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Issues of Consumer Behavior Control and Voluntary Social Insurance

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Abstract

The article has overviewed the theoretical basis of consumer behavior and the impact of behavior on the decision to participate in voluntary social insurance. The results of theoretical research and actual data showed that most of the interviewed workers thought they were influenced by people receiving Social Insurance benefits. They are influenced by people around them participating in Voluntary Social Insurance. However, the majority of workers surveyed said that they did not receive support from their colleagues and

friends to participate in voluntary social insurance. Faced with these shortcomings, the author has proposed a group of solutions such as: Combining with local Union and Association officials to widely propagate to each worker; Access and propagate voluntary social insurance policies to members of employees' families. Organize talks and share experiences with experts in the field of voluntary social insurance at workers' workplaces.

Keywords: Behavior, Consumers, Voluntary Social Insurance, Vietnam

1. Introduction

According to Ajzen (1991) ^[1], "Social influence refers to the general social pressure to perform or not to perform a behavior". Even workers who intend to participate in voluntary social insurance but encounter opposition and unsupportive attitudes from relatives and friends will be affected. The level of influence is strong or weak depending on the objections of influential people or normal relationships. Sometimes employees do not intend to participate in voluntary social insurance, but with support, they are likely to participate according to the level of influence of those around them. Subjective measurement and subjective norms help us understand employee behavior. It is measured directly through employees' evaluation of the opinions of people around them such as relatives, friends, and colleagues. These people express whether or not they are interested in the employees' intention to participate in Voluntary Social Insurance. Thus, if in society there are more and more people participating in voluntary Social Insurance, it will create a certain influence on other workers, leading to them also forming the intention to participate in Social Insurance. Voluntary. Currently, Social Insurance agencies at all levels continue to diversify forms of communication such as organizing conferences, seminars, competitions, consultations, and direct dialogues. Focus on propaganda and direct advocacy at the grassroots according to target groups or organize customer conferences. Improve the quality of collection service organization activities by organizing professional training and advocacy skills. However, the voluntary social insurance regime is still less attractive to workers. The research goal of this article is to clarify the theoretical basis of consumer behavior and evaluate employee behavior regarding voluntary social insurance.

2. Theoretical Basis

2.1 Behavior

According to Dusenbery, (2009) ^[4] Behavior "is a series of repeated actions. Action is the totality of activities (reactions, behaviors) of the body, with the specific purpose of responding to "external stimulus" is "the action or reaction of an object (object) or organism, often used to influence the environment and society. Behavior can be conscious, subconscious, overt or covert, and voluntary or involuntary. Behavior is a value that can change over time." Authors Elizabeth & Lynn, (2014) ^[5] state that "Behavior is the range of actions and styles performed by individuals, organisms, systems or artificial entities in some environment. The two authors also commented, "These systems may include other systems or organisms as well as the inanimate physical environment. It is the calculated response of a system or organism to various stimuli or inputs, whether internal or external, conscious or subconscious, overt or covert, voluntary or involuntary". Author Cao, (2010) ^[2] commented,

"From the perspective of behavioral informatics, a behavior includes actors, activities, interactions and their attributes. This can be represented as a behavioral vector."

2.2 Consumer Behavior

Before embarking on this research, the author consulted scientific research documents related to intended behavior. Conducting consumer behavior research is to explain the action of buying or not buying a certain product. Based on this research, businesses provide reasonable marketing directions in production and business for their company's products. According to the basic Marketing textbook by author Dao, (2013) ^[3], consumers are people who have needs and are able to purchase products and services on the market to serve their lives. Consumers can be individuals or households. The target audience of Marketing activities is consumers. Therefore, in the production or trading of products and services, it is necessary to provide products that meet the needs, desires, and tastes of consumers. When businesses do a good job of identifying consumer needs, they will easily achieve business success. "Consumer behavior is concerned with the processes consumers go through and their reactions to products or services.", "It is concerned with consumption and the processes consumers go through through purchasing and consuming goods and services (Szwacka & Joanna, 2015) ^[8]. Consumers identify their "needs" and "wants" and "go through a process" to satisfy those needs. Consumer behavior is the process you "experience as a customer," including the types of products you buy, the amount you spend, the frequency of purchases, and the factors that influence purchasing decisions your goods. Whether it's a product or not. According to Szwacka & Joanna, (2015) ^[8], "The circumstances that influence consumer behavior are diverse, with contributions from both internal and external factors." This author also states that, "internal factors include attitudes, needs, motivations, preferences, and cognitive processes, while external factors include marketing activities, business factors and other factors economic and social and cultural aspects" (Szwacka & Joanna, 2015) ^[8].

2.3 Consumers and Decision Making

Author Perner's (2008) ^[7] research results on customer behavior have made the statement that "there are physical factors that influence consumer behavior, such as if the consumer is hungry, then this physical feeling of hunger will affect them so they will go buy a sandwich to satisfy their hunger." In this study, the author presented a "model outlining the decision-making process related to consumer behavior". The process begins with "identifying a problem in which the consumer acknowledges an unsatisfied need or want." The consumer then "conducts an information search," where "for low-involvement products, the search tends to rely on internal resources," retrieving options replace from memory. In contrast, "for high-engagement products, search is often broader, including activities such as reviewing reports, reading reviews, or seeking recommendations from friends." "Consumers will then evaluate their alternatives, compare price and quality, make trade-offs between products, and narrow their choices by eliminating less attractive products until when there is only one product left. Once this is determined, "the consumer will buy the product." Ultimately, "consumers will evaluate the purchasing decision and the product purchased, given

factors such as value for money, product quality, and purchasing experience" (Perner, 2008) ^[7].

2.4 Factors Affecting Consumer Behavior

The customer is the central theme and element of the company. A company can only achieve its desired profits if it satisfies its customers. People's purchasing decisions are influenced and influenced by many factors. This makes it difficult to predict buyer behavior. However, researching this topic helps companies understand buyers and their behavior, which can be a very important task. Influencing factors include culture, social influence, relative influence, and consumer psychology. Therefore, this topic will focus on the following factors: Company; personal and psychological. According to author Thai (2006) ^[6], when talking about service marketing, he said: "Cultural factors have the most profound influence on consumer behavior. The role of culture, subculture and social class of consumers needs to be studied because these factors are an integral part of the cultural environment. Culture is the fundamental cause of a person's needs and behavior." Also, according to Thai (2006) ^[6], "Consumer behavior is also influenced by social factors such as related groups, family, role and social status. Groups that directly or indirectly influence someone's attitudes and behavior are called stakeholder groups (reference groups). Members of a buyer's family have a strong influence on that person's shopping behavior." He also said that "Buyer decisions are also influenced by personal characteristics including age and stage of the life cycle, occupation, economic situation, lifestyle, personality and human reason for living." In addition, psychological factors also affect consumers' shopping choices.

2.5 Voluntary Social Insurance

According to the Vietnam Social Insurance Law (2014), it clearly states: "Voluntary social insurance is a type of social insurance in which employees voluntarily participate, choosing the payment level and payment method (in accordance with their income) participants' income to enjoy social insurance." This law also stipulates that "Voluntary social insurance includes two regimes: retirement and death." (Law No. 58/2014/QH13). According to the Law on Social Protection of Vietnam (2014), Voluntary Social Protection has the following characteristics: "Voluntary Social Protection is an intangible product because it does not exist and at the same time it is a service product service; 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 Compulsory Social Insurance in that there are only two regimes: retirement and survivorship; 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 mentioned 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 the family provide some financial support when their loved ones are in trouble. When participating in Voluntary Social Insurance, the fee amount creates a source of long-term investment capital in the economy. It is a form of savings for workers." (Law No. 58/2014/QH13).

3. Research Methods

Document research method: The author searched for studies on consumer behavior; Consumer decision-making; and Factors affecting consumer behavior to build a theoretical basis for research. With the theoretical basis and legal regulations on voluntary social insurance, the author has relied on the Law on Social Insurance of the National Assembly of Vietnam.

Data investigation method: The author has developed a questionnaire to evaluate consumer behavior and decision-making to participate in voluntary social insurance. This questionnaire is measured on a 5-point Likert scale. Which: 1 is completely disagree, 2 is disagree, 3 is neutral, 4 is agree and 5 is completely agree. The consumer behavior scale is denoted as BHV, including 4 observed variables numbered in order from BHV1 to BHV4. The content of each observed variable and the symbol for each variable are shown in Table 1. Based on the results of "Data cleaning" using SPSS22 data analysis software, 342 survey questionnaires were obtained, all valid and valid. has been cleaned. After processing the data, we have general information about employees and their behavior regarding the voluntary social insurance regime.

Table 1: Consumer Behavior Scale

Symbol	Observed variables
BHV1	Do your friends and colleagues support you in participating in voluntary social insurance?
BHV2	Do your family members support you in participating in voluntary social insurance?
BHV3	If people around you participate in voluntary social insurance, do you still not want to participate?
BHV4	People who have been receiving social insurance do not affect your decision to participate in voluntary social insurance?

Source: Created by the author

4. Results

4.1 Age of Surveyed Workers

Thai (2006)^[6] stated that buyers' decisions are influenced by personal characteristics including age. In the survey questionnaire, the age factor was also investigated by the author. The age of the employee is a qualitative variable, the author uses the Ordinal scale to describe this variable. According to the results of data processing using SPSS 22.0 software, we have the results of the age of the workers in Table 2.

Table 2: Results on the age of surveyed workers

Explain	Frequency	Percent	Valid Percent	Cumulative Percent
15- 19 years old	47	13.7	13.7	13.7
20-24 years old	184	53.8	53.8	67.5
25- 29 years old	81	23.7	23.7	91.2
30 years old or older	30	8.8	8.8	100.0
Total	342	100.0	100.0	

Source: Author's data processing results

According to the above analysis results, we see that the largest number of respondents are between the ages of 20 and 24 years old. This survey result matches the data of the General Statistics Office (GSO), (2022) announced "In the age group 20 to 24, nearly 2/3 of employed workers in this age group are non-union workers". Normally, these workers

are mainly women (accounting for 60%) and work in occupations such as simple labor or sales staff with low qualifications and 84.2% untrained." (p.13). In second place are workers aged 25 to 29 years old, third from 15 to 19 years old, and finally 30 years old or older.

4.2 Consumer Behavior Affects the Decision to Participate in Voluntary Social Insurance

Table 3: Results of analysis of the Behavioral scale

Unit: Frequency

Criteria	BHV1	BHV2	BHV3	BHV4
Totally disagree	40	96	26	74
Disagree	161	95	158	103
Neutral	75	70	93	85
Agree	26	62	26	60
Totally agree	40	19	39	20

Source: Compiled and analyzed from author's survey data

With the question, BHV1 "Do your friends and colleagues support you in participating in voluntary social insurance?". Through the synthesis of survey data and analysis, there are 40 opinions, accounting for 11.7% of the respondents, who completely disagree with the above statement, and 161 opinions choose to disagree, accounting for 47.1%. 75 opinions are standing in a neutral position, accounting for 21.9%, 26 opinions say they agree with the above statement, equivalent to 7.6% and 11.7%, equivalent to 40 workers, completely agreed with the statement. Thus, the majority of workers interviewed said that they did not receive support from their colleagues and friends to participate in voluntary social insurance.

BHV2 survey question, "Do your family members support you in participating in voluntary social insurance?" Statistics show that 96 workers chose the option of completely disagreeing with the above statement, accounting for 28.1%. More than ninety workers surveyed by the author chose the disagree option, accounting for 27.8%. With a rate of 20.5%, equivalent to 70 times, workers think that they have not yet given an opinion on whether they agree or disagree, so they choose the "neutral" answer. The number of employees choosing to agree and completely agree was 81, accounting for 29.8%. It can be seen that more than half of the workers surveyed do not think that their relatives support them in participating in voluntary social insurance.

Responding to statement BHV3, "If people around you participate in voluntary social insurance, do you still not want to participate?. The results were that 26 opinions strongly disagreed, accounting for 7.6%, 158 opinions chose to disagree, accounting for 46.2%, and 93 employees chose neutral selected and accounted for 27.2%, the number of people agreeing and completely agreeing with the statement was 26 people accounting for 7.6% and 39 people accounting for 11.4%, respectively. In general, the number of workers who agree and completely agree with the above statement is quite low, in other words, the majority of them think that they will be influenced by people around them participating in voluntary social insurance.

Finally, with statement BHV4, "Do people who have been and are currently receiving social insurance have an impact on your decision to participate in voluntary social insurance?" According to the summary table, we see that 74 employees chose to completely disagree, accounting for 21.6%. More than one hundred workers chose the disagree

option, accounting for 30.1%. The number of employees who gave a neutral opinion was 85 times, accounting for 24.9%. Sixty workers chose to agree, accounting for 17.5%, and 20 people chose to completely agree, accounting for 5.8%. With this result, we see that most of the interviewed workers thought they were influenced by people receiving Social Insurance benefits.

Looking at the reality from the collected data combined with the author's research, the above problem is caused by four reasons. The first reason is that even the people around the workers in question do not clearly understand Voluntary Social Insurance, so they will not support their relatives and friends to participate. As a person who directly searches for information when wanting to participate in voluntary social insurance for family members. The author sought information from workers in neighboring families. The answers received were mainly that they did not clearly understand the state's Voluntary Social Insurance policy or did not know about it and also said that they had never heard propaganda about Voluntary Social Insurance in community meetings fields in villages, communes and wards. The second reason is that the low number of workers participating in voluntary social insurance also leads to the consequence of not creating a wave of spread in the community. Third reason: People who are participating in Social Insurance have not been encouraged to learn about Voluntary Social Insurance. This helps them have knowledge about it to propagate to family members to know and understand. The tendency for workers to be more easily influenced by relatives than by an employee spreading propaganda or listening through the mass media. The fourth reason: The workers interviewed on the sidelines all said that those receiving pensions are the educated class. Manual and seasonal workers like them cannot be in that class. They are not confident in themselves and do not think that Voluntary Social Insurance is the way to lead them to a stable source of income such as a pension when they finish working age.

5. Discussion

As mentioned in the previous section, if employees intend to participate in voluntary social insurance but encounter opposition and unsupportive attitudes from relatives and friends, they will be affected. The level of influence is strong or weak depending on the objections of close people or normal relationships. However, sometimes workers have no intention of participating in voluntary Social Insurance, but with everyone's support, they have a high likelihood of participating under the influence of people around them. The author proposes some solutions to influence the decision to participate in voluntary social insurance from consumer behavior.

Firstly, Vietnamese culture is that when doing something important, they often ask relatives or friends for their opinions. They believe that one person's decision can lead to mistakes, but many people agree, making the decision highly convincing. The same is true for participating in voluntary social insurance. Social Insurance propaganda officers need to have an active propaganda team. Combine with local Union and Association officials to widely propagate to each worker.

Second, with the actual situation of implementing Voluntary Social Insurance in Vietnam today, we can see that the number of workers participating in Voluntary Social

Insurance is still too low. This also leads to the consequence of not being able to create a wave of spread in the community. To improve the above situation, we need to increase the number of participants in voluntary social insurance. Always pay attention to those who have participated in Social Insurance and take care of them like after-sales service. When these subjects receive proper attention and care from the Social Insurance agency, they will have the intention of introducing them to their relatives and friends and participating. For example, changing the way of welcoming workers, welcoming staff need to show kindness, thoughtfulness, and enthusiasm to help workers when they need advice on voluntary social insurance. Once they have participated in Voluntary Social Insurance, they should not be ignored or not cared about anymore, but still regularly keep in touch. Turn people who have participated in voluntary Social Insurance into a part of propaganda measures to create a contagion effect in the community where they live. The method suggested here is to have a customer care department so that employees can receive and exchange information during the process they are participating in. Find out if they have any difficulties studying. If so, let's work together to find a solution. These subjects can be invited to participate in talks and share experiences at propaganda points about voluntary social insurance.

Third, a force that plays an important role in expanding the number of participants in voluntary social insurance is the participants in mandatory social insurance. Reality shows that encouraging those who are participating in compulsory social insurance to learn about voluntary social insurance brings many benefits in influencing the control behavior of employees. When they have knowledge about it, they can be supporters or encourage their relatives and friends to participate in voluntary Social Insurance. The tendency for workers to be influenced by their loved ones rather than by propaganda from an employee or heard through the mass media. Therefore, the Social Insurance propaganda force should approach these members in state administrative agencies and businesses through trade unions and youth union activities. Here, communications staff must invite them to listen and learn about Voluntary Social Insurance. The format should be through funny skits, the propagandist should be an experienced information leader and good communication ability. When they are provided with information about Voluntary Social Insurance, they will be part of widely promoting Voluntary Social Insurance by word of mouth. This is an effective method when wanting to expand policies such as Vietnam's Voluntary Social Insurance.

Fourth, due to people's old beliefs about those eligible for pensions. Up to now, workers still perceive that people with pensions are people with social status, knowledge, and working in state agencies. Furthermore, because the voluntary Social Insurance policy has been implemented since 2008, although it has been applied for many years, it has not yet fully reached the people. People asked on the sidelines all said that those receiving pensions are the educated class. Manual and seasonal workers like them cannot be in that class. They are not confident in themselves and do not think that Voluntary Social Insurance is the way to lead them to a stable source of income such as a pension when they finish working age. Therefore, to help people clearly understand this policy and the benefits of Voluntary

Social Insurance when they reach the end of working age, we must first make them believe in the benefits of Voluntary Social Insurance wish to bring. Encourage them to be confident in themselves, helping workers realize that the state always creates all conditions so that workers in all areas can enjoy equal benefits when they reach the end of working age.

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