

Attitude of Workers in the Informal Sector towards the Voluntary Social Insurance Policy in Vietnam



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ABSTRACT: Using two appropriate scientific research methods: methodology and investigation method, the author has clarified the set goals. First, using the methodology, the author has built a theoretical basis on Social Insurance, voluntary social insurance, and models of consumer attitudes. The theoretical basis is the basis for the analysis in this study. After building a theoretical basis, the author conducts a practical assessment of employees' attitudes toward voluntary social insurance through the survey method. Data from the survey method has shown that employees believe that participating in Voluntary Social Insurance is not necessary, do not believe in the benefits that Voluntary Social Insurance policies bring, and choose other forms of accumulation. To solve problems and change workers' attitudes, the author has proposed solutions such as: Learning the approach of life insurance; Always enthusiastically guiding employees on procedures, policies, or questions about employee rights; Partially investing in contract documents given to employees when they participate in Voluntary Social Insurance as a commitment to prestige and quality.

KEYWORDS: Attitude, Labor, Informal sector, Voluntary social insurance, Vietnam

1. INTRODUCTION

Vietnam's economy is on the rise, with per capita income increasing significantly compared to other countries in the region. People's lives have been improved and gradually enhanced. The need for stable life, protection, and health care when sick and in old age is becoming more and more concerning. Social insurance is a basic policy in each country's social security system. In Vietnam, developing the Social Insurance system and building a type of voluntary Social Insurance is one of the key solutions to develop the social security system. The Social Insurance Law was established and took effect in 2007 and the voluntary Social Insurance regime applied since 2008 has institutionalized at a high level a very basic need for social security people. people, in which voluntary social insurance is for employees who are not covered by compulsory social insurance. Thus, for the first time, workers in all areas have the right to participate in Social Insurance and enjoy Social Insurance policies. According to statistics, the country's population in 2022 is estimated to be 99.5 million people, and the labor force from 15 years old is 50.6 million people. Of which, the underemployment rate of working-age people is 2.21%, the unemployment rate of working-age people is 2.32% and the average income of salaried workers is 7.5 million VND/month (GSO, 2022). Compared with other countries in the region, Vietnamese workers have low incomes, and the underemployment rate is still very high. Statistics from the Vietnam Social Insurance Agency show that the total number of people participating in Social Insurance in 2022 will reach 17.5 million people, including 1,492 million people participating in voluntary social insurance and this rate will reach 38.07% of the workforce in this age group. Thus, Vietnam still has 62% of working-age workers who have not participated in voluntary social insurance. Although the government has found many solutions and issued many support policies, the number of people participating in voluntary social insurance has increased, but this number is not significant compared to the number of workers in the informal sector. The goal of this study is to learn about the attitudes of regional workers towards Voluntary Social Insurance. Identify the reasons why workers do not want to participate in voluntary social insurance. Solutions to support workers in changing their attitudes, thereby leading to the behavior of participating in voluntary social insurance.

2. THEORETICAL BASIS

2.1. Attitude

Attitude is understood as "An individual's way of looking at and acting in a certain direction towards a problem or situation that needs to be resolved. It is the totality of external expressions of an individual's thoughts and feelings towards a person or a certain

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event." (Vietnamese Dictionary, 2010). According to Ajzen (1991), "Attitude represents a person's positive or negative beliefs and evaluations of his or her behavior. Attitude refers to a person's evaluation of the consequences of a behavior. Assessing consumers' attitudes about a certain product or service will help businesses predict reactions to their products and services from consumers. For example, if a consumer does not have knowledge and understanding about Voluntary Social Insurance, it is difficult for them to participate in Voluntary Social Insurance. On the contrary, a person who has good knowledge and assessment from the experience of people participating in Voluntary Social Insurance, leading to their ability to participate in Voluntary Social Insurance, will be very large. To direct consumer behavior as stated above, businesses need to have measures to directly impact consumer attitudes. Because attitude plays a very important role. Therefore, it is necessary to study the attitudes of employees towards Voluntary Social Insurance, which will determine their participation in Voluntary Social Insurance. Recognizing the importance of such an attitude factor, many economic experts have conducted research and proposed models to make its assessment more convenient and widespread. One of the most influential models is the Fishbein and Ajzen (1975) Multi-Attribute Attitude Model; the Theory of Reasoned Action Model (TRA); Theory of Planned Behavior (TPB).

The Multi-attribute Attitude Model

The multi-attribute attitude model is a useful tool for investigating attitude formation and predicting attitudes. The content of this model refers to customer attitudes, defining attitude as a measure of perception, also known as a measure of customer beliefs about service attributes. Positive or negative reviews from customers represent a positive or negative attitude towards the service or product being reviewed. This model emphasizes customer perception of product and service features. When deciding whether to consume a service or product, your level of awareness about it will determine whether you buy it or not. Additionally, the model assumes that customer perception is important but incomplete. Customers also express their evaluation of the features of services and products through their feelings toward that product or service. Whether customers make positive or negative decisions often depends on very small things that they consider really important to them. In this model, the correlation between perception and enjoyment is also made clear. The customer's belief in service and product attributes results in whether the customer likes or dislikes the product. The inevitable trend is that the services and products they like will be consumed more. Depending on each product attribute, different information is attached to it. For example, the employee's belief in the benefits it brings will shape the employee's attitude toward participating in Voluntary Social Insurance. In short, awareness is the first component of attitude. For a worker to love and participate in voluntary Social Insurance, they must be aware of the attributes of this type. From here, the intention to participate is formed, whether they will participate or not participate in Voluntary Social Insurance in the future.

Theory of Reasoned Action Model (TRA)

The TRA model was founded in 1967 and officially announced in 1975. After being widely applied, it was used to evaluate many businesses with their services and products. Realizing that the multi-attribute attitude model still had some unfinished issues, in the early 70s it was revised and expanded by Ajzen and Fishbein (1980). This expanded model overcomes the shortcomings leading to much better predictions and a more specific explanation of customer behavior. This model has merged the components of customer awareness, preferences, and buying trends. The TRA model is also explained in more detail and detail than the multi-attribute model. Fishbein and Ajzen (1975). The model recognizes that customer attitudes are often unrelated to their behavior. The explanation of non-attitudinal buyer activities and behaviors is explained in this model. It also shows that the important factor that significantly predicts consumer behavior is consumption tendency. The use of scales in research depends on what the research goal is. If only consumer behavior is predicted, purchase intention can be directly measured. If they research more deeply about awareness, understanding, or other factors, they must also study the factors that lead to the formation of purchase intention such as attitudes and subjective attitudes of consumers. The measurement method in the TRA model is the same as in the multi-attribute model. Consumers view a service as a set of attributes, and each attribute meets their needs differently. At this time, they will pay more attention to the features of the service or product that seem to bring them more benefits. Most consumers have come around to the idea of valuing different meanings of an attribute. The author's research helps consumers feel more confident in their choices by identifying the characteristics that most influence their purchasing decisions. To better understand purchase intention, the author measures the subjective norm components that affect purchase intention. It can be measured emotionally and by relevant people such as friends, colleagues and relatives. The attitudes of those around you influence consumers' purchasing intentions by opposing or supporting their decision to purchase a service or product. Consumers' purchase intention is significantly influenced by the decision of whether to purchase a service or product. Support and resistance from relatives and friends around.

Theory of planned behavior (TPB)

After applying the TRA model, Ajzen realized that the TRA model needed to be expanded and researched further to accurately describe consumer cognitive behavior. To achieve this goal, Ajzen extended TRA to TPB in 1985 and added conditions to the model to control consumer cognitive behavior. It reflects the internal and external details of behavior. According to TPB, behavioral

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intention is influenced by attitudes, subjective norms, and behavioral control. Beliefs are expressed and determined by attitudes, while subjective norms arise from the influence of social pressure and norms on consumer perceptions. Perceived behavioral control is about how the consumer perceives it. A consumer's strong intention to purchase services or products cannot be realized on their own but must rely on the support and assistance of relatives, friends, and colleagues, regardless of their attitude towards it. how. Whether it's positive or not.

2.2. Informal sector workers

In 2019, the General Statistics Office issued Official Dispatch No. 1127/TCTK-TKQG "On instructions for using the concept of informal sector and self-production and self-consumption activities of households". Accordingly, "the informal sector includes non-agricultural, forestry and fishery production and business establishments that produce products (materials and services) for sale and exchange and do not require business registration". Enterprises in the informal sector may or may not hire workers, operating with the main goal of creating jobs and income for members participating in production and business establishments. In developing countries, the informal sector includes agricultural and non-agricultural employment in small production and business establishments, most of which are self-employed, with workers' incomes often lower than the average income level of people working in large production and business establishments or in the public sector. According to the General Statistics Office, currently, the concept of informal workers is understood as workers who have precarious, unstable jobs, low income, do not have a labor contract, or have, but are not paid. Compulsory social insurance, allowances and other social benefits are not paid.

2.3. Voluntary social insurance

Insurance

Is a guarantee that replaces or compensates a part of people's income when they encounter risks in life (health, accidents, crops) through regular payment of an amount of money (insurance premium).) for the organization (public or private) corresponding to the probability of occurrence and cost of the associated risk.

Social insurance

Guaranteed to replace part of the employee's income if the employee loses income due to illness, work accident, occupational disease, maternity leave, unemployment, age of employment, or death. Social insurance is usually funded by contributions from employees, employers, and the state. This is a typical form of redistribution. Contribution depends on the individual's income/salary and not on the individual's risk (risk sharing). This is the main part and pillar of the social security system and plays an important role. Social insurance is a system for workers and their families through contributions to a social security fund to support workers in case of reduction or loss of income due to events such as illness, childbirth, work accidents, old age, or unemployment.

Voluntary social insurance

It is a type of Social Insurance in which employees voluntarily participate and choose the payment level and payment method (in accordance with the participant's income) to enjoy social insurance. Vietnam Social Insurance Law (2006) stipulates that voluntary social insurance includes two regimes: retirement and death.

Attributes of Voluntary Social Insurance

In the field of voluntary social insurance, insurance products are service products, that is, intangible products. People who choose to "participate" often do not receive benefits immediately, but after a long period of time (20 years) or after an incident occurs, they continue to receive pension benefits. Sometimes you can feel benefits. Product clarity. In addition, because it is a service product, you cannot "touch" the service. Therefore, customers only perceive the service based on its value and cannot recognize other characteristics such as location, people, equipment, contract type, etc. The reason is that citizens do not participate in voluntary social insurance and cannot participate. In this way, the characteristics of voluntary social insurance that are being investigated and researched are the benefits that people perceive. The level of awareness of the benefits of voluntary social insurance depends on the perception of the service through the understanding, experience, or information that people collect related to the service. The benefits of voluntary Social Security benefits are felt differently by different people and depend on different needs. The benefits and recognition achieved provide positive factors that help consumers evaluate whether the features of any social security service meet the needs of themselves and their families. When expressing your intention to participate in voluntary social insurance or not. Therefore, measuring the characteristics and understanding the elements of voluntary social insurance will help explain the reasons for wanting to participate.

3. METHODS

The research uses two methods: methodology and survey method. With the methodology, the author used a system of arguments about insurance, social insurance and voluntary social insurance to build a theoretical basis for the research. From this theoretical

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basis, the author evaluates the need to expand the number of participants in voluntary social insurance. At the same time, based on The Multi-attribute Attitude Model, Theory of Reasoned Action model - TRA and Theory of planned behavior - TPB, the author evaluates the influence of attitude factors on consumers' intention to buy products. Through the survey method, applying the theoretical basis of voluntary social insurance and attitudes, the author developed a questionnaire for workers in the informal sector. The purpose of the questionnaire is to collect information about employees' attitudes toward voluntary social insurance. Applying the theory of the above models, the attitude component represents people's attitudes toward voluntary social insurance. Attitude is measured on a 5-point Likert scale (In which: 1 is completely disagree, 2 is disagree, 3 is neutral, 4 is agree and 5 is completely agree). The content of each observed variable and the symbol for each variable are shown in Table 1. Survey data were synthesized and statistically used as a basis for further analysis in this study.

Table 1. Questionnaire on Attitudes towards voluntary social insurance of employees

Symbol	Survey content
Attitude 1	Do you think participating in voluntary Social Insurance is necessary?
Attitude 2	Do you think participating in Voluntary Social Insurance is the absolutely right thing to do?
Attitude 3	Do you feel you can put your trust in the benefits that the voluntary Social Insurance policy brings?
Attitude 4	Do you think that participating in voluntary Social Insurance is a way to accumulate in life?

Source: Created by the author

4. RESULTS

4.1. Situation of participation in voluntary social insurance of informal workers

According to statistics, the country's population in 2022 is estimated to be 99.5 million people, and the labor force from 15 years old is 50.6 million people. Of which, the underemployment rate of working-age people is 2.21%, the unemployment rate of working-age people is 2.32% and the average income of salaried workers is 7.5 million VND/month (GSO, 2022). Compared with other countries in the region, Vietnamese workers have low income, and the underemployment rate is still very high. Statistics from the Vietnam Social Insurance Agency show that the total number of people participating in Social Insurance in 2022 will reach 17.5 million people, including 1,492 million people participating in voluntary social insurance and this rate will reach 38.07% of the workforce in this age group. Thus, Vietnam still has 62% of working-age workers who have not participated in voluntary social insurance. The number of people participating in voluntary social insurance increased rapidly and strongly in 2019, twice as much as in 2018 (previously, the growth rate this year compared to last year was about 20% to 30%). Specifically, in 2019, the number of people participating in voluntary social insurance reached more than 558,000 people, with more than 319,000 women participating, accounting for 55.67%. The number in 2019 is 2 times higher than in 2018 and equal to the total number of people participating in voluntary social insurance in the previous 11 years combined. In 2020, the number of people participating in voluntary social insurance reached more than 1.12 million people, nearly double the number participating in 2019, reaching 2.28% of the working-age workforce, exceeding the target in Resolution No. 28-NQ/TW proposed. However, due to the impact of the COVID-19 epidemic, the growth rate of Voluntary Social Insurance tends to slow down. In 2021, the number of people participating in voluntary social insurance is 1.44 million people, an increase of 29% compared to 2020. In 2022, the number of people participating in voluntary social insurance is 1.46 million people, an increase of about 12,000 people compared to 2020. 2021 (up 0.85%). The number of people participating in voluntary social insurance supported by payment from the State budget has also increased over the years. In 2022, 34,419 people from poor households will be supported with a 30% reduction in payment rates, 39,597 people from near-poor households will be supported with a 25% reduction in payment rates, over 1.38 million people will be supported with contributions under other categories and reduced payments 10% of the premium. Regarding benefits, statistics in 2022 show that 7,749 people participating in voluntary social insurance have been granted retirement benefits; 197 people were granted monthly death benefits; and 4,594 people received one-time survivor benefits. Although the government has found many solutions and issued many support policies, the number of people participating in voluntary social insurance has increased, but this number is not significant compared to the number of workers in the informal sector.

4.2. Workers' attitudes towards voluntary social insurance

Table 2: Results of analyzing the Employee Attitude Survey

Attitude	Attitude1		Attitude2		Attitude3		Attitude4	
	Quantity	%	Quantity	%	Quantity	%	Quantity	%
Totally disagree	33	9.6	92	26.9	30	8.8	93	27.2
Disagree	150	43.9	107	31.3	176	51.5	109	31.9

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Neutral	76	22.2	63	18.4	80	23.4	61	17.8
Agree	39	11.4	52	15.2	12	3.5	54	15.8
Totally agree	44	12.9	28	8.2	44	12.9	25	7.3

Source: Compiled and analyzed from author's survey data

Although the attitude component directly affects the intention to participate in voluntary social insurance in the short term, it affects the interest of employees.

With the question "Do you think participating in voluntary social insurance is necessary?" Out of 342 survey questionnaires, 33 workers answered strongly disagree, accounting for 9.6%, 150 workers answered disagree, accounting for 43.9%, and 76 workers participated. The number of survey respondents who chose the neutral option accounted for 22.2%, the number of employees who chose to agree was 39 people, accounting for 11.4%, and finally, the number of employees who completely agreed was 44 employees. The rate of choice is 12.9%. Thus, most workers believe that participating in voluntary social insurance is not necessary. Answer the question "Do you think participating in voluntary social insurance is the completely right thing to do?" The results obtained were 92 completely disagree opinions from the employees participating in the survey, accounting for 26.9%, and 107 opinions from employees choosing to disagree, accounting for 31.3%. %, the neutral option was chosen by 63 workers, accounting for 18.4%, and the number of workers answering in agreement and completely agreeing with the statement was 52 people, respectively. 15.2% and 28 people account for 8.2%. In general, the number of workers who agree and completely agree with the above statement is quite low, in other words, the majority of workers do not think that participating in voluntary social insurance is the right thing to do.

With the third question variable "Do you feel you can put your trust in the benefits that the voluntary Social Insurance policy brings?" then 30 workers accounted for 8.8%, 176 people accounted for 51.5%, 80 workers accounted for 23.4%, 12 people accounted for 3.5% and 44 people with a rate of 12.9% with choices ranging from completely disagree to completely agree according to the Likert scale for the above statement. It can be seen that most workers do not trust the benefits that Voluntary Social Insurance policies bring.

Finally, with the question "Do you think that participating in voluntary Social Insurance is a way to accumulate in life?". According to the summary table, we see that 93 employees chose to completely disagree, accounting for 27.2%, and 109 employees chose to disagree, accounting for 31.9%, 61 employees gave a neutral opinion, accounting for 17.8%, 54 employees chose to agree, accounting for 15.8%, and 25 employees completely agreed, accounting for 7.3%. With this result, we see that many workers choose other forms of accumulation besides Voluntary Social Insurance.

From the above comments, it can be said that attitude is hindering the expansion of participants in voluntary social insurance in Vietnam. Through investigation and interviews with workers, the author identifies the reasons as follows: Firstly, the time for paying voluntary social insurance is long, leading to the fact that when workers participate in voluntary social insurance, they are not able to immediately see or see whether the values that Voluntary Social Insurance brings in the future is trustworthy or not, this leads to the majority of opinions that participating in Voluntary Social Insurance is a waste the job is not completely correct; Second, Voluntary Social Insurance is an intangible product, while with other forms of accumulation such as hoarding gold and depositing in banks, they can grasp the form of their accumulated asset close value. This helps them feel secure and not afraid of loss. The mindset of accumulation leads to the majority of interviewed workers thinking that participating in voluntary social insurance is not necessary and also thinking that participating in voluntary social insurance is not a way to do so accumulate effectively.

4.3. Solutions to improve workers' attitudes towards voluntary social insurance policies

As the author stated, Attitude is an individual's way of looking at and acting in a certain direction towards a problem or situation that needs to be resolved. It is the total external expression of an individual's thoughts and feelings towards a person or a certain event. For example, when I say: "participating in Voluntary Social Insurance is absolutely the right thing to do", I am expressing a confident attitude toward participating in Voluntary Social Insurance. Attitudes are not the same as values but the two are related. This relationship is expressed through three components of attitude: First is cognition, which includes opinions or beliefs about attitudes. For example, everyone believes that "Participating in Voluntary Social Insurance is the absolutely right thing to do." I also agree with this opinion, and it shows awareness of attitude; Next is affect which means the feeling or emotion of attitude. For example, the statement: "I believe in the benefits that Voluntary Social Insurance brings", this sentence shows us the speaker's feelings about trust; Finally, behavior is the intention to behave in a certain way toward someone or something. Thus, attitudes are more specific than values, and any attitude is related to some value. If values are highly stable, attitudes are less stable. If people's attitudes toward voluntary social insurance can be improved, the expansion of participants will take important steps forward.

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Through information from the survey, most workers believe that due to the long time of paying voluntary Social Insurance, when participating in Voluntary Social Insurance they do not immediately realize or see the values that Voluntary Social Insurance will bring in the future. They cannot know whether the benefits of the Voluntary Social Insurance policy are trustworthy or not, so this leads to most opinions that participating in Voluntary Social Insurance is not entirely correct. To solve this problem, we need to change the attitude of workers towards Voluntary Social Insurance. So, what needs to be changed? Based on the components that affect attitudes mentioned above, the Social Insurance agency needs to change the perception of voluntary Social Insurance. In this solution, according to the author, we should learn the approach of life insurance. We can see that life insurance is currently occupying a large market share and growing strongly. Their products have reached every corner of residential areas and received enthusiastic responses. Thus, people's attitude towards life insurance is quite good. How did they get such results? I would like to list some strengths of life insurance as follows: Dedicated and on-site consultation for employees; Applying a variety of product types and flexible payment times, benefiting in many ways, and benefit levels are also diverse; Helping complete participation procedures and handling door-to-door benefits; Quickly resolve procedures when signing contracts; Product packages often come with complete information and accompanying benefits.

Always enthusiastically guide employees on procedures, policies, or questions about employee rights. To help people be aware, affected and intend to participate in voluntary Social Insurance, Social Insurance agencies need to help workers clearly understand the expanded regulations in the Insurance Law. Social Insurance 2014. Regarding the variable payment rates, many people will have access to the Voluntary Social Insurance policy, especially those with low incomes. Regulating more flexible voluntary Social Insurance payment methods for participants to choose to pay monthly every 3 months every 6 months or every 12 months or pay once for many years in the future at a rate lower than the monthly payment or a one-time payment for the remaining years with a higher payment than the monthly payment. Regarding benefits, continue to maintain retirement and death benefits; At the same time, there are provisions for benefits linked to the mandatory Social Insurance policy.

Until now, participating in Voluntary Social Insurance means that employees receive a commitment that they will enjoy benefits according to regulations in the future. Thus, Voluntary Social Insurance is an intangible product, while with other forms of accumulation such as hoarding gold and depositing in banks, they can grasp the form of their accumulated asset value. This helps them feel secure and not afraid of loss. Such a frugal mindset leads to the majority of interviewed workers thinking that participating in voluntary social insurance is not necessary and also that participating in voluntary social insurance is not a good option effective way to accumulate. To solve this problem, Social Insurance agencies should invest partly in the form of contract documents given to employees when they participate in voluntary Social Insurance as a commitment to prestige and quality. If the commitment to benefits and things you need to know about Social Insurance is properly invested in form, it will help people feel more secure when participating in voluntary Social Insurance. Changing the mindset of workers through propaganda about Voluntary Social Insurance, having an enthusiastic propaganda team who always takes care of and answers workers' questions.

5. CONCLUSION

From the presented research results, the author discusses and comments on the results. From there, we propose solutions, implications, and specific policy suggestions such as: Learning the approach of life insurance; Always enthusiastically guiding employees on procedures, policies or questions about employee rights; Partially investing in contract documents given to employees when they participate in Voluntary Social Insurance as a commitment to prestige and quality. With the above solutions, we hope to help expand the number of participants in voluntary social insurance, contributing to ensuring social security, for the goal of a rich people, a strong, democratic, and fair country, , civilized.

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