Factors influencing employees' intention to withdraw one-time social security: an empirical research in Vietnam

Fatores que influenciam a intenção dos funcionários de retirar a segurança social uma vez: uma pesquisa empírica no Vietnã

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Abstract
The article synthesizes and analyzes a number of factors affecting the employee's intention to receive one-time Social Insurance (VSS) based on the research method, an overview of previous documents related to the research topic, combining in-depth interview methods and group discussions. At the same time, the article proposes a number of solutions to improve the VSS policy, limit the increase in one-time VSS benefits, and ensure long-term social security for employees.

Keywords: Employees. One-Time Social Insurance. Health Insurance.

Resumo
O artigo sintetiza e analisa uma série de fatores que afetam a intenção do funcionário de receber o Seguro Social Único (VSS) com base no método de pesquisa, uma visão geral de documentos anteriores relacionados ao tópico de pesquisa, combinando métodos de entrevista e grupo discussão. Ao mesmo tempo, o artigo propõe um número de soluções para melhorar a política VSS, limitar o aumento dos benefícios de VSS, uma vez, e garantir a segurança social a longo prazo para funcionários.

Keywords: Funcionários. Seguro Social Único. Saúde.

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Introduction

In the world, for most countries, social security policies are considered the pillars of the Social Security system. In Vietnam, the legal system and social security policies have been gradually improved, promoting the role of a key pillar of the social security system. The number of participants and the number of people entitled to social security is expanding and constantly increasing. Resolution No. 28-NQ/TW on social security reform of the Central Committee issued on May 23, 2018 has set a target of striving to reach about 35% (2021), 45% (2025), 60% (2030) of the labor force of social security participating age; The number of people after retirement age entitled to pensions, monthly social security and social pension benefits is about 45% (in 2021), about 55% (2025), about 60% (2030). By the end of 2018, according to the statistics of Vietnam Social Security (VSS), the number of people participating in VSS is 14.724 million people (accounting for about 30.4% of the labor force in age), the number of pensioners is 2.505 million people (accounting for more than 20% of people after retirement age). However, with that comes a sharp increase in the number of workers who receive VSS once and leave early from the VSS system.

Through the survey on the status of one-time VSS benefits by the research team, one-time VSS beneficiaries aged from over 20 to full 30 years old accounted for the highest proportion in the age structure of one-time VSS beneficiaries (42.7%), the age group from over 30 to full 40 years old ranked second with 38.2%; the age group with the lowest number of people receiving one-time VSS is group from full 20 years old and under (accounting for 0.25%). Thus, the vast majority of one-time VSS beneficiaries in the 2016-2020 period are aged from over 20 years old to full 40 years old (80.9%). This trend can be explained by the fact that workers (both men and women) in these age groups are of working age, have not had economic accumulation while shouldering economic responsibilities for their families (starting independence, continuing to invest in education to improve vocational qualifications, etc. get married, raise young children...); do not have much career experience and there is a large part that has not found a profession or job really loved; therefore, this group of people

tends to quit their jobs, "jump jobs" big. In addition, at this stage of life, when employees are still in health, they are not aware of the importance of accumulating VSS contributions to enjoy pension in old age.

<table>
<thead>
<tr>
<th>Age</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 years and younger</td>
<td>2.138</td>
<td>1.719</td>
<td>1.569</td>
<td>1.645</td>
<td>2.238</td>
</tr>
<tr>
<td>From over 20 years old to full 30 years old</td>
<td>286.676</td>
<td>297.878</td>
<td>324.418</td>
<td>335.793</td>
<td>345.009</td>
</tr>
<tr>
<td>From over 30 years old to full 40 years old</td>
<td>219.341</td>
<td>246.303</td>
<td>291.014</td>
<td>317.692</td>
<td>344.587</td>
</tr>
<tr>
<td>From over 40 years old to full 50 years old</td>
<td>76.156</td>
<td>83.621</td>
<td>101.969</td>
<td>106.594</td>
<td>116.546</td>
</tr>
<tr>
<td>From over 50 years old to full 60 years old</td>
<td>28.889</td>
<td>30.602</td>
<td>35.630</td>
<td>37.361</td>
<td>42.354</td>
</tr>
<tr>
<td>Over 60 years old</td>
<td>6.516</td>
<td>6.832</td>
<td>7.785</td>
<td>8.005</td>
<td>10.007</td>
</tr>
<tr>
<td><strong>Sum</strong></td>
<td><strong>619.716</strong></td>
<td><strong>666.955</strong></td>
<td><strong>762.386</strong></td>
<td><strong>807.089</strong></td>
<td><strong>860.741</strong></td>
</tr>
</tbody>
</table>

Table 1. Number of one-time VSS beneficiaries in the period 2016 – 2020 Divided by age group
Source: Compiled from reports of VSS

To further analyze the fluctuation of the age of one-time VSS leave over the years, the research team collected data, cleaned and simulated the number of one-time VSS beneficiaries in the period 2016-2020 by age from 15 to 60 years (Figure 1). While on the left side of the graph, the lines representing the number of one-time VSS beneficiaries of the years by age are very close to each other, showing not a big difference in the number of one-time VSS beneficiaries aged between 15 and 25 years over the years, on the right side of the graph, From the 26-year-old mark, the gap between the lines has widened, indicating that the number of one-time VSS beneficiaries aged 26-40 years next year is much higher than the previous year. Besides, the top of the graph also gradually shifts to the right side, indicating the age of one-time VSS beneficiaries is getting higher and higher. If in 2016, the age of receiving VSS once at most is 26 years old, by 2017, 2018, 2019 and 2020 it will be 27, 28, 29 and 30 years old, respectively. This result is considered a negative signal because the increase in the age of one-time VSS leave means that if the employee returns to the system, he will also have less time to meet one of the retirement conditions, which is at least 20 years of VSS contribution.
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Among one-time VSS beneficiaries, participants under the voluntary VSS type accounted for a very small proportion, the average in the period of 2016 - 2020 was 1.21%. However, when compared with the number of voluntary VSS participants (the average number of participants in 5 years, from 2016 to 2020 is 478,249 people/year), the average number of voluntary VSS beneficiaries in 5 years (7,761 people/year) is also a worrying number. Because, voluntary VSS is a type that employees voluntarily participate with close support from the State, when employees decide to join voluntary VSS, that is, they have researched and researched about this type and wish to participate. But with the number of VSS participants who voluntarily enjoy VSS once mentioned above, it is possible that the voluntary VSS policy is not really attractive to employees.

<table>
<thead>
<tr>
<th>Year</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of participants</td>
<td>203,562</td>
<td>224,243</td>
<td>277,190</td>
<td>558,106</td>
<td>1,128,145</td>
</tr>
<tr>
<td>Number of one-time VSS beneficiaries</td>
<td>5,213</td>
<td>5,766</td>
<td>8,053</td>
<td>7,875</td>
<td>11,896</td>
</tr>
</tbody>
</table>

Table 2. Number of participants and one-time VSS beneficiaries period 2016 - 2020 voluntary VSS
Source: Compiled from reports of VSS

Analysis of the age of one-time VSS benefits for this type of voluntary VSS shows that the age of one-time VSS benefits in 2016 and 2017, of 2018 and 2019 is relatively even;
however, observations in 2020 (Table 2) have shown that the age of one-time VSS benefits of voluntary VSS participants has also shifted to the right, meaning that next year there are more one-time VSS beneficiaries at a higher age than the previous year.

![Figure 1. The number of VSS participants who voluntarily receive VSS once in the period 2016 - 2020 divided by age](image)

Source: Compiled from reports of VSS

Thus, on average, there are more than 600,000 VSS beneficiaries annually, the total number of people applying to leave the social security system is approximately the number of new people entering the compulsory VSS system. This is a very worrying reality, affecting the implementation of the goal of expanding VSS's coverage, as well as ensuring long-term social security for employees. Thus, it can be seen that the research to explain, analyze and evaluate the factors affecting the employee's intention to enjoy one-time VSS; from there, there may be adjustments/impacts in terms of policies and factors to limit the status of receiving one-time VSS, ensuring long-term social security for employees is a topic of practical significance. On that basis, there are suggestions / implications to help managers and policy makers to influence the intention of employees to enjoy VSS, contribute to improving awareness and understanding of participants about VSS, limit the status of receiving VSS once before retirement age, develop VSS participants, ensure long-term social security for employees and sustainability for the whole VSS system.
A Number of Factors Influence the Intention and Behavior of Receiving One-Time Social Security

Based on an overview of previous studies on related topics combined with the use of in-depth interview methods and group discussions (participants are leaders of VSS provinces/cities, leaders of some research institutes and universities with majors in VSS, propaganda officers, staff working on policy settlement and payment of VSS regime, employees participating in VSS who intend to receive VSS once); The research results summarize some factors affecting the intention of employees to receive one-time social security as follows:

2.1 Understanding of Pension Insurance

Insurance understanding is one's own understanding of the types of insurance and how to use insurance to settle losses (H. Hayakawa, 2000). Some previous studies by domestic and foreign authors in the field of health insurance (HI) show that the factor of awareness and understanding of insurance is one of the factors affecting people's decision to participate or not participate in health insurance. For example, according to the research group Mathauer, I., Schmidt, J. O., & Wenyaa, M. (2008), one of the most important barriers to social participation of informal sector workers in Kenya is the lack of understanding of informal sector workers about social HI. Workers in the informal sector often lack knowledge and information about policies and regimes, do not have organizations to guarantee their participation in HI, do not want to participate because they do not trust in HI activities or complicated payment regimes. Another study by Dror, D. M., Hossain, S. S., Majumdar, A., Pérez Koehlmoos, T. L., John, D., & Panda, P. K. (2016) on factors influencing initial voluntary participation of community-based health insurance (CBHI) in low- and middle-income countries (LMIC) and renewal decisions also shows that knowledge, Understanding insurance and CBHI is one of the important influencing factors. When individuals understand how CBHI works, they are more likely to enroll, and when people have a positive experience, they are more likely to continue to remain engaged. The research team Nguyen, T. D., & Wilson, A. (2017) in their paper on health insurance coverage rates for near-poor people in rural Vietnam and related factors has also determined that health insurance program participation is significantly related to knowledge about HI. In the same vein, the Russian authors, N. T. T., Siam, C. H., &; UK, B. T. M. (2020) in their study of factors influencing
family HI participation have shown that knowledge of health insurance has a significant influence on HI participation/non-participation. The above research results have suggested to the author the idea of whether or not the study influences the understanding of pension insurance policies and one-time VSS on the intention to receive one-time VSS. Through in-depth interviews and group discussions with research subjects, the authors determined that employees’ understanding of pension insurance was one of the factors that influenced their intention to conduct one-time VSS. In an increasingly developed society, people are aware of the need for insurance to minimize risks when encountering unexpected events in life. However, the understanding of insurance in general and pension insurance in particular is still limited. This makes people hesitate before deciding to participate. Many employees do not understand the contribution level, closing time, benefits ..., feel hesitant because the participation time is too long, do not understand the regulations on the connection between the two forms of compulsory VSS and voluntary VSS. This leads to a one-time application for VSS and no intention of continuing to participate when leaving the compulsory participation area.

2.2 Awareness of Long-Term Social Security of Pension Insurance

In the social security policy of each country, the pension policy plays an important role because it ensures the stability of life for the population that has reached the end of working age, both contributing to ensuring justice and social stability, and reducing the burden from the State budget. By being aware of the long-term social security of pension insurance, employees will express their desire or unwillingness to receive VSS once, thereby forming their intention to receive or not receive VSS once. The Hazel Bateman research team et al. (2020) conducted a survey of more than 3,000 members of Cbus (a large Australian superannuation fund mainly devoted to the construction sector) who withdrew part or all of their savings from their superannuation fund during the early stages of Covid-19. The survey results show that while about 30% of applicants applying to withdraw a lump sum pension benefit from their pension fund are unsure or unconcerned about the long-term consequences of withdrawing money in advance from their pension insurance fund, with about 50% of respondents underestimating or failing to estimate the effects of withdraw money before retirement from the pension insurance fund. Another study in the field of health insurance by Kansra, P., & Gill, H. S. (2017) has also identified the role of cognition in health insurance participation in the informal sector in Punjab, India. Awareness plays an important role as
well as a potential barrier in the decision to join a household HI. This factor is also mentioned by the team of authors Kituku, A. M., & Amata, E. (2016) in the results of a study on the determinants of informal sector workers' use of Kenya's NHIF (National Health Insurance Fund) health insurance. The results show that perception of NHIF benefits is one of the main determinants of informal sector workers' uptake of health payments at Kenya's National Health Insurance Fund. Based on the results of these studies, through the method of in-depth interviews and group discussions with the study subjects, the author also obtained similar results and stated that the perception of long-term social security of pension insurance is a significant factor that has an impact on employees' intention to receive one-time VSS move.

### 2.3 Communication about Social Security

Communication is the presentation of information with the aim of pushing the attitudes, thoughts, psychology and opinions of the public in a certain direction that the person giving the information wants (Wikipedia Open Encyclopedia). With any policy, propaganda always plays a guiding role, helping people from knowing to understanding, from understanding to implementing and participating in the further development of that policy. Social insurance policies in general and pension insurance are no exception. Because, one of the reasons why people do not care, do not want to participate or continue to participate in social insurance is their lack of understanding, not seeing the benefits of participating or lack of trust in the implementation system. Therefore, the problem is to communicate so that people understand clearly about the policy, regime, role, meaning, effect as well as benefits of pension insurance so that they know, trust and enthusiastically participate. Information and propaganda of pension insurance policies is not only the work of agencies and organizations but also the tasks of all levels, branches and mass organizations from the central to local levels. In research by Kansra, P., & Gill, H. S. (2017), the lack of information factor is one of the barriers to health insurance participation of workers working in the informal sector in India. Advocacy, education and communication campaigns are important solutions mentioned in research by Nguyen, T. D., & Wilson, A. (2017) to promote health insurance participation, improve health insurance coverage for near-poor people in rural Vietnam. In the field of VSS, communication factors are also considered by many authors to influence the behavioral intentions/intentions of participants. On the other hand, through interviews with experts, group discussions with some workers, they all believe that the communication element is necessary. Because according to them, the media will help bring information to the majority of people. 
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so that they can raise awareness and understand the superiority of VSS policies in particular and the guidelines and laws of the Party and the State in general.

2.4 Employment Status, Income Level of the Employee

The level of income has a positive effect on the demand for insurance, as the higher the income they want to participate in insurance (Horng and Chang, 2007). In particular, income levels as measured by access to employment or regular income increase the tendency to stay covered. Such a situation is because limited income for expenditure to maintain insurance is likely to divert resources from the consumption of other pressing items (Gertler & Gruber, 2002; Chetty & Looney, 2006). Wagstaff (2000) observed that individuals are incapable of securing continued renewals of coverage as they get closer to poverty because any reduction in income can push them further toward the mere goal of survival. Studies in the field of health insurance have shown that low-income people may have difficulty obtaining health insurance (Carrión et al., 2005; Mathauer et al., 2008; Meng et al., 2011), because paying limited income for insurance can affect meeting other urgent needs. So instead of investing in future health benefits that seem uncertain, people with low incomes can opt out of coverage so they don't have a harder time getting coverage. Income was also one of the reasons cited influencing the decision to participate/not participate and continue/discontinue to participate in HI in the study conducted in the Volta region of Ghana by authors Boateng, D., & Awunyor-Vitor, D. (2013). The results of a survey on the reasons why people do not participate in voluntary HI in Ha Tinh city by authors Chu Kim Loan and Nguyen Hong Ban (2013) show that the main reason is "not enough money to buy". As for pension insurance, also in the research group study Hazel Bateman et al. (2020) mentioned in the previous content, it was shown that the majority of people who apply to withdraw part of the one-time VSS benefit from their pension insurance fund are aimed at addressing immediate needs when they are unemployed or employed, but the number of hours worked is reduced. This helps to reinforce the assumption that income/employment status is also one of the factors that influence participants' intention/behavior to receive one-time VSS. In Vietnam, this is also documented through the research results of Nguyen, T. P. (2020). The results of the study show that workers with precarious jobs and incomes consider their social security contributions as a type of savings, because part of it is a monthly deduction of the income they earn. In their view, if it is not for the compulsory VSS program then workers will be able to keep all the money they earn each month. Therefore, employees tend to withdraw funds/apply for VSS once when
their lives are difficult, such as when they face financial difficulties or need a large amount of money to spend in the family (here means an amount equal to about 40-50 million VND).

2.5 Some Other Factors

Stemming from the micro aspect is the perception of workers. Although perception is related to the quality of labor, it is necessary to consider this factor independently because even in high-quality labor situations, it is possible to terminate participation in insurance to enjoy one-time social insurance. The issue of awareness here refers to each individual's welfare responsibility to the community, himself and his family. The implementation of social security under the current Bismarck model in Vietnam requires very high responsibility and personal awareness of insurance members, however, most of the beneficiaries of one-time social insurance are unemployed workers, unskilled workers, The issue of awareness and understanding of social insurance as well as long-term security is still very limited, not to mention the impact of income and expenditure factors in the period of entering the labor force and having a new family. For older people, longer social insurance payment period, low rate of employees receiving one-time social insurance but their perception is often affected by their trust in the social insurance fund in particular, Vietnam's social insurance system is general and immediately impacted by the country's economic context.

A factor mentioned in many assessment reports on the increase in workers receiving one-time social insurance is the bankruptcy of enterprises, especially those in the free sector, the impact of the economic crisis or the impact of the Covid-19 pandemic. In fact, the reduction of labor at state-owned enterprises is also an issue that needs attention in the economic and institutional context in Vietnam. Workers in this group of enterprises can often have a high proportion of middle-aged workers and long social insurance premiums, it is common for them to cancel their participation and enjoy social insurance once after labor reduction. Therefore, the stability in production and business and the survival of enterprises are positive factors that negatively affect the increase in one-time social insurance beneficiaries.
Some Solutions to Improve and Enhance the Factors Affecting the Intention of Employees to Receive One-Time Social Insurance

Firstly, solutions to enhance communication activities to improve awareness and understanding of workers

The survey results showed that up to 32.5% of one-time VSS beneficiaries did not know about the disadvantages of receiving one-time VSS. This can be considered as one of the main reasons for the continuous increase in one-time VSS benefits. In order to solve immediate financial difficulties or to have business capital, workers have neglected the shield of protection against future risks, including those that inevitably come that are old age without income. Many studies have shown that it is necessary to promote and strengthen communication so that employees understand and do not come to the decision to enjoy VSS once. However, as mentioned above, with the financial needs of employees plus the "generosity" and "ease" of one-time VSS benefits, there will be many employees who do not need to understand the benefits later. Obviously, in order to reduce the status of one-time VSS benefits, it is necessary to synchronously operate many solutions aimed at increasing benefits when participating and reducing benefits when enjoying one-time VSS, in which the media will play a role in analyzing and transmitting information to help employees be aware of choosing one-time VSS benefits, employee benefits will be more limited than monthly pensions.

In fact, when socio-economic conditions are difficult and unstable, workers often fall into a mentality of uncertainty, anxiety and easy to follow the crowd for immediate economic benefits. Therefore, in order to stabilize the mindset and spirit of employees, what needs to be done immediately, regularly and consistently is to actively strengthen communication to connect employees with businesses and VSS policies. In order for communication to be effective, besides traditional solutions such as content innovation, form of communication, aimed at employees who are able to decide to receive VSS once,... then some more solutions should be considered:

- Communicate about the policy revision process so that people grasp and understand the purpose and superiority of amending the inadequacies of the policy. In the process of revision, it is necessary to provide information, consult and create conditions for people and employees in commenting, proposing additions and amendments to policies and laws on VSS once. This activity will contribute to improving a complete and accurate understanding of the policy, and at the same time create the consensus of
people and workers right from the process of policy development and amendment. In addition, this activity also helps people and employees have time to prepare plans to adapt to newly issued and amended policies.

- One of the problems of communication about one-time VSS is the quantitative comparison of benefits between one-time VSS and pension. While employees can determine almost exactly their one-time VSS benefit, determining the future pension is extremely difficult because it depends on many factors such as: age, number of years participating in VSS, consumer price index, the rate of increase in pensions,... Therefore, building a calculator with custom input parameters that will help employees have a closer look at their pension benefits in the future is considered a solution to this problem.

- It is necessary to develop communication scenarios suitable to the characteristics of groups of employees receiving one-time VSS. For example, for the group of low- and medium-income workers, it is especially necessary to communicate about the disadvantages of one-time VSS benefits for employees, emphasizing pension benefits, health insurance benefits in old age. Through that, new employees clearly see the close benefits of continuing to participate in VSS, not falling into the "poverty trap" in old age. As for the group of high-income workers, it is necessary for communication to emphasize the humanity, superiority and sharing, community responsibility of participating in VSS between high-income and low-income people, between rich and poor people in society in order to attack their own kindness and appearance. In addition, it is necessary to focus on communication so that employees are aware that contributions to VSS have the goal of helping to distribute employees' income evenly throughout life.

- After developing media content and scenarios suitable to the characteristics of employees who tend to receive VSS once to have appropriate communication strategies and this job needs to be regular and continuous for a long time so that employees can absorb the superiority and benefits of the pension system to limit one-time social benefits. Media scripts need to be translated into short films so that they can be easily shared for employees and employees can watch at any time when they are intending to receive VSS once or even if they do not intend to. This is a very useful communication method, widely spread and cost-effective, bringing high efficiency and practicality to workers in the current context – when smartphones and the internet are universal.
Second, solutions to improve the legal system to expand opportunities for employees to participate in the VSS policy system.

VSS policy needs to be amended in a more attractive way, creating more benefits for employees, especially pension schemes. For example: Shortening the conditions on the minimum VSS contribution period to enjoy pension, increasing the level of State support for voluntary VSS participants... so that employees can see the practical benefits of accumulating VSS contributions to enjoy a pension, accepting a modest pension rather than none; Application of a fixed accrual rate over the entire period of social insurance contributions (a fixed accumulation rate of 1.5% will be closer to international practice, and also in line with the International Labour Organization's recommendation on the minimum entitlement rate at the time of retirement in Convention 102 on the Minimum Norms on Social Security, namely 40% for 30 years of VSS contribution); It is necessary to adjust the formula for calculating pensions, from the basis of the average wage growth rate that is currently applied to the calculation based on the increase in the consumer price index, or based on the average increase in the consumer price index and the increase in wages, or based on other forms of combination between these two parameters, to achieve a satisfying outcome at the same time: preserving the purchasing power of pensioners and improving long-term financial sustainability. Redefine conditions for one-time VSS payment for employees, such as: extending the time to receive VSS once after quitting work; When an employee receives a one-time VSS allowance, only the employee's contribution to the VSS fund is allowed, while the contribution of the State or the employer cannot be received. In some cases, it may be possible to allow employees who are participating in VSS who have previously been entitled to VSS once to have their money returned to reserve the time to pay VSS. This will also be a direction that can be referenced when considering adjusting regulations on VSS once. In order to expand coverage and ensure that long-term regimes are consistent with the principles of International Labour Organization Convention 102 on the Minimum Norms on Social Security, it is necessary to move towards the elimination of provisions allowing one-time VSS benefits in cases where employees stop paying VSS before reaching retirement age, which stipulates the periodic pension payment as a form of income security for employees in old age. In some cases, a lower pension plan may be applied to employees whose VSS contribution time is not enough compared to the prescribed time.

Third, solutions to improve the quality of VSS services and the satisfaction index of employees and employers when using public administrative services on VSS.
Continue to reform administrative procedures, ensuring the most favorable conditions in the process of participating and settling the enjoyment of VSS regimes for employees and employers. Focus on building and improving the quality of cadres, officials and labor. VSS staff must have sufficient professional qualifications, professional ethics, responsibility and enthusiasm; must consider VSS participants as real "customers" in order to serve them conscientiously and thoughtfully. Continue to promote investment in information technology application in VSS activities, gradually modernize the social insurance management system; complete the online public service system on the Internet. Use a variety of information channels such as phone, email, social networks ... to be able to help employees easily access, more convenient in understanding the procedures for participating, answering questions ... Continue to upgrade the industry's website in a modern and diverse direction, creating conditions for individuals and organizations to easily access information about VSS and related information. On the other hand, improving service quality is also a guarantee of benefits for employees participating in VSS, reflected in aspects such as: VSS subsidy must meet the necessary needs, stabilize and improve the quality of life. To be able to do this, it is necessary to have a system of solutions to preserve and develop the VSS fund sustainably. These are the necessary requirements to be met to really improve the quality of VSS services, contributing to limiting the situation of employees leaving the VSS system, and at the same time motivating employees to join VSS for a long time.

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Ethics Statement

We certify that the study is conducted in an honest manner and does not contain plagiarism. We give a right to the publisher to edit, modify, publish and distribute the study in an unlimited amount, in any shape for form and format on any carries of information and by anyways.
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