



## Guidelines for improving the efficiency of organizations related to accident health insurance in the elderly

Singsathit Kriengrojkul<sup>1\*</sup>, Asst.prof.Srochinee Siri wattana<sup>1</sup>, Duangkamon Chantararatmanee<sup>1</sup>, Amnaj Prasitdumrong<sup>1</sup>, Pol.Lt.Gen. Norawat Charoen-Rajapark<sup>1</sup>, Wannapreya Lohavattanakul<sup>1</sup>, Khomsan Laosillapacharoen<sup>1</sup>

<sup>1</sup>Student of Doctor of Philosophy Program in Development Management, Suan Sunandha Rajabhat University

### Abstract

The elderly are the number one accident caused by slipping and falling. When they have an accident, they have to be treated at a public hospital. To receive the service, you will have to wait in line for a long time. If you receive medical treatment that is privately owned, it will be expensive. Low-income elderly people lack of quick access to medical care. The purpose of this research is to: 1) study the level of development of the efficiency of the accident health insurance organization. Transformational leadership organizational management strategy, organizational culture, and financial support 2) study the causal factors of change leadership organizational management strategies, organizational culture, and financial support that influence the development of the efficiency of the accident health insurance organization and 3) study on the guidelines for improving the efficiency of accident health insurance organizations in the elderly. This research is a combination of quantitative and qualitative research. Quantitative research has a sample of employees of the accident health insurance organization. 320 samples. The sample size was determined using the criterion of 20 times the observation variable. Examples of stratified immunity use a questionnaire to collect data. Analyze data with models structural equations for qualitative research data was collected through in-depth interviews, including: a total of 16 people were involved in the development of the efficiency of accident health insurance organizations in both the public and private sectors. The results that 1) improving the efficiency of the accident health insurance organization transformational leadership organizational management strategy, organizational culture, and financial support there is a high level of opinions. 2) transformational leadership organizational management strategy, organizational culture, and financial support it has a total influence on the development of the efficiency of the accident health insurance organization in the elderly. And 3) guidelines for improving the efficiency of accident health insurance organizations for the elderly starting from the management with a positive attitude and leadership change. Strengthen organizational management strategies, emphasize having an integrated organizational culture, and support financial support to be easily accessible and sufficient to meet the needs of consumer groups. The results of the research are useful for health insurance companies to formulate policies to improve the efficiency of the accident health insurance organization for the elderly more effectively.

**Keywords:** Guidelines for improving, The efficiency of organizations related, To accident health insurance in the elderly

### Introduction

Thai society is facing a major demographic change that Entering an aging society The proportion of the population in working age and childhood has decreased due to the continuous decline in the birth rate and mortality rate of the population. This makes the average Thai population live longer. The situation in Thailand is the same as in other countries. (Cooke, R. A., & lafferty, J.C. (2019).

In addition The result of the estimated Thai population between 2000 to 2030 of the Office of the National Economic and Social Development Board It is estimated that in the next 30 years, or by 2030, the number of elderly people will increase by about 17.7 million or about 1/4 of the entire Thai population. (Svatosova, V, 2020) The United Nations specifies which countries have populations aged 60 and over.

In excess of 10 percent of the country's population, it is considered that the country has entered an aging society, or aging society And it will be aged society When the proportion of the population aged 60 years and over increases to 20 percent. At the end of 2015, the population in Thailand was 65,203,979 people, of whom 10,569,021 were aged 60 years and above, or 16.2% of the total population. The structural change of the population in the transition to an aging society is an issue that has received a lot of attention, both at the national and global levels. (Kennedy, Reed, 2020).

The elderly at this age will undergo many changes Physically, brainly, emotionally and socially. so Therefore, it is necessary to be cared for, cared for, and understood the changes that will make the elderly adapt well. Therefore, children and grandchildren or close people play a very important role in helping the elderly in the family. Live a healthy

and happy life. (Doval, E, 2020; Jam et al., 2025).

Common problems in old age Physical, unhealthy, mental, fear of abandonment, fear of not being cared for, anxiety by feel worthless and lose my dignity because when I retire, I have to leave my job. Experiencing the loss of a life partner, relative, or friend. Children and grandchildren cause loneliness, depression, sadness, and abandonment Because families are often separated from their parents nowadays, the elderly feel lonely, depressed, uncared for, lack of friends, lack of socializing. Elderly people often think only about the past with regret. And think about the present with fear and anxiety about the future. How should we adapt to old age for lasting happiness? Be prepared to accept the feeling of loss, which is the nature of this age. such as Loss of physical fitness Children and grandchildren leave to have families, sometimes they have to live alone. Don't think about your past age or the past with anxiety. (Tokio Marine Life Health insurance, 2023). The reason why the elderly are a group that is prone to accidents is due to the deterioration of the elderly For example, deterioration of the eyes. Sensory and balance A common accident in the elderly is falling. (Office of the Health Promotion Fund, 2564).

The reason why the elderly have more accidents is due to two common factors be Factors from the elderly themselves due to the deterioration of the body. Poor eyesight, tight ears, weakness in the muscles of the limbs, slower movements, forgetfulness and Factors from an inappropriate environment and lack of tidiness. Accidents in the elderly can occur both inside and outside the home. Accidents in the homes of the elderly are caused by falls and falls down stairs. Falling on the balcony of the house, falling off a chair, falling off a bed, falling from a tree, falling into a hole, falling into a pipe, slipping and falling in the bathroom. With age, falls increase with age. People between the ages of 65-74 year There is a chance of falling about percent 25 per year. Falls in the elderly are often found in the house, especially in the staircase and in the bathroom. It can cause bone fractures. The most common are hip fractures and accidents outside the house walking on the road. It can be caused by falling on the road or being hit by a vehicle while walking across the road. Due to poor eyesight, the ears cannot hear clearly. Slow decision-making and maneuvering of the car. (Nguyen, V. H., Truong, T. X. D., Pham, H. T, Tran, D. T.,

& Nguyen, P. H., 2021).

Accident health insurance for the elderly is very important to alleviate the cost of treatment after an accident in the elderly. so The researcher is of the opinion that Thailand is entering the era of complete aged society or a completely elderly society, where increasing age will be followed by a greater risk of accidents. Affecting personal and family lives and property. It may also have the effect of changing the lifestyle. Having accident health insurance for the elderly will help transfer risks. In the form of The medical expenses incurred can be paid to the insured health insurance company. As a result, individuals and families have money for treatment. It can also manage potential risks well and reduce the impact on long-term financial plans. Therefore, the researcher wishes to study the guidelines.improving the efficiency of accident health insurance organizations

### Research objectives

1. To study the level of development of the efficiency of the accident health insurance organization. Transformational leadership organizational management strategy, organizational culture, and financial support
2. To study the causal factors of change leadership organizational management strategies, organizational culture, and financial support that influence the development of the efficiency of the accident health insurance organization
3. To study on the guidelines for improving the efficiency of accident health insurance organizations in the elderly.

### Research Methods

This research is a combination of quantitative research and qualitative research.

### Quantitative research

Sample be Employees of the Accident health insurance Organization Sampling using the principle of probability. And stratified random sampling 320 people questionnaire 5 level Check instrument quality by ioc to equal to .95 and reliability to equal to .954 Analyze the data using descriptive statistics. And structural equation model.

### Qualitative research

The key informant groups are: Those involved in the development of the efficiency of the Accident health insurance Organization. Qualified personnel It consists of 16 key informants. The tool is a semi-structured interview. 5 open-ended questions ioc of the questions are between 0.60-1.00.

### Conclusions

Research on the subject guidelines for improving the efficiency of organizations related to accident health insurance in the elderly The research results according to the research objectives are summarized as follows:

The Objectives of the research 1 to study the level of development of the efficiency of the accident health insurance organization. Transformational leadership organizational management strategy, organizational culture, and financial support.

**Table 1.** Priority factors

| Latent variable totals (tot)  | Amount | Mean | St. Dev. | Priority | Orders |
|---|--------|------|----------|----------|--------|
| Transformation leadership   | 320    | 4.27 | 0.58     | Highest  | 1      |
| Organizational management strategy                                  | 320    | 4.10 | 0.71     | High     | 3      |
| Organizational culture  | 320    | 3.88 | 0.74     | High     | 5      |
| Financial support   | 320    | 4.09 | 0.52     | High     | 4      |
| Improving the efficiency of accident health insurance organizations | 320    | 4.14 | 0.76     | High     | 2      |

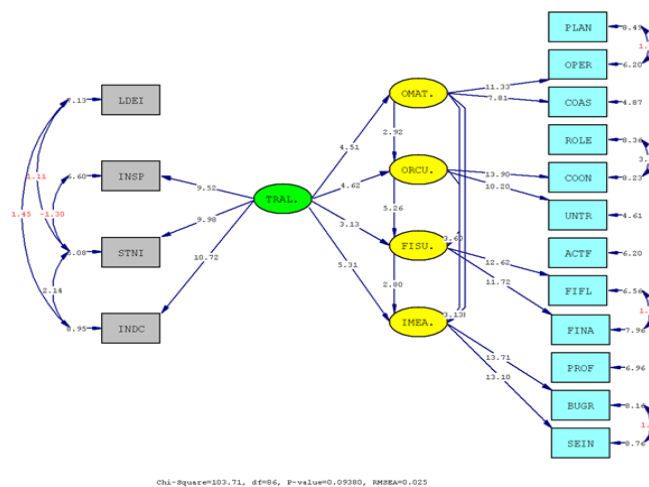
From Table 1 They can be sorted as follows:Transformation leadership has the highest average score the overall average score is the highest ( = 4.27, s.d. = 0.58) the efficiency of accident health insurance organizations the overall average score is very high. ( = 4.14, s.d. = 0.76), organizational management strategy the overall average score is very high. ( = 4.10, s.d. = 0.71), financial support the overall average score is very high ( = 4.09, s.d. = 0.52) and organizational culture the overall average score is very high ( = 3.88, s.d. = 0.74) respectively.

The Objectives of the research 2 to study the causal

factors of change leadership organizational management strategies, organizational culture, and financial support that influence the development of the efficiency of the accident health insurance organization.

The relationship and influence from the joint data analysis to check the harmony of the model with the empirical data after the final model adjustment is shown in the figure. 1.

Figure 1 show an analysis to determine the harmonization of the models with empirical data Hypothesis test results are displayed.



**Fig 1.** Harmonization model

**Table 2.** The results of the analysis of aggregate, direct and indirect relationships of alternative models

| Dependent variable |    | Independent Variable |        |        |        |      |
|--------------------|----|----------------------|--------|--------|--------|------|
|                    |    | Tral                 | Omat   | Orcu   | Fisu   | Imea |
| Omat               | De | 0.35**               | N/a    | N/a    | N/a    | N/a  |
|                    | Ie | N/a                  | N/a    | N/a    | N/a    | N/a  |
|                    | Te | 0.35**               | N/a    | N/a    | N/a    | N/a  |
| Orcu               | De | 0.37**               | 0.22** | N/a    | N/a    | N/a  |
|                    | Ie | 0.07**               | N/a    | N/a    | N/a    | N/a  |
|                    | Te | 0.44**               | 0.22** | N/a    | N/a    | N/a  |
| Fisu               | De | 0.22**               | 0.25** | 0.39** | N/a    | N/a  |
|                    | Ie | 0.26**               | 0.33** | N/a    | N/a    | N/a  |
|                    | Te | 0.48**               | 0.58** | 0.39** | N/a    | N/a  |
| Imea               | De | 0.38**               | 0.22** | 0.22** | 0.21** | N/a  |
|                    | Ie | 0.27**               | 0.34** | 0.21** | N/a    | N/a  |
|                    | Te | 0.65**               | 0.56** | 0.43** | 0.21** | N/a  |

Chi-square  $\chi^2 = 108.56$ ,  $df=86$ ,  $p=0.051$ ,  $\chi^2 / df=1.26$ ,  $cfi=1.00$ ,  $gfi=0.96$ ,  $agfi=0.94$ ,  $rmsea=0.025$ ,  $rnr=0.020$ ,  $srnr=0.028$ ,  $cn=351.89$

**Note**

- \* mean Statistically significant at the 0.05 ([t] >1.96)
- \*\* mean Statistically significant at the 0.01([t] >2.56)

**Table 3.** Research hypothesis

| Research Hypothesis   | Path coefficient | T statistics | Result  |
|---|------------------|--------------|---------|
| <b>Hypothesis 1</b> Improving the efficiency of accident health insurance organizations depend on transformation leadership organizational management strategy organizational culture and financial support |                  |              |         |
| 1.1 transformation leadership direct impact ability to improving the efficiency of accident health insurance organizations (tral --> imea)  | 0.38**           | 3.10         | Support |
| 1.2 organizational management strategy direct impact ability to improving the efficiency of accident health insurance organizations (omat --> imea)   | 0.22**           | 3.59         | Support |
| 1.3 organizational culture direct impact ability to improving the efficiency of accident health insurance organizations (orcu --> imea)   | 0.22**           | 2.14         | Support |
| 1.4 financial support direct impact ability to improving the efficiency of accident health insurance organizations (fisu --> imea)  | 0.21**           | 4.84         | Support |
| <b>Hypothesis 2</b> financial support depend on transformation leadership organizational management strategy and organizational management strategy   |                  |              |         |
| 2.1 transformation leadership direct impact ability to financial support (tral --> fisu)  | 0.22**           | 3.81         | Support |
| 2.2 organizational management strategy direct impact ability to financial support (omat --> fisu)   | 0.25**           | 3.76         | Support |
| 2.3 organizational culture direct impact ability to financial support (orcu --> fisu)   | 0.39**           | 2.46         | Support |
| <b>Hypothesis 3</b> organizational culture depend on transformation leadership and organizational management strategy   |                  |              |         |

|   |        |      |         |
|---|--------|------|---------|
| 3.1 transformation leadership direct impact ability to organizational culture (tral --> orcu)             | 0.22** | 3.03 | Support |
| 3.2 organizational management strategy direct impact ability to organizational culture (omat --> orcu)    | 0.37** | 7.10 | Support |
| <b>Hypothesis 4</b> organizational management strategy depend on transformation leadership                |        |      |         |
| 4.1 transformation leadership direct impact ability to organizational management strategy (tral --> omat) | 0.35** | 6.75 | Support |

From figure 1, Table 2 and table 3 result of hypothesis test are as follows:

Hypothesis 1 transformation leadership organizational management strategy organizational culture and financial support affect the ability to improving the efficiency of accident health insurance organizations finding that transformation leadership direct impact on improving the efficiency of accident health insurance organizations with a path coefficient of 0.38 t statistics equal to 3.10 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as transformation leadership organizational management strategy organizational culture increases, improving the efficiency of accident health insurance organizations increases.

Organizational management strategy direct impact on improving the efficiency of accident health insurance organizations with a path coefficient of 0.22 t statistics equal to 3.59 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as organizational management strategy increases, improving the efficiency of accident health insurance organizations increases.

Organizational culture direct impact on improving the efficiency of accident health insurance organizations with a path coefficient of 0.22 t statistics equal to 2.14 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as organizational culture increases, improving the efficiency of accident health insurance organizations increases.

Financial support direct impact on improving the efficiency of accident health insurance organizations with a path coefficient of 0.21 t statistics equal to 4.84 which support the hypothesis statistically

significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as financial support increases, improving the efficiency of accident health insurance organizations increases.

Hypothesis 2 transformation leadership organizational management strategy and organizational culture affect the ability to financial support finding that transformation leadership direct impact on financial support with a path coefficient of 0.22 t statistics equal to 3.81 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as transformation leadership increases, financial support increases.

Organizational management strategy direct impact on financial support with a path coefficient of 0.25 t statistics equal to 3.76 which support the hypothesis statistically significantly at 0.05. This can be interpreted as having a correlation in the same direction, that is, as organizational management strategy increases, financial support increases.

Organizational culture direct impact on financial support with a path coefficient of 0.39 t statistics equal to 2.46 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as organizational management strategy increases, financial support increases.

Hypothesis 3 transformation leadership and organizational management strategy affect the ability to organizational culture finding that transformation leadership direct impact on organizational culture with a path coefficient 0.22 t statistics equal to 3.03 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as transformation leadership increases, organizational culture increases.

Organizational management strategy direct impact on organizational culture with a path coefficient of 0.37 t statistics equal to 7.10 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as organizational management strategy increases, organizational culture increases.

Hypothesis 4 transformation leadership affect the ability to organizational management strategy finding that transformation leadership affect the ability to organizational management strategy with a path coefficient of 0.35 t statistics equal to 6.75 which support the hypothesis statistically significantly at 0.01. This can be interpreted as having a correlation in the same direction, that is, as transformation leadership increases, organizational management strategy increases.

The Objectives of the research 3 guidelines for improving the efficiency of accident health insurance organizations for the elderly starting from the management with a positive attitude and leadership change. Strengthen organizational management strategies, emphasize having an integrated organizational culture, and support financial support to be easily accessible and sufficient to meet the needs of consumer groups. The results of the research are useful for health insurance companies to formulate policies to improve the efficiency of the accident health insurance organization for the elderly more effectively.

## Discussion

Transformation leadership (tral) has direct impact ability to improving the efficiency of accident health insurance organizations (imea) most Equal to 0.38, followed by organizational culture (orcu) organizational management strategy (omat) and financial support (fisu) Statistically significant at the 0.01 with a path coefficient of 0.37 0.35 and 0.22 that transformation leadership (tral) increases, organizational management strategy (omat) organizational culture (orcu) financial support (fisu) and improving the efficiency of accident health insurance organizations (imea) increases. If transformation leadership (tral) reduce organizational management strategy (omat) organizational culture (orcu) financial support (fisu) and improving the efficiency of accident health

insurance organizations (imea) reduce and finding that transformation leadership (tral) and indirect impact ability to organizational culture (orcu) financial support (fisu) and improving the efficiency of accident health insurance organizations (imea) with a path coefficient of 0.07 0.26 and 0.27 respectively.

Organizational management strategy (omat) has a direct impact ability to financial support (fisu) most equal to 0.25 followed by organizational culture (orcu) and improving the efficiency of accident health insurance organizations (imea) Statistically significant at the 0.01 with a path coefficient of 0.22 and 0.22 that organizational management strategy (omat) increases organizational culture (orcu) financial support (fisu) and improving the efficiency of accident health insurance organizations (imea) increases if organizational management strategy (omat) reduce organizational culture (orcu) financial support (fisu) and improving the efficiency of accident health insurance organizations (imea) reduce and finding that organizational management strategy (omat) to indirect impact ability to financial support (fisu) and improving the efficiency of accident health insurance organizations (imea) with a path coefficient of 0.33 and 0.34 .

Organizational culture (orcu) has a direct influence on financial support (fisu) most equal to 0.39 followed by improving the efficiency of accident health insurance organizations (imea) Statistically significant at the 0.01 with a path coefficient of 0.22 that organizational culture (orcu) increase financial support (fisu) and improving the efficiency of accident health insurance organizations (imea) increase if organizational culture (orcu) reduce financial support (fisu) and improving the efficiency of accident health insurance organizations (imea) reduce and finding that organizational culture (orcu) to indirect impact ability to improving the efficiency of accident health insurance organizations (imea) with a path coefficient of 0.21

Financial support (fisu) has a direct influence on improving the efficiency of accident health insurance organizations (imea) Statistically significant at the 0.01 with a path coefficient of 0.21 that financial support (fisu) increases, improving the efficiency of accident health insurance organizations (imea) increases at the same time if financial support (fisu)

reduce, improving the efficiency of accident health insurance organizations (imea) reduce.

## Suggestions

This research The authors have suggestions on issues related to:improving the efficiency of accident health insurance organizations To build on this research. The following are as follows:

1. Other variables related to the approach should be studiedimproving the efficiency of accident health insurance organizations To compare the importance and to achieve greater comprehensiveness.
2. There should be a research study, evaluation, and follow-up guidelines improving the efficiency of accident health insurance organizations
3. There should be a research study on the effectiveness of accident health insurance organizations in the elderly.

## References

- Abbasbhai, M. J., & Patel, A. S. (2020). Factor Affecting Performance of Construction Projects. *International Research Journal of Engineering and Technology (IRJET)*, 7(6), 2344-2351.
- Ahmed, P.K, Rafiq, M., & Saad, N. M. (2019). Internal marketing and the mediating role of organizational competencies. *European Journal of Marketing*, 37(9), 1221–1241.
- Alqatawenh, A. S. (2018). Transformational leadership style and its relationship with change management. *Business: Theory and Practice*, 2018, 19, 17–24.
- Alzoraiki, M., Ab. Rahman, O., & Mutalib, M. A. (2018). The Effect of the Dimensions of Transformational Leadership on the Teachers' Performance in the Yemeni Public Schools. *European Scientific Journal*, 14(25), 322-334.
- Arif, S., & Akram, A. (2018). Transformational Leadership and Organizational Performance:The Mediating Role of Organizational Innovation. *SEISENSE Journal of Management*, 1(3), 59–75.
- Baumgartner, R. J. & Rauter, R. (2017). Strategic perspectives of corporatesustainabilitymanagement to develop a sustainable organization. *Journal of Cleaner Production*,140, 81–92.
- Buba, S. P. G., & Tanko, B. L. (2017). Project Leadership and Quality Performance of Construction Projects. *International Journal of Built Environment and Sustainability*, 4(2), 63-70.
- Cera, E., & Kusaku, A. (2020). Factors Influencing Organizational Performance: Work Environment, Training-Development, Management and Organizational Culture.*European Journal of Economics and Business Studies*, 6(1), 16-27.
- Chang, J.F. (2016). *Business Process Management Systems : Strategy and Implementation*, Taylor & Francis Group, New York.
- Chebon, S. K., Aruasa, W. K., & Chirchi, L. K. (2019). Effect of Inspirational Motivation and Idealized Influence on Employee Performance at Moi Teaching and Referral Hospital, Eldoret, Kenya. *International Journal of Business and Social Science*, 10(7), 131 – 140.
- Chen,LH; Qie, KX (2021).The Empirical Analysis of Green Innovation for Fashion Brands. Perceived Value and Green Purchase Intention-Mediating and Moderating Effects.*SUSTAINABILITY*.
- Cooke, R. A., & lafferty, J.C. (2019). Organization culture in ventory. Plymouth MI:Human Synergistics.
- Crompton, B. (2012). The effect of business coaching and mentoring on small to medium enterprise
- Doval, E. (2020). Organizational Performance by the Process of Knowledge Creation.*Review of General Management*, 32(2), 15-28.
- Fehan, H., & Aigbogun, O. (2020). Analysis of the Factors Affecting Syrian Construction Companies' Performance. *International Journal of Innovation, Creativity and Change*, 11(3), 243-258.
- Hair, J., Anderson, R., Tatham, R. & Black, W. (2019). *Multivariate data analysis (5thed.)*.New Jersey: Prentice Hall.
- Jam, F. A., Ali, I., Albishri, N., Mammadov, A., & Mohapatra, A. K. (2025). How does the adoption of digital technologies in supply chain management enhance supply chain performance? A mediated and moderated

- model. *Technological Forecasting and Social Change*, 219, 124225.
- Jibola Kadir, A. N., Adebayo, T. A., & Olumide, S. A. (2020). Visionary Leadership and Staff Innovative Behaviour in Public Colleges of Education in Kwara State, Nigeria. *International Journal of Education*, 12(2), 63-72.
- Juma, D.O., & Ndisya, S. N. (2016). Influence of Transformational Leadership on Employee Performance. A Case Study of Safaricom Limited. *Strategic Journal of Business & Change Management*, 3(2), 15-22.
- Kennedy, Reed. (2020). *Strategic Management*. Blacksburg, VA: Virginia Tech Publishing.
- Mabai, Z., & Hove, G. (2020). Factors Affecting Organisational Performance: A Case of a Human Settlement Department in South Africa. *Open Journal of Business and Management*, 8, 2671-2686.
- Mishraa, P., & Misrab, R. K. (2017). Entrepreneurial Leadership and Organizational Effectiveness: A Comparative Study of Executives and Non-executives. *Procedia Computer Science*, 122, 71-78.
- Nguyen, V. H., Truong, T. X. D., Pham, H. T, Tran, D. T., & Nguyen, P. H. (2021). Travel intention to visit tourism destinations: A perspective of generation Z in Vietnam. *Journal of Asian Finance*, 8(2), 1043-1053.
- Northouse, P.G. (2019). *Leadership: Theory and Practice* (8thed.). Los Angeles: Sage Publications.
- Ogola, M., Sikalieh, D., & Linge, T. (2017). The Influence of Intellectual Stimulation Leadership Behaviors on Employee Performance in SMEs in Kenya. *International Journal of Business and Social Sciences*, 8(3), 2017, 89-100.
- Porter, J. A. (2015). The relationship between transformational leadership and organizational commitment in nonprofit long term care organizations: The direct care worker perspective. *Creighton Journal of Interdisciplinary Leadership*, 1(2), 68 - 85.
- Richter, N. F., Schmidt, R., Ladwig T. J., & Wulhorst, F. (2017). A critical perspective on the measurement of performance in the empirical multinationality and performance literature, *Critical perspectives on international business*, 13(2), 94-118.
- Rik de Groot & Pot, M. (2020). *The Future of Organizing*. Retrieved from <https://articles.xebia.com/the-future-of-organizing>
- Rothaermel, F.T. (2020). *Strategic management : Concept & cases*. New York : McGraw-Hill.
- Roy, S., Tripathy, P., & Tripathy, P. K. (2017). Assessment of Factors Affecting the Performance of Women Entrepreneurs in MSE in Polosara District of Ganjam, Odisha. *British Journal of Economics, Management & Trade*, 17(3), 1-11.
- Savita, Yadav. (2017). Challenges Face by Transformational leader and suggestions to solve the challenges International. *Journal of Research in IT and Management*, (IJRIM) 7, 34-43.
- Suhag, A. K., Solangi, S. R., Ahmed Larik, R. S., Lakho, M. K., & Tagar, A. H. (2017). The Relationship of Innovation with Organizational Performance. *International Journal of Research - GRANTHAALAYAH*, 5(2), 292-306.
- Svatosova, V. (2020). The Importance of Online Shopping Behavior in the Strategic Management E-Commerce Competitiveness. *Journal of Competitiveness*, 12(4), 143-160. <https://doi.org/10.7441/joc.2020.04.09>.
- Thai agricultural cooperatives. *Journal of Economics and Management Strategy*, 9(2), 1-20
- Tokio Marine Life Health insurance. (2023). When you're old, can you get health insurance? What kind of health insurance can elderly people get? Retrieved October 10, 2023, from <https://www.tokiomarine.com/th/th/life/about-us/media-centre/health-insurance-for-elderly.html>.
- Van der Kolk, B. and T. Schokker., (2016). Strategy implementation through hierarchical couplings in a management control package: an explorative case study. *Journal of Management*, 27(2-3), 129-154.
- Vila-Vázquez, G., Castro-Casal, C., Álvarez-Pérez, D., & Del Río-Araújo, L. (2018). Promoting the sustainability of organizations: Contribution of transformational leadership to job engagement. *Sustainability*, 10(11), 4109-4126.
- Wibowo, M. A., Waluyo, R., & Zhabrinna. (2018). Investigation of the Relationship between the Knowledge Management Process and

- Performance of A Construction Company: An Empirical Study. *Interdisciplinary Journal of Information, Knowledge, and management*, 13, 418-435.
- Wisarut Chatuanantaphong. (2023). Selecting accident health insurance coverage for elderly people. Retrieved October 15, 2023, from [https:// www. tiscowealth. com/article/health-protection-advisory/accident-health insurance-worth-for-eldery.html](https://www.tiscowealth.com/article/health-protection-advisory/accident-health-insurance-worth-for-eldery.html).
- Yanes-Estévez, V., García-Pérez, A. M. & Oreja-Rodríguez, J. R. (2018). The Strategic Behaviour of SMEs. *Administrative Sciences*, 8 (61), 1-21. [https:// doi.org /10.3390 /admsci8040061](https://doi.org/10.3390/admsci8040061)
- Zimmerman, B. J. (2017). Becoming a self-regulated learner: An overview. *Theory into practice*, 41(2), 64-70.