



Received: 10-02-2024
Accepted: 20-03-2024

International Journal of Advanced Multidisciplinary Research and Studies

ISSN: 2583-049X

Applying Information Technology in Managing the Social Insurance System in Vietnam

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Abstract

Applying information technology in managing the social insurance system is a trend in many countries around the world. In Vietnam, the State advocates encouraging investment in developing advanced technology and technical means to effectively manage and implement social insurance policy. By using secondary data collection

methods and methods of statistical analysis, synthesis and comparison, and systematic approach; the authors presented some theoretical content on the application of information technology in the management of the social insurance system and the results of applying information technology in the management of the social insurance system in Vietnam.

Keywords: Information Technology, Management, Social Insurance

1. Introduction

Applying information technology in managing the social insurance system is a trend in many countries around the world. The modern social insurance system will create a premise to ensure openness and transparency in social insurance fund management, creating favorable conditions for workers to access, register, collect, and enjoy social insurance benefits. In Vietnam, the State advocates encouraging investment in developing advanced technology and technical means to effectively manage and implement social insurance policy. According to the Digital Transformation Assessment Index Report of ministries, ministerial-level agencies, Government agencies provinces, and centrally run cities in 2021 announced by the Ministry of Information and Communications, Vietnam Social Security ranked 3rd in the Ranking and ranked first in the Central Agencies Sector the Government. In the Digital Transformation ranking, Vietnam Social Security has many key indicators achieving high rankings such as: Digital human resources ranked 1st; Digital transformation activities ranked 2nd and Digital awareness ranked 3rd. Currently, the entire Vietnam Social Security industry has nearly 30 IT application systems to manage business processes, with more than 20 thousand accounts in The Industry regularly accessing, exploiting, and uses to perform the Industry's operations; has built and completed a database of over 98.7 million people; interconnected with nearly 13,000 medical facilities; There are over 620 thousand organizations and businesses using public services nationwide; The electronic social insurance transaction system and the health insurance appraisal information system receive about 300 million online transaction records (including about 170 million requests for payment of health insurance medical examination and treatment costs); Connect, share and exploit data information with national and specialized databases through the national data sharing integration platform. To date, more than 500 million authentications and information sharing have been carried out with ministries, branches, and localities: This is an important premise for organizing and implementing policies in the digital environment; is the foundation for digital transformation, applying Big Data and AI technologies to become a modern social security organization of the industry. In this article, the authors used secondary data collection methods and methods of statistical analysis, synthesis and comparison, and systematic approach; to clarify the theoretical basis and status of information and communication technology application in the management of the social insurance system in Vietnam.

2. Theoretical Basis

Information technology

Information technology can be explained as "a term that includes computers and telecommunications in all their forms, regardless of their intended use" (Hoffman, 1994 cited by Stewart and Kleiner, 1996 ^[11]). Pitt *et al* (1999) ^[9] expressed that information technology can be considered as a platform operating on the Internet, a hypermedia information storage system

that connects computer-based resources around the world. The main areas of information technology include the acquisition, processing, storage, and dissemination of sound, film, text, and digital information by microelectronics based on the combination of computers. And media. Some modern and prominent fields of information technology include next-generation Web standards, bioinformatics, cloud computing, global information systems, large-scale knowledge and many other fields. Research develops mainly in computer science. In Vietnam, according to the Law on Information Technology No. 67/2006/QH11, issued on June 29, 2006, "Information technology is a collection of scientific methods, technology and modern technical tools to produce, transmit, collect, process, store and exchange digital information"; and "Application of information technology is the use of information technology in activities in the fields of socio-economics, foreign affairs, defense, security and other activities to improve productivity and quality., the effectiveness of these activities". The application of information technology in the operations of state agencies must ensure compliance with the principles prescribed in Article 24 of the Law on Information Technology No. 67/2006/QH11, including: (i) Application Information technology in the operations of state agencies must be given priority, ensuring openness and transparency to improve the effectiveness and efficiency of state agencies' operations; create conditions for people to well exercise their civic rights and obligations; (ii) The application of information technology in the operations of state agencies must promote the program to innovate the operations of state agencies and the administrative reform program; (iii) The provision and exchange of information must ensure accuracy and suitability for the purpose of use; (iv) Operational processes and procedures must be public and transparent; (v) Consistent use of standards, ensuring technological compatibility in the entire information system of state agencies; (vi) Ensuring security, safety, savings and efficiency; (vii) Heads of state agencies must be responsible for the application of information technology under their management authority.

Applying information technology in managing the social insurance system

Social insurance is one of the important policy pillars in the social security system. Today, the role of information technology in managing the social security system in general and social insurance in particular has been receiving increasing attention in many countries around the world. The modern social insurance system will create a premise to ensure openness and transparency in social insurance fund management, creating favorable conditions for workers to access, register, collect, and enjoy social insurance benefits. Applying information technology in building and developing social security systems is a trend in many countries around the world. Some typical countries taking the lead in developing modern social security systems based on information technology include developed countries such as Germany, France, the United States, Japan, Australia... Besides, some developing countries are also gradually approaching this trend such as the Philippines, Indonesia, Brazil, China... About 20 countries are receiving financial support from the World Bank in developing Deploying and building an information technology application system for the social security system. One of the typical trends of

applying information technology in social security system management is the issuance of personal identification numbers (ID) to all citizens. In France, every citizen at birth is given a personal identification number as soon as his or her family registers at the National Center for Individual Registration. The personal identification number of French people is often called the INSEE number or "Social Security" number. This code is used mainly in the field of social security and some other administrative services such as taxes, education, police... This system is also deployed similarly in other European countries such as Belgium, Denmark, Netherlands, and Sweden. In addition, several other typical programs also based on information technology applications are deployed in many developing countries including China's "Dibao" social protection program; "4P" Program of the Philippines; Brazil's "Bolsa Familia" program; a digital management information system that integrates existing systems is deployed in South Africa. These programs not only ensure security, but also provide complete and continuous information to employees about the process of paying and receiving social insurance and provide timely information to management and inspection agencies on social insurance; to ensure openness, and transparency and improve management efficiency. Since 2005, the Philippines has provided smart cards to all participants of any social insurance program. This card integrates all information about the payment process of social insurance programs that each employee participates in. Employees can use this card to check information about the social insurance payment process at any automatic access device (SSIT) located in many different locations throughout the country. In addition, the process of registering to participate in social insurance is also modernized through online registration through the SSS portal.

3. Results

In Vietnam, the State's policy encourages investment in developing advanced technology and technical means to effectively manage and implement social insurance and health insurance policies. Resolution No. 28/NQ-TW on social insurance reform determined "Promoting reform of administrative procedures, implementing level 4 online public services in all fields of social insurance and unemployment insurance; Complete and promote the connection of the national insurance database with related database systems to better serve policy implementation, research, and policy planning. Continue to modernize social insurance management, and invest in developing technology and advanced management methods in organizing and implementing social insurance and unemployment insurance, aiming to improve management capacity and effective organization and implementation of social insurance policies. In recent years, the Vietnam Social Security industry has been investing in building and perfecting the Industry's information technology system in the direction of e-government towards a digital, integrated, centralized government at the national level, ensuring safety and information security, modern to international standards, customer-oriented, with highly automated business processes, operated by professional information technology human resources, meeting customer needs. requirements to ensure national social security, and serve people and businesses better and more comprehensively in the field of

social insurance and health insurance. Some results on the application of information technology in the management of the social insurance system in Vietnam have been achieved specifically as follows:

3.1 Build and develop the national database on insurance

Implementing Decree No. 43/2021/ND-CP dated March 31, 2021, of the Government regulating the national database on Insurance, on May 21, 2021, Vietnam Social Security issued Decision No. 455/ QD-BHXH promulgates the Plan to implement Decree No. 43/2021/ND-CP. In recent times, Vietnam Social Security has proactively and actively coordinated with relevant ministries and branches to implement tasks to build a national database on Insurance. As follows:

1. Vietnam Social Security organized an industry-wide online conference to disseminate laws on digital transformation and build a national insurance database; Vietnam Social Security invited representatives from: The Ministry of Public Security, Ministry of Justice, Ministry of Information and Communications, Ministry of Labor, Invalids and Social Affairs, Ministry of Health to attend and convey the contents of digital transformation and the roles and responsibilities of units in the process of building a national database on insurance;
2. Vietnam Social Security has coordinated with the Ministry of Information and Communications to complete the development of a draft Technical Regulation on the structure of insurance data messages exchanged with the national insurance database for unification, and synchronize data messages, standardize data provision services shared from the national insurance database for agencies, organizations, and individuals according to regulations;
3. Vietnam Social Security has coordinated and sought opinions from the Ministry of Public Security, the Ministry of Information and Communications, and other ministries, branches, and localities in the Regulations on Management, Update, Exploitation, and Use of Information and Data, data in professional software systems and from the centralized database of the Vietnam Social Security Industry;
4. Vietnam Social Security coordinates with the Ministry of Labor, Invalids and Social Affairs to develop and add electronic data exchange standards on social security to technical documents to structure messages exchanged with the national database on Insurance, coordinate to connect and share the national database on social security with the national database on Insurance.

Vietnam Social Security is the first unit to have successfully connected with the national population database since the national population database was officially put into operation. By the end of December 2022, the system had authenticated over 71.2 million demographic information contained in the national insurance database with the national population database. At the same time, Vietnam Social Security has also provided and shared nearly 62.3 million times of social insurance and health insurance information for the national population database.

3.2 Connect and share data between Vietnam Social Security and ministries and branches

Vietnam Social Security is also connecting and sharing information to serve state management, handle administrative procedures, and online public services with ministries and branches: The Ministry of Planning and Investment, the Ministry of Justice, The Ministry of National Defense, the Government Office, the Ministry of Labor, Invalids and Social Affairs, the Ministry of Health, the General Department of Taxation... Vietnam Social Security has coordinated with relevant ministries and branches to deploy techniques to ensure step-by-step. Using citizen identification cards with chips, applying National Electronic Identification to replace paper health insurance cards in health insurance medical examination and treatment, helping participants reduce time and procedures when going to medical examination and treatment; Piloting the integration of biometric fingerprint authentication technology on chip-embedded citizen identification cards in health insurance medical examination and treatment and in receiving documents and returning results of administrative procedures at the "One-stop shop" department of the social insurance agency, helping participants and beneficiaries carry out administrative procedures on social insurance, health insurance, and unemployment insurance quickly and conveniently. By the end of December 2022, nationwide, there were over 12 thousand health insurance medical facilities looking up health insurance card information using citizen identification cards embedded in health insurance medical examination and treatment facilities (accounting for 93.8% of the total number of health insurance health care facilities). Details of connection and data sharing content between Vietnam Social Security and ministries and branches are as follows:

1. Coordinate with the Department of Information Technology - Ministry of Information and Communications, Department of Information Technology - Ministry of Justice to implement connection and data sharing with ministries, branches; and People's Committees of provinces and cities. Receiving and linking birth registration data from the Ministry of Justice to issue health insurance cards to children under 6 years old at 63 social insurance agencies of provinces and centrally-run cities.
2. Connect and share data with the General Department of Taxation. Vietnam Social Security has received enough taxpayer data transferred by the General Department of Taxation (as of July 6, 2022). Data arising after July 6, 2022, will be transferred by the Department of Information Technology - TCT before the 10th of every month according to the agreed request between Vietnam Social Security and GDT. Currently, Vietnam Social Security has completed the extraction and data processing of packets transferred from the General Department; and is analyzing and comparing with data from the Vietnamese social insurance industry to create a form to send to the provincial and city social insurance agencies for exploitation.
3. Connecting data with the Ministry of Education and Training: On August 13, 2022, Vietnam Social Security had a working session with the Ministry of Education

and Training, discussing practical needs for connecting and sharing data. Data and authentication of information are being managed by both parties to serve state management functions, better meet professional requirements, and complete data on students based on connection and data sharing. Data with the National Population Database.

4. Coordinate with the Department of Employment under the Ministry of Labor, Invalids and Social Affairs to share and exploit information groups on social insurance and unemployment insurance according to the provisions of Decree No. 43/2021/ND-CP and link data on reports on labor use situation Act according to Decree 145/2020/ND-CP. Provide lookup facilities for staff at Employment Service Centers across the country to look up information: Status at the time of lookup (working at which employer, management code of social insurance agency; retired); Status of enjoying social insurance benefits; Month of most recent closure; Total unearned unemployment insurance participation period; Average salary of the last 6 months of the final book closing during the process of resolving unemployment insurance benefits; coordinate, integrate and provide public services. Resolve unemployment benefits on the National Public Service Portal.
5. Maintain connection and provide data with the National Reporting Information System according to Decree No. 60/2018/ND-CP dated April 20, 2018, detailing the content of the unified reporting regime National statistics and Decision No. 293/QĐ-TTg dated February 24, 2020, of the Prime Minister, promulgating a set of indicators to synthesize periodic reports and socio-economic statistical reports to serve guidance direction and administration of the Government and the Prime Minister. Compile daily data reports and statistics on the support situation for target groups in Chapters I, II, and III of Decision No. 23/2021/QĐ-TTg, data from social insurance at the district level and above is automatically updated to the National Reporting Information System.
6. Vietnam Social Security and the Ministry of Planning and Investment have successfully implemented the technical connection to interoperate data according to the coordination and interoperability process between the business registration agency and the social insurance agency. According to the Decree regulating the coordination and continuity of procedures for registering the establishment of businesses, branches and representative offices, declaring the use of labor, granting codes of units participating in social insurance, and registering to use social insurance. Use business invoices according to Decree No. 122/2020/ND-CP dated October 15, 2020, of the Government through the national data sharing and integration platform.
7. Vietnam Social Security has issued the Open Data List (according to Decision No. 911/QĐ-BHXH dated September 23, 2021) and published it on the National Data Portal <https://open.data.gov.vn>. In addition, Vietnam Social Security also shares health insurance card data with medical examination and treatment facilities to serve medical examination and treatment under health insurance, handing over the entire database of households participating in health insurance to the Ministry of Health to build records. Health profile;

Receive reservation data and health insurance card data from the Ministry of National Defense Social Security.

3.3 Deploy integration and provide online public services

Currently, Vietnam Social Security has completed providing 100% level 4 online public services for all administrative procedures of the Industry, integrating and providing 20 public services under 14 administrative procedures of Social Insurance. Vietnam on the National Public Service Portal, 07 public services on the VssID application. Thus, all administrative procedures of the Industry are carried out in digital space. This minimizes travel time and saves costs for employers and employees instead of having to submit applications directly at the social insurance agency. Implementing in the digital space helps businesses and workers easily monitor the progress of processing documents, easily check and compare collection data, issue social insurance books, health insurance cards and resolve policy regimes, improve information transparency. Each year, the Electronic Social Insurance Transaction System receives and processes nearly 100 million records (not including the number of records received and processed on the health insurance appraisal information system, which averages about 170 million records each year). The integration and deployment of public services on the National Public Service Portal are actively and coordinated by Vietnam Social Security such as: Integrating public services "Dealing with unemployment benefits", "Renewing the card" Household-based health insurance with reduced premiums" (from July 2022); Connecting and piloting 02 public services "Birth registration - permanent residence registration - issuance of health insurance cards for children under 6 years old", "Death registration - Removal of permanent residence registration - Funeral allowance, support funeral expenses assistance". Specifically:

1. Integrating payment deduction calculation in renewing health insurance cards by household: Vietnam Social Security has restructured its business process in Decision No. 1187/QĐ-BHXH dated May 24, 2022 of the General Director Vietnam Social Security promulgates the process for deducting premiums in renewing health insurance cards by Household on the Public Service Portal; issued the online public service "Renewal of health insurance cards by household with integrated deduction of premiums on the Public Service Portal" in Decision No. 1231/QĐ-BHXH dated June 2, 2022. Vietnam Social Security has provided the public service of renewing health insurance cards by household with reduced premiums on the Vietnam Social Security Public Service Portal, integrated on the National Public Service Portal. On September 8, 2022, Vietnam Social Security issued Official Dispatch No. 2457/BHXH-CNTT sent to units under Vietnam Social Security and Social Insurance provinces and centrally run cities to promote communication and guide the implementation of the service—family-based health insurance card renewal service with premium deduction. By the end of December 2022, there have been more than 50 thousand transactions of renewing health insurance cards by households with reduced premiums received and processed by the Vietnam Social Security system.
2. Joint birth registration - permanent residence registration - issuance of health insurance cards for

- children under 6 years old; Joint death registration - Removal of permanent residence registration - Funeral allowance (task assigned to the Government Office in coordination with the Ministry of Public Security, Ministry of Justice, Ministry of Labor, Invalids and Social Affairs, implemented by the Ministry of Health and Vietnam Social Security): Vietnam Social Security has been continuing to coordinate closely with units to participate in perfecting the process and completing technical documents to build interconnected software; Participated in technical documents and provided APIs at the request of the Ministry of Public Security.
3. Resolving unemployment benefits (task assigned to the Ministry of Labor, Invalids and Social Affairs to preside and coordinate with the Government Office and Vietnam Social Security to implement): On April 12, 2022, Vietnam Social Security coordinated with the Ministry of Labour, Invalids and Social Affairs and the Government Office successfully integrated the public service "Resolving unemployment benefits" on the National Public Service Portal. Vietnam Social Security has issued Decision No. 1392/QD-BHXH dated July 1, 2022, promulgating the process of receiving Decisions on enjoyment and payment of unemployment benefits according to public services "Resolving unemployment benefits" on the National Public Service Portal; 1433/QD-BHXH dated July 18, 2022 promulgating the online public service for payment of unemployment benefits to be ready to deploy and receive the electronic version of the Decision to enjoy and pay unemployment benefits in the electronic environment when The Department of Labor, Invalids and Social Affairs transferred the electronic version of the Decision on unemployment benefits to the System of Vietnam Social Security. On September 8, 2022, Vietnam Social Security issued Official Dispatch No. 2461/BHXH-CSXH to the Ministry of Labor, Invalids and Social Affairs regarding several problems. There are problems in receiving unemployment benefit payment dossiers, thereby requesting the Ministry of Labor, Invalids and Social Affairs to supplement and adjust some information in the form and adjust functions to serve the reception and settlement of benefit payments. Unemployment and issue health insurance cards to employees of Vietnam Social Security. Accordingly, by the end of December 2022, Vietnam Social Security has received from the National Public Service Portal to confirm and pay the unemployment insurance payment process for nearly 50 thousand cases to serve the settlement of unemployment benefits for employees.
 4. Deploying the application of biometric authentication technology based on biometric information integrated on chip-embedded citizen identification cards and on data from the national population database: Vietnam Social Security coordinates with The Ministry of Public Security to deploy biometric authentication technologies based on biometric information integrated on chip-based citizen identification cards and on data from the National Population Database to limit and prevent profiteering. When paying and enjoying social insurance, health insurance, and unemployment insurance benefits (according to Conclusion Notice No. 276/TB-VPCP dated September 5, 2022). Currently, the focal point of Vietnam Social Security (Information

Technology Center) has signed an information security agreement with the focal point of the Ministry of Public Security (Center for Research and Application of Population Data and Public Identification); Research technical documents to integrate biometric authentication technology into Vietnam Social Security Systems.

4. Recommendations

It can be seen that, in recent times, investment in IT applications in the management of the social insurance system has brought certain effectiveness. Vietnam Social Security has focused on strongly deploying IT applications in most major professional activities: Electronic transactions in collecting social insurance, health insurance, unemployment insurance and issuing social insurance books and health insurance cards; Electronic assessment of health insurance medical examination and treatment costs through the health insurance assessment information system; digitize archival records; software for finance - accounting, document management... Technical infrastructure and IT equipment are fully equipped and operated effectively. Vietnam Social Security has strongly deployed IT applications covering most professional activities to support people and businesses in transactions with social insurance agencies and improve efficiency, management effectiveness, and timely capture. Industrial revolution 4.0. Besides remarkable achievements, in the current context, the strong development of IT applications in the management of the social insurance system also faces many existing challenges. Specifically: The need to ensure database security because the social insurance industry data source is 1 of 6 national databases; the risk of information insecurity is an existing and long-term risk. Challenges in the qualifications of staff using IT; IT applications in administrative reform are developing very rapidly, so the updating and self-training of each officer must continue to be raised one step further; This is an issue that has received attention but has not yet filled the gap as required by the work required by the social insurance industry. The health insurance assessment information system operates effectively, bringing enormous benefits, but needs closer coordination from partners, which are the health sector and medical facilities. The connection and connection of data to medical facilities has been guaranteed almost 100%, but some medical facilities have not sent electronic data according to standards according to regulations, some records are not updated as soon as the patients are discharged from the hospital, etc. Therefore, to improve the quality of service for participants and beneficiaries of social insurance and health insurance, promoting information application and modernization of social insurance has become an urgent requirement; In the future, it is necessary to continue implementing the following:

1. Maintain infrastructure and transmission lines to ensure the provision of interconnected services and online transaction activities; Ensure network information security in the operations of Vietnam's social insurance industry; add capacity and perfect the Industry's Data Centers to meet future data growth; towards restructuring and converting IT infrastructure into a unified, stable and flexible digital infrastructure; Prioritize the application of technologies such as AI, BigData, Cloud Computing,... as a foundation for

developing new applications and services towards common use of digital infrastructure, digital platforms, and available IT services; Deploy the construction of a Smart Monitoring and Operation Center to monitor and operate IT application activities, build and operate the Digital Government throughout the industry.

2. Completing the national insurance database and internal industry applications. Upgrade, calibrate, and perfect software to meet business processes, 100% of software is interconnected according to regulations; Continue to complete the management information system and decision support to effectively serve forecasting, decision making, and policies in a timely and thorough manner; Deploy a national database on Insurance, meeting the regulations of Decree No. 43/2021/ND-CP regulating the national database on insurance; Connect and share with national databases and specialized databases of relevant ministries and branches, contributing to building and perfecting the e-government system, towards digital government in Vietnam.
3. Review and restructure public services and simplify records and personal documents according to the principle of not requiring personal documents for schools that have been shared from the national database about population. Implement 100% of public services at level 4, integrating online payments; Continue to effectively maintain the interaction system between the social insurance agency and organizations and individuals, providing information in the most timely and accurate manner; Continue to implement data integration in managing and directing the work of receiving documents and returning results of administrative procedures according to the "one-stop" mechanism to monitor, inspect, handle and urge progress—the level of receiving documents, processing and returning results of administrative procedures of local social insurance online.
4. Maintain the implementation of information security assurance of the Industry according to the model prescribed by the Ministry of Information and Communications; Continue to implement regular activities on identifying and ensuring information system security by level; Monitor and respond to network information security incidents and protect information systems; Training to improve the capacity of civil servants and officials in charge of IT in digital skills, data analysis, data processing, ensuring safety and confidentiality of information of participants and beneficiaries of regimes and policies Social insurance, health insurance.

5. Conclusion

The application of information technology is very important, helping to improve the quality of service for organizations and individuals and enhance the management efficiency of Vietnam's social insurance industry, contributing to creating and building Vietnam's digital social insurance industry through the Party and State's digital government orientation. The application of IT by the Vietnam Social Security industry is highly appreciated by the Government, the business community, international partners, and the People, continuously holding the top position among ministries and branches in terms of IT application. Vietnam Social Security

has been focusing on implementing many solutions to apply information and communication technology, gradually implementing strong and comprehensive digital transformation, and getting participants and beneficiaries of social insurance regimes and policies, Health insurance is the center; Forming a digital Vietnamese social insurance industry, with high-quality digital human resources; testing and applying new technologies such as Blockchain, Big Data, AI... to bring efficiency in management, improve service quality, bring benefits to the entire society, contributing to achieving goals national number conversion. By using secondary data collection methods and methods of statistical analysis, synthesis and comparison, and systematic approach; the authors presented some theoretical content on the application of information technology in the management of the social insurance system and the results of applying information technology in the management of the social insurance system in Vietnam.

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