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Responsibility and Influence on Vietnamese People's Intention to Participate in Voluntary Social Insurance

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Abstract

Using two appropriate research methods: general research and data investigation. The article has presented the theoretical basis of Responsibility, Intention and Voluntary Social Insurance. Synthesize survey data for employees on awareness of responsibility and intention to participate in social insurance to serve as a basis for assessment. Accordingly, the employees participating in the survey show us that their awareness of social responsibility is low and their intention to participate in social insurance is not highly appreciated. We identify because workers believe that as society develops, the economy will develop, and social risks will decrease. They are not worried about having to depend on their children when they get old, and at the same time believe that it is not necessary to have a stable source of

income and receive medical care from voluntary social insurance when they get old to have secure life protection while reducing the burden on children and grandchildren. For the above reasons, we have proposed solutions to increase employee awareness and intention to participate in voluntary social insurance. Combined with propaganda methods to disseminate the benefits of voluntary social insurance. Strengthen social security policies, and help workers form a sense of responsibility to themselves and society, thereby gradually eliminating dependence on other generations, and reducing the burden on society. Build an enthusiastic propaganda team with knowledge about society and the ability to persuade workers. Always improve your knowledge and soft skills.

Keywords: Employees, Intention, Responsibility, Voluntary Social Insurance, Vietnam

1. Introduction

To achieve the goal of sustainable development, we need to do two things in parallel: economic development and ensuring social security. If we only focus on economic development and ignore social issues, it will cause serious consequences for the stability of each country. As one of the important pillars of the social security system, voluntary social insurance is an extremely important policy in Vietnam. With the role stated above, the more actively workers participate in voluntary social insurance, the more stable their families and society will be. The higher the rate of participation in Social Insurance, the less burden on social benefits for workers who have reached the end of working age or are unfortunately sick. With such an extremely important meaning, up to now, voluntary social insurance has not created a widespread impact and has not attracted many workers who are not subject to compulsory social insurance to participate in this type. This not only directly affects the lives of workers but also affects the long-term development orientation of Vietnam. In addition, Vietnam is a developing country, with a large proportion of the population participating in voluntary social insurance. The development orientation of the Vietnamese government as well as the implementation of voluntary social insurance policies have improved in recent years, but the number of workers participating in voluntary social insurance still accounts for only a small portion insignificant compared to the number of employees participating in voluntary social insurance. Recognizing the impact of social stability associated with economic development, expanding the number of participants in voluntary social insurance is necessary and very important in the current context. This article aims to learn about voluntary social insurance and people's responsibility for their own lives and health. Find out the level of awareness of the moral responsibilities of Vietnamese people and their intention to buy voluntary social insurance.

2. Theoretical Basis

2.1 Responsibility

Responsibility is a moral category, it is not defined and has no precise basis. However, being filial to parents is a tradition,

deeply ingrained in the thinking of every Vietnamese person. Parents are the ones who give birth to and raise their children until they reach adulthood, so they believe that children must take care of and support their parents when they get old and sick. In the current era of development, this thinking needs to be changed. We do not believe that taking care of parents is wrong or should not be done, but the change here is that parents must change the idea of depending on their children when they get old. Because at this time they unintentionally become a burden to society and their descendants. We must expand our thinking, live more responsibly with ourselves, and take care of ourselves when we get old with regular pensions and medical care when we get old. Author Xuan, (2004) ^[13] found that when participating in an insurance program, participants protect their families from possible instability in order to maintain life, and at the same time show love and responsibility for each other with family and society. On the other hand, insurance gives buyers confidence and security in life. At the same time, by applying for insurance, you can express yourself to those around you and increase your value. Then, when you reach the end of your working age, you will receive a monthly pension and social security. Just like civil servants and public employees who participate in compulsory social insurance, by being issued a health insurance card for medical examination and treatment, you can join the retirement union on the same basis as civil servants and public employees workers working in government agencies, businesses, etc. "When you receive your pension, be proud and bring your insurance card to see the doctor. It's completely different from using your money to save up to see a doctor."

2.2 Intent

Research by authors Honderich (2005) ^[4], Setiya (2018) ^[12], Mele (2009) ^[6] and Craig (1996) ^[3] all share the same statement: "Intentions are mental states related to action plans that the agent committed to do so". Intentions can be plans of action, and intentions can guide human behavior. According to Borchert (2006) ^[2] and Oppy (2021) ^[8], the content of intention is formed from the action plan, while responsibility is the "agent's attitude" towards this content. Three authors Honderich (2005) ^[4], Setiya (2018) ^[12], Mele (2009) ^[6] argue that the term "intention" can be used both for "potential intentions", meaning not yet realized, and for the "intention that guides behavior" when it occurs, the so-called "immediate intention". For example, intending to buy voluntary social insurance tomorrow is an example of future intention. The effort and desire to protect one's own health and use protective measures such as purchasing Insurance is the intention that guides behavior. Two authors Astington (1993) ^[1] and Perner (1991) ^[10] used folk psychology to explain human behavior. The basis of analysis of these authors is based on mental states and it includes "Beliefs" and "Desires and intentions". "This explanation is based on the idea that desires motivate behavior and beliefs direct that behavior toward desired goals" (Malle *et al.*, 1997) ^[5]. According to Astington (1993) ^[1], "This can be understood in terms of a causal chain, desire creates intention, intention creates action and action causes the realization of desired outcome". Honderich (2005) ^[4], Setiya (2018) ^[12], Mele (2009) ^[6] argue that "the dominant traditional approach reduces intentions to beliefs and desires to act".

2.3 Voluntary Social Insurance

According to the Law on Social Insurance (2014) ^[7], "Voluntary social insurance is a type of social insurance in which employees voluntarily participate, choosing the payment level and payment method (in accordance with the participant's income). Family) to enjoy social insurance." This law also stipulates that "voluntary social insurance includes two pension and death benefits." Also, according to this Law, voluntary social insurance has five characteristics. Voluntary social insurance is an intangible product because it does not exist and at the same time it is a service product; Voluntary social insurance is a type of social insurance for workers in the informal sector who voluntarily participate in paying fees; Voluntary social insurance differs from mandatory social insurance in that there are only two regimes: retirement and death; Operating for social security purposes; Support workers in life when they are sick, support workers to have a stable life, and reduce difficulties when they finish working. Voluntary social insurance, in addition to the above characteristics, also brings many social benefits such as: If unlucky, workers who are the breadwinners of the family lose their lives, then voluntary social insurance contributes to supporting their families provide some financial support when their loved ones are in trouble. When participating in voluntary social insurance, the premium amount creates a source of long-term investment capital in the economy. Is a form of savings for workers.

Subjects participating in voluntary social insurance

Subjects applying for social insurance according to the type of voluntary social insurance specified in Clause 1, Article 2 of Decree No. 134/2015/ND-CP and Circular No. 01/2016/TT – BLDTBXH of the Ministry of Labor and Trade Military – Society as follows: "1. Voluntary social insurance participants specified in Clause 1, Article 2 of Decree No. 134/2015/ND-CP are Vietnamese citizens aged 15 years or older and not subject to compulsory social insurance according to the provisions of the law on social insurance, including:

1. Employees working under labor contracts with a term of less than 03 months before January 1, 2018; employees working under labor contracts with a term of less than 01 month from January 1, 2018 onwards;
2. People who work part-time in villages, hamlets, hamlets, hamlets, hamlets, residential groups, quarters, neighborhoods;
3. Domestic workers;
4. People participating in production, business and service activities without salary;
5. Cooperative members do not receive salaries or wages working in cooperatives or cooperative unions;
6. Farmers and self-employed workers include those who organize their own labor activities to earn income for themselves and their families;
7. The employee is eligible in terms of age but not eligible in terms of payment period to receive a pension according to the provisions of the law on social insurance;
8. Other participants.

The subjects specified above are hereinafter collectively referred to as voluntary social insurance participants."

3. Methods

The article uses the method of document review and data investigation. In the general research method, we searched documents on voluntary social insurance, responsibility, and intention to participate. From the original, published documents of the authors, we have drawn a theoretical basis for the article. Using the data survey method, we built a survey on employees' awareness of responsibility and intention to participate in voluntary social insurance. Questionnaire and survey on Responsibilities and intentions to participate in Voluntary Social Insurance for employees for the purpose of interviewing about their views, responsibilities to family and society and intention to buy products. Insurance 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 responsibility scale includes 4 observed variables numbered in order from Responsibility1, Responsibility2, Responsibility3 and Responsibility4. The question about intention to participate in Social Insurance is Intent1. We compiled the survey results and used them for the analysis of the article. The content of each observed variable and the names of each variable are shown in Table 1 below.

Table 1: Responsibility survey table

Question	Content
Responsibility1	Do you think that participating in voluntary Social Insurance brings peace of mind in life while enhancing your own value?
Responsibility2	Are you worried about having to depend on your children when you get old?
Responsibility3	Do you think it is necessary to have a stable source of income and medical care when you get old to ensure your life and reduce the burden on your children and grandchildren?
Responsibility4	Do you think that participating in voluntary social insurance shows love and responsibility for family and society?
Intent1	Do you intend to participate in voluntary social insurance in the future?

Source: Created by the author

4. Results

4.1 Status of Voluntary Social Insurance Participation in Recent Times

The voluntary social insurance regime applied since 2008 is expected to support workers with unstable and low incomes to enjoy medical care services in old age and have a stable income monthly payment from a pension. Voluntary social insurance is a basic policy in Vietnam's social security system. This is also the first Law in Vietnam that has

institutionalized at the highest level a very basic human need for social security, in which voluntary social insurance is for workers who work without working 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. On the other hand, according to the Vietnam Social Insurance Agency, at the end of 2022, the number of people participating in social insurance is 17,494 million. Of these, compulsory social insurance is 16,002 million people and the number of people participating in voluntary social insurance is 1,492 million people. However, the number of workers participating in voluntary social insurance as above still accounts for a low percentage compared to the informal sector workforce. People who buy voluntary social insurance are mostly workers who have paid compulsory social insurance and paid extra to have enough years to receive a pension. Thus, there is still a very large segment of workers who are not subject to compulsory social insurance and cannot access this service. The reasons leading to the low number of workers not participating in compulsory social insurance are: Workers have not received professional training, poor understanding and awareness of society, Jobs are mainly seasonal, leading to unstable income, so workers cannot see voluntary social insurance as a necessary thing to do. In addition, voluntary social insurance is a relatively new policy, its widespread implementation is still difficult for all subjects while people are not familiar with accumulating, saving, and providing for the future. In the future, it will be difficult for voluntary social insurance to immediately gain consensus. In addition, a characteristic of subjects participating in voluntary social insurance is that they have little contact with information sources due to the above limitations, leading to the work of directing and propagandizing people to participate. Voluntary social insurance participation in the social insurance industry has not been effective.

4.2 Assessing Awareness of the Ethical Responsibilities of Workers in the Informal Sector in Vietnam

Expanding the number of participants in voluntary social insurance in Vietnam requires the participation of all industry levels and consensus from workers. Major efforts to improve the above situation require specific and clear step-by-step policies. According to survey data and analysis, the number of workers participating in voluntary social insurance is still low because people are not aware of "Responsibility". Statistics of this survey data about "Responsibility" are shown in Table 2.

Table 2: Survey results on awareness of employees' ethical responsibilities

Criteria	Responsibility1		Responsibility2		Responsibility3		Responsibility4	
	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Totally disagree	73	21.3	37	10.8	93	27.2	30	8.8
Disagree	130	38.0	170	49.7	96	28.1	164	48.0
Neutral	70	20.5	76	22.2	69	20.2	77	22.5
Agree	42	12.3	20	5.8	59	17.3	31	9.1
Totally agree	27	7.9	39	11.4	25	7.3	40	11.7

Source: Compiled and analyzed from author's survey data

With the survey variable Responsibility1-"Do you think that participating in voluntary social insurance brings peace of mind in life while enhancing your value?" of the 342 valid

questionnaires selected for analysis data, up to 73 workers participating in the survey answered Strongly disagree, accounting for 21.3%, and 130 workers participating in the

survey responded with the choice. Disagree accounts for 38%, 70 respondents stand in a neutral position accounting for 20.5%, accounting for a low percentage of 12.3% of the employees asked to agree 42 people Completely agree. Only 27 workers agreed with this answer, accounting for 7.9%. So, the majority of workers surveyed do not think that participating in voluntary social insurance brings peace of mind in life and enhances their value.

With the Responsibility2 survey variable: "Are you worried about having to depend on your children when you get old?", 37 interviewed workers responded Strongly disagree, accounting for 10.8%, 170 workers. Respondents were asked to disagree, accounting for 49.7%, Neutral, 76 employees chose to answer, accounting for 22.2%, and in addition, only 59 employees chose to answer Agree and completely agree. Italy accounts for a total rate of 17.2%. Thus, the majority of workers interviewed have the mentality of relying on their children when they finish working and getting sick when they get old. They think this is a natural thing, their children have to take care of them when they get old.

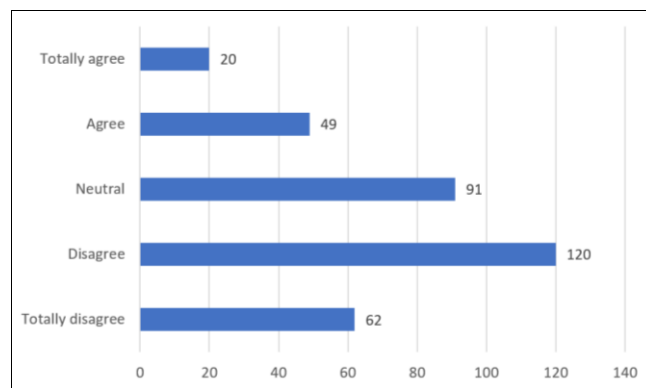
With the Responsibility3 survey variable: "Do you think it is necessary to have a stable source of income and medical care when you get old to ensure your life and reduce the burden on your children and grandchildren?" The aggregated data shows that 93 employees voted to strongly disagree, accounting for 27.2%, 96 employees disagreed, accounting for 28.1%, and 69 employees chose to disagree. 20.2% of those surveyed chose the neutral option, 59 workers participating in the survey chose to agree, accounting for 17.3% and the number of completely agreed was 25 workers participating in the survey, accounting for a rate of 7.3%. In general, the majority of workers participating in the survey do not clearly understand the difference between having a stable monthly income and receiving medical examination and treatment according to the benefits provided by participating in other voluntary social insurance with some savings at the bank. They think that saving money from gold or depositing it in the bank can help them have a comfortable life when they get old.

Responsibility4 survey variable: "Do you think that participating in voluntary social insurance shows love and responsibility for family and society?", 30 respondents said they completely disagreed. With this statement accounting for 8.8%, 164 opinions disagreed from workers participating in the survey, accounting for 48%, 77 opinions from workers participating in the survey were still unclear and stood at Neutral form accounting for 22.5%. In contrast to the above opinions, only 31 workers participating in the survey were asked to agree, accounting for 9.1%, and 40 workers were asked to completely agree, accounting for 11.7%. Thus, the majority of workers interviewed do not think that participating in voluntary social insurance is a way to show love to relatives, family, and society.

4.3 Intention to Participate in Voluntary Social Insurance of Employees

The results obtained when surveying workers with questions about their intention to participate in voluntary social insurance are presented in Figure 1. Accordingly, the majority of workers still do not intend to participate in social insurance. Voluntary. The number of times choosing the option Completely disagree with the opinion "Do you intend to participate in voluntary social insurance in the future" is

62 times. The number of disagreement options is 120 times, corresponding to the opinions of 120 employees. In contrast, the number of people who agree with the plan to participate in voluntary social insurance in the future is only 69 people.



Source: Analysis of survey data by the research team

Fig 1: Survey results of intention to participate in voluntary social insurance in the future

Through the above data analysis, we see that the perception of responsibility has a positive impact on employees' intention to participate in voluntary social insurance. That means the more responsibility employees show, the more likely they are to choose to participate in voluntary social insurance. However, with the above survey results, we can see that the number of people who believe that participating in voluntary social insurance is necessary is not many, or in other words, it only accounts for an insignificant proportion. The causes leading to the above situation can be mentioned as follows:

When interviewing and exchanging some side information with workers, the author realized that workers have a distorted view of the factors that lead to risk in society. Specifically, workers believe that as society develops, the economy will develop and workers will have better income. Material and spiritual life are improved, there are no unemployed people, and social evils are reduced, so social risks will be reduced.

Besides, in Vietnamese culture, everyone believes that Filial piety must always come first. Therefore, children must be responsible for taking care of their parents when they get old to fulfill Filial piety. Due to this ideology, most of the interviewed workers disagreed with the concern of having to depend on their children when they get old and at the same time believed that it is not necessary to have a stable and well-paid income source. Medical care from voluntary social insurance in old age ensures a guaranteed life while reducing the burden on children and grandchildren.

In addition, another reason leading to the above situation is that most workers believe that it is important to save money for education, prepare for the future for their children, and leave wealth for their children through other means. Saving money like banking, hoarding gold, or land to leave to children when they get old shows the love and responsibility of parents.

4.4 Solutions to Raise Awareness of Responsibility for Employees

Each worker must be aware of his or her responsibilities towards family and society. Don't become a burden to your children or society when you get old. Increased

responsibility in each person will help them have a different view of voluntary social insurance and the benefits that voluntary social insurance brings to them. Furthermore, survey data and analysis have also shown that it is an important component that affects employees' intention to participate in voluntary social insurance. Therefore, researching and providing appropriate solutions for this component is a lever for expanding the number of participants in Vietnam's voluntary social insurance. Based on the limitations identified in the current situation section, the author proposes the following solutions.

The first is to help workers clearly understand concepts such as social risks. According to actual surveys, most workers still feel quite confused about this issue. Not being aware of potential risks in society leads to the awareness of self-protection being overlooked. Therefore, as policymakers, we must help workers understand and change their cognitive thinking. The method that can be mentioned here is integrating knowledge about social security in commune and ward activities. Combined with popular simple propaganda methods such as commune radio stations, distributing leaflets with useful information related to social security information. To do this requires a long period and requires the contribution of many agencies such as Vietnam Social Insurance, and mass media.

The second is to help workers form a sense of responsibility for themselves, thereby gradually eliminating dependence on other generations, and reducing the burden on society. Vietnamese people always place great importance on filial piety through how their children show care for them when they grow old. This is not only wrong, but its consequences not only affect social security but also affect the socio-economic aspect. The explanation for this is that when parents get sick there is no medical care from voluntary social insurance to help cover part of the costs or have a regular pension to pay for medical problems arising Healing. At this time, their families have to shoulder large expenses and psychological pressure, affecting daily production labor. Therefore, as long as this concept still exists, it means that workers will underestimate the effects of voluntary social insurance. To solve this situation, the author finds that there should be close coordination between social insurance agencies and local organizations. Because no matter how good the social insurance agency has a propaganda team, it cannot fully cover and grasp the information of workers as clearly as the union officials stationed at their place of residence. The solution is much simpler when we know how to take advantage of propaganda work. The important thing is that changing cognitive thinking cannot be done in one or two days, but it is a long process. So, the only people who can be close to the workers during such a long process are the local Union and Association officials.

Third, along with advanced media, propaganda work needs to ensure a dynamic working team with enthusiasm for voluntary social insurance because they are the direct bridge between social insurance policies. Voluntary associations and workers. Thus, the requirements of the propaganda team are to be enthusiastic, knowledgeable about society, and able to persuade workers. Always improve your knowledge and soft skills. If we have a propaganda team that can do that and has the ability to make workers really interested in voluntary social insurance, they will pay close attention to the benefits of social insurance. Voluntarily give it to yourself.

Fourth, we must help workers have a different perspective on responsibilities and how to express love in the family. Survey data shows that most workers do not think that participating in voluntary social insurance shows responsibility and love for family and society. Here, the combination of both social insurance agencies and unions is needed to help workers recognize the real value in life, which is living without worry and pressure when old age comes. Propaganda must show them that they unintentionally become a burden to their children in the future. This is completely contrary to their desire to work hard to help their children have a better, happier life. Helping workers have positive and correct thinking can give us results from the psychological transformation of workers. They can change their perception of self-control, and responsibility for themselves, and understand that keeping the mindset of relying on children when they get old will increase the burden on society.

5. Conclusion

The article sheds light on the theory of voluntary social insurance, responsibility, and intention when using products. The research is based on two methods: the general research method and the data investigation method. Data from research results have shown us that awareness of workers' sense of responsibility is still low. The intention to participate in voluntary social insurance is not high. To solve this problem, the research team has proposed a number of solutions to increase awareness of responsibility for workers, thereby promoting people's intention to participate in insurance.

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