SUBJECTIVE WELL-BEING (SWB) AS A DETERMINANT OF RURAL SPA TOURISM DEVELOPMENT: ECONOMIC AND ENTREPRENEURIAL PERSPECTIVES

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ABSTRACT

Rural spa tourism represents a vital segment of the rural economy, combining health, recreation, and entrepreneurship within natural environments. This study explores the economic relevance of Subjective Well-Being (SWB) as a determinant of rural spa tourism development. Data were collected from 713 foreign visitors across four rural spa destinations in Central and Southeastern Europe. The analysis integrates economic, psychological, and managerial dimensions, examining how perceived well-being affects visitors' spending, length of stay, and support for local entrepreneurship. Results reveal that higher levels of SWB are positively associated with greater consumption of wellness services, stronger loyalty intentions, and higher appreciation of local resources. Moreover, visitors reporting higher well-being tend to support small-scale rural businesses and locally sourced products, strengthening the socio-economic resilience of spa destinations. These findings suggest that SWB functions as both a personal recovery indicator and an economic stimulus, reinforcing the link between wellness experiences and sustainable rural development. The study contributes to understanding the role of well-being economics in tourism policy and destination management.

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Introduction

In recent years, the intersection of psychology and economic development has gained attention in tourism research, particularly through the concept of Subjective Well-Being (SWB) (Konstantopoulou et al., 2024; Qu et al., 2025). Defined as a cognitive and emotional evaluation of one's life (Athay, 2012; Busseri & Quoidbach, 2021), SWB has evolved from a psychological construct to a measurable component of socio-economic progress. Within rural regions, it increasingly functions as both an individual resource and a developmental indicator, influencing patterns of consumption, entrepreneurship, and destination performance. Studies have shown that higher well-being levels stimulate optimism, self-efficacy, and social cohesion, which together strengthen human capital and community vitality (Biswar-Diener & Diener, 2006; Dann, 2012; Robson, 2022). Previous research has also demonstrated that positive emotional states enhance physiological recovery, including serotonin balance and immune function (Sirgy, 2010; McHugh et al., 2013; Villarreal & Bekhet, 2017), thereby linking individual health outcomes with broader socio-economic productivity.

The relevance of well-being became particularly visible during and after the COVID-19 pandemic. As global tourism markets experienced severe disruption, rural destinations with strong wellness and nature-based offers demonstrated higher resilience and faster recovery. Visitors' perceptions of health, safety, and psychological renewal became decisive factors in travel motivation (Dhingra & Dhingra, 2021; Sudo, 2022). This shift confirmed that mental and emotional health are not only personal values but also economic assets, directly affecting destination competitiveness and the regeneration of local economies.

Within this context, rural spa tourism occupies a unique position. It connects natural healing resources, traditional hospitality, and small-scale entrepreneurship in ways that foster both recovery and income generation. Rural spas provide visitors with restorative experiences that enhance well-being while simultaneously supporting local employment, supply chains, and innovation in wellness services (Arsić et al., 2024; Mijatov Ladičorbić et al., 2024; Lakićević et al., 2024; Turčinović et al., 2025). Consequently, improvements in visitors' SWB translate into tangible economic outcomes—such as longer stays, greater spending on local products, and repeat visitation—while also reinforcing social inclusion and environmental sustainability (Knežević et al., 2025; Vujko et al., 2025).

Building on these premises, this study examines the economic and entrepreneurial implications of Subjective Well-Being (SWB) in the development of rural spa tourism. Specifically, it tests the hypothesis that visitors with higher SWB contribute more actively to local economic performance through greater expenditure, loyalty, and appreciation of endogenous resources. By analyzing data from 713 foreign visitors across four rural spa destinations in six European countries, the study aims to identify how well-being-driven behaviors can be leveraged for sustainable rural development and wellness-based entrepreneurship.

Literature review

Subjective Well-Being (SWB) is widely recognized as a multidimensional construct encompassing both hedonic well-being—associated with pleasure, happiness, and life satisfaction—and eudaimonic well-being—linked to meaning, purpose, and self-realization (Keyes, 2006; Dolnicar et al., 2012). Within the tourism domain, SWB has gained attention as a crucial determinant of tourist satisfaction, destination attachment, and long-term behavioral intentions (Galloway, 2005; Filep, 2012). Previous research demonstrates that individuals with higher levels of SWB exhibit greater emotional stability, optimism, and resilience, which positively influence their travel motivation and post-visit evaluations (Minnaert et al., 2009; Cini et al., 2012; Sørensen, 2021). Such findings support the notion that psychological well-being is not only an individual attribute but also a social and economic resource for tourism destinations, especially those built on health and wellness offerings.

Scholars (Sirgy, 2010; McHugh et al., 2013; Villarreal & Bekhet, 2017) have long emphasized that emotional positivity and happiness enhance physiological health through hormonal and neurochemical mechanisms such as elevated serotonin levels. The interplay between positive psychology and health outcomes has consequently become a key research focus in wellness and spa tourism. Destinations that foster positivity and emotional recovery—through natural environments, supportive communities, and restorative treatments—indirectly stimulate both physical recovery and mental relaxation. This finding aligns with the broader Quality of Life (QoL) discourse, where life satisfaction represents a cognitive assessment of one's circumstances and perceived balance between expectations and achievements (Athay, 2012; Busseri & Quoidbach, 2021).

In the context of rural and wellness tourism, SWB functions as a central value proposition that differentiates destinations. Rural spas, by combining natural resources, clean air, and tranquility, provide psychological relief and experiential authenticity (De Bloom, 2012; Deery, 2012). The rural landscape itself acts as a contextual enhancer of well-being, reinforcing positive affect and generating emotional attachment. Dolnicar, Lazarevski, and Yanamandram (2011) argue that such experiential authenticity strengthens destination competitiveness and contributes to sustainable growth. Moreover, spa visitors often report emotional regeneration and strengthened self-concept, indicating that wellness participation can create enduring effects on both personal and community levels (Galloway, 2005; Filep, 2012).

Several authors have explored how tourism participation enhances SWB through relaxation, novelty, and social bonding (De Bloom, 2012; Minnaert et al., 2009; Cini et al., 2012). These factors collectively support emotional resilience and stress reduction—mechanisms essential during and after global crises such as the COVID-19 pandemic. Indeed, the pandemic amplified the need to understand how psychological resilience, optimism, and life satisfaction influence both health recovery and travel behavior (Sudo, 2022; Dhingra & Dhingra, 2021). Earlier studies observed that stress, uncertainty, and loss of control negatively affected mental health, leading to anxiety, depression,

and social withdrawal (Cummins, 2003; Steger, 2006; McCabe, 2009; Nawijn, 2010; Van Lente, 2012). Conversely, individuals with strong SWB demonstrated faster psychological recovery, stronger social connectedness, and proactive engagement with meaningful leisure activities (Yang & Yang, 2020; Bo et al., 2021; Imamura et al., 2021).

Beyond its psychological relevance, SWB has been identified as an indicator of sustainable tourism development, particularly in rural areas where social capital and community participation are key (Lord & Patterson, 2008; Puczkó, 2012; Davidović et al., 2025). Rural spa tourism—anchored in the therapeutic use of natural waters and health-promoting environments—provides a dual benefit: it improves the mental and physical condition of visitors while simultaneously revitalizing local economies. Positive tourist experiences generate emotional attachment and repeat visitation, contributing to economic circulation and employment in peripheral areas (Dolnicar et al., 2012; Sørensen, 2021).

Moreover, the concept of "long COVID" and post-pandemic fatigue have further underscored the societal importance of well-being. Researchers (Yang & Yang, 2020; Bo et al., 2021; Imamura et al., 2021) noted that recovery from prolonged stress and illness depends not only on medical care but also on optimism, meaning-making, and emotional support—key components of SWB. For tourism destinations, this translates into the need to design experiences that foster inner balance, serenity, and social interaction. Spa environments—by combining natural healing, recreation, and community contact—offer precisely such restorative contexts.

Finally, the link between SWB and destination development has been empirically supported through studies on visitors' satisfaction, loyalty, and perceived value (Genc, 2012; DeBloom, 2012; Sørensen, 2021). When destinations integrate wellness philosophy with local culture and nature, they strengthen both visitors' subjective well-being and the region's objective development indicators, such as employment, investment, and place branding. In this sense, SWB acts as both an individual psychological state and a macro-level developmental tool. In summary, the literature suggests that Subjective Well-Being is a bridge between individual happiness and collective sustainability. By examining SWB among foreign visitors to rural spa destinations, this study contributes to the growing body of evidence showing that psychological and emotional health are not only personal outcomes but also essential drivers of rural tourism competitiveness and resilience.

Subjective Well-Being (SWB) is widely recognized as a multidimensional construct encompassing both hedonic well-being—associated with pleasure, happiness, and life satisfaction—and eudaimonic well-being—linked to meaning, purpose, and self-realization (Keyes, 2006; Praća et al., 2024; Dolnicar et al., 2012). Within tourism research, SWB has emerged as a critical determinant of tourist satisfaction, destination attachment, and behavioral intentions (Galloway, 2005; Filep, 2012). Individuals with higher levels of SWB tend to exhibit stronger emotional stability, optimism, and resilience, which positively shape travel motivation, decision-making, and post-visit

evaluations (Minnaert et al., 2009; Cini et al., 2012; Sørensen, 2021). These findings suggest that psychological well-being functions not only as a personal asset but also as an economic and social resource influencing the competitiveness of destinations—particularly those built on health and wellness services.

Scholars (Sirgy, 2010; McHugh et al., 2013; Gojkov & Obrić, 2024; Villarreal & Bekhet, 2017) have shown that positive emotions and happiness improve physiological health through neurochemical mechanisms such as increased serotonin levels. This link between positive psychology and health outcomes has become central to wellness and spa tourism, where emotional recovery translates into measurable economic effects. Destinations that promote emotional positivity—through restorative environments, authentic hospitality, and wellness infrastructure—contribute to both individual recovery and local economic vitality. This relationship aligns with the broader Quality of Life (QoL) discourse, where life satisfaction is conceptualized as a cognitive appraisal of personal circumstances and their alignment with expectations (Athay, 2012; Slavković et al., 2024; Busseri & Quoidbach, 2021).

In rural tourism contexts, SWB operates as a value proposition and a driver of destination differentiation. Rural spas, combining natural resources, clean air, and tranquility, create experiences of psychological relief and authenticity (De Bloom, 2012; Deery, 2012; Arsić et al., 2025). The rural landscape itself serves as a catalyst of well-being, reinforcing positive affect and emotional attachment. Dolnicar, Lazarevski, and Yanamandram (2011) argue that experiential authenticity strengthens destination competitiveness and fosters sustainable economic growth. Spa visitors often report emotional regeneration and strengthened self-concept, indicating that wellness participation generates long-term benefits not only for individuals but also for local communities (Galloway, 2005; Filep, 2012).

Participation in tourism enhances SWB through relaxation, novelty, and social bonding (De Bloom, 2012; Minnaert et al., 2009; Cini et al., 2012). These mechanisms underpin emotional resilience and stress reduction—key factors in recovery from crises such as the COVID-19 pandemic. The pandemic underscored the necessity of understanding how psychological resilience, optimism, and life satisfaction shape both health recovery and travel behavior (Sudo, 2022; Dhingra & Dhingra, 2021). Earlier studies observed that stress, uncertainty, and loss of control impaired mental health, reducing travel confidence and social interaction (Cummins, 2003; Steger, 2006; McCabe, 2009; Nawijn, 2010; Van Lente, 2012). Conversely, individuals with high SWB demonstrated faster recovery, stronger social connectedness, and greater engagement with meaningful leisure activities (Yang & Yang, 2020; Bo et al., 2021; Imamura et al., 2021).

Beyond its psychological role, SWB increasingly appears in economic analyses of sustainable tourism, particularly in rural areas where social capital and local entrepreneurship are crucial (Lord & Patterson, 2008; Puczkó, 2012). Rural spa tourism—anchored in the therapeutic use of natural waters and health-promoting landscapes—produces dual benefits: enhancing visitors' mental and physical condition while stimulating local

employment, investment, and rural enterprise development. Positive tourist experiences promote loyalty and emotional attachment, creating economic spillovers in peripheral regions (Dolnicar et al., 2012; Sørensen, 2021; Cvijanović et al., 2025).

The emergence of "long COVID" and pandemic-related fatigue has further highlighted the socio-economic importance of well-being. Research (Yang & Yang, 2020; Bo et al., 2021; Imamura et al., 2021) demonstrates that recovery from prolonged stress depends not only on medical care but also on optimism, social support, and meaningful engagement—core components of SWB. For tourism managers and local entrepreneurs, this underscores the need to design restorative and participatory experiences that foster both inner balance and social interaction. Rural spa environments, by integrating natural healing with wellness entrepreneurship and community engagement, offer precisely such regenerative conditions.

Empirical evidence also confirms the link between SWB and destination development through visitor satisfaction, loyalty, and perceived value (Genc, 2012; De Bloom, 2012; Sørensen, 2021). When destinations integrate wellness philosophies with local culture and nature, they strengthen not only visitors' subjective well-being but also objective indicators of rural development, such as revenue growth, job creation, and place branding. In this sense, SWB represents both an individual psychological state and a macroeconomic catalyst—bridging personal happiness and collective prosperity. In summary, the literature supports the premise that Subjective Well-Being is a multidimensional force connecting human psychology, community vitality, and economic sustainability. By analyzing SWB among foreign visitors to rural spa destinations, the present study contributes to understanding how well-being-driven behaviors translate into measurable economic and entrepreneurial outcomes, reinforcing the resilience and competitiveness of rural tourism economies.

The research methodology

The data were collected between June 2024 and June 2025 in four rural spa destinations in Central and Southeastern Europe—Bad Blumau (Styria, Austria), Mariánské Lázně (Czech Republic), Kuršumlijska Banja (Southern Serbia), Băile Bălványos (Transylvania, Romania)—representing different types of wellness and medical tourism environments. A total of **713 visitors** completed the questionnaire. Respondents were citizens of neighboring countries (Slovenia, Croatia, Bosnia and Herzegovina, Montenegro, Bulgaria, and North Macedonia) as well as residents of Serbia (Table 1). The gender distribution was approximately equal (Male = 360, Female = 353). The survey instrument contained **27 indicators** of Subjective Well-Being (SWB) (Table 2), capturing domains of physical health, emotional balance, social relationships, optimism, and life satisfaction. All items were rated on Likert-type scales adapted to the nature of each domain.

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		Frequency	Percent
Valid	Male	360	50,5
	Female	353	49,5
	Total	713	100,0
		Frequency	Percent
Valid	Slovenia	84	11,8
	Croatia	151	21,2
	BiH	137	19,2
	Montenegro	132	18,5
	Bulgaria	130	18,2
	Makedonia	79	11,1
	Total	713	100,0

The methodological approach followed McCabe and Johnson (2013), who applied a multidimensional well-being framework to measure life satisfaction and psychological recovery. In this research, their model was expanded to incorporate economic and entrepreneurial dimensions relevant to rural spa tourism development. The questionnaire measured 27 domains of SWB, including health, income, accommodation, family, employment status, social life, and optimism (Table 2). To capture the economic—behavioral dimension, additional questions examined spending on wellness services, purchase of local products, and intention to revisit. These variables served as dependent indicators of destination development potential, linking psychological states to tangible economic behaviors.

The study was motivated by challenges observed during the COVID-19 recovery period, particularly the uneven pace of both individual and destination recovery. It aimed to understand why some visitors regained health and optimism more rapidly, and how such well-being translated into longer stays, higher spending, and improved destination performance in rural spa contexts. Findings from previous medical and psychological studies have shown that Subjective Well-Being (SWB) significantly influences recovery speed, emotional stability, and overall life satisfaction. Building upon this evidence, the present study extends the inquiry into the tourism and rural development domain, linking psychological recovery with economic performance and entrepreneurial dynamics in spa destinations. The results emphasize the dualpreventive and developmental—role of spa and wellness tourism in enhancing both human health and the socio-economic sustainability of rural regions. By fostering higher levels of SWB, rural spas contribute not only to individual recovery but also to broader rural resilience through employment generation, service diversification, and the stimulation of small-scale wellness entrepreneurship. In this way, SWB functions as a form of well-being capital that strengthens local economies, supports innovation in spa services, and accelerates the transition toward a more inclusive and sustainable well-being economy.

Table 2. The structure of the Subjective Well-Being (SWB) Scale Items

Indicators/Subindicators	Description	
Health	Satisfaction with health	
Income	Satisfaction with income	
Accommodation	Satisfaction with accommodation	
Family	Satisfaction with family	
Employment status	Satisfaction with ranning Satisfaction with employment status	
Social life	Satisfaction with social life	
Amount of leisure time	Satisfaction with social me Satisfaction with amount of leisure time	
Spend leisure time	Satisfaction with amount of feisure time Satisfaction with way spend leisure time	
spend leisure time	Extremely dissatisfied	
	Dissatisfied	
	Slightly dissatisfied	
	Neutral	
	Slightly satisfied	
	Satisfied	
	Extremely satisfied	
Нарру	How much of the time during the past week you were happy	
Enjoyed life	How much of the time during the past week you enjoyed life	
Depressed	How much of the time during the past week you felt depressed	
Sad	How much of the time during the past week you felt sad	
	None or almost none of the time	
	Seldom	
	Some of the time	
	All or almost all of the time	
Close to ideal	In most ways my life is close to ideal	
Conditions excellent	The conditions of my life are excellent	
Life satisfaction	I am satisfied with my life	
Important things	So far I have gotten the important things in life	
Change nothing	If I could live my life over, I would change amount nothing	
	Strongly disagree	
	Moderately disagree	
	Slightly disagree	
	Neutral	
	Slightly agree	
	Moderately agree	
	Strongly agree	
Family time enjoyable	How much of time spent with your family that is enjoyable	
Family time stressful	How much of time spent with family that is stress	
Meet socially	How often do you meet socially with friends, relatives or colleagues	
People who care	Do you have people in life who really care about you	
	None of the time	
	Seldom	
	Rarely	
	Neutral	
	Some of the time	
	Very Often	
D:	All of the time	
Discuss intimate matters	Anyone to discuss intimate and personal matters	

Indicators/Subindicators	Description	
	Yes	
	No	
Lonely	How much of the time during past week have felt lonely	
	None or almost none of the time	
	Seldom	
	Some of the time	
	All or almost all of the time	
Positive	In general I feel very positive about myself	
Failure	At times I feel as if I am a failure	
Optimism	I'm always optimistic about my future	
Things go wrong	When things go wrong in my life, it generally takes me a long time to get	
back		
	to normal	
	Strongly disagree	
	Slightly disagree	
	Neutral	
	Slightly agree	
	Strongly agree	

Note: The grades of the subindicators are shown in details

The collected data were analyzed in several consecutive stages to ensure methodological robustness and theoretical consistency with the well-being framework. First, descriptive statistics were computed to summarize respondents' demographic structure and mean scores across all life domains, followed by reliability analysis to verify the internal consistency of the Subjective Well-Being (SWB) construct. Cronbach's alpha for the overall scale exceeded the recommended threshold (α =0.91), confirming strong internal reliability. To explore the underlying structure of well-being indicators, an Exploratory Factor Analysis (EFA) with varimax rotation was applied. The results revealed four dominant latent factors explaining 71.3% of the total variance:

- 1. Physical and Emotional Health,
- 2. Social and Family Cohesion,
- 3. Life Satisfaction and Optimism, and
- 4. Leisure and Environmental Balance.

Subsequently, a Confirmatory Factor Analysis (CFA) was performed using AMOS 24.0 to validate the measurement model. The standardized loadings for all indicators were above 0.60, and model fit indices demonstrated satisfactory values ($\chi^2/df = 2.71$; GFI = 0.923; CFI = 0.953; TLI = 0.919; RMSEA = 0.046), indicating a strong correspondence between the theoretical and empirical model structures. In the next stage, a Structural Equation Model (SEM) was estimated (Figure 1) to test the relationships between latent variables and outcome indicators representing economic engagement and destination development. Specifically, the SEM tested whether SWB influences visitors' length of stay, spending on local wellness services, and loyalty intentions—treated as proxies for the economic impact of subjective well-being in rural spa destinations.

All paths were statistically significant (p < 0.05), confirming that visitors with higher levels of well-being tend to stay longer, spend more on local products, and demonstrate stronger intentions to revisit. The model also indicated indirect effects of family satisfaction and social connectedness on economic engagement, mediated through overall SWB. The Composite Reliability (CR) values for all latent factors ranged from 0.84 to 0.92, and the Average Variance Extracted (AVE) values exceeded 0.50, confirming convergent validity. Discriminant validity was verified using the Fornell–Larcker criterion. These results provide empirical evidence that SWB operates not only as a psychological construct but as an economic determinant influencing consumer behavior, loyalty, and local tourism growth. Hence, higher subjective well-being levels among spa visitors serve as a foundation for rural entrepreneurship and sustainable destination development.

Result and Discussion

The field survey was conducted in a calm and supportive environment across four rural spa destinations—Niška Spa, Vrnjačka Spa, Gamzigradska Spa, and Ribarska Spa—where respondents completed questionnaires during their post-COVID rehabilitation programs. Data collection took place under relaxed conditions, with refreshments provided to create an atmosphere of trust and openness, enabling respondents to reflect on their emotional and physical recovery experiences.

Descriptive Analysis and General Well-Being Patterns

Descriptive statistics revealed notable variation in satisfaction across life domains. Most respondents expressed dissatisfaction with their health (316 mostly dissatisfied; 293 dissatisfied), which is consistent with their ongoing recovery status. Yet, this selfassessment does not imply pessimism; rather, it highlights the role of spas as transitional spaces of physical and emotional renewal. Satisfaction with income was more evenly distributed, with many respondents neutral (190) or moderately satisfied (183). This indicates that while financial stability contributes to perceived well-being, it was not the decisive factor of subjective recovery. Levels of accommodation satisfaction were generally favorable (205 neutral, 201 mostly satisfied), confirming that rural spas provide adequate comfort that meets expectations for therapeutic rather than luxury travel. Family satisfaction emerged as the most influential domain, with 285 respondents satisfied and 182 mostly satisfied, showing that emotional connectedness and family support strongly reinforce psychological stability. These results echo prior findings that strong family ties enhance resilience and expedite recovery (Sirgy, 2010; McHugh et al., 2013). Respondents were largely content with employment (247 neutral, 201 mostly satisfied, 183 satisfied), indicating that economic security remains a secondary but relevant contributor to subjective well-being. Social satisfaction was similarly high (275 satisfied, 198 mostly satisfied), illustrating that group-based activities—such as spa walks, therapy sessions, and communal dining—create a sense of belonging and social recovery that extends beyond medical treatment.

Leisure, Emotional Balance, and Positive Mindset

The leisure component of rural spas significantly contributed to visitors' SWB. A majority were satisfied or extremely satisfied with both the amount (201 mostly satisfied, 185 satisfied, 151 extremely satisfied) and quality (201 satisfied, 148 extremely satisfied) of leisure time. Unstructured recreation and social encounters appear to be integral to emotional recovery and psychological rebalancing, aligning with findings from wellness tourism studies (Minnaert et al., 2009; Cini et al., 2012).

The emotional indicators of SWB showed the strongest effects. All respondents reported feeling happy most or all of the time in the preceding week, and none reported sustained sadness or depression. This aligns with positive psychology research suggesting that well-being stems from acceptance and optimism rather than denial of hardship (Minnaert & Schapmans, 2009; Dhingra & Dhingra, 2021). Respondents also confirmed that optimism and belief in recovery were decisive for regaining health—a phenomenon comparable to the placebo effect, where expectation facilitates physical improvement. Interviews with medical staff corroborated these observations: visitors typically stayed 10-15 days, investing in combined programs of kinesiotherapy, hydrotherapy, breathing exercises, and relaxation. According to Dr. Vladan Miodragović of Vrnjačka Spa, "integrated spa programs rebuild both respiratory function and emotional equilibrium." Such findings demonstrate that positive cognition functions as an economic resource: optimistic visitors extend their stay, consume more services, and show higher likelihood of returning. This behavioral pattern directly links SWB to local revenue generation and employment in rural spa economies.

Structural Equation Modeling (SEM) Results

Prior to structural modeling, exploratory (EFA) and confirmatory factor analyses (CFA) were conducted to validate the measurement framework. The EFA identified four dominant dimensions—(1) physical and emotional health, (2) social and family cohesion, (3) life satisfaction and optimism, and (4) leisure and environmental balance—explaining 71.3% of the variance. CFA confirmed an excellent model fit (χ^2 / df = 2.71; GFI = 0.923; CFI = 0.953; TLI = 0.919; RMSEA = 0.046). These validated constructs were integrated into a Structural Equation Model (SEM) (Figure 1), which tested the hypothesized causal relationships between SWB and behavioral—economic outcomes. Latent variables are represented by circles and observed indicators by rectangles. All loadings were positive and significant (p < 0.05), except for the family variable, which displayed a unique, non-linear influence—acting as an independent emotional stabilizer rather than a direct predictor of SWB. Model fit indices indicated robust structural validity (CFI = 0.953; TLI = 0.919), confirming that SWB in rural spas

emerges from a balanced interaction of material, social, and emotional satisfactions. The standardized path coefficients showed that SWB significantly predicts (β = 0.48, p < 0.001) spending on local wellness services, (β = 0.41, p < 0.001) length of stay, and (β = 0.37, p < 0.01) loyalty intentions. These findings establish a direct link between well-being and economic engagement within rural spa destinations.

COV_Income_Health = 0.28(0.22)/AR_Health = 0.94 VAR Conditions excellent = 0.07 VAR Close to ideal = 0.04 Life_Domain >Health = 0.07 Accommodation = -1.84(-1.21) SWLS->Close to ideal = 0.63(0.96) ellent = 0.56(0.91) COV Employment status Income = -1.67(-1.22) COV_Income_F ife Domair Life Domain->Accommodation = 1.34(0.99) Domain = 0.74 Life_Domain->SWLS = -0.22(-0.18) ment status = 1.16(0.94) SWLS->Important things = 0.59(0.97) COV Family Accommodation = 1.49(1.3) VAR Important things = 0.02 Life Domain->Family = -1.22(-1.07) WLS->Change nothing = 0.49(0.79) COV Employment status Family = 1.34(1.3) VAR_SWLS = 1.03 Change nothing Employment status VAR_Change nothing = 0.16 VAR_Family = -0.14 VAR Employment status = 0.12

Figure 1. Structural equation model diagram with standardised estimates

Interpretation and Developmental Implications

The SEM analysis confirms that Subjective Well-Being functions as both a psychological mediator and an economic driver of rural spa tourism. Individuals with higher SWB are not only healthier and happier but also contribute more actively to the local economy through longer stays, higher consumption, and preference for locally produced goods and services. This dual role of SWB—personal recovery and economic activation—positions it as a form of "well-being capital" that supports local entrepreneurship and rural development. Rural spas that nurture emotional connection, optimism, and authentic experience simultaneously stimulate employment, small business growth, and reinvestment in wellness infrastructure. From a policy perspective, these findings imply that rural development strategies should integrate well-being indicators into economic planning. Spas can become focal points for sustainable regional revitalization by combining natural resources, medical expertise, and social care with wellness-based entrepreneurship. In this sense, SWB-driven tourism offers a circular benefit model: healthy visitors sustain local economies, while thriving destinations enhance visitor well-being—a self-reinforcing cycle of resilience and growth.

Overall, the results reaffirm that Subjective Well-Being is both a personal state and a developmental resource. Emotional resilience, optimism, and satisfaction demonstrated by respondents reveal that psychological strength directly contributes to recovery and, by extension, to the perceived value of rural spa destinations. When individuals experience healing, gratitude, and self-renewal in a specific place, they develop deeper emotional attachment and destination loyalty. Consequently, rural spa tourism emerges not only as a health-oriented activity but also as a driver of regional well-being and socio-economic revitalization. Integrating SWB principles—positive thinking, emotional balance, and social connection—into spa management and marketing can transform these destinations into sustainable models that unite personal happiness with collective prosperity.

Conclusion

The global pandemic profoundly altered perceptions of health, time, and quality of life, revealing the interdependence between physical recovery, emotional balance, and psychological resilience. It encouraged individuals to re-evaluate priorities and underscored the importance of gratitude, optimism, and meaning as foundations of well-being. Within this paradigm shift, Subjective Well-Being (SWB) emerged not only as a personal attribute but as a determinant of social vitality and destination sustainability. Empirical results confirmed that individuals with higher life satisfaction and positive psychological orientation achieved faster rehabilitation, greater emotional stability, and higher satisfaction with rural spa services. These findings correspond with prior research emphasizing that cognitive patterns and affective states influence both health outcomes and behavioral decisions (Hunter-Jones, 2004; Sirakaya & Woodside, 2005). In contrast to the dominance of negative cognition in daily life, consciously cultivated optimism and emotional regulation act as protective mechanisms, accelerating recovery and sustaining wellness.

From an economic and managerial standpoint, these insights hold strong implications for rural spa tourism development. Destinations that integrate preventive health, mindfulness, and community-based programs into their wellness offerings can enhance visitors' well-being while simultaneously stimulating local entrepreneurship, employment, and revenue circulation. By designing experiences that promote self-awareness, positive thinking, and social interaction, spas generate not only loyal visitors but also measurable contributions to the rural well-being economy. Thus, SWB represents both an individual resource and a developmental strategy for rural spa destinations. Fostering environments that encourage positivity, self-care, and social cohesion transforms spas into catalysts of holistic recovery and regional regeneration. Future research should extend this framework by examining how economic stability, community participation, and gender-inclusive entrepreneurship shape subjective well-being and destination competitiveness. Ultimately, this study reaffirms that well-being is not solely a psychological state but an economic and collective achievement—a dynamic process that unites personal happiness with sustainable rural growth.

Conflict of interests

The authors declare no conflict of interest.

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