ANALYSIS OF FACTORS AFFECTING THE DECISIONS TO PURCHASE VOLUNTARY SOCIALINSURANCE OF EMPLOYEES IN QUANG NGAI PROVINCE

Hoang Tien Linh
Thuongmai University
Nguyen Tan Tam
Postgraduate students of Thuong Mai University

Social insurance is one of the ways to help employees limit their risks when they encounter events during their working life or when they are old. The article researches on factors affecting voluntary social insurance of employees in Quang Ngai province, Vietnam. By surveying workers in the province, the author has analyzed and evaluated the factors affecting the decision to buy voluntary social insurance of people in the province. Thereby, the author of the article points out the points to focus on to promote the development of social insurance in Quang Ngai province.

1. Theoretical basis of voluntary social insurance

1.1. The concept of voluntary social insurance

Voluntary social insurance has been implemented in advance all over the places such as: Germany, France, USA, China, Turkey…but until now there is no unified conceptof voluntary social insurance. Its concept depends on different perspectives. However, there are many similarities between voluntary social insurance in various nations including: the policy of the Governmental organization and management; employees are voluntary to participant, are not with legal force, have right to select a premium rate and a method of premium payment in accordance with the private financial abilities, some benefits such as: heath care, survivor allowance regimes,pension regime, regime for loss of work capacity.

According to Law on Social Insurance (2014), Voluntary social insurance means a form of social insurance organized by the State in which a participant may select a premium rate and a method of premium payment suitable to his/her income and the State supports his/her payment of social insurance premiums for him/her to enjoy retirement and survivor allowance regimes. " Voluntary" means that an employee have right to make an decision on participating or not. He/ She may select a premium rate and a method of premium payment suitable to his/ her income, family.

In my perspectives, "Voluntary social insurance is one of the major policies of the State in order to attract employees to contribute Social insurance fund as their income that is reduced or lost due to several risks, they couldreceive the retirement or allowance of regimes."

1.2. Features of voluntary social insurance

According to Law on Social Insurance, voluntary social insurancehas common characteristics of social insurance. When participating voluntary social insurance, employees are ensured their income during and after working process, a participant has right to enjoy voluntary social insurance as fulfilling to pay voluntary social insurance.

In addition, the method of paying voluntary social insurance has several specific features:

- Participating or not participating is voluntary, and dependent to the participant. The participant may select a premium rate and

a method of premium payment suitable to his/ her income. Compared to compulsory social insurance, the regime of voluntary social insurance is more flexible.

-Participants of voluntary social insurance are not people who have labor relationship (working in an official area). They are often unofficial employees or famers…they account for the high proportions in labor force, especially in several developing nations (Viet Nam). They are not well- educated and professional competence, they have a fluctuated job with low payments. Thus, the State has to set up the appropriate policies, especially drum up the supports of several participants in the first steps so that the participants could have the chances to approach the policies of voluntary social insurance.

- The finances of contributing Social insurance fund are mostly the employees' contribution. These participants are low income earners and the preliminary numbers of participants are slightly small, so the fund is limited. To have a income that meets the demands of activities, we have to many positive solutions such as: the flexible promulgation, careful explanation with the aim to mobilize several economic organizations, society, benevolent individuals to contribute the fund, other investments and the contributions and guarantees of the State.

- The flexible designing of regimes, the method of contribution is suitable for participants' conditions. Voluntary social insurance often develops with some regimes to satisfy the reality and the financial abilities of the participants. To select the suitable regimes, some nations also conduct the demands of participants and the abilities of supports of the State. It is an important feature, and become the basis of establishing and enacting the policies of voluntary social insurance.

- Voluntary social insurance is implemented after compulsory social insurance. Because employees who enjoy compulsory social insurance are State officials. They are stable income earners so it is very easy to participant that insurance. Thus, in the preliminary period of carrying out social insurance, some nations often apply these groups of people in compulsory way. Then, the State would expand the numbers of participants in other labor groups under the voluntary method.

- When the participants enjoy voluntary social insurance, the money that they contribute the fund to a long term investment in economy. It is a saving method and creates a habit of accumulation for employees.

2. Hypotheses, scales and research methods

2.1. Contruction of research scale

* Scale of Consciousness

The scale of consciousness for employees interviewed in terms of opinions, responsibilities for family and society. The scale is signified as YT and consist of 5 observed variables from YT1 to YT5. The content of each observed variable and its symbol are as below:

Symbol	Observed variables
YT1	Do you think that there are more risks in life.
YT2	Do you worry that as being older you have to live replying on your children.

YT3	Do you think that it is necessary to own a stable income and have heath care regimes as being older to reduce the burdens of children
YT4	Do you think that participating social insurance is responsible for family and society
YT5	Do you think that participating social insurance gives us an emotional security for you and your family and improve the personal value.

* The scale ofacknowledgement

The legal regulations of voluntary social insurance such as the age, fares, the methods of payment, the period of benefits, the conditions of benefits, the procedures, the humanistic meaning of this policy is the acknowledgements of employees. The scale is signified as AH and consists of 6 observed variables from AH1 to AH6. The content of each observed variable and its symbol are as below:

Symbol	Observed variables
AH1	Do you completely understand the regulations of voluntary social insurance in Law on Social Insurance (age, fees, procedures…)
AH2	Do you suggest that the regulations of participating social insurance at least above 20 years to receive the retirement regime monthly are unreasonable
AH3	Do you have right to participant voluntary social insurance
AH4	Do you know that if you do not participate compulsory social insurance, you are allowed to participate voluntary social insurance
AH5	Do you think that voluntary social insurance is the policy of social security of the State to create some opportunities for many citizens to receive the regime of retirement over the working age.
AH6	Do you think that the more people participate social insurance, the more stable the society is.

* The scale of comprehension

According to consumer behavior theory, the comprehension is evaluated as an important part affecting the decisions of purchasing. Theory of Planned Behavior could expand some new factors, but still assert that the comprehension is a indispensable component as assessing the consumers 'concerns. By applying the theory of two models, the author would use the component of comprehension in the research. The scale of comprehension is signified as NT and consists of 4 observed variables from NT1 to NT4. The content of each observed variable and its symbol are as below:

Symbol	Observed variables
NT1	Do you think that participating social insurance is necessary
NT2	Do you think that participating social insurance is a good decision
NT3	Do you believe in the policies of voluntary social insurance
NT4	Do you think that participating social insurance is to accumulate for the life

* The scale of income

The goals of setting up the scale is to find out the impacts of employee's income to the decision of purchasing voluntary social insurance. The stability and instability of occupations, the precarious income also leads to the answers of different observed variables. The scale of income is signified as TN and consists of 5 observed variables from TN1 to TN5. The content of each observed variable and its symbol are as below:

Symbol	Observed variables
TN1	Do you think that the instability of occupations leads to have the difficulties participating voluntary social insurance
TN2	Do you think that your income in participating voluntary social insurance is difficult
TN3	Compared to your actual income, the minimum payment in fee bracket for voluntary social insurance is not too high.
TN4	Do you think that your income has no impacts on participating voluntary social insurance
TN5	Do you think if the State have to support so that you could participate voluntary social insurance

* The scale of communication

Communication is the connection of information between suppliers and users. If the communication is increased dramatically, the consumers feel happy and comfortable as using services. If the communication is bad, the consumers are worried about as using products. The scale of communication is signified as TT and consists of 7 observed variables from TT1 to TT7. The content of each observed variable and its symbol are as below:

Symbol	Observed variables
TT1	Do you think that It is necessary to improve the consultants about social insurance so that many people can understand the insurance
TT2	Do you think that to participate voluntary social insurance you have get the support of the consultants

TT3	Have you ever heard that the officials of social insurance or other people consult voluntary insurance
TT4	Do you think that the consultations of social insurance via mobile phones, internet are appropriate
TT5	Do you think that it is necessary to conserve face to face with the consultants of social insurance
TT6	Do you think that it is necessary to have the supports and guides of consultants
TT7	Do you think that It is necessary to improve the quality of consultants about voluntary social insurance so that many people can understand the insurance

* The scale of decision on participating voluntary social insurance

This is a component of summarizing opinions and giving customers' perspectives about consumptions. The scale is signified as QD and consists of 4 observed variables from QD1 to QD4. The content of each observed variable and its symbol are as below:

Symbol	Observed variables
QD1	Does voluntary social insurance satisfy your expectations in the future?
QD2	Do you hesitate participating voluntary social insurance?
QD3	Do you plan to participate voluntary social insurance
QD4	Do you recommend your friends and relationships to voluntary social insurance

* The scale of experience of participating social insurance

The scale of previous experience of participating social insurance of your family, parents help the employees make decisions to join social insurance more quickly. The scale of previous experience of participating social insuranceis signified as TRN and consists of 5 observed variables from TRN1 to TRN5. The content of each observed variable and its symbol are as below:

Symbol	Observed variables
TRN1	Do you think that the consultation of employees helps citizens understand and aware voluntary social insurance
TRN2	Do you think it is necessary to have the consultants of voluntary social insurance to participate its
TRN3	Have you ever got the consultations of officials about social insurance or voluntary social insurance?
TRN4	Do you think that the consultations of social insurance via mobile phones, internet are appropriate

TRN5   Do you think that it is necessary to conserve face to face with the consultants of social insurance

* The scale of governmental policies

The scale of governmental policies provides the interest and encourages of participant's demands as participating voluntary social insurance. The scale of governmental policies is signified as CS and consists of 5 observed variables from CS1 to CS5. The content of each observed variable and its symbol are as below:

Symbol	Observed variables
CS1	Do you know that the Government support the participants of enjoying voluntary social insurance
CS2	Do you think that the support level for participants of voluntary social insurance is absolutely appropriate
CS3	Do you think that the support level of the Government would have no impacts on participating voluntary social insurance
CS4	Do you think equal support should be given?
CS5	Do you think that the payment support for the first 5 years is necessary?

Likert scale is estimated as a five (or seven) point scalefrom stronglydisagree (1) to strongly agree (5)

1 = strongly disagree
2 = disagree
3 = undecided
4 = agree
5 = strongly agree

2.2. Assumptions

In this research, the author would provide the below assumptions to consider the relationships between the factors (independent variable and dependent variable):

- Awareness of participating in voluntary social insurance:

The participating in voluntary social insurance would improve when the employees have a positive awareness on the voluntary social insurance policy, they are ready to get various information, investigate and register to participate and contribute. Awareness would have a same impact on deciding on voluntary social insurance.

Competence of voluntary social insurance: the competence of meanings about the voluntary social insurance of employees, the decisions of participating the voluntary social insurance would increase. The competence of employees about the voluntary social insurance would have a same on the participating of the voluntary social insurance.

- The policy of government: The participating of the voluntary social insurance would increase when the government have the policy of support and attraction of employees. Thus, the governmental policy would have a same impact on participating the voluntary social insurance of employees.

- Consciousness: Consciousness would have a same impact on participating voluntary social insurance to express reciprocity, self-protection.

- The experience of previous participating social insurance of employees or relatives would have a same on participating voluntary social insurance of employees

- Information: If the participants are consumers, Consumers are the center, the employees would get the complete information and have a same on participating the voluntary social insurance.

- Demographic characteristics: The participating of the voluntary social insurance is proportional to the employee's income, age, education, and occupation, especially employee's income.

2.3. Methods of research

The goal of this research is determining impacts of factors on decisions of purchasing the voluntary social insurance of employees in Quang Ngai province. To achieve this goal, the research would establish the research scale to investigate the tests of relationships between factors in the research. This research would use the combinations between two methodologies: qualitative and quantitative research.

3. The reality of factors affecting the decisions of purchasing the voluntary social insurance of employees in Quang Ngai province

3.1. The features of research samples

The research would investigate in Quang Ngai province. The features of research samples, the numbers of samples are 760 in the province beginning at March 2021 to July 2021.

Table 1: The features of research sample

Classification	Employees	
	Quantity	Structure
Gender		
Male	374	49
Female	386	51
Age		
Aged 15 – 25	105	14
Aged 26 – 35	430	57
Aged 36 – 45	147	19
above aged 46	78	10
Educational level		
Under high school	60	8
High school	176	23
Intermediate school	130	17
College	253	33
University and graduate school	141	19
Occupation		
Agriculture forestry seafood	282	37
Handicrafts and related industries	223	29
Education, health, culture, society	115	15
Small business	93	12
Others	47	7
Income		
Under 3 million	93	12
3 million to 5,5 million	281	37
5,5 million to under 8 million	253	33

Above8 million	133	18
Total	760	100

3.2.The tests of scale

a. Evaluation of the reliability of the scale with Cronbach's Alpha coefficient

Table 2. Evaluation of the reliability of the scale with Cronbach's Alpha coefficient

(Item-Total Statistics)			
	Scale Mean if Item Deleted	**Scale Variance if Item Deleted**	**Corrected Item-Total Correlation**	**Cronbach's Alpha if Item Deleted**
Cronbach's Alpha ofconsciousness: 0.825				
YT1	13.84	7.256	.527	.817
YT2	14.35	6.550	.650	.782
YT3	14.02	7.133	.640	.785
YT4	14.22	6.682	.646	.783
YT5	13.88	7.208	.650	.784
Cronbach's Alpha of comprehension: 0.888				
AH1	17.58	13.086	.634	.880
AH2	17.74	11.787	.744	862
AH3	17.67	11.869	786	.856
AH4	17.63	12.019	.779	.857
AH5	17.79	12.559	.664	.875
AH6	17.69	12.105	.634	.882
Cronbach's Alpha of awareness: 0.862				
NT1	10.49	3.436	.673	.850
NT2	10.31	3.972	.721	.822
NT3	10.38	3.971	.735	.817
NT4	10.31	3.690	.741	.811
Cronbach's Alpha of policy: 0.863				
CS1	15.01	5.162	.670	.854
CS2	14.85	5.885	.804	.805
CS3	15.08	5.716	.713	.827
CS4	14.70	6.652	.698	.837
CS5	14.70	6.796	.633	.849
Cronbach's Alpha of communication: 0.669				
TT1	18.95	5.818	.660	.552
TT2	19.02	5.764	.678	.546
TT3	19.39	6.249	.382	.633
TT4	19.01	5.709	.603	.560
TT5	19.30	6.034	.432	.616
TT6	19.52	7.145	-.007	.813
Cronbach's Alpha of experience : 0.875				
TRN1	20.25	7.603	.617	.865
TRN2	20.12	7.508	.748	.843

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TRN3	20.15	7.432	.726	.846
TRN4	20.18	7.566	.713	.849
TRN5	20.16	7.541	.586	.872
TRN6	20.17	7.425	.709	.849
Cronbach's Alpha of income: 0.891				
TN1	15.41	4.710	.764	.865
TN2	15.43	4.859	.727	.873
TN3	15.40	4.788	.772	.863
TN4	15.36	4.798	.770	.864
TN5	15.18	5.107	.665	.887
Cronbach's Alpha of decision: 0.921				
QD1	10.75	3.793	.814	.899
QD2	10.76	3.926	.801	.903
QD3	10.72	3.859	.834	.892
QD4	10.76	3.745	.823	.896

Corrected Item-Total Correlation is high, all coefficients also are greater than 0.3

Regarding consciousness, Cronbach Alpha of the consciousness variable is 0,825 greater than 0.60 so the scale is qualified.

Regarding comprehension, Cronbach Alpha of comprehension variable is 0,888 greater than 0,60 so the scale is qualified

In terms of comprehensions of employees relating to participating the voluntary social insurance, the scale of employee's attitude in participating the voluntary social insurance consists of 5 observed variables. Cronbach Alpha of the comprehension variable of employees in participating the voluntary social insurance is0,862 greater than 0,60 so the scale is qualified.

Regarding the governmental policy, the scale of the governmental policy consists of 5 observed variables.

Cronbach Alpha of the governmental policy variable is 0,863 greater than 0,60 so the scale is qualified.

Regarding the communication, Cronbach Alpha of the communication variable for participating the voluntary social insurance is 0,669 greater than 0,60 so the scale is qualified. Moreover, the variables

Source: The results of analyzing by SPSS 20 having the high Corrected Item-Total Correlation is also greater than 0,3. However, if deleted TT6, Cronbach Alpha would increase as 0,813.

Regarding the experience of the voluntary social insurance, Cronbach Alpha ofexperience of the voluntary social insurance variable is 0,875 greater than 0,60 so the scale is qualified.

Regarding the income of employees, Cronbach Alpha of employee's income is 0,894 greater than 0,60 so the scale is qualified.

In terms of decisions of participating the voluntary social insurance, Cronbach Alpha of this variable is 0,921 greater than 0,60 so the scale is qualified.

b.Exploratory Factor Analysis(EFA)

After evaluating the reliability of the scale with Cronbach's Alpha coefficient, we have to assess its value. There are two important values of the scale that is Convergent and Discriminant Validity. To evaluate two values, the author would use the Exploratory Factor Analysis. The methods of EFA belonged to exploratory multivariate interdependence analysis, it means that there are no independent and dependent variables, it depends on the correlations between

variables. EFA is used to reduce k of observed variables into F (F < k) factors that are more meaningful than this reduction based on the computational relationship between the factors and the observed variables. To determine the harmony of using EFA, we would use Bartlett's test of sphericity and Kaiser–Meyer–Olkin test (KMO).

Bartlett's test of sphericity tests the null hypothesis that the correlation matrix is an identity matrix. An identity matrix is matrix in which all of the diagonal elements are 1 and all off diagonal elements are 0. If Bartlett's test of sphericity hasp < 5%, we reject the hypothesis H0 (correlation matrix is an identity matrix), it means that variables could combine to each other. (NguyenDinhTho, 2011)

Kaiser-Meyer-Olkin Measure of Sampling Adequacy (KMO) is index to compare the size of correlation coefficient between two variables and the size of specific correlation coefficient. To use EFA, KMO have to be more than 0.5 (NguyenDinhTho, 2011)

To choose the numbers of factors, three methods to used is Eigenvalue, inflection point criteria, pre-determined number of factors. In this study, the author choose Eigenvalue. By this criteria, the numbers of factors is demonstrated factors of eigenvalue greater than or equal to 1 (>=1) (Nguyen DinhTho, 2011).

To assess the value of scale by EFA, we have to concentrate on the factors greater than or equal to 0.5 (≥ 0.5) and weight difference less than or equal to 0.3 (≥0.3) (Nguyen DinhTho, 2019)

Eventually, when we evaluate Total Variance Explained. Total Variance Explained show that the extracted factors account for the numbers of percentage of the variance. Total Variance Explained have to account for above 50%, the common part must be greater than the particular part and Std. Error (above 60%). (Nguyen DinhTho, 2011).

By the results of evaluating scale reliability with Cronbach's Alpha, the codes of TT5 and TT5 to increase the reliability of the scale, the author investigate to analyze EFA. The results of EFA analysis are as below:

Table 3. The collection of coefficientrelating to analyze independent variable in EFA

	Factors					
	1	2	3	4	5	6
AH1	.537					
AH2	.731					
AH3	.737					
AH4	.732					
AH5	.636					
AH6	.657					
TRN1		.649				
TRN2		.759				
TRN3		.737				
TRN4		.734				
TRN5		.635				
TRN6		.787				
TN1		.783				
TN2		.734				

TN3		.771			
TN4		.767			
TN5		.766			
CS1			.776		
CS2			.890		
CS3			.806		
CS4			.832		
CS5			.781		
YT1				.589	
YT2				.694	
YT3				.645	
YT4				.669	
YT5				.642	
NT1					.521
NT2					.704
NT3					.700
NT4					.580
TT1						.640
TT2						.595
TT4						.569
TT6						.694

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

Sources: The results of SPSS 20.0 analysis

The results of analysis of EFA illustrate that observed variables examining the consumers would get a good result, KMO = 0.807, Sig= 0.000. the results of analyzing EFA have a high reliability. The value of Total Variance Explained of the sixth factor and the value of eigenvalues are 68,73%>50%, 1.220>1 respectively, thus, the observed variables are the combination of 6 factors, the factors illustrate the change of 68.73% in research data. Thus, the factors guarantee the representation of primary data.

Table 4. The collections of coefficient relating to analyze independent variable in EFA

	Groups of components
QD 1	.897
QD 2	.889
QD 3	.909
QD 4	.903

Sources: The results of SPSS 20.0 analysis

To the dependent variable, the results of factors analysis with 3 observed variables converge on 1 factors, with KMO=0.950, Sig= 0.000, Variance Explained is 80,9%, ,showing that the converging ability and good effects of observed variables of scale.

* The results of regression analysis:

To determine, measure and evaluate the impacts in factors that affect the decisions of participating the voluntary social insurance for the employees, we would use multiple linear

regression:

$$YD = \beta0 + \beta1Fl + \beta2F2 + \beta3F3 + \beta4F4 + \beta5F5 + \beta6F6$$

Table 5. Standards of the regression model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.748[a]	0.560	0.553	0.86444694

Sources: The results of SPSS 20.0 analysis

According to the above table, to assess the harmony of multivariate regression model, Adjusted R Square is 0.553. It means that variation of 55.3% dependent variables would be explained by 6independent factors. It shows that regression analysis is suitable for data of samples as 55.3%, independent variables explain the variation of 55.3% the dependent variable relating to decisions on participating the voluntary social insurance.

Table 6: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig
1	Regression	155.870	6	25.978	34.746	.000[b]
	Residual	443.130	593	.747		
	Total	599.000	599			

a. Dependent Variable: REGR factor score 1 for analysis 2

b. Predictors: (Constant), REGR factor score 6 for analysis 4, REGR factor score 5 for analysis 4, REGR factor score 4 for analysis 4, REGR factor score 3 for analysis 4, REGR factor score 2 for analysis 4, REGR factor score 1 for analysis 4

Sources: The results of SPSS 20.0 analysis

The table tests the hypothesis of harmony in the model, F=34.764 with sig.=0.000 <5%. Total Adjusted R Square is not 0 (Coefficients of dependent variables are not 0). The linear regression model is suitable for the general model (although Adjusted R Squarecannot be calculated specifically, it is not as 0, thus the independent variables have impacts on the dependent variables)

Table 7. Coefficients[b]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.556E-17	.035		.000	.010
	F1	.026	.035	.026	0.742	.458
	F2	.324	.035	.024	9.140	.000
	F3	.304	.035	.504	8.602	.000
	F4	.030	.035	.030	0.846	.398
	F5	.063	.035	.063	1.790	.074
	F6	.417	.035	.017	12.118	.000

a. Dependent Variable: REGR factor score 1 for analysis 2

Sources: The results of SPSS 20.0 analysis

According to the above table, the tests of hypothesis used by SPSS: Sig. <5%, it means that 6 independent variables have impacts on the statistics of dependent variables. 6 hypothesizes are accepted.

Table 8: Standardized Coefficients

Independent variables	Absolute values	Contributions (%)
F1	0.026	2.234
F2	0.324	27.835
F3	0.304	26.117
F4	0.030	2.577
F5	0.063	5.412
F6	0.417	35.825
Total	1.164	100

Sources: The results of SPSS 20.0 analysis

4. Comments and conclusions

According to regression analysis, the independent variables are given to the model, 5 variables of which are statistically significant from 5% to 35%.The details of explain would have impact on each variables as below:

"Communication" Variable: this variables have a same impact on the decisions of participating the voluntary social insurance for employees, which are significant at 35.8%. It illustrates that when communicating employees or their relatives directly to consult, interact and support, they would register the insurance significantly. In reality, the officials, staffs or agencies of the voluntary social insurance often meet face to face employees so that they could be ready to participate this insurance. Besides, if we could understand the financial abilities and occupations of each household and focus on the people having high income, or increase the supports of participants' families, the effect would increase dramatically.

" Experience and income" variable, this variables have a same impact on the decisions of participating the voluntary social insurance for employees, which are significant at 27,8%. On the other side, employees who have the supports of their families and high income, the participating of

voluntary social insurance would be high. According to the research, to contribute voluntary social insurance, participants' family or individuals have to have human resources to avoid various risks. Thus, the households have high financial abilities or supports of their families, they would be ready to participate this insurance, it is absolutely suitable for the author's perspective.

"Governmental policy" variable: this variables have a same impact on the decisions of participating the voluntary social insurance for employees, which are significant at26,1%. It means that the people, who have chance to receive the payment support of the government, often participate this insurance. According to the research, almost employees have high hopes for the governmental supports relating to policies so that they can afford to take part in the higher level of insurance, meet their demands and get used to the savings of voluntary social insurance. The employees can understand the governmental concerns and believe in the governmental policies.

"Comprehension" variables: this variables have a same impact on the decisions of participating the voluntary social insurance for employees, which are significant at5,4%. The employees are aware of voluntary social

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insurance, their decisions are often distinct, they are ready to address the policies, methods of participating voluntary social insurance, they often get information by communication method. Thus, they would be interest in investigating, getting information and understanding the benefits of voluntary social insurance, sharing information with other people, thus it could increase their participating this insurance. It is absolutely harmony with the author's opinion.

In addition, the remains also have a slight impact on contributing to the employees' decisions. Some employees still rely on families and children, so they do not feel ready to take part in this insurance. Because they think that their children have responsibility in nourishing parents, they make a living to nourish their children and vice versa. Some people feel confident about self-nourishment so they do not care about this insurance. They often compare to the commercial insurance, forms of saving or storing money and existing assets. Some of them think that due to the misunderstanding regulations of voluntary social insurance, they would be not interested in this insurance.

Conclusion

The results of research illustrate that 5 factors affecting the participating voluntary social insurance of employees such as: communication, experience, income, governmental policy, employee's comprehension and acknowledge. To be specific, communication have a strongest impact on the employee's decisions. The research results are a source of technological document for the offices of social insurance, the agencies could apply to develop the plan in terms of increasing the form of organization to exploit subjects participating in voluntary social insurance, increase the prevailing of social insurance, improve living standards and socio-economic goals of the province.

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