

# THE FACTORS AFFECTING WORKERS' BEHAVIOR OF PARTICIPATING IN VOLUNTARY SOCIAL INSURANCE

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## Abstract

This study aims to evaluate factors affecting the behavior of informal sector workers participating in voluntary social insurance. The project has carried out a rigorous research process based on a representative sample of workers in the informal sector. It has successfully built and adjusted measurement scales based on the theory of planned behavior (TPB). The results show that subjective norms significantly impact the Intention to participate in voluntary social insurance but have no relationship with the behavior of participating in voluntary social insurance. Besides, the regression results also show that perceived usefulness directly impacts the Intention to participate in voluntary social insurance and the Behavior of participating in voluntary social insurance. Notably, the results show that the employee's moral responsibility towards family strongly impacts the Intention to participate and behavior in voluntary social insurance. The research results show a strong relationship between the intermediate variable of Intention to participate and the behavior of participating in voluntary social insurance. The results show an indirect relationship between the subjective norm variables, moral responsibility, and behavior of participating in voluntary social insurance through the intermediate variable, Intention to participate in voluntary social insurance. However, the results do not show an indirect relationship between subjective norms and the behavior of participating in voluntary social insurance; in other words, Intention to participate does not mediate this relationship.

**Keywords:** Voluntary Social Insurance, *Theory Of Planned Behavior (TPB)*, *Workers*, *Hanoi*.

## 1. INTRODUCTION

Although voluntary social insurance is a humane policy to help people, workers in the informal sector who do not participate in compulsory social insurance, when participating in voluntary social insurance, will have a pension to stabilize their lives when they finish working age. However, the income level of many freelance workers still needs to be higher, while the minimum payment period to enjoy a long pension is 20 years, so it is not attractive to workers. These shortcomings show a need for research to evaluate the factors affecting people's behavior in participating in voluntary social insurance to research and come up with synchronous, specific, and appropriate solutions, situations, and characteristics of subjects participating in social insurance.

After more than ten years of implementation, especially from 2018 until now, along with the political orientation of implementing "universal social insurance" affirmed in Resolution No. 28-NQ/TW, the work of developing self-funded social insurance There have been many breakthroughs. According to Vietnam Social Insurance, by the end of November 2023, the number of people participating in voluntary social insurance is 1,508 million, an increase of 8.95% compared to 2022. In 2020 alone, despite the COVID-19 pandemic, the number of people participating in voluntary social insurance nationwide nearly doubled compared to 2019

(nearly 500,000 people), equal to the total number of people mobilized in the previous 11 years. By the end of 2023, the number of people participating in voluntary social insurance will reach about 3% of the labor force in the age group of farmers and informal sector workers. Vietnam is internationally assessed as a country with a high rate of beneficiaries of voluntary social insurance policies compared to the region. However, in terms of attractiveness, the regulation of only implementing two pension and death benefit regimes with a long contribution period leads to people being reluctant to wait, so they are not interested in participating in voluntary social insurance.

Nguyen Xuan Cuong et al. (2014) showed that the behavioral theory intention (TPB) of Ajzen (1991) can be used for research on voluntary social insurance purchasing behavior in Vietnam. Similarly, Nguyen Hong Ha and Le Long Ho (2020) and Min Qin and colleagues (2015) also show a model for researching factors affecting people's decision to participate in voluntary social insurance in localities, which are also different. Most studies use factors such as awareness of social security, income, media, awareness of health in old age, knowledge of voluntary social insurance for workers, and other factors. That greatly influences the intention to participate in voluntary social insurance. However, these studies only stop at studying the behavioral intention to participate in social insurance, and no studies show the influence of social insurance. How do these factors impact the behavior of participating in voluntary social insurance? Besides, most studies use multivariate regression methods to analyze the direct effects of factors on the intention to participate in voluntary social insurance. By applying the PLS-SEM model, this study will clarify the direct and indirect relationships of factors to the intention to participate in voluntary social insurance and the behavior of people in the area who participate in voluntary social insurance.

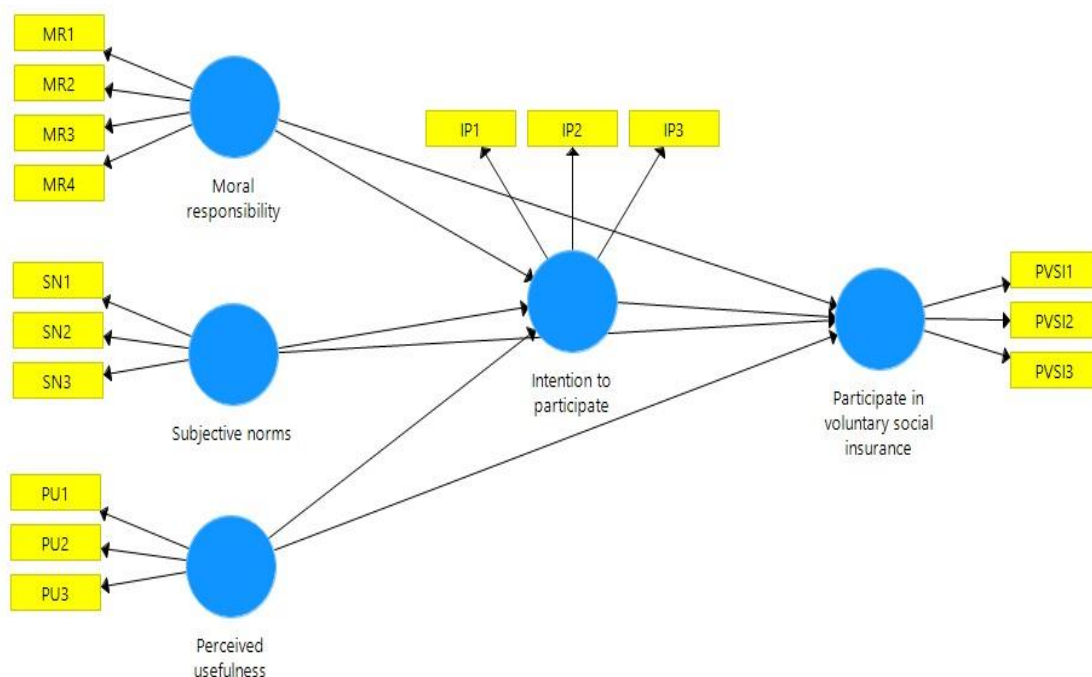
## 2. LITERATURE REVIEW

According to Ajzen (1991), intentions are considered motivational factors influencing an individual's behavior. These factors indicate the level of willingness or effort that each individual will expend to perform the behavior. Based on the research object, the behavior of participating in voluntary social insurance (Nguyen et al. et al., 2014; Min Qin et al., 2015; Hoang et al. et al., 2017 and Nguyen Hong Ha and Le Long Ho, 2020) most studies show that two commonly used theories include: Theory of Reasoned Action (TRA) (Theory of Reasoned Action) was built by Ajzen and Fishbein in 1975 and is considered the first theory of reason pioneer in the field of social psychology research. The Theory of Planned Behavior (Ajzen, 1991) develops and improves the Theory of Reasoned Action (TRA). The ultimate determinant of behavior is not attitude but behavioral intention. Attitudes and subjective norms influence intention. Attitude toward an action is how a person feels when doing something. Subjective norms are how other people feel when that person does that thing (family, friends, society, community). According to Ajzen (1991), the birth of the Theory of Planned Behavior (TPB) comes from the limits of behavior that people have little over control. The third factor that Ajzen believes affects human intentions is Perceived Behavioral Control. Perceived behavioral control reflects the ease or difficulty of performing the behavior and whether the performance of that behavior is controlled or limited (Ajzen, 1991, p. 183). The TPB model overcomes the

disadvantages of TRA by adding another variable, perceived control behavior. It represents the resources needed by a person to perform any job. The TPB model is more optimal than TRA in predicting and explaining consumer behavior in the same research content and context.

Besides the variables in the TPB model, some studies have added other variables to the model when studying unemployment insurance, such as External social influences (Beck & Ajzen, 1991; Hsu & Lu, 2004). The environment within the family (Beck & Ajzen, 1991; Hsu & Lu, 2004; Lee, 2004), and Ajzen & Fishbein, (2008); Risk perception (Omar, 2007); Perception from usefulness (Tsoukatos and Rand, 2006 and Brahmana and Brahmana, 2018); Workers' income (Lin & Chen, 2006), Qin et al. (2015); Huynh et al., 2016); ethical responsibility (Nguyen et al. et al., 2014; Hoang et al. et al., 2017); communication (Hoang et al. et al., 2017; Pham et al., 2014; Huynh et al., 2016)

Based on the literature review, the study proposes a research model, research hypotheses, and a scale of factors affecting the decision to participate in social insurance of workers in the informal sector, as shown in Figure 1.



**Figure 1: Research Framework**

Subjective norms or social pressure on that individual's behavior this factor includes cultural issues as well as the attitudes of the people involved, especially the relatives of those individuals; according to Taylor and Todd (1995), Bhattacharjee (2001), the greater the expectations of relatives, the greater the attraction for that behavior. Le et al. (2017) and Phan (2016) show the strong impact of subjective norms on the intention to participate and participation behavior. In addition, studies by Omar et al. (2007) and Ajzen (2008) also confirm the impact of this factor on participation intention and behavior. Therefore, the study proposes

the following hypotheses:

H1: Subjective norms directly impact employees' behavioral intentions

H2: Subjective norms directly impact employees' participation in voluntary social insurance.

According to Taylor and Todd (1995) and Bhattacharjee (2001), an individual's attitude toward a behavior, or the degree to which the individual evaluates the behavior as favorable/unfavorable, helpful/unhelpful. Therefore, in this model, an individual's attitude is explained by that individual's perception of the usefulness and perceived ease of participating in unemployment insurance. Besides, the research of Chuttur (2009) and Brahmana and Brahmana (2013) showed that the factors "Perceived usefulness" and "Ease of use" have a direct impact on behavioral intention. Therefore, the study proposes the following hypotheses:

H3: Perceived usefulness directly impacts employees' behavioral intention

H4: Perceived usefulness directly impacts employees' participation in voluntary social insurance.

Vietnamese people have a tradition of caring for and supporting their parents in their old age. This caring has become a morality deeply embedded in every human's subconscious. However, with society increasingly developing today, many people have had a change in perception. Specifically, people live more responsibly with themselves, especially paying attention to saving and accumulating when they have a stable income to have a guaranteed life when they get old, not having to depend on grandchildren and not become a burden to the family.

H5: Moral responsibility directly impacts employees' behavioral intention

H6: Moral responsibility directly impacts employees' participation in voluntary social insurance.

According to the TPB model, intentions determine a person's performance behavior. Intention is considered to include motivational factors that influence an individual's behavior (Ajzen, 1991). Additionally, intention is considered the precursor and best predictor of behavior (Ajzen, 2002). Purchase intention is a decisive factor in purchasing behavior. The following research hypothesis is proposed:

H7: Behavioral intention directly impacts employees' behavior of participating in voluntary social insurance.

As an intermediary, research by Ajzen (2002) shows that factors can indirectly impact the behavior of participating in unemployment insurance through behavioral intention. Developed based on this concept, Chaniotakis et al. (2010) pointed out that the attitude that leads to the behavior is the individual's judgment that performing the behavior is worth the money spent. The indirect effect shows the mediating role of behavioral intention. Studies by Omar (2007), Omar and Owusu-Frimpong (2007), Ajzen (2008), and Brahmana and Brahmana (2013) also show that their variables such as subjective norms, cognitive behavioral control, perception, and Perceived usefulness will indirectly impact behavior through behavioral intention.

Therefore, the thesis proposes the following hypotheses:

H8: Subjective norms indirectly affect employees' behavior when participating in voluntary social insurance through behavioral intention.

H9: Perceived usefulness indirectly affects employees' behavior to participate in voluntary social insurance through behavioral intention.

H10: Moral responsibility indirectly affects employees' behavior in participating in voluntary social insurance through behavioral intention.

### 3. METHOD

The research was conducted through 4 steps: Step 1: Initial qualitative research, Step 2: Preliminary quantitative research, Step 3: Official quantitative research, and Step 4: Additional qualitative research.

Primary data was collected by survey method from a questionnaire survey specific to the topic. The study population includes all workers operating in the informal sector who have participated in unemployment insurance. The study uses a convenient sampling method with a sample size of 325 sample elements.

Primary data collected through questionnaires were analyzed using SPSS and SmartPLS statistical data analysis tools. Specifically, the main techniques used include Conventional analytical techniques, such as descriptive statistics, to present an overall picture of demographics. Multi-factor analysis technique: to determine the components of entrepreneurial intention, influencing factors, and the level of influence on students' entrepreneurial intention. Semi-linear structural model analysis technique: to determine the complex interactions between factors and components of the entrepreneurial intention model. According to Henseler & Chin (2010), the PLS-SEM Least Variance research model is evaluated through the measurement and structural models. First, the measurement model is evaluated by assessing the reliability, convergent validity, and discriminant validity of the measurement concepts in the model.

**Table 1: Variable and Source**

Variable	Observation variable	Source
Subjective norms	In my situation, I think I should buy insurance	Ejye Omar et al. (2007), Ajzen (2008)
	Everyone (friends, relatives) supported me when I bought insurance	
	People who influence my behavior think that I should buy insurance	
Perceived usefulness	Buying t insurance helps me reduce future costs	Brahmana and Brahmana (2013)
	Buying insurance will improve my health in the uture	
	Buying t insurance makes my life benefits better	
Moral responsibility	Participating in insurance shows love and	Nguyen et al. (2014)

Variable	Observation variable	Source
	responsibility towards family and society.	
	Participating in insurance brings peace of mind and confidence to parents and children.	
	Participating in insurance is a way to accumulate in life and take care of parents	
	I feel happy when parents and children are cared for	
<b>Intention to participate</b>	I plan to buy ut insurance in the future	Ajzen (2008),
	I will buy insurance in the future	Brahmana and
	It is unlikely that I will buy insurance in the future ®	Brahmana (2013)
Participating in voluntary social insurance	I think buying insurance is a good choice	Ajzen and Fishbein
	My general opinion about insurance is negative ®	(2008), Brahmana
	I like my decision to buy insurance	and Brahmana (2013)

(®: Inverse question)

The survey is divided into two parts: Part 1 is the information of the survey sample, part 2 is related to the survey sample's assessments of the research variables, and the questions are designed according to the 5-level Likert scale from 1 completely disagree to 5- agree.

## 4. RESULTS

### 4.1 Demographic results

The survey was conducted with workers working in the informal sector in Hanoi's inner city. A total of 400 surveys were sent from March 2023 to July 2023. Among the 400 surveys sent, 300 questionnaires were used, reaching a rate of 75%.

Regarding gender, 110 people surveyed were men, accounting for 37 %. Female participants in this study's survey were 190, accounting for 63% of the total respondents.

Regarding educational level: Respondents with intermediate level education account for 28.6%, college degree accounts for 7.7%, and university degree accounts for 63.7%; among the total number of respondents, it can be seen that the number of workers with High qualifications accounted for the majority in this study.

About the work of respondents: Most respondents indicated that they are salaried workers from different production and business establishments, accounting for 86.5% in this study. The remaining 13.5% of respondents privately opened businesses or production facilities.

Regarding income: Those with an income of 4 - under 6 million make up 22.2%, 6 - 9 million make up 51.7%, and those with an income of over 10 million VND/month make up 26.2%.

### 4.2 The reliability and model fit

Reliability refers to the consistency of observed variables. Measurement indicators include the reliability of each scale and the internal consistency between scales (Hair et al., 2014). In particular, the reliability of each scale is checked by factor loading indices. Internal consistency was examined using latent variable component reliability (CR) and Cronbach's alpha. The recommended values need to be greater than 0.7.



**Table 2: Reliability indices**

Variable	Code	Loading	Cronbach's Alpha	C.R	AVE
Subjective norms	SN1	0.826	0.823	0.894	0.739
	SN2	0.889			
	SN3	0.862			
Perceived usefulness	PU1	0.830	0.789	0.875	0.701
	PU2	0.796			
	PU3	0.884			
Moral responsibility	MR1	0.883	0.920	0.944	0.808
	MR2	0.947			
	MR3	0.928			
	MR4	0.833			
Intention to participate	IP1	0.749	0.832	0.901	0.755
	IP2	0.931			
	IP3	0.915			
Participating in voluntary social insurance	PVSI1	0.895	0.850	0.909	0.769
	PVSI2	0.866			
	PVSI3	0.870			

Table 2 shows that CR and Cronbach's alpha are both  $>0.7$ , indicating that the internal consistency of the structure is statistically significant and accepted. Besides, the average variance extracted (AVE) value  $> 0.5$  is accepted, as recommended by Hair et al. (2021). The results also address that all factor loadings of the latent variables included in the model have values  $>0.7$ , so the linear structural model is accepted as recommended by Hair et al. (2021).

**Table 3: Fornell và Larcker Discriminant values**

	Intention to participate	Moral responsibility	Participate in voluntary social insurance	Perceived usefulness	Subjective norms
Intention to participate	0.869				
Moral responsibility	0.649	0.899			
Participate in voluntary social insurance	0.669	0.707	0.877		
Perceived usefulness	0.554	0.543	0.666	0.837	
Subjective norms	0.659	0.449	0.455	0.506	0.859

Table 3 shows other analytical parameters of the model that also ensure statistical requirements: Discriminant value of the model is guaranteed because all values on the diagonal are more significant than values in the corresponding column. (Fornell & Larcker, 1981)

### 4.3 Hypothesis testing results

Table 4 shows that all VIF values in this study are less than three, indicating no multicollinearity problem between the predictor constructs (Hair Jr et al., 2021).

**Table 4: The value of VIF,  $f^2$ ,  $R^2$  and  $Q^2$**

	$R^2$	$Q^2$	Moral responsibility		Perceived usefulness		Subjective norms		Intention to participate	
			$f^2$	VIF	$f^2$	VIF	$f^2$	VIF	$f^2$	VIF
Intention to participate	0.60	0.44	0.25	1.50	0.02	1.61	0.30	1.42		
Participate in voluntary social insurance	0.65	0.48	0.19	1.88	0.20	1.65	0.01	1.86	0.09	2.50

The results show that the  $R^2$  value explanation of the independent variable for the variation of the dependent variable is accepted. The results show that the associations have a moderate influence level with  $f^2 > 0.02$ , indicating a reasonable effect size. All  $Q^2$  values  $> 0$ , indicating out-of-sample predictive power of the research variables in the structural model. The results of structural model evaluation, including path coefficients, t-values, and p-values, are presented in Table 5

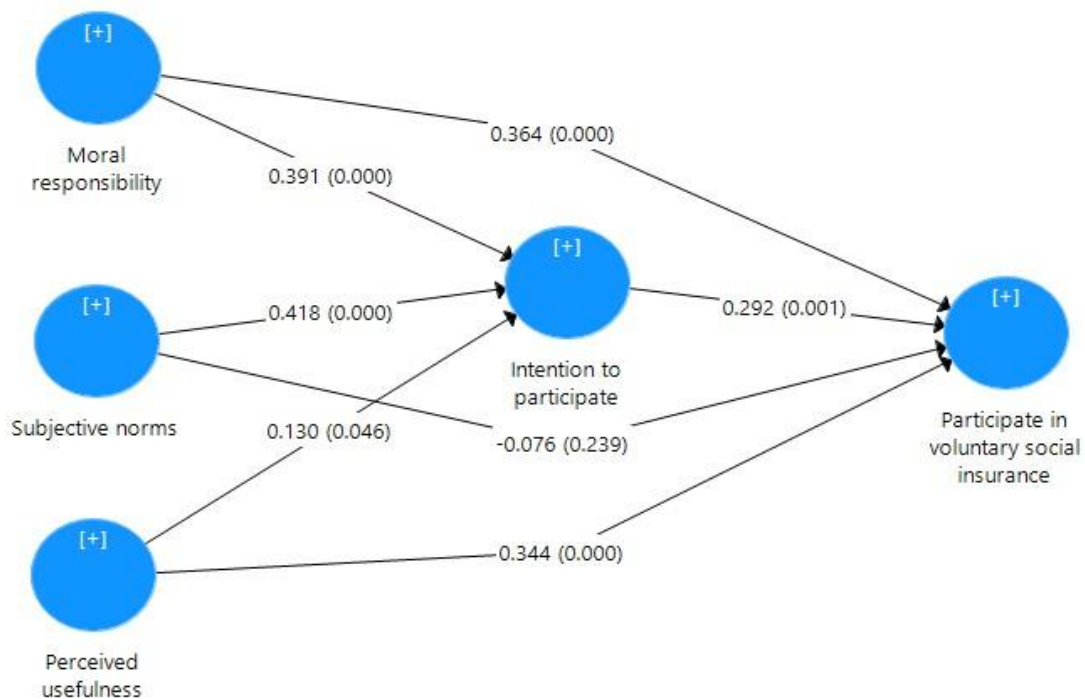
**Table 5: Results of direct links**

Hypothesis	Original Sample (O)	T Statistics ((O/STDEV))	P Values	Results
Intention to participate -> Participate in voluntary social insurance	0.292	3.501	0.001	Supported
Moral responsibility -> Intention to participate	0.391	5.851	0.000	Supported
Moral responsibility -> Participate in voluntary social insurance	0.364	4.598	0.000	Supported
Perceived usefulness -> Intention to participate	0.130	1.997	0.046	Supported
Perceived usefulness -> Participate in voluntary social insurance	0.344	3.951	0.000	Supported
Subjective norms -> Intention to participate	0.418	6.573	0.000	Supported
Subjective norms -> Participate in voluntary social insurance	-0.076	1.178	0.239	Unsupported

According to Hair et al. (2021), for the hypotheses to be supported, the t-value must be greater than 1.96, and the p-value must be less than 0.05. The results show that Intention to participate is significantly influenced by Subjective norms ( $\beta = 0.418$ ;  $t = 6.573$ ;  $p < 0.01$ ) Perceived usefulness ( $\beta = 0.130$ ,  $t = 1.997$ ,  $p < 0.01$ ) and Moral responsibility ( $\beta = 0.391$ ,  $t = 5.851$ ,  $p < 0.01$ ). The results also show that Participate in voluntary social insurance significantly influenced by the Perceived usefulness ( $\beta = 0.344$ ;  $t = 3.951$ ;  $p < 0.01$ ) and Moral responsibility ( $\beta = 0.364$ ;  $t = 4.598$ ;  $p < 0.01$ ). However, the research results do not show the influence of Subjective norms on Participate in voluntary social insurance ( $t < 1.96$  and  $p > 0.05$ ).



Besides, The direct impact of Intention to participate on Participate in voluntary social insurance) is also supported ( $\beta = 0.292$ ;  $t = 3.501$ ;  $p < 0.01$ ). Figure 2 shows the research results of the model.



**Figure 2: Results of PLS-SEM analysis**

Zhao et al. (2010) suggest that to test the mediating role of a variable, the t-value must be greater than 1.96, p must be greater than 0.05, and the confidence interval must be greater than 0. Table 6 shows the indirect influence of Moral responsibility and Subjective norms on Participate in voluntary social insurance through the Intention to participate. However, the research results do not show an indirect relationship between de Perceived usefulness, and Participate in voluntary social insurance through Intention to participate; in other words, Intention to participate does not have an intermediary role in this study.

**Table 6: Results of indirect links**

Hypothesis	Original Sample (O)	T Statistics ((O/STDEV)	P Values	Results
Moral responsibility -> Intention to participate -> Participate in voluntary social insurance	0.114	3.167	0.002	Supported
Perceived usefulness -> Intention to participate -> Participate in voluntary social insurance	0.038	1.372	0.171	Unsupported
Subjective norms -> Intention to participate -> Participate in voluntary social insurance	0.122	3.779	0.000	Supported

## 5. CONCLUSION AND DISCUSSION

This study aims to evaluate factors affecting the behavior of informal sector workers participating in voluntary social insurance. The project has carried out a rigorous research process based on a representative sample of workers in the informal sector. It has successfully built and adjusted measurement scales based on the intended behavior model (TPB). The results show that subjective norms significantly impact the Intention to participate in voluntary social insurance but have no relationship with the behavior of participating in voluntary social insurance. Besides, the regression results also show that perceived usefulness directly impacts the Intention to participate in unemployment insurance and the Behavior of participating in voluntary social insurance. Notably, the results show that the employee's moral responsibility towards family strongly impacts the Intention to participate and behavior in voluntary social insurance. Finally, the research results show a strong relationship between the intermediate variable of Intention to participate and the behavior of participating in voluntary social insurance. The results show an indirect relationship between the subjective norm variables, moral responsibility, and behavior of participating in voluntary social insurance through the intermediate variable, Intention to participate in voluntary social insurance. However, the results do not show an indirect relationship between subjective norms and the behavior of participating in voluntary social insurance; in other words, Intention to participate does not mediate this relationship.

In terms of academics, this study shows several notable results: Besides the variables previously surveyed through the studies of Nguyen Xuan Cuong (2014), Qin et al. (2015), Hoang et al. (2017), Brahmana et al. (2018) Nguyen and Le (2020) and had positive results on the Intention to participate in voluntary social insurance, this study shows that the variable perceived usefulness does not have a direct impact on behavior. Participating in voluntary social insurance has an indirect impact through the variable Intention to participate in voluntary social insurance. These can be considered new findings from research.

In terms of governance, the study emphasizes moral responsibility and perceived usefulness as essential to enhancing people's intentions. Accordingly, it is necessary to improve the law on voluntary social insurance in a way consistent with the policies and development orientations of the Party and State and gradually expand voluntary social insurance regimes simultaneously in the post-COVID-19- 19 pandemic period is still having an impact and influence on the work, income, and especially the health of workers, the State needs to have specific financial support for the Voluntary Social Insurance Fund. The provisions of the law on voluntary social insurance need to stipulate additional short-term benefits such as those related to natural disasters, epidemics, maternity, labor accidents, and occupational diseases to ensure the rights of people workers belonging to the informal labor sector; regulate the State's support for paying fees for policy cases. In addition, it is necessary to implement several solutions to improve efficiency in implementing voluntary social insurance, such as promoting propaganda and dissemination of the law in many forms, creating favorable conditions for workers to access and Participate in this type of social insurance easily. In addition, it is necessary to innovate

service work intensely, improve the obligations of officials implementing voluntary social insurance, and increase the application of information technology applications to the implementation of voluntary social insurance to create convenience accessible for participants. These are essential solutions and practical significance for developing Vietnam's voluntary social insurance regime today.

Despite its contributions to scholarship and management practice, the research still has some limitations. Firstly, due to limited resources, the research can only conduct surveys in Hanoi City, limiting the generality of the area aspect of research results. Second, some factors have yet to be considered due to the study's limitations. From the results of this study, future studies can expand the scope of research to all provinces and cities in the country. Besides, future research also needs to expand the variables further (for example, propaganda work, risk awareness, insurance policy). Future research can also expand the research object of activity space. Future studies could also compare the demographic characteristics of the survey population.

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