


**THE INTENTION TO PARTICIPATE IN VOLUNTARY SOCIAL INSURANCE OF INFORMAL SECTOR WORKERS: THE CASE IN MEKONG DELTA, VIETNAM**

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ARTICLE INFO	ABSTRACT
<p><b>Article history:</b></p> <p><b>Received</b> 01 October 2023</p> <p><b>Accepted</b> 28 December 2023</p>	<p><b>Purpose:</b> The objective of this study is to develop the participation of informal sector workers in voluntary social insurance to ensure the Social Security policy of the Government of Vietnam.</p>
<p><b>Keywords:</b></p> <p>Voluntary Social Insurance; Attitude; Subjective Norms; Purchasing Intention; SEM; Mekong Delta.</p>	<p><b>Theoretical Framework:</b> Based on the results compiled from expert as: Kotler, 2003; Schiffman and Kanuk, 2007; Ming-Chi Lee, 2009; Holmgren et al., 2016 and Krajaechun and Praditbatuga, 2019. The model was preliminarily designed by the author through eight prefix variables including: Confidence in Benefits, Evaluation of Social Responses, Perception of risks, Beliefs, Motivation, Attitude towards Voluntary social insurance, Subjective norms, and Intention to participate in Voluntary social insurance.</p>
	<p><b>Methodology:</b> This study employs primary data from a survey of 370 people working in informal workers in 04 province of the Mekong Delta region of Vietnam: Kien Giang Province, Tra Vinh Province, Hau Giang Province and Soc Trang Province. The Authors using Partial Least Squares-Structural Equation Modeling (PLS-SEM) and Bootstrap analysis in the SEM reliability test employed for data analysis and interpretation.</p>
	<p><b>Findings:</b> Research results show that two factors that affect the intention to participate in voluntary social insurance of workers in the informal sector: Attitude towards social insurance and subjective norms.</p>
	<p><b>Solutions:</b> From the research results, the authors have proposed solutions to further improve the participation in voluntary social insurance of workers in the informal sector in the Mekong Delta, Vietnam in future.</p>
<p>Doi: <a href="https://doi.org/10.26668/businessreview/2023.v9i1.4173">https://doi.org/10.26668/businessreview/2023.v9i1.4173</a></p>	

**INTENÇÃO DE PARTICIPAR NA SEGURANÇA SOCIAL VOLUNTÁRIA DOS TRABALHADORES DO SETOR INFORMAL: O CASO DO DELTA DO MEKONG, VIETNAME**

**RESUMO**

**Objetivo:** O objetivo deste estudo é desenvolver a participação dos trabalhadores do setor informal no seguro social voluntário para garantir a política de Segurança Social do Governo do Vietname.

**Quadro Teórico:** com base nos resultados compilados a partir de especialistas como: Kotler, 2003; Schiffman e Kanuk, 2007; Ming-Chi Lee, 2009; Holmgren et al., 2016 e Krajaechun e Praditbatuga, 2019. O modelo foi concebido preliminarmente pelo autor através de oito variáveis prefixas, incluindo: Confiança nos Benefícios, Avaliação das Respostas Sociais, Percepção dos riscos, Crenças, Motivação, Atitude para com a Segurança Social Voluntária, Normas Subjetivas e Intenção de participar da Segurança Social Voluntária.

**Metodologia:** Este estudo emprega dados primários de um levantamento de 370 pessoas que trabalham em trabalhadores informais na província 04 da região do Delta do Mekong do Vietnã: Província de Kien Giang, Província de Tra Vinh, Província de Hau Giang e Província de Soc Trang. Os Autores que usam a Modelagem de

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Equações Parcial de Mínimos Quadrados-Estruturais (PLS-SEM) e a Análise Bootstrap no teste de confiabilidade SEM empregado para análise e interpretação de dados.

**Constatações:** Os resultados da pesquisa mostram que dois fatores que afetam a intenção de participar da previdência social voluntária dos trabalhadores do setor informal: Atitude em relação à previdência social e normas subjetivas.

**Soluções:** A partir dos resultados da pesquisa, os autores propuseram soluções para melhorar ainda mais a participação na segurança social voluntária dos trabalhadores do setor informal no Delta do Mekong, no Vietnã, no futuro.

**Palavras-chave:** Seguro Social Voluntário, Atitude, Normas Subjetivas, Intenção de Compras, SEM, Delta do Mekong.

## LA INTENCIÓN DE PARTICIPAR EN EL SEGURO SOCIAL VOLUNTARIO DE LOS TRABAJADORES DEL SECTOR NO ESTRUCTURADO: EL CASO DEL DELTA DEL MEKONG (VIET NAM)

### RESUMEN

**Objetivo:** El objetivo de este estudio es desarrollar la participación de los trabajadores del sector no estructurado en el seguro social voluntario para garantizar la política de seguridad social del Gobierno de Viet Nam.

**Marco Teórico:** basado en los resultados recopilados por expertos como: Kotler, 2003; Schiffman y Kanuk, 2007; Ming-Chi Lee, 2009; Holmgren et al., 2016 y Krajaechun y Praditbatuga, 2019. El modelo fue diseñado preliminarmente por el autor a través de ocho variables prefijo que incluyen: Confianza en los Beneficios, Evaluación de las Respuestas Sociales, Percepción de los Riesgos, Creencias, Motivación, Actitud hacia el Seguro Social Voluntario, Normas Subjetivas e Intención de Participar en el Seguro Social Voluntario.

**Metodología:** Este estudio emplea datos primarios de una encuesta a 370 personas que trabajan en trabajadores informales en 04 provincias de la región del Delta del Mekong de Vietnam: provincia de Kien Giang, provincia de Tra Vinh, provincia de Hau Giang y provincia de Soc Trang. Los autores utilizaron el análisis de mínimos cuadrados parciales-modelado de ecuaciones estructurales (PLS-SEM) y el análisis de Bootstrap en la prueba de confiabilidad SEM empleada para el análisis e interpretación de datos.

**Resultados:** Los resultados de la investigación muestran que hay dos factores que inciden en la intención de participar en el seguro social voluntario de los trabajadores del sector informal: la actitud hacia el seguro social y las normas subjetivas.

**Soluciones:** A partir de los resultados de la investigación, los autores han propuesto soluciones para mejorar aún más la participación en el seguro social voluntario de los trabajadores en el sector informal en el delta del Mekong, Vietnam en el futuro.

**Palabras clave:** Seguro Social Voluntario, Actitud, Normas Subjetivas, Intención de Compra, SEM, Delta del Mekong.

### INTRODUCTION

Vietnam's social insurance policy has achieved progress, including the social security policy system to address various risks, both preventing, minimizing and overcoming appropriate risks. suitable for Vietnam's conditions according to the world's progressive trend (Pham Thanh Tung, 2017, Bui Huy Nam, 2019).

With the purpose of creating conditions for workers in the informal sector to have the opportunity to enjoy pensions and ensure life when they are old and weak when developing Social Insurance Law No. 71/2006/QH11, the Vietnam government have supplemented the following policies: Voluntary social insurance policy and effective from January 1, 2018 (*National Assembly, 2006*). However, according to Bui Sy Loi (2018) after more than 10 years

of implementing the voluntary social insurance policy, there are more than 200,000 workers participating, accounting for only about 0.6% of the total number of workers in the informal sector (about 18 million people as of 2016) and accounts for about 0.4% of the workforce. This number is only 1.7% compared to those participating in compulsory social insurance and 2% compared to unemployment insurance. This shows that the coverage level of voluntary social insurance is still very low, with over 99% of informal sector workers still not participating. These are people who are not protected by labor laws and social security and need to be exploited in the near future (Ha Hong Nguyen, 2019). The development of voluntary social insurance also has many limitations and inadequacies in policy implementation. Depending on conditions, in each region, each field and in different localities, different models are proposed for each specific location (Phạm Thanh Tùng, 2017).

Although the Government's policy is very concerned about the participation of Party committees and local authorities at all levels in leading, directing and mobilizing people to participate in voluntary social insurance (Phạm Thị Lan Phương, 2015). However, to what extent has this policy been accepted by beneficiaries? To what extent is insight and awareness received? Is the satisfaction and satisfaction of the people in receiving the State's policies considered and accepted? What factors influence this policy? Has this policy been taken into account to closely meet the practical implementation requirements of the people? ... Therefore, studying the intention to participate in voluntary social insurance of workers in the informal sector in the Mekong Delta region to help leaders plan strategies and come up with reasonable solutions to Promote the number of people participating in voluntary social insurance to increase in the coming time.

## **LITERATURE REVIEW**

### **Attitudes Affecting Intention to Participate in Voluntary Social Insurance**

According to Robbins (2001), attitudes are evaluative judgments about objects, people, or events, shaping behaviors and evaluating marketing effectiveness. They represent an individual's evaluation, emotional attachment, perceived risk, and propensity to act toward certain objects or ideas. Attitudes also represent an individual's evaluation, emotional attachment, perceived risk, confidence in the benefits received, and propensity to act toward some object or idea (Kotler, 2003; Schiffman and Kanuk, 2007; Ming-Chi Lee, 2009; Holmgren *et al.*, 2016). Research on online customers in China and Malaysia shows that risk perception

is the most important factor affecting customer attitudes (Cheung *et al.*, 2013; Wang *et al.*, 2016; Zendejdel *et al.*, 2020).

Thus, attitude is an overall assessment, reflecting trust in product benefits, customer feedback, and risk perception when interested in choosing products or services.

Based on the above-mentioned literature review, the following hypotheses are proposed for this study:

H1: Confidence in benefits positively affects attitudes towards Voluntary Social Insurance;

H2: Assessing that social feedback has a positive impact on attitudes towards Voluntary Social Insurance;

H3: Risk perception has a positive impact on attitudes towards Voluntary Social Insurance.

Attitude towards a behavior was a crucial predictor of an individual's behavioral intention, according to theories of reasoned action and planned behavior (Ajzen & Fishbein, 1980 & Ajzen, 1991). Factors influencing insurance decisions include awareness, attitudes, health status, insurance measures, risk protection, and investment options. In India, factors affecting insurance decisions include beliefs, knowledge, motivation, financial ability, and service quality (Gautam and Kumar, 2012). In Vietnam, attitudes towards voluntary social insurance include understanding of unemployment insurance, communication, awareness of benefits, income, and attitudes towards voluntary insurance (Ha Hong Nguyen *et al.*, 2019; Nguyen Thi Nguyet Dung and Nguyen Thi Sinh, 2019; Ho Thuy Tien *et al.*, 2021). These findings highlight the importance of attitude in influencing insurance decisions. Based on the aforementioned literature review, the following hypotheses are suggested in this study:

H4: Attitude towards insurance has a positive effect on intention to participate in Voluntary Social Insurance.

### **Subjective Norm and Intention to Participate in Voluntary Social Insurance**

According to Ajzen & Fishbein (1980), subjective norms are perceptions influenced by social environments, such as family, friends, colleagues, and public opinion, that influence a person's decision to buy a product or service (Omar & Owusu-Frimpong, 2007; Amin *et al.*, 2011). These norms increase trust and motivation, especially in the workplace, where group dependence and personal relationships are valued (Venkatesh and Davis, 2000; Hillhouse *et al.*, 2000; Pawlak *et al.*, 2007; Husted and Allen, 2008; Khatun, 2010). They also play a significant

role in insurance acceptance, with studies in Malaysia showing that promotion, perceived usefulness, attitudes, and beliefs positively affect medical insurance purchase intentions (Guan *et al.*, 2020). The research is based on the following assumptions, which are based on the literature review described above:

H5: Beliefs positively affect attitudes towards the subjective norm;

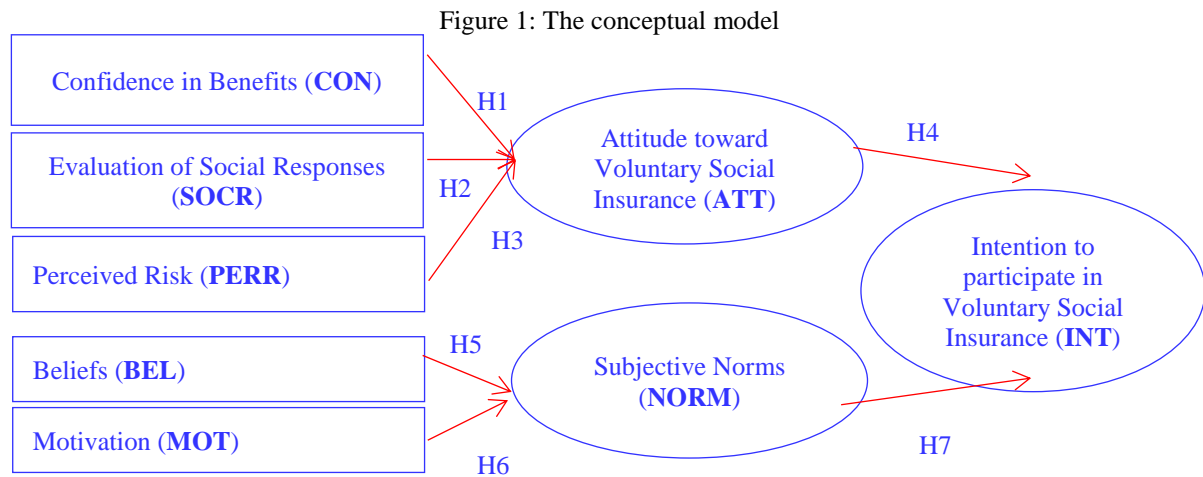
H6: Motivation has a positive effect on attitudes towards subjective norms.

Subjective norms significantly influence customer behavior in various industries, including the service industry in Southeast Europe (Ham *et al.*, 2015), health services in China (Wu *et al.*, 2022), Islamic insurance, life insurance, and health insurance in Malaysia and India (Rahim and Amind, 2011; Ansari *et al.*, 2019; Wilfred, 2020). Factors such as attitude towards social insurance, subjective norms, access to information, insurance products, prices, promotions, incentives, insurance knowledge, income protection, risk attitudes, and increased medical costs influence insurance intention. Studies in Pakistan, Bangladesh, Thailand, and Indonesia (Siddiqui and Khan, 2017; Alamsyah & Ruswanti, 2017; Hassan and Abbas, 2019; Krajaechun and Praditbatuga, 2019; Nomi and Sabbir, 2020; Nursiana *et al.*, 2021) also show similar findings. According to the previously stated literature evaluation, the following hypotheses are put forth:

H7: The subjective norm has a positive effect on the intention to participate in voluntary social insurance.

## **METHODOLOGY**

Based on the results compiled from expert interviews, the model was preliminarily designed by the author through eight prefix variables including: Confidence in Benefits, Evaluation of Social Responses, Perception of risks, Beliefs, Motivation, Attitude towards Voluntary social insurance, Subjective norms, and Intention to participate in Voluntary social insurance. The system of equations from the research model (Figure 1) is as follows:



Source: Proposed research model from reference studies, 2023.

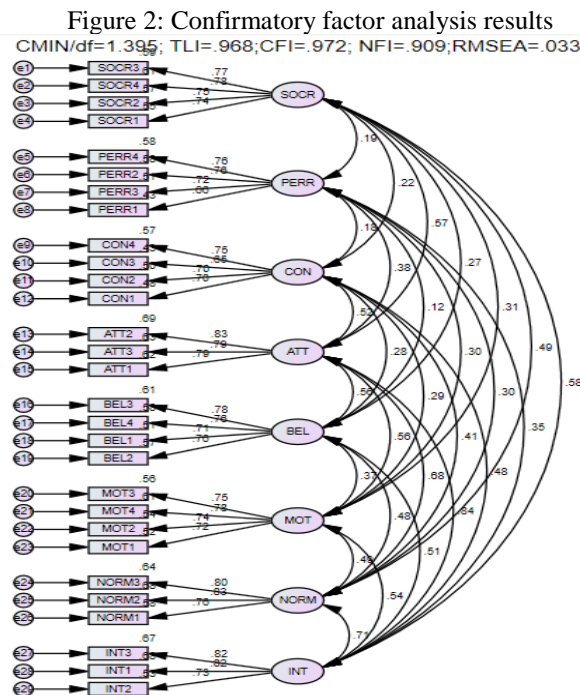
**Measurement:** All scales are adjusted from previous studies to fit the research context in Vietnam. We designed three processes to conduct surveys. First, we surveyed using the expert method to discuss with experts in the management of the social insurance industry, including 10 people with at least five years of experience working at agencies related to the insurance industry who are leaders of the insurance industry departments, agencies, and departments, and a group of 10 experts who are managers of insurance service enterprises in Kien Giang Province, Tra Vinh Province, Hau Giang Province and Soc Trang Province. They then suggested some adjustments to ensure that the questionnaire was suitable for the Vietnamese social insurance industry.

Secondly, a survey with 20 respondents participating in social insurance as customers aimed to re-check the survey questionnaire for errors and appropriate content. The sample was selected based on the respondents' willingness to participate in the study. Thirdly, the entire survey is conducted with the subjects who are not participating in compulsory social insurance in the informal economy in the fields of agriculture, forestry, fishing, and self-employment in five provinces along the Mekong Delta, including the provinces: Kien Giang, Ca Mau, Can Tho, Tien Giang, and An Giang with total of 370 respondents filled out the questionnaire.

This study used the Partial Least Squares-Structural Equation Modeling (PLS-SEM) approach with support from SPSS and AMOS 22.0 to validate the research hypotheses. PLS-SEM is a suitable method for testing a complicated model with many simultaneous identifications of multiple drivers (Anderson & Gerbing, 1988). PLS-SEM is conducted through four steps, including a scale quality test, Exploratory Factor Analysis (EFA); Confirmatory Factor Analysis (CFA), and Structural Equation Analysis (SEA) (Hair *et al.*, 2006; Kline, 2011).

## RESULTS AND DISCUSSIONS

Results presented in Figure 2 show that all variables meet the requirements for values. Namely, factors affecting ATT are extracted into three factors corresponding to measured variables of concepts with a cumulative variance of 65.228% at an eigenvalue of 2.143; the EFA of ATT is divided into three observable variables with a variance of 76.356% at an eigenvalue of 2.291. The factors of NORM are extracted into two factors corresponding to the measured variables of the theoretical model, with the total variance extracted at 67.283% at an eigenvalue of 1.864. The EFA of NORM is divided into three observable variables with a variance of 75.765% and an eigenvalue of 2.273. The EFA of INT is divided into three observed variables with a variance of 74.946% and an eigenvalue of 2.248. The EFA results are clarified using the Promax rotation and Confirmatory factor analysis:



Source: Extract research results from AMOS software, 2023.

The measurement models that are consistent with the actual data must be consistent with five measures: (i) Cmin/df; (ii) TLI; (iii) CFI; (iv) NFI; and (v) RMSEA (Gefen *et al.*, 2011).

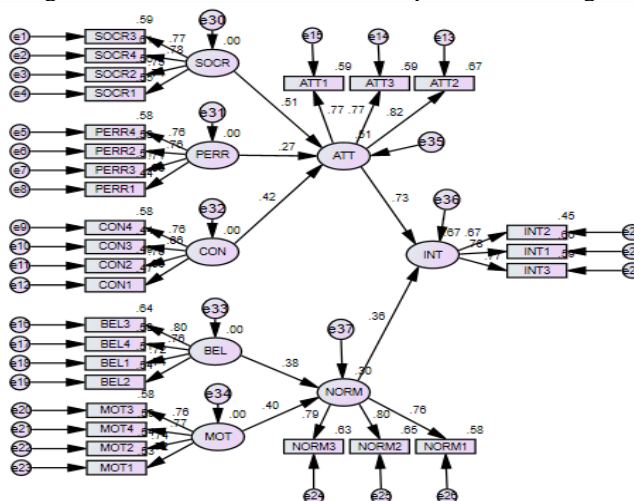
Table 1. The fit indices of the CFA

No.	Measures	Indicator Standard values	Model value	Results
1	Cmin/df	$\chi^2/ d.f. \leq 5$ (Bentler & Bonett, 1980; Bagozzi & Jy, 1988)	1.395	Good
2	Tucker-Lewis Index	TLI: the closer it is to 1, the more appropriate; TLI > 0.90 is consistent; TLI $\geq 0.95$ is in good agreement (Hu & Bentler, 1998).	0.968	Good
3	Comparative Fit Index	CFI > 0.90; $0 < CFI < 1$ , the closer to 1, the more suitable (Hu & Bentler, 1998).	0.972	Good
4	Normal Fit Index	NFI, the closer to 1, is more suitable; NFI, close to 0.90, is accepted; NFI > 0.95 is fit. (Chin & Todd, 1995; Hu & Bentler, 1998)	0.909	Good
5	Root Mean Square Error Approximation	RMSEA < 0.05, the model fits well; RMSEA < 0.08, it is accepted; the smaller it is, the better (Browne & Cudeck, 1993).	0.033	Good

Source: Extract research results from AMOS software, 2023.

### Structural Equation Modeling

Figure 3. The results of Structural Equation Modeling



CMIN/df=2.184; TLI=.903;CFI=.911; NFI=.849;RMSEA=.057

Source: Extract research results from AMOS software, 2023.

The results presented in Figure 3 show that the model has a value of Cmin/df = 2.184; TLI = 0.903; CFI = 0.911; NFI = 0.849; and RMSEA = 0.057. This proves that the integrated model is in line with the actual data.



Table 2. The model fitting the actual data in this study

Hypothesis	Path			Estimate	S.E.	C.R.	P	Results
H2	ATT	<---	SOCR	0.59	0.066	8.89	***	Accept
H3	ATT	<---	PERR	0.327	0.063	5.165	***	Accept
H1	ATT	<---	CON	0.464	0.063	7.412	***	Accept
H5	NORM	<---	BEL	0.405	0.063	6.452	***	Accept
H6	NORM	<---	MOT	0.409	0.063	6.536	***	Accept
H4	INT	<---	ATT	0.623	0.053	11.747	***	Accept
H7	INT	<---	NORM	0.338	0.048	6.978	***	Accept

Note: \*\*\* (P\_value = 0.000 / Sig. = 0.000).

Source: Extract research results from AMOS software, 2023.

The Table 2 confirm that absolute value of CR is less than or equal to 2, so it can be said that the bias is very small and the difference is not statistically significant at the 95% confidence level (Hair *et al.*, 2006). Regression coefficient results before Bootstrap are reliable with a confidence level greater than or equal to 95%.

## DISCUSSION

Research has identified factors that impact ATT, including SOCR, BEL, and PERR. This result is consistent with the hypothesis of measuring factors in ATT. Similar to the research results on insurance in Indonesia by Nursiana *et al.* (2021). In order to improve the ATT of customers, the insurance industry should focus on: (i) paying attention to social feedback assessment; (ii) improving the diversity of insurance products and service quality in order to make customers aware of the reliability, benefits, and risks brought to customers participating in voluntary social insurance.

Both BEL and MOT have an impact on NORM. Similar to the research results on life insurance in Indonesia by Alamsyah & Ruswanti (2017). Thus, in order to exploit NORM, the VSI service units are interested in word of mouth through familiar customers, especially the Ewom application via Facebook and the mass media.

ATT and NORM positively affect the intention to buy social insurance. Similar to the research results on unemployment insurance in Tra Vinh Province, Vietnam, by Ha Hong Nguyen *et al.* (2019); research on insurance in Thailand by Krajaechun & Praditbatuga (2019); and research on insurance in Bangladesh by Nomi & Sabbir (2020). To attract customers to join VSI, ATT and NORM are keys to the development strategy for VSI business units.

## **SOLUTIONS TO IMPROVE PARTICIPATION IN VOLUNTARY SOCIAL INSURANCE OF INFORMAL WORKERS IN KIEN GIANG PROVINCE**

### **Enhance the Decision to Participate in Voluntary Social Insurance Through the Voluntary Social Insurance Policy**

Complete the legal system on voluntary social insurance and related laws to institutionalize guidelines and reform social insurance policies and care and improve people's health in the spirit of the Resolutions. Central decision. Research to amend and supplement the Law on Social Insurance in the direction of expanding participants towards implementing Social Insurance for all people; Design a multi-layered Social Insurance system, perfect regulations on contributions and benefits. Amend the conditions for enjoying retirement benefits in the direction of gradually reducing the minimum number of years of Social Insurance payment to enjoy retirement benefits from 20 years to 15 years, aiming for 10 years with the benefit level calculated appropriately to create conditions for elderly employees with a low number of years of participation in social insurance to access and enjoy Social Insurance benefits. Research additional short-term voluntary social insurance packages supported by the state such as sickness benefits, maternity benefits, family and child benefits to increase their attractiveness to attract participants.

### **Improve the Decision to Participate in Voluntary Social Insurance Through the Income**

- Local authorities need to pay attention to creating sustainable jobs and stable income for informal sector workers in particular and people in general. Promote the process of formalizing the informal sector so that the above subjects can easily access credit to increase opportunities to start a business and invest in expanding production.
- In the first phase, it is necessary to propose that the State increase the level of support to stimulate people to participate in voluntary social insurance, striving to quickly achieve the growth rate of social insurance nationwide.

### **Improve the Decision to Participate in Voluntary Social Insurance Through the Communication About Voluntary Social Insurance**

Firstly, in order for propaganda and dissemination of policies and laws on Social Insurance in general and voluntary Social Insurance in particular to be effective, it is necessary to enlist the participation of departments, committees, and agencies. industries, socio-political organizations, unions and the entire political system.

Secondly, with the function of information and propaganda, media agencies always act as guides and bridges to bring policies and laws of the Party and State, including insurance policies. Voluntary society comes to the people. Therefore, it is necessary to continue to coordinate closely and further promote the role of press agencies.

### **Improve the Decision to Participate in Voluntary Social Insurance Through Health Awareness in Old Age**

In order for people to raise awareness about health in old age, it is necessary to increase propaganda and advocacy so that people see that social risks tend to increase with the development of modern life and participation in Social Insurance. Voluntarily to accumulate and ensure life in old age is necessary. Voluntary social insurance is the State's Social Security policy specifically for groups in the informal sector who do not have access to mandatory Social Insurance policies. It is necessary to pay attention to strengthening awareness of Social Security among workers in this area because this group of people has little access to state policies, especially the concept of Social Security, which must be done for them. Understand that participating in Social Insurance is necessary for yourself and your family because Voluntary Social Insurance is a Social Security policy of the State not for business purposes.

### **Improve the Decision to Participate in Voluntary Social Insurance Through Awareness and Understanding of Voluntary Social Insurance**

In the coming time, the Social Insurance Agency in the Mekong River Delta provinces need to continue promoting communication about voluntary social insurance in both breadth and depth. Coordinate with mass media agencies such as newspapers, radio, and mass organizations to develop easy-to-understand and memorable propaganda columns and skits. Focus on directing the direct propaganda collection agency system according to the motto "going to every door, knocking on every door". Propaganda content needs to be specific about payment rates, benefits, participation procedures, payment methods... Focus on clarifying the difference between the State's voluntary social insurance and commercial insurance for people to understand and secure to participate.

## **CONCLUSION**

Voluntary Social Insurance is one of the pillars of the Vietnamese Government's welfare policy. Thus, to improve people's attitude towards voluntary Social Insurance that is necessary

to focus on improving the ability to trust in the benefits that voluntary Social insurance brings to people in the informal sector, Paying attention to popular media for transparency, clarity, service activities and even risk information that may occur when participating in voluntary Social Insurance to meet people's requirements for participation to refer and assessment of social feedback so that they can decide to participate in voluntary Social Insurance. In addition, to focus on improving the reputation and quality of Social Insurance services, as well as improving people's understanding of the benefits of voluntary Social Insurance.

### LIMITATIONS

The research sample was conducted and only 370 responses were collected and the sampling scope in 4 provinces in the Mekong Delta did not cover all 13 provinces. Further research is proposed to expand the size and scale of the survey sample, so that the research results will be more reliable. Besides, the authors have not yet fully synthesized the factors that affect the intention to participate in unemployment insurance, leading to the possibility of missing some important factors that significantly affect the model. Future studies can improve the model by considering additional new factors that this study has not mentioned.

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## APPENDIX

### Measurement Scale and Observed Variables

No.	Measurement scale	Code
I	Confidence in Benefits	CON
1	I know well about the regulations of voluntary social insurance (age, fee, registration procedure).	CON1
2	I understand the benefits of participating in voluntary social insurance.	CON2
3	I understand that voluntary social insurance is the state's social security policy to create opportunities for people to enjoy pensions when they reach the end of their working age.	CON3
4	I think that the more society develops and integrates with the world, epidemics and global economic shocks tends to increase the possibility of risks.	CON4
II	Evaluation of Social Responses	SOCR
5	People who have been receiving social insurance benefits have influenced my intention to participate in voluntary social insurance.	SOCR1
6	I have heard about voluntary social insurance through loudspeakers in the commune, radio, and TV.	SOCR2
7	The local government has policies to support purchasing costs, so I joined the VSI.	SOCR3
8	If the state subsidizes a part of the fee for joining voluntary social insurance, I will participate.	SOCR4
III	Perceived Risk	PERR
9	I feel anxious about managing the future voluntary social insurance fund's preservation and organizing the operation of the social insurance system.	PERR1
10	I avoid situations with uncertain outcomes.	PERR2
11	Before I make a decision, I want to be absolutely sure of how things will turn out.	PERR3
12	I feel uncertain about the income and benefits that I may receive later than expected between payment and enjoyment when participating in voluntary social insurance.	PERR4
IV	Attitude toward Voluntary Social Insurance	ATT
13	Participating in voluntary social insurance is the right thing to do.	ATT1
14	Because the government has a supportive policy, I join the VSI.	ATT2
15	I think voluntary social insurance benefits me.	ATT3
V	Beliefs	BEL
16	Voluntary social insurance is a not-for-profit social security policy, and I am excited about it.	BEL1
17	The team of people working in the social insurance system is professional, brave, and modern, with the ability to manage funds safely and effectively.	BEL2
18	Moral responsibility of social insurance employees and traditional education for social security purposes	BEL3
19	Diverse products are suitable for selection purposes.	BEL4
VI	Motivation	MOT
20	I save money to secure my retirement.	MOT1
21	Because the government has a supportive policy, I join the VSI.	MOT2
22	I think voluntary social insurance is necessary to take care of the future without worrying about children and grandchildren.	MOT3
23	Insurance marketing convinced me to join voluntary social insurance.	MOT4
VII	Subjective Norms	NORM
24	Colleagues encouraged me to buy voluntary social insurance	NORM1
25	My friends who are important to me want me to buy a VSI contract	NORM2



26	Most of the people who are important to me think that I should buy a VSI contract	NORM3
VII	Intention to Participate in Voluntary Social Insurance	INT
27	Buying a VSI will provide me with the future security I need most for my financial independence.	INT1
28	I will encourage relatives to join voluntary social insurance.	INT2
29	I want to join voluntary social insurance right now.	INT3