable are 4 domains as mentions before.

**Table 4.12 Model Summary (including all the variables)** 

Model	R	R square	Adjusted R Square	Std. error of the Estimate
1	.573	.328	.300	.533

**Table 4.13 ANOVA (including all the variables)** 

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.352	4	3.338	11.729	.000 <sup>b</sup>
	Residual	27.321	96	.285		
	Total	40.673	100	W.		

a. Dependent Variable: Happiness Index

Engagement, Distributive Justice

**Table 4.14 Coefficient(a)** 

Cot	standardized Standardiz Coefficients Coefficien		t	Sig.
В	Std. Error	Beta	_//	
1.396	.453		3.079	.003
.151	.105	.138	1.437	.154
.402	.098	.375	4.110	.000
050	.085	055	592	.555
.256	.097	.259	2.647	.009
	1.396 .151 .402 050	1.396     .453       .151     .105       .402     .098      050     .085	1.396     .453       .151     .105     .138       .402     .098     .375      050     .085    055       .256     .097     .259	1.396       .453       3.079         .151       .105       .138       1.437         .402       .098       .375       4.110        050       .085      055      592         .256       .097       .259       2.647

For the model summary above (Table 4.12), that showed R square 0.328 it reveals that 32.80 % of variance in happiness index can be explained by Positive Emotion, Job related well-being, Employee Engagement, Distributive Justice.

Based on the significant (Sig.) column in Table 4.12, it presents the P-value = 0.000 which means at least one of the independent variables (Positive Emotion, Job related well-being, Employee Engagement, Distributive Justice) has significant predictive relationship with dependent valuable (happiness index).

b. Predictors: (Constant), Positive Emotion, Job related well-being, Employee

Table 4.14 shows that there are 2 independent variables (Job related wellbeing, Distributive Justice) which have significant predictive relationship with dependent variables (happiness index) Job related wellbeing is the strongest variables which impact on happiness index of employee(P-value = 0.000,  $\beta$  = 0.375 ) followed by Distributive Justice(P-value = 0.000,  $\beta$  = 0.259 ).Lastly, Positive Emotion and Distributive Justice had no significant impact on happiness index since it had P-value = 0154 and 0.555 respectively.



# CHAPTER V DISCUSSION AND CONCLUSION

This is the last chapter of this study that summarizes and discusses the significance of the research findings. The level of happiness of healthcare and the factor affecting happiness index of healthcare professional are discussed base on the analysis. Then, the possible recommendations for manager of insurance company are suggested. Finally, it is concluded with an assessment of limitations of this study and the recommendations for future research in this field

#### 5.1 Conclusions and Discussion

The happiness in workplace is the combination of factors in the workplace. There are many policies and practice of organization, the influence of policies may manifest in employee's happiness. (Herzberg et al., 1959). Previous research focus on happiness index of employee in other area (Chinakorn & Phapada ,2012) however, there is a lack of know study about focusing the happiness index of healthcare professional in insurance industry group.

The objective of this study, firstly, to analysis socio-economic status of healthcare professionals who work in insurance company, secondly, to analysis factors which affect happiness index and to study level of happiness at work of healthcare professionals who work in insurance company, thirdly, to study the relationship of factors and work happiness index of healthcare worker in insurance company.

The research was conducted using quantitative method. The data was collected using electronic-base questionnaires. The questionnaire was sent via Line, Facebook, and Email to the target group and the total of 101 questionnaires were privately responded. All of the samples were eligible for the analysis.

## 5.1.1 Demographic Information of Healthcare professional in insurance industry

Among 101 eligible respondents of healthcare professional in insurance industry, the majority of them (84.2%) were female and 42.2% were 25-34 years old. they were mostly bachelor degree graduates (78.20 %). Over the half the respondents were single (55.40%) and mostly 20.8%they have income 40,000-50,000 THB per month. The respondents who worked more than 4-6 years and more than 6-10 years are the biggest group with 25.70 %. For this study, the participants come from Claims department (55.40 %). Majority of them were Nurse (80.20 %) and they recommended about insurance job by their family and friend 52.50 %

## 5.1.2 Level of happiness at work of healthcare professionals who work in insurance company

The study of level of happiness of healthcare worker and their perception about the factor's domain using 5-point scale instrument. According to our analysis, employee engagement was highly satisfied. The overall of this domain shows the mean 4.185 and standard deviation 0.791 considered as satisfied. This finding is supported by previous research in insurance company (Saengduaen,2011) that showed highly employee engagement in term of independent role. It explained that insurance company allowed the employee can adjust their implementation to achieve the target, the employee can use their own judgment in solving problems that arise by base on medical knowledge.

Next is positive emotion domain which had the overall mean 4.059 standard deviation 0.779 and considered as satisfied as well. refer to the study (Wong, Hui, and Law, 1998; Jawahar and Hemmasi, 2006) indicate that the positive emotion status of employee towards work leads to satisfaction of job.

Job-Related Wellbeing had the average mean 3.689 and standard deviation 1.003 which considered as satisfied. It results from the insurance company provides more work life balance than working in hospital in term of working hour, emotional exhaustion (Khaninnutch, Areewan 2011)

Distributive Justice shows the average of the mean 3.874 and standard deviation 0.868 which considered as satisfied. The findings can indicate that employee

satisfied with fairness of the outcome that insurance company give to them both monetary (e.g. salary, benefits, commission,) or non-monetary rewards (e.g. Recognition) (Stiglbauer & Batinic, 2012).

## 5.1.3 Study the relationship of factors and work happiness index of healthcare worker in insurance company.

The study about relationship of factors and work happiness index of healthcare worker in insurance company by using multiple linear ligation and reliability analysis.

According to 101 respondents who have experience worked in insurance company. In this study confirmed that Job related wellbeing and Distributive Justice are the factors that affecting happiness index of healthcare professional in insurance industry. The result shows that Job related wellbeing had the most significant impact on happiness index as it shows the highest the Bata value (beta = 0.375) get the high value from multiple linear regression analysis the following is Distributive Justice also has the significant impact (beta = 0.259) on happiness index as well.

Below figure 5.1 provides a factor effecting the happiness index of healthcare professional in insurance industry that found in our research.

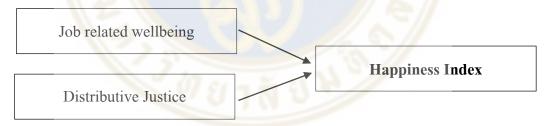


Figure 5.1 factors effecting the happiness index of healthcare professional in insurance industry.

Firstly, we found that job related wellbeing had the most significant of happiness index. this is result from mostly the respondents, they worked in the hospital before as insurance company required medical knowledge to analyses health claims case. They will compare workload between work in the hospital (work as shifts) and working insurance (follow the office hour) and other benefit that workplace provided. Therefore, insurance company is the one place that they can apply medical knowledge to work and allow them about balancing work life and personal life. Moreover, insurance

company is trying to promote wellbeing program to enhance the overall quality of life such as promote physical health (provide fitness to employee, encourage about annual checkup) and mental health (provide mental health benefit). Thus, job related welling is the significant impact on happiness index of insurance worker.

This finding supported by previous research about happiness level in workplace shows that career advancement and work-related wellbeing are the influence factors for healthcare staff (Benjaporn, Duangkamol, 2016)

Secondly, our study discovered that distributive Justice had the significant impact on happiness index. distributive Justice is the major issue for employees, the employee has the job evaluation fairy with their performance and insurance company has clear procedure for promotion. The company provides the compensation adequately reflects their job performance. moreover, Individual job performance has an impact on rewards. These are the reason for justice in the working place that they think, this finding was correspondent with the study from (Arti Bakhshi, 2009) that reveals positively related to organizational justice of employee which can be indicator for satisfaction and engagement.

### 5.2 Managerial Implication

Insurance industry is a growing industry along with healthcare industry. The department that plays a big role to contact with the customer and maintain the business benefit are also important to drive the business. Thus, the management managers should have broader understanding of employee behavior to increase the engagement level and decrease turnover rate which means decrease the cost for hiring and training a new employee.

Providing the happiness in the workplace created the employee loyalty and happier employee are more productive (Wright and Cropanzano, 2004) the result in this study shows that the employee agrees and satisfy with employee engagement and positive emotion of their job. The insurance company should focus and maintain the policy or the project to support both two dimensions. The result also highlights from the finding also highlight about two factor that related with happiness index which are

Job related wellbeing and Distributive Justice. Below are the recommendations for management manager:

- 1. According to work related wellbeing had the significant impact, the recommence are as follow
- Provide wellbeing program (Wolfe et al. 1994) such as provide nutrition programmed to raise awareness about diet and chronic disease with correspond to abnormal finding from checkup and follow up.
- Health promotion programs such as (Cogwell Anderson & Kaczmarek 2004;
   Wolfe et al., 1993) these programs will focus on physical health and modify behavior which may reduce the develop of chronic disease e.g.) arrange virtual run among the department for competition.
- 2. According to the Distributive Justice, it refers to the employee think that they are treated and paid equally (Cook, & Hegtvedt, 1983), management manager should set the policy such as about compensation and pay transparency.

Set a clear criteria for promotion in each levels give the positive and suggest to the employee to improve their performance more better each year.

3. About employee engagement. Insurance company should have the employee engagement survey to measure and assess about the motivated and engaged of employee to perform the best in their work every year for management about performance and maintain employee satisfaction.

#### 5.3 Research Limitations and Suggestion for future research

Although this study provides new knowledge and contributions to the insurance sector .it also has some limitations

#### 5.3.1 Sample and study Population

According to the convenience sampling, the questionnaire was made from a sample of some of the insurance company not all of the 24 companies in Thailand. The respondents in this research are 101 people may not big enough to present the whole industry.

#### 5.3.2 Limitation of demographic characteristic

The majority of them are female 84.2% and 55.40 from claims department. Mostly of them were Nurse 80.20%, therefore, the result of the study may be the good answer for only some demographic group.

The recommendation for the next research

Should study in the big sample size and should cover all of insurance company in Thailand.

In this study, the majority were nurse therefore the future research should study the perception of other healthcare professional such as doctor, physical therapist etc.



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### **Appendix A: Certificates of Approval (COA)**



Institutional Review Board, Institute for Population and Social Research, Mahidol University (IPSR-IRB)

Established 1985

COA. No. 2020/07-344

#### Certificate of Ethical Approval

This is to certify that the Institutional Review Board, Institute for Population and Social Research, Mahidol University, has granted an Ethical Approval to the research project entitled "Factors Affecting Work Happiness Index of Healthcare Professional in Insurance Industry Context" submitted by Ms. Hemmawan Sangsuwan from the College of Management. The duration of this project is from March to September 2020.

By this approval, the Principal Investigator of this project is obliged to:

- 1) Provide progress report to IPSR-IRB every twelve months from the start of the project;
- 2) Report to IPSR-IRB any changes in the project plan, especially those changes that may put research participants at risks;
- 3) Promptly notify IPSR-IRB any adverse events that occur during the project execution; and
- 4) Provide research completion report at the end of the project.

This COA is given on 30 July 2020 and valid through 29 July 2021.

Signature P. Prasa Re



(Professor Emeritus Pramote Prasartkul) Chairman, IPSR-IRB

IORG Number: IORG0002101; FWA Number: FWA00002882; IRB Number: IRB0001007

Office of the Institutional Review Board, Institute for Population and Social Research, Mahidol University (IPSR-IRB), Phuttamonthon 4 Rd., Salaya, Phuttamonthon district, Nakhon Pathom 73170. Tel (662) 441-0201-4 ext. 223

### Appendix B: Questionnaire

# Questionnaire for the Study on Factors Affecting Work Happiness Index of Healthcare professional in insurance industry Context

Date/
My name isagedyears old, now living at
the address no. Street. Sub-district.
DistrictProvincePostal codeTel. No
I have read the statements in the information sheet for research participants.
(Or, it was read to me by the research assistant who comes to meet me). I understand
the research project's rationale and objectives, its procedural details, its expected benefits
and potential risks/harms that may occur to the participants, including methods to
prevent and handle harmful consequences. I have been given satisfactory explanations
to my qu <mark>estions about this research.</mark>
I am aware of my right as a participant to decline answering any questions
or to withdraw from participation at any time, if I want to, without any undesirable
consequences on the welfare and services that I and my family may need.
I hereby express my consent to participate as a participant in the research
project entitled "Factors Affecting Work Happiness Index of Healthcare professional
in insurance industry Context"
I consent to the researchers' use of information obtained from me in this
interview, but do not consent to disclosure of my name or identity that can be used to
identify me as individual.
I thoroughly understand the statements in the participant information sheet
and in this consent form. I hereby give my signature.
Signature
(
Date/

# Questionnaire for the Study on Factors Affecting Happiness Index of Healthcare professional in insurance industry Context

The questionnaire is a part of independent study for Master of Management (International program in healthcare and wellness management), College of Management, Mahidol University. This takes only 5-10 minutes to answer the questions.

The research "Factors Affecting Happiness Index of Healthcare professional in insurance industry "Context is to study the data of happiness level at work and relationship between positive emotions, job-related wellbeing, distributive justice, employee engagement of healthcare worker in insurance company and the result of this study will reveal about the relationship between personal, family, and organization factors and work happiness index of healthcare worker in insurance company.

The questionnaire is divided into 3 sections. Each section contains a direction for completing the questionnaire. Please provide the most accurate answer. Your provided answer and information will be kept anonymous and confidential.

Section 1: Sociodemographic data

Section 2: Factors Affecting Happiness Index

Section 3: Happiness index of healthcare professional

The participant has the right to withdraw from the project anytime without prior informing needed. No participation or withdrawal will not affect your work or study or any services at all.

☐ Clicking this button indicates that I have read the description of the study and I agree to participate in this study.

### Section 1: Sociodemographic data

Please select the appropriate answer

1.	Gender		
	□ Mal	☐ Female	☐ Alternative
2.	Age (years)		
	□ 18-24	□ 25-34	□ 35-44
	□ 45-54	□ 55-64	□ 65 or over
3.	Marital status		
	□ Single	☐ Married	☐ Divorced/Widowed
4.	Highest Level of	educations achieved	
	☐ High School/V	ocational	☐ Bachelor 's degree
	☐ Master 's degree	ee	□ PhD
5.	Average income p	er month (Thai baht)	
	☐ Lower than 100	000 Baht	□ 10,001-20,000 Baht
	□ 20,001-30,000	Baht	□ 30,001-40,000 Baht
	<b>40</b> ,001-50,000	Baht	□ 50,001-60, <mark>00</mark> 0 Baht
	□ 60,001-70,000	Baht	□ 70,001-80,000 Baht
	□ 80,001-90,000	Baht	□ 90,001-100,000 Baht
	☐ Higher than 10	0,001	
6.	How long have yo	ou worked in insurance	e industry, on average?
	☐ Less than 1 year	nr	□ 1-2 years
	☐ More than 2-4 y	/ears	☐ more than 4-6 years
	☐ More than 6-10	years	☐ More than 10 years
7.	Which of the follo	owing best describes th	e department you work for?
	☐ Claim Departm	nent	☐ Investigations Department
	☐ Medical Depar	tment	☐ Underwriter Department
	☐ Marketing Dep	artment	☐ Human Resources Department
	☐ Accounting De	partment	☐ Customer Service Department
	☐ Others: Please	snecify	

8.	Employment types	
	☐ Full-time employees	☐ Part-time employees
He	ealthcare status	
Ple	ease select the appropriate answer	
9.	Education background	
	□ Doctor	□ Nurse
	☐ Medical technologist	☐ Physical Therapist
	☐ Others: Please specify	
10.	How long have you worked in your com	pany?
	☐ Less than 1 year	□1-2 years
	☐ More than 2-4 years	☐ More than 4-6 years
	☐ More than6-10 years	☐ More than10 years
11.	Please selected the channel that you know	ow about job opportunity in this insurance
	company	
	☐ job hunter website	
	☐ Facebook	
	☐ Recommendation from family/friends	
	☐ Recommendation from your physician	n/ <mark>h</mark> ospital
	☐ Advertisement on website	

### **Section 2: Factors Affecting Happiness Index**

**Instructions:** For each of the sentence shown below please rate your level of satisfaction by using the following scales:

- 5 Very satisfied
- 4 Satisfied,
- 3 Neither satisfied nor dissatisfied
- 2 Dissatisfied
- 1 Very dissatisfied

Factor Affecting Happiness Index in work place	vo.	Very Satisfied	4	Satisfied	8	Neither satisfied	nor Dissatisfied	2	Dissatisfied	1	Very Dissatisfied
Positive Emotions	•	•							•		
11. In my working environment, colleagues and I cooperate to get the job done.					\		1				
12. I receive the training and support I need to do my job effectively.	À				1	þ					
13The working atmosphere in my working environment is very engaged							/				
14. my boss and I work well together					4	#					
15. we strongly collaborate across teams and departments			13	5	7						
Job-Related Wellbeing	13										
16. I am able to balance my work and my personal life.											
17. Healthy living at my company are sufficient.											
18. I have enough time to get my job done											
Employee Engagement	<u>I</u>										
19. My jobs allow the full use of my professional skill											
20. I would recommend my company as a great place to work											
21. In my company, mistakes are seen as an opportunity for learning											
22. Proud to work in this organization											
Distributive Justice	I .	[									

Factor Affecting Happiness Index in work place	S	Very Satisfied	4	Satisfied	3	Neither satisfied	nor Dissatisfied	2	Dissatisfied	1	Very Dissatisfied
23. My Job performance has been evaluated fairly											
24. My compensation adequately reflects my job											
performance.											
25. Individual job performance has an impact on											
rewards											

### **Section 3:** Happiness index of healthcare professional

For each of the aspects shown below please rate your level of satisfaction by using the following scales:

5	Very satisfied
4	Satisfied,
3	Neither satisfied nor dissatisfied
2	Dissatisfied
1	Very dissatisfied

	Happiness Index											
Satisfaction With Life	2	Very Satisfied	4	Satisfied	3	Neither satisfied	nor Dissatisfied	2	Dissatisfied	1	Very Dissatisfied	
26. How satisfied are you with daily living												
27. My life is useful and worthwhile												
28.I enjoy a lot of little things every day .												
Psychological Well-Being												
29. I know what is important to me and will strand my ground ,even if other disagree.												
30. I am able to cope with what life throws at me.												

				Н	appi	ness	Ind	ex			
Satisfaction With Life	S	Very Satisfied	4	Satisfied	3	Neither satisfied	nor Dissatisfied	2	Dissatisfied	1	Very Dissatisfied
31. Most days I feel a sense of											
accomplishment from what I do.											
Health											
32. Are you satisfied with your health?											
33. How satisfied were you with the	U	N									
quality of your exercise?											
34. How satisfied were you with your				(							
ability to perform your daily living							\				
activities?							$\mathbb{N}$				
Time Balance							П				
35. My life has been too rushed							М				
36. Finding time to relax is difficult for me.	1) (										
37. I am able to balance my work and my											
personal life.					/ A		//				
Social Support						///					
38. How satisfied are you with your				0							
personal safety in your city or town?		4									
39. How satisfied are you with your	1										
personal relationships?											
40. My friends really try to help me when											
I have any problem.											
41. How satisfied are you with the air											
quality in your environment?											
42. How satisfied are you with the											
opportunities that you have to enjoy nature?											
Living standard							'		'		
43. I have enough money to buy things I											
want											

	Happiness Index										
Satisfaction With Life	2	Very Satisfied	4	Satisfied	3	Neither satisfied	nor Dissatisfied	2	Dissatisfied	1	Very Dissatisfied
44. In general, how do you feel about your											
personal finances for living?											
Government							I		I		
45. The public officials in my city or town											
pay attention to what people think.	U	IJ,									
46. Corruption is widespread throughout											
the government in my city or town.				1	7						
Work					V	- 1	\		I		
47. Considering all my efforts and							11				
achievements in my job I feel I get paid							1				
appropri <mark>ately.</mark>							Ы				
48. I am allowed to decide how to go											
about getting my job done.							//				