

## **Research on Factors Affecting the Compliance with the Law on Social Insurance of Non-State Enterprises in the Provinces and Cities of the Red River Delta in Vietnam**



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**ABSTRACT:** In this study, the authors proposed a model to study the influencing factors and determine the level and direction of the factors affecting compliance with the law on social insurance of non-state enterprises in Vietnam. The research model is tested with a survey data set of research subjects in Hanoi and the provinces of the Red River Delta, Vietnam. Research results have confirmed the positive impact and level of impact of five factors affecting the compliance with the law on social insurance of non-state enterprises, arranged in order of decreasing importance as follows: the possibility of being inspected and examined by social insurance, corporate reputation, corporate finance, penalties for violations of social insurance and social influence. Based on the research results, the authors have proposed several solutions to improve the level of compliance with the law on social insurance of non-state enterprises.

**KEYWORDS:** influencing factors, legal compliance, social insurance, non-state enterprises.

### **1. INTRODUCTION**

In Vietnam, social insurance is an important component of the social security system, playing a great role in ensuring the lives of workers and ensuring social security. To ensure that the purpose of social insurance is implemented in life, it is required that the subjects participating in social insurance including employees and employers must strictly comply with the provisions of the law on social insurance. Implementing the law on social insurance is an effective mechanism to make labor relations harmonious and stable, protect the legitimate rights and interests of employees, and ensure the interests of enterprises. However, in the process of implementing the law on social insurance, not all participants of social insurance have the sense of strictly observing the provisions of the law on social insurance, especially the responsibility to pay social insurance premiums. Many workers because of job needs, and of their lack of understanding of the law, did not pay attention to the issue of social insurance when signing labor contracts. Many businesses have a low sense of compliance with the law on social insurance, compliance with the law on payment of social insurance is still limited, especially the situation of debt payment and late payment of social insurance in non-state enterprises is quite common, accounts for more than 70% of total social insurance debt. According to statistics of Vietnam Social Insurance, in 2021, the number of people participating in social insurance is 16,546,827 people, the social insurance revenue is 269,149,557 billion VND, the late payment of compulsory social insurance is 10,233 billion VND (of which the amount is late payment of non-state enterprises is 8,106.7 billion VND, accounting for more than 79 percent), the penalty interest for late payment of compulsory social insurance is 2,992 billion VND. This has greatly affected the management of the social insurance agency, limited revenue to the social insurance fund, and affected the settlement of social insurance benefits for employees working at enterprises.

Quantitative studies on the issue of compliance with the law on social insurance of non-state enterprises in Vietnam are still few. This study uses a combination of methods of reviewing previous documents, qualitative research by in-depth interviews and quantitative research methods to identify factors and their influence on compliance with the law on social insurance contributions by non-state enterprises. The formal study was carried out using a quantitative research method, conducted in the provinces and cities of the Red River Delta in Vietnam. Based on the research results, the authors propose some policy suggestions to improve compliance with the law on social insurance of non-state enterprises.

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## 2. THEORETICAL BASIS AND RESEARCH HYPOTHESIS

### 2.1. Theoretical basis

Different theories have been put forward by researchers to explain law-compliant/non-compliant behaviors, such as: Deterrence theory or economic deterrence model, Prospect theory, Mind theory popular theory of behavior, the theory of rational action, and the theory of planned behavior.

Deterrence theory or economic deterrence model: The principles of this theory come from the work of Becker (1968), who analyzed illegal behavior using an economic approach. Conventional deterrence theory emphasizes sanctions as a key determinant in combating non-compliance issues. This theory focuses only on economic factors. Deterrence theory holds that people will choose to obey or break the law after calculating the benefits and consequences of their actions.

Prospect Theory: Prospect theory was proposed by Daniel Kahneman and Amos Tversky in 1979, then won the Nobel Prize in Economics (2002). This theory holds that sanctions, including penalties and checks, are the best way to deal with non-compliance.

Popular Behavioral Theory: The Common Behavioral Psychology Model is the classical model that was applied before being generalized to the popular behavioral psychology model theory. Braithwaite, J. (1985) argues that the popular psychology of human behavior is to choose action when knowing the benefits and consequences associated with that action.

Theory of Planned Behavior: The theory of planned behavior was formulated by Ajzen in 1991. This theory holds that an individual's performance of a certain behavior is determined by the intention to perform the behavior of that man. The theory of planned behavior is an extension of the theory of rational action by Ajzen and Fishbein (1975, 1980). Both the theory of rational action and the theory of planned behavior are used in explaining law-abiding behavior, including social insurance legislation.

The current management activities of the Vietnam Social Security Administration are a combination of many economic, psychological, behavioral, deterrence and sanction measures. Applying research results of different theories that have been put forward by researchers to explain legal compliance/non-compliance behaviors; In combination with some experimental research results recently, it has shown that a number of factors affect the behavior of compliance/non-compliance with the social insurance law such as penalties, the possibility of being inspected (Maitra, P., Smyth, R., Nielsen, I., Nyland, C., & Zhu, C., 2007), social insurance policy, company reputation, ownership form (Nyland, C., Thomson, S. B. Zhu, C. J., 2011; Chen, Y., & Sun, Y., 2016), control mechanism (Özşuca, Ş. T., & Gökbayrak, Ş., 2012), the historical imprint (Han, Y., Zheng, E., & Xu, M., 2014), the company- and provincial-level factors (the presence of unions, the political connections of the business owner, the economic strength of an individual firm and the importance of the private sector in a province) and changes in the national regulatory environment (Chen, Y., & Sun, Y., 2016). Koumarios, E., Kapsalis, A., & Avgeris, N. (2019) also show that employers engage in non-compliant behaviors to maximize their profits, taking advantage of the precariousness of employees. workers, while workers accept or collude with non-compliance as a survival tactic in a highly competitive environment.

Within the scope of this research, the authors use the term "law compliance" with the same connotation as "law implementation", according to which, law compliance is an activity aimed at bringing the law to life, doing business for legal provisions to become actual legal acts of legal subjects. The forms of demonstrating compliance with the law on social insurance include: (i) the subject implementing the law on social insurance refrains from performing the acts prohibited by the law on social insurance; (ii) comply with the law on social insurance; requires the subject to carry out the legal responsibility in a positive way (the subject needs to take specific actions, not just stop at not doing what the law prohibits).

In the social insurance relationship, the parties (members, subjects) participating in the implementation of the law on social insurance include: the party implementing social insurance, the party participating in social insurance, and the party receiving social insurance. This study examines the factors affecting compliance with the law on social insurance by non-state enterprises in Vietnam. According to current law, non-state enterprises are enterprises with domestic capital that are privately owned by one person or group of people or owned by the state but account for 50% of charter capital or less, including: Private enterprises; Partnerships; Private limited liability company; Limited liability companies with the state capital of 50% or less; Joint stock companies without state capital; Joint stock companies with the state capital of 50% or less.

### 2.2. Research hypothesis

Combining qualitative research results and overview research results, the authors propose a model to study the factors affecting the level of compliance with the law on social insurance of non-state enterprises including: 6 independent variables (Probability to be inspected and examined by social insurance, Penalties for social insurance violations, Social influence, Corporate finance, Reputation of enterprises, Social insurance policies and procedures), and dependent variable (Compliance with the law on social insurance of non-state enterprises). The following research hypotheses are proposed:

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H1: The possibility of being inspected and examined by social insurance positively affects compliance with the law on social insurance of non-state enterprises.

H2: Penalties for violations of social insurance have a positive effect on compliance with the law on social insurance of non-state enterprises.

H3: Social influence positively affects non-state enterprises' compliance with the law on social insurance.

H4: Corporate finance positively affects non-state enterprises' compliance with the law on social insurance.

H5: Corporate reputation positively affects non-state enterprises' compliance with the law on social insurance.

H6: Social insurance policies and procedures have a positive influence on non-state enterprises' compliance with the law on social insurance.

### 3. RESEARCH METHODS

In order to systematize the theoretical basis of the research topic, the authors used the method of reviewing previous documents. Then, qualitative research was carried out through an in-depth interview technique to test and screen independent variables affecting the level of social insurance compliance of non-state enterprises, and identify a Preliminary relationship between variables in the research model. Formal research is carried out by the quantitative research method.

#### 3.1. Scales for main survey

The concepts used in this study include: The possibility of being inspected and examined by social insurance, penalties for violations of social insurance, social influence, corporate finance, corporate reputation, social insurance policies and procedures, and compliance with the law on social insurance. The scales are built on the basis of inheritance from previous studies and are adjusted based on the suggestions of qualitative research results, all scales use a 5-point Likert form.

The possibility of being inspected and checked by social insurance means that the enterprise is aware of the possibility that the social insurance management agency will detect the enterprise's non-compliance with the law on social insurance. The scale of the possibility of being inspected and checked for social insurance is coded as PB, including 2 observed variables coded as PB1, PB2.

Penalties for violations of social insurance: Sanctions are imposed by sanctions to enforce legal obligations. The scale of penalties for social insurance violations is coded as PV, including 4 observed variables, coded in turn from PV1 to PV4.

Social influence: is the social pressure to perform or not to perform the behavior; in other words the rules and norms that are understood by the members of a group. These rules and standards will guide and/or limit social behavior without the need for legal coercion. This scale is coded as SI, including 4 observed variables, coded from SI1 to SI4 respectively.

Corporate finance: The financial condition of the business reflects the performance of the business. The corporate financial scale is coded as BF, including 3 observed variables, coded in turn from CF1 to CF3.

Corporate reputation: It is the general assessment of the business by stakeholders, based on the past and present actions of the business and also its foreseeable future actions. The corporate reputation scale is coded as CR, including 3 observed variables, coded from CR1 to CR3 respectively.

Social insurance policies and procedures: A factor proposed from qualitative research by the authors. Regulations in social insurance policies and procedures may cause difficulties for social insurance officers to implement and make it difficult for enterprises to participate in social insurance. This scale is coded as SP, including 3 observed variables, coded from SP1 to SP3 respectively.

Compliance with the law of social insurance: This scale is coded as CL, including 3 observed variables, coded in turn from CL1 to CL3.

#### 3.2. Research sample

With the help of industry experts, the research team has gathered a list of non-state enterprises in Hanoi and the Red River Delta provinces (including a list of management boards, departments, human resource management and accounting in enterprises). The collected sample is convenient, the survey form is used in hard copy form, printed out for direct distribution to the survey subjects. 300 questionnaires were sent by the research team to the survey participants, and 265 votes were received by the research team, all of which were used for analysis.

In the study sample, there were 139 women and 126 men. In terms of age, the majority of survey participants were aged 31 to 39 (accounting for about 40%) and aged 40 to 49 (accounting for about 25%). In terms of education level, the majority of respondents have college or university degrees or higher (accounting for more than 60%).

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## 3.3. Data processing and data analysis

All questionnaires were completely entered into SPSS 22.0 software, the research team removed invalid questionnaires (such as: incomplete information, more than 1 answer option for observed variables only 1 option required). All the votes after being cleaned were saved in SPSS 22.0 software for analysis.

The research team tested the reliability of the scales by analyzing Cronbach's Alpha coefficient. Then, perform exploratory factor analysis (EFA) to test the unidirectionality of the scales or the independence of each scale. Using multivariate regression method to test the hypotheses proposed in the research model.

## 4. RESEARCH RESULTS

### 4.1. Check the reliability of the scales

The research team used the Cronbach Alpha coefficient to evaluate the reliability of each scale and performed exploratory factor analysis (EFA) to evaluate the convergent and discriminant values of the scales. For the factor "The possibility of being inspected and checked by social insurance" because it only includes 2 observed variables, the study did not perform reliability testing by Cronbach's Alpha. The results of the Cronbach's Alpha coefficient test for the remaining factors are summarized in Table 1 as follows:

**Table 1: Test results of Cronbach's Alpha coefficient of the factor scale**

Factors	Items	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
<i>Cronbach's Alpha "Penalties for violations of social insurance" = 0.916</i>		<i>N of Items = 4</i>	
Penalties for violations of social insurance (PV)	PV1	0.873	0.868
	PV2	0.745	0.913
	PV3	0.741	0.913
	PV4	0.877	0.867
<i>Cronbach's Alpha "Social influence" = 0.781</i>		<i>N of Items = 4</i>	
Social influence (SI)	SI1	0.654	0.694
	SI2	0.600	0.724
	SI3	0.569	0.742
	SI4	0.540	0.751
<i>Cronbach's Alpha "Corporate finance" = 0.795</i>		<i>N of Items = 3</i>	
Corporate finance (CF)	CF1	0.663	0.693
	CF2	0.652	0.705
	CF3	0.600	0.759
<i>Cronbach's Alpha "Corporate reputation" = 0.930</i>		<i>N of Items = 3</i>	
Corporate reputation (CR)	CR1	0.874	0.885
	CR2	0.847	0.908
	CR3	0.851	0.904
<i>Cronbach's Alpha "Social insurance policies and procedures" = 0.875</i>		<i>N of Items = 3</i>	
Social Insurance Policies and Procedures (SP)	SP1	0.746	0.835
	SP2	0.792	0.793
	SP3	0.740	0.840
<i>Cronbach's Alpha "Compliance with the law of social insurance" = 0.893</i>		<i>N of Items = 3</i>	
Compliance with the law of social insurance (CL)	CL1	0.760	0.873
	CL2	0.830	0.814
	CL3	0.781	0.855

**Source:** Data processing results of the research team

The analysis results in Table 1 show that the scales are satisfactory in terms of reliability and validity (Hair et al., 1998). The Cronbach Alpha coefficient of all scales shows high reliability (> 0.7). The next step is to study and evaluate the scale by exploratory

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factor analysis (EFA) to check the unidirectionality of the scale to eliminate some inappropriate measurement criteria. Items must be loaded to the same factor with Eigen - Value > 1 and KMO > 0.5 to meet the requirements (Kaiser, 1974). The research team performed exploratory factor analysis for each component scale. Table 2 of the summary results of EFA exploratory factor analysis for each scale showed that the KMO coefficient (Kaiser-Meyer-Olkin) > 0.5 for all scales; Sig value < 0.05 ensures the standard for the entire scale of independent variable components; extracted variances are all greater than 50% as prescribed and all converge on only one common factor.

**Table 2 : Result of exploratory factor analysis (EFA) on the scale of factors**

The Scale	Kaiser-Meyer-Olkin coefficient (KMO)	Sig	% of Variance	Number of observed variables excluded	Number of factors converging in common
PB	0.501	0.000	88.592	0	1
PV	0.752	0.000	80.106	0	1
SI	0.782	0.000	60.961	0	1
CF	0.703	0.000	70.918	0	1
CR	0.764	0.000	87.841	0	1
SP	0.735	0.000	79.982	0	1
CL	0.738	0.000	82.468	0	1

**Source:** Data processing results of the research team

The results are shown in Table 3 of the factor rotation matrix, showing that 19 observed variables of the independent variable converge on 6 factors including Sanctions for violations of social insurance, corporate reputation, social influence, policies and social insurance procedures, corporate finance, the possibility of being inspected and checked by social insurance with the factor weights are all greater than 0.5. Thus, from the analytical results, it has been confirmed that the research scale system is appropriate. Based on the results of the EFA exploratory factor analysis, the theoretical model of factors affecting the level of compliance with the social insurance law of non-state enterprises has not changed compared to the research model suggestion.

**Table 3: Rotated Component Matrix**

	Component					
	1	2	3	4	5	6
PV4	0.920					
PV1	0.914					
PV3	0.812					
PV2	0.771					
CR1		0.923				
CR2		0.919				
CR3		0.887				
SI1			0.825			
SI3			0.784			
SI2			0.761			
SI4			0.703			

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SP2				0.905		
SP1				0.883		
SP3				0.878		
CF3					0.882	
CF1					0.749	
CF2					0.740	
PB1						0.900
PB2						0.839
Extraction Method: Principal Component Analysis.						
Rotation Method: Varimax with Kaiser Normalization.						
a. Rotation converged in 6 iterations.						

Source: Data processing results of the research team

### 4.2. Test models and research hypotheses

The research team used linear regression analysis with the support of SPSS 22.0 software to test the research model and hypothesis. The results of the adjusted R<sup>2</sup> coefficient analysis (Adjusted R square) = 0.696 (> 0.5) show that the fit of the model is relatively high, the premise hypotheses for the regression analysis are satisfied. At the same time, the results of the ANOVA test (table 4) show that the F-test value reaches 101,591 at the significance level sig = 0.000 less than 0.05, which ensures statistical significance, proving that This multiple regression model fits the data set, ensures reliability and can be generalized to the population.

Table 4: Results of ANOVA test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	136.988	6	22.831	101.591	0.000 <sup>b</sup>
	Residual	57.983	258	0.225		
	Total	194.971	264			

Source: Data processing results of the research team

The results of the regression analysis in Table 5 show that, the regression coefficients of the factors "the possibility of being inspected and checked by social insurance", "penalties for violations of social insurance", "social influence", "corporate finance", "corporate reputation", "social insurance policies and procedures" all have positive signs and R = 0.838 > 0 showing that these components have a proportional impact on the level of compliance with the law on social insurance. The results of testing hypothesis H6 "Social insurance policies and procedures have a relationship with compliance with the law on social insurance" has Sig = 0.581 > 0.05, so it is not statistically significant and is not supported in this study. Hypotheses H1, H2, H3, H4, H5 are accepted.

Table 5: Results of multivariable regression model

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-0.727	0.236		-3.079	0.002
	PB	0.363	0.038	0.387	9.636	0.000
	PV	0.196	0.043	0.194	4.603	0.000
	SI	0.157	0.041	0.138	3.836	0.000
	CF	0.270	0.044	0.242	6.110	0.000
	CR	0.222	0.031	0.272	7.193	0.000
	SP	0.017	0.031	0.019	0.553	0.581

Source: Data processing results of the research team

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The analytical results confirm the regression equation for the standardized Beta coefficients as follows:

$$CL = 0.387*PB + 0.194*PV + 0.138*SI + 0.242*CF + 0.272*CR$$

The results of this study are consistent with the results confirmed in the previous qualitative research and literature review. The larger the beta coefficient of any component, the more important it is, the greater the influence on the dependent variable. In this study, the analysis results have confirmed the positive impact and degree of impact of 05 independent variables on the dependent variable compliance with the law on social insurance of non-state enterprises, in which the possibility of being inspected and checked by social insurance has the strongest impact; Next are the factors of corporate reputation, corporate finance, penalties for violations of social insurance and finally social influence.

### 5. DISCUSSION OF RESEARCH RESULTS AND POLICY IMPLICATIONS

#### 5.1. Discussing research results

The research results showed:

The factor "The possibility of being inspected and checked by social insurance" has the strongest impact on compliance with the law on social insurance of non-state enterprises. With a beta coefficient of (0.387), it means that when other factors are constant, when the probability of being inspected and examined by social insurance increases (decreases) by 1 point, the compliance with the law on social insurance of non-state enterprises also increases (decreased) 0.387 points. The influence of "the possibility of being inspected and checked by social insurance" on compliance with the law on social insurance reflects the fact that businesses tend to comply with the law on social insurance higher when they are aware of the possibility of being subject to social insurance inspection, examination, fraud detection higher. Thus, in order to strengthen compliance with the law on social insurance, it is necessary to focus on groups of solutions to strengthen the inspection, inspection and supervision of social insurance activities.

The factor "Corporate reputation" has an impact on the intention to receive one-time social insurance with a Beta coefficient of 0.272. This means that, when other factors are constant, business reputation increases (decreases) by 1 point, the compliance with the law on social insurance of non-state enterprises increases (decreases) by 0.272 points. This shows that the more reputable the business is in the market, the larger the brand is, the higher the legal compliance, and the lower the intention of non-compliance behavior. This is also a suggestion for solutions to raise awareness and improve corporate social responsibility, thereby limiting non-compliance with the law on social insurance.

Next, the factor "Corporate finance" also has a positive impact with a Beta coefficient of 0.242. This means, when other factors are constant, "corporate finance" increases (decreases) by 1 point, and the compliance with the law on social insurance of non-state enterprises also increases (decreases) by 0.242 points. This result is completely consistent with other studies as well as the actual implementation of the law on social insurance. It can be seen that, if enterprises have high actual profits, the level of compliance with social insurance will be higher, and when facing financial difficulties, enterprises often tend not to comply with social insurance because of the increase in social insurance increase the burden of business. Thus, solutions that affect the financial factors of enterprises will also have an influence and have a relationship with the compliance with the law on social insurance of enterprises.

The factors "Penalties for violations of social insurance" and "Social influence" have a positive impact on compliance with the law on social insurance with Beta coefficients of 0.194 and 0.138, respectively. The impact of "social influence" on compliance with the law on social insurance represents the fact that the behavior of the participants of social insurance is often influenced/affected by the people around them. In order to strengthen compliance with the law on social insurance, it is necessary to pay attention to measures affecting social influence, groups of measures to improve the attitude of employers, and at the same time to affect the cognitive and factors behavioral control, reducing/restricting the resources of the employer in increasing the intention to not comply with the law on social insurance, for example increasing "barriers" (strictly sanctioning regulations on social insurance violations) stricter, increased fines, penalties, etc.).

#### 5.2. Policy implications

Based on the results of collecting, processing and analyzing secondary and primary data, the research team proposes a number of recommendations to influence the factors affecting the compliance with the law on social insurance of enterprises of non-state enterprises. As follows:

(i) Recommendations on strengthening inspection, examination and supervision. Specifically, as: Correctly implementing the inspection and examination process; Strengthening the training and retraining of inspection human resources; Clearly defining the roles and responsibilities of inspectors; Developing inspection and test plans; Social insurance agencies should encourage the development of self-monitoring; ...

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(ii) Recommendations on penalties for violations in the field of social insurance: Regularly notify and urge debtors to pay social insurance premiums; Actively, regularly monitor, review, urge and classify debt units to have a combination of reasonable and effective solutions. Monthly calling to remind the units to pay social insurance; Publicly announce on mass media that employers owe social insurance for 6 months or more; Make minutes and complete dossiers of long-standing debt employers to court for handling according to regulations; It is necessary to have timely rewards for the employers that do well in registering to participate in social insurance, performing well in revenue, not owed to pay social insurance contributions, etc.

(iii) Recommendations on propaganda to raise awareness and corporate social responsibility. Specifically: Based on the compliance level of enterprises with the law on social insurance, the social insurance agency can develop targeted propaganda programs to support groups of enterprises of different levels of compliance with the law on social insurance. together; Depending on the size, ownership, industry and operation time, the social insurance agency can develop different propaganda and support programs; Diversify forms of support and propaganda.

### 6. CONCLUSION

In Vietnam today, non-state enterprises tend to develop rapidly, making significant contributions and holding an increasingly important position in the country's socioeconomic development. This study was conducted to assess the status of compliance with the law on social insurance, the influencing factors and the degree of impact of these factors on the compliance with the law on social insurance of non-state enterprises in the locality provinces/cities in the Red River Delta, Vietnam. Research results have confirmed the positive impact and level of impact of five independent variables (The possibility of being inspected and examined by social insurance, Corporate Reputation, Corporate finance, Penalties for violations of social insurance, and social influence) on the dependent variable Compliance with the law on social insurance of non-state enterprises. Based on the research results, the authors have proposed several policy suggestions to improve the level of compliance with the law on social insurance of non-state enterprises.

In this study, there are still many other factors that the model has not included to examine the impact of compliance with the law on social insurance; on the other hand, in terms of research space, the authors have only conducted research in Hanoi and some provinces in the Red River Delta. For a more comprehensive assessment of the research topic, future studies may expand the research sample to include localities across the country, expanding the consideration of the impact/influence of individuals. Other factors affecting non-state enterprises' compliance with the law on social insurance (such as awareness of social insurance among employees, the role of trade unions, political relationships of enterprises, etc.) or broadening the scope of research for different types of businesses.

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