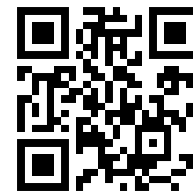# Proposing a Research Model of Factors Affecting Compliance with the Law on Social Insurance of Non-State Enterprises in Vietnam

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ABSTRACT: In this study, the authors proposed a model to study the factors affecting compliance with the law on social insurance of non-state enterprises in Vietnam. The study uses a combination of document review methods, traditional statistical and analytical methods for secondary sources of agencies and organizations, and qualitative research methods (in-depth interviews with research subjects); the research team has screened and selected the main factors suitable to the research context, proposed a research model of factors affecting the level of compliance with the law on social insurance of non-state enterprises in Vietnam. The research model is built including six independent variables (the possibility of being inspected and examined by social insurance, penalties for violations of social insurance, social influence, corporate finance, corporate reputation, social insurance policies, and procedures) and a dependent variable (compliance with the law on social insurance of non-state enterprises). The results of this study are the basis and the premise for the next formal quantitative studies.

KEYWORDS: model, influencing factors, legal compliance, social insurance, non-state enterprises.

1. INTRODUCTION

In Vietnam, the social insurance policy plays a particularly important role in ensuring the life of workers and ensuring social security. Social insurance policy is the leading type of benefit applied most at enterprises and this is also one of the benefits that employees are interested in looking for when applying for jobs. Implementing the law on social insurance is an effective mechanism to make labor relations harmonious and stable, protect the legitimate rights and interests of employees, and ensure the interests of enterprises. However, in the process of implementing the law on social insurance, many subjects participating in social insurance (including employees and businesses) have a low sense of compliance with the law on social insurance and compliance with the law on payment of social insurance is still limited (evading payment, late payment of social insurance), especially for non-state enterprises. Non-state enterprises have limited coverage of social insurance, and the level of compliance with the law on social insurance is still low. Data from the General Statistics Office of Vietnam and the Vietnam Social Security show that, although non-state enterprises account for a very high proportion of the total number of enterprises in the country (in 2020, this rate is more than 96%) but the rate of participation in social insurance for employees of non-state enterprises is still low (in 2020, the ratio of employees participating in social insurance compared to the workforce working in non-state enterprises is only about 60%); the amount of contributions to the social insurance fund is still limited (in 2021, the amount of social insurance contributions of non-state enterprises is 83,199,573 million VND, equivalent to about 31% of the total amount of compulsory social insurance); the situation of late payment of social insurance is common and the amount of late payment of social insurance contributions of non-state enterprises always accounts for the highest proportion of total social insurance debts (in 2021, the amount of late payment of social insurance contributions of state enterprises is 8,106.7 billion VND, accounting for rate of more than 79% of the total amount of late payment of social insurance). This situation causes difficulties for the management of the social insurance agency, limits the revenue to the social insurance fund, and affects the settlement of social insurance benefits for employees working at enterprises.

From the results of the overview study associated with the research context in Vietnam, the authors found that the research on the topic of compliance with the law on social insurance of enterprises in Vietnam so far has not been much, especially studies on factors affecting compliance with the law on social insurance of non-state enterprises. In the context of the current Vietnamese social insurance system, ensuring compliance with the law on social insurance (especially for non-state enterprises) is always considered a topical and important issue to ensure the right to social security legitimate benefits for the subjects participating in social insurance, ensuring the purpose of social insurance is realized in practice and ensuring the balance of the social insurance

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fund. Therefore, research on the issue of compliance with the law on social insurance of non-state enterprises in Vietnam is really necessary. This study uses a combination of literature review methods, traditional statistical and analytical methods for secondary sources, qualitative analysis methods with economists' opinions and in-depth interview methods. The authors carry out the study to build a research model of factors affecting the level of compliance with the law on social insurance of non-state enterprises in Vietnam. The research results are the premise to carry out quantitative studies to determine the level of influence, and the impact direction of the factors on the level of compliance with the law on social insurance. From there, there is more empirical evidence to explain the compliance/non-compliance with the law on social insurance of the subjects participating in social insurance; at the same time, as a basis to propose suggestions/implementations to help managers and policymakers of social insurance come up with appropriate policy adjustment measures to enhance compliance with the law on social insurance.

2. THEORETICAL BASIS
2.1. Comply with the law on social insurance

First of all, legal compliance is considered in terms of a form of law enforcement. According to Doan, N. M. et al (2020), law implementation is an activity to implement the provisions of the law, make them come to life, and become the actual lawful behavior of the owner's legal body. This view shows that the implementation of the law can be an individual's behavior, it can also be an activity of state agencies, and social organizations... to make the law be enforced in life. Thereby, it can be understood that organizations and individuals are subjects of the law when encountering situations that the law has mentioned in the hypothetical part, the subjects must act or not act on their own by the provisions of the law. The process of law enforcement is conducted through different forms and law enforcement includes forms: law compliance, law enforcement, law use and law application. Considering this aspect, law compliance is one of four forms of law enforcement, in which agencies, organizations and individuals do not conduct activities prohibited by law. This division is only relative and has main theoretical significance because the previously mentioned forms of law enforcement do not exist in practice alone, but are often carried out simultaneously. This form of law enforcement includes other forms of law enforcement when the subjects exercise their rights and perform their obligations in each legal relationship. From a common language perspective, the concept of legal compliance is often used without distinction from law enforcement. Considering law compliance with the meaning of law implementation, law observance is an activity to bring law to life, turning legal regulations into acts of subjects. Within the scope of this research, the authors use the term "law compliance" with the connotation of "law enforcement", whereby, compliance with the law on social insurance is understood as an activity aimed at bringing the law on social insurance into life, making the provisions of the law on social insurance become actual legal acts of the legal subject of social insurance. In the social insurance relationship, the parties (members, subjects) participating in the implementation of the law on social insurance include: the party implementing social insurance, the party participating in social insurance, and the party receiving social insurance. Forms of showing compliance with the law on social insurance include:

Firstly, the subject implementing the law on social insurance refrains from performing the acts prohibited by the law on social insurance. Currently, in Vietnam, prohibited acts are specified in the Law on Social Insurance No. 58/2014/QH13, including the following acts: Evading social insurance contributions; late payment of social insurance premiums; misappropriating social insurance premiums/ benefits; fraud or falsification of records in the implementation of social insurance; Illegally using the social insurance fund; obstructing, causing difficulties or causing damage to the lawful and legitimate rights and interests of employees and employers; illegally accessing or exploiting the database on social insurance; false statements; providing inaccurate information and data on social insurance.

Second, comply with the law on social insurance. Obeying the law requires the subject to carry out legal responsibilities in an active manner. Here the subject needs to perform specific actions, not just stop at not doing what the law forbids. Law observance shows the self-discipline and activeness of the law-executing subject, not merely a passive behavior. Since then, compliance with the law on social insurance is understood as the fact that the legal subjects of social insurance perform their obligations and responsibilities according to the provisions of the law on social insurance. Subjects complying with the law on social insurance can be employees, employers, social insurance organizations, trade unions, employers' representative organizations, and other entities. In the scope of this study, the subject of compliance with the law on social insurance is non-state enterprises in Vietnam. Non-state-owned enterprises include domestic-owned enterprises whose capital is privately owned by a person or group of people or state-owned but account for 50% or less of the charter capital (The White Book on Vietnamese Enterprises 2022, General Statistics Office). Non-state enterprises include: Private enterprises; Partnerships; Private Limited Companies; Limited liability companies with 50% or less state capital; Joint stock companies without state capital; Joint stock companies with a state capital of 50% or less.

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2.2. Factors affecting compliance with the law on social insurance

Research results from classical theories explaining legal compliance/non-compliance behaviors and some recent experimental research results have mentioned the factors that affect behavior compliance/non-compliance with social insurance laws such as: Ability to be inspected and examined, sanctions, and handling of violations; these factors have a positive impact on the level of compliance with the law on social insurance of enterprises (Maitra et al., 2007). This is consistent with the thesis of the deterrence theory/economic deterrence model mentioned earlier, the principles of which come from Becker's (1968) study of illegal behavior analysis by using an economic approach. Deterrence theory holds that people will choose to obey or break the law after calculating the benefits and consequences of their actions. This is the same point of view expressed in popular psychology behavior theory; Braithwaite, J. (1985) argues that the popular psychology of human behavior is to choose action when knowing the benefits and consequences associated with that action. Research by Koumarianos, E., Kapsalis, A., & Avgeris, N. (2019) also shows that employers take advantage of the precariousness of employees to carry out non-compliance behaviors to maximize their profits, while workers accept or collude with non-compliance as survival tactic in a highly competitive environment. Deterrence theory emphasizes sanctions as a key determinant in combating non-compliance issues. Along the same lines, Prospect Theory (proposed by Daniel Kahneman and Amos Tversky in 1979, then won the Nobel Prize in Economics in 2002) argues that sanctions, including penalties and checks, are the best way to deal with non-compliance. Law compliance behavior is also strongly influenced by the factor of Social norms/social influence, which has been confirmed in many studies (Posner, R. A., 1997; Scott, R. E., 2000; Licht, A. N., 2008; ...). The theory of rational action by Ajzen and Fishbein (1975) and Ajzen's Theory of Planned Behavior (1991) are widely used in explaining law-abiding behavior in many fields. Both of these theories assume that the social norm/subjective norm is the perception of social influence/pressure to perform or not to perform a person's behavior; in other words, the subjective norm is defined as a person's perception of what most of the people important to this individual think he/she should perform the behavior. In addition, there are many other factors related to the behavior of compliance / non-compliance with the social insurance law that have been mentioned in a number of studies such as effective policy formulation, level playing field, control costs, company reputation, employee recruitment and retention, company reputation, employee recruitment and retention, firm characteristics including risk factors, workforce skill composition, and ownership pattern (Nyland et al., 2011); historical imprint of the enterprise, the founding ownership structure of the enterprise, major institutional changes (Han, Y., Zheng, E., & Xu, M., 2014); control mechanism (Özşuca, Ş. T., & Gökbayrak, Ş., 2012); the presence of a trade union in a company is positively related to the compliance level of that company, the political connections of the business owner (to some extent) negatively affects the level of compliance, the use of temporary workers that significantly reduce compliance, the economic strength of an individual firm, and the importance of the private sector in a province are all nonlinearly related calculated with compliance (Chen, Y., & Sun, Y., 2016).

3. RESEARCH CONTEXT

In Vietnam, in recent years, the non-state enterprise economic sector has grown rapidly in both quantity and quality. According to the survey data of the Statistics industry as of December 31, 2020, the whole country has 684,260 operating enterprises with production and business results with a total number of employees working at 14,702,546 people, of which the number of non-state enterprises is 660,055 enterprises (accounting for 96.5% of enterprises nationwide) attracting 8,607,047 employees (accounting for 58.6% of the total number of employees working in the enterprise sector). It can be seen that non-state enterprises in Vietnam account for the majority, creating jobs for a large labor force. With the spirit of self-reliance, dynamism and creativity, non-state enterprises easily adapt to the frequent changes in the market, actively contribute to the economy and increasingly assert their indispensable role their lack in the development of the country. However, in reality, non-state enterprises have limited coverage of social insurance, and the level of compliance with the law on social insurance is still low. Data from the General Statistics Office and Vietnam Social Insurance show that, although non-state enterprises account for a very high proportion of the total number of enterprises in the country, the rate of participation in social insurance for employees is still low. Figure 1 shows the proportion of employees of non-state enterprises participating in social insurance compared to the labor force working in this enterprise sector, although there is an increasing trend over the years, the number of subjects participating in social insurance is still limited. In 2020, the proportion of employees participating in social insurance compared to the workforce working in non-state enterprises is only about 60%.

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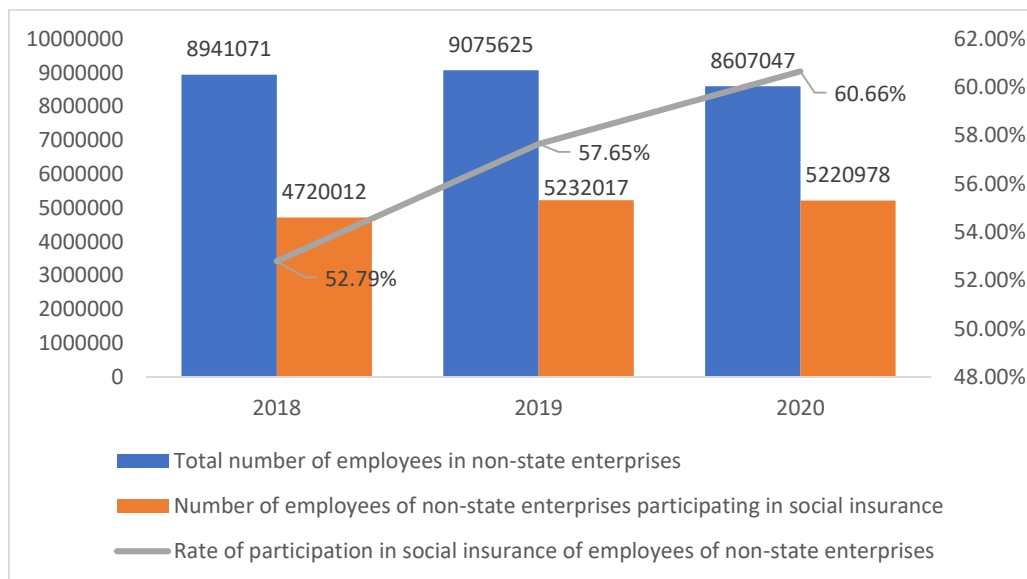
Figure 1. The situation of employees participating in social insurance of non-state enterprises

Source: The author's team calculated from the data of the General Statistics Office and Social Insurance of Vietnam

On the other hand, the salary/income registered for social insurance contributions of employees in non-state enterprises is much lower than the actual income of employees (Figure 2). In 2020, the average salary used as a basis for social insurance contributions of non-state enterprise employees is only approximately 60% of the actual salary.
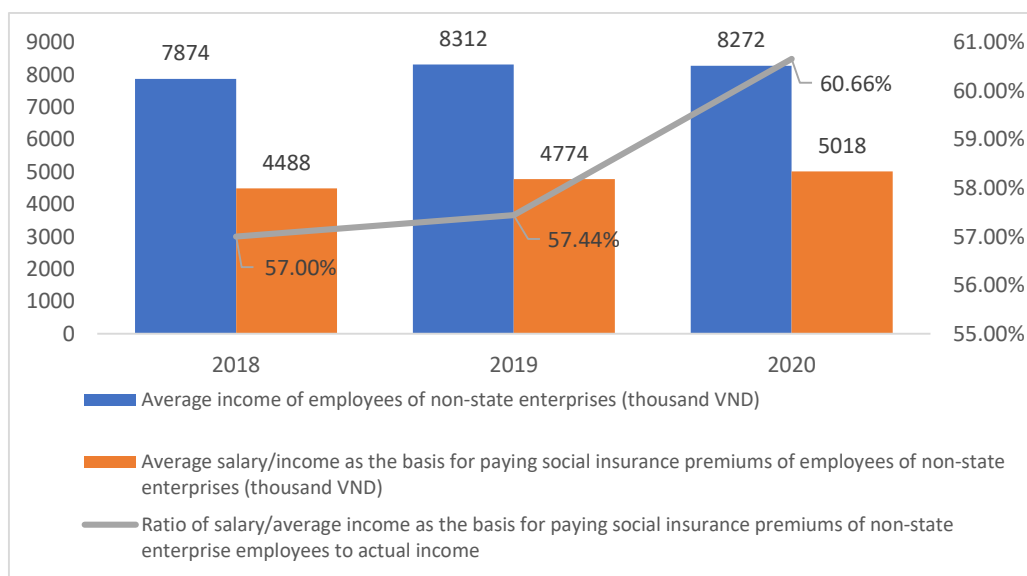
Figure 2. Salary/average income as the basis for paying social insurance premiums of employees of non-state enterprises
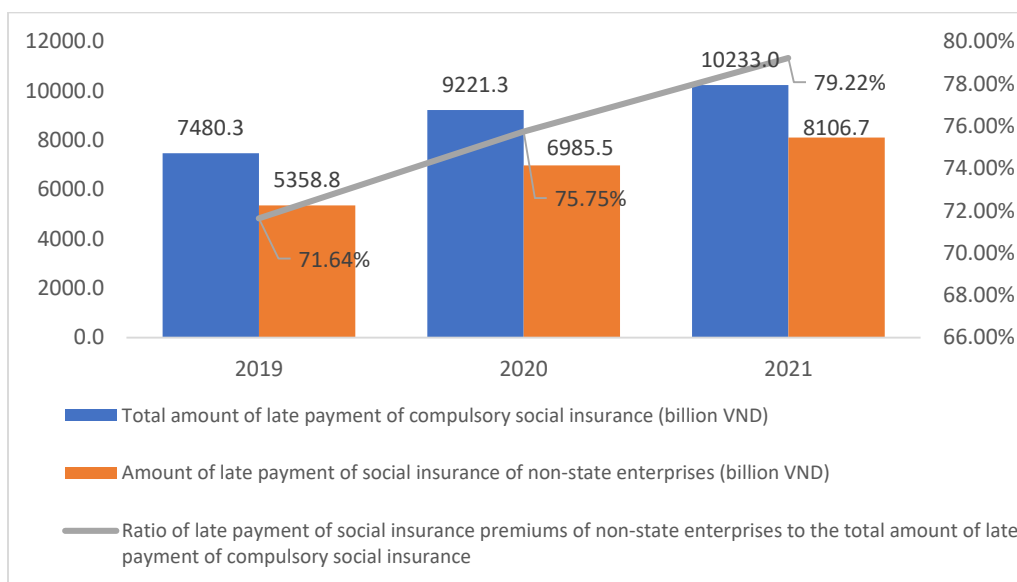
Source: The author's team calculated from the data of the General Statistics Office and Social Insurance of Vietnam

The proportion of employees participating in social insurance and the salary/income registered for social insurance payment of employees in non-state enterprises are low, which significantly affects the revenue of the social insurance fund; and in terms of economic benefits, this is the main revenue loss of the social insurance fund. In 2021, the contribution rate of non-state enterprises to the compulsory social insurance fund will account for just over 31% (total collection of compulsory social insurance is VND 263,474,581 million VND; the amount of social insurance contributions of non-state enterprises is 83,199,573 million VND). It can be seen that although the number of non-state enterprises accounts for a very high proportion of the total number of enterprises in the country, the contribution rate to the social insurance fund is not commensurate. Besides, according to data reported by Vietnam Social Security, the situation of debt payment and late payment of social insurance contributions in the enterprise sector is quite common, mainly concentrated in non-state enterprises (Figure 3). In 2021, the late payment of social insurance by state

enterprises is 8,106.7 billion VND, accounting for more than 79% of the total amount of late payment of compulsory social insurance (10,233 billion VND).

Thus, it can be seen that the state of non-state enterprises in Vietnam does not fully participate in social insurance, the level of compliance with the law on social insurance of these enterprises is still low. It is relatively difficult to fully and properly implement the social insurance law in non-state enterprises today. To ensure the rights of employees, it is necessary to strengthen compliance with the law on the social insurance of enterprises, especially to improve compliance with the law on social insurance of non-state enterprises.

Figure 3. Late payment of social insurance premiums of non-state enterprises
Source: Author's team calculated from data of Vietnam Social Insurance

4. METHODS

To systematize the theoretical basis of the research topic, the authors used the method of reviewing previous documents, and searching for academic documents in ProQuest, ScienceDirect online databases and Google Scholar. At the same time, the authors use traditional statistical and analytical methods for secondary sources of documents of agencies and organizations such as: The White Book on Vietnamese Enterprises of the General Statistics Office, Report of Vietnam Social Insurance, and other references related to the research topic. From the results of the overview research associated with the research context in Vietnam, the author finds that the research on the issue of compliance with the law on social insurance is a topical topic, especially the quantitative studies aimed at determine the influence of factors affecting the level of compliance with the law on social insurance of subjects participating in social insurance. In the current context of Vietnam's social insurance system, ensuring compliance with the law on social insurance (especially for non-state enterprises) is always considered an important issue to ensure the interests of benefit from social insurance, ensure that the purpose of social insurance is implemented in practice and ensure the balance of the social insurance fund. Therefore, the authors continue to use qualitative research methods to test and screen independent variables affecting the level of social insurance compliance of non-state enterprises, the preliminary determination of the relationship between variables in the research model, adjusting and supplementing the scale of factors affecting the compliance with the law on social insurance of non-state enterprises in Vietnam on the basis of inheritance previous studies.

The qualitative research method used by the research team is the in-depth interview method. This method has many advantages such as clarifying the nature of the problem, a deep understanding of the behavioral motivations of the research subjects. This method is quite commonly used in qualitative research methods; is conducted to explore and discover how research subjects act, do, think or feel about a certain issue. The in-depth interview method is suitable for sensitive research issues, this method helps to avoid possible social pressure on research subjects. The issue of compliance with the law on social insurance, in some respects, is also rather sensitive, and sometimes, research subjects may not be comfortable sharing their true thoughts if exist social pressures (if any) or do not gain certain trust for interviewers. To carry out qualitative research by in-depth interview method, the authors have built a guide to in-depth interview questions to identify factors and manifestations of factors affecting

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legal compliance and social insurance of non-state enterprises in Vietnam. This process is aimed at ensuring the quality of the research results and achieving the objective of the in-depth interview.

Based on the list of non-state enterprises participating in social insurance provided by the social insurance agency, applying the target sampling method, the authors conducted in-depth interviews with 30 representatives of employers belonging to non-state enterprises in Hanoi, Hung Yen and Bac Ninh. Interviews last about 30 to 60 minutes with pre-prepared content; conducted in the office, coffee shop or private home. Then, in order to adjust the scale used in the research accordingly, the research team collected expert opinions from 02 subjects who were leaders of the social insurance unit and 02 experts who were researchers on social insurance.

Table 1. Descriptive statistics of study subjects

Characteristic	Groups	Number of people	Total	Percentage (%)
Sex	Male	18	30	60.00%
	Female	12		40.00%
Age	Under 30 years old	05	30	16.67%
	From 30 to 39 years old	11		36.67%
	From 40 to 49 years old	08		26.67%
	From 50 years old	06		20.00%
Education level	High school	0	30	0.00%
	College	24		80.00%
	After university	06		20.00%
Current position/position in the company	Business Leadership Board	08	30	26.67%
	Human resource management in the enterprise	11		36.67%
	Corporate accounting	11		36.67%
Number of years of business operation	Less than 5 years	12	30	40.00%
	From 5 to less than 10 years	12		40.00%
	From 10 years or more	06		20.00%
The main business area of the enterprise	Agriculture, forestry, and fisheries	02	30	6.67%
	Industry and construction	09		30.00%
	Service	19		63.33%

Source: Data processing results of the author's team

5. RESEARCH MODELS

After identifying the research gap, with the initial databases and interpretations, combining the qualitative research results and the general research results associated with the research context, the authors propose a model of research on factors affecting the degree of compliance with the law on social insurance of non-state enterprises in Vietnam includes 6 independent variables "the possibility of being inspected and examined by social insurance", "penalties for violations of social insurance", "social influence", "corporate finance", "corporate reputation", "social insurance policies and procedures"; and the dependent variable "compliance with the law on social insurance of non-state enterprises". The factor scales were built based on inheritance from previous studies and adjusted based on suggestions of qualitative research results. The proposed research model is shown in Figure 4 with the following research hypotheses:

H1: The possibility of being inspected and examined by social insurance has a positive effect on compliance with the law on social insurance of non-state enterprises.

H2: Penalties for violations of social insurance have a positive effect on compliance with the law on social insurance of non-state enterprises.

H3: Social influence has a positive effect on non-state enterprises' compliance with the law on social insurance.

H4: Corporate finance has a positive effect on non-state enterprises' compliance with the law on social insurance.

H5: Corporate reputation has a positive effect on non-state enterprises' compliance with the law on social insurance.

H6: Social insurance policies and procedures have a positive influence on non-state enterprises' compliance with the law on social insurance.

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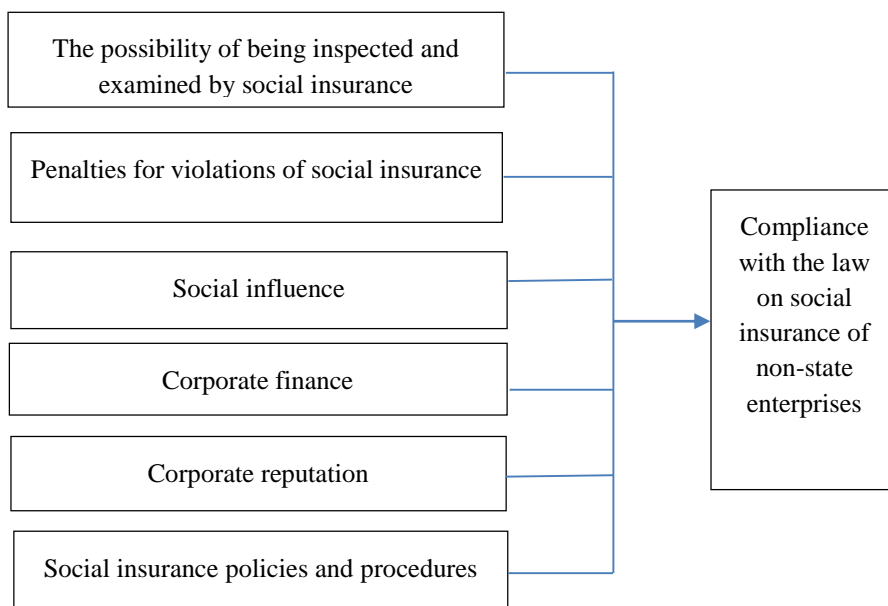
Figure 4. Proposed research model
Source: Suggested by the authors

The possibility of being inspected and checked by social insurance: is the fact that the enterprise is aware of the possibility that the social insurance management agency will detect the enterprise's non-compliance with the law on social insurance. This factor includes two observed variables: "How do you think the possibility of enterprises being checked when they deliberately cheat to pay social insurance contributions" and "If it is checked, how do you think the possibility of social insurance management agency detects the fraud of paying social insurance contributions?"

Penalties for violations of social insurance: Sanctions are imposed by sanctions to enforce social insurance legal obligations. With the question "If the management agency finds out that the social insurance fraud is fraudulent, which of the following consequences do you think is likely to happen?", this factor includes four observed variables "Paying social insurance with a relatively fine amount of small", "Paying social insurance with a significant fine", "Be examined in more detail in the following years", "Criminal prosecution".

Social influence: is the social pressure to perform or not to perform the behavior; in other words the rules and norms that are understood by the members of a group. These rules and standards will guide and/or limit social behavior without the need for legal coercion. This factor includes the observed variables "Most people I know to support me when I comply with the law on social insurance", "Family relatives, friends and partners, and associates all support and encourage encouraged me to comply with the law on social insurance", "I find it common to comply with the law on social insurance now", and "Most of the people who are important to me think that cheating on social insurance contributions is a wrong act".

Corporate finance: The financial condition of the business reflects the performance of the business. This factor includes the observed variables "Enterprises have high actual profits, the level of compliance with social insurance is high", "When facing financial difficulties, enterprises often tend not to comply with social insurance", "If the burden of Social insurance burden of enterprises is lower than other enterprises in the same group, compliance with social insurance will increase".

Corporate reputation: It is the overall assessment of the business stakeholders based on the past and present actions of the business and even its foreseeable future actions. Including three observed variables "Your company is considered by customers as reputable and trustworthy", "Customers appreciate your company's reputation", and "Your company is seen by customers recognized as a good organization".

Social insurance policies and procedures: Designing social insurance policies, regulations of law on social insurance and processes and procedures for implementing social insurance. This factor includes three observed variables: "Strict and complete regulations on management of collection and payment of social insurance contributions increase the compliance of enterprises with social insurance", and "Stipulations on high social insurance contributions reduce the compliance with social insurance of enterprises". "Reforming administrative procedures, publicizing the process of paying and paying social insurance increases the compliance of enterprises with social insurance"

Compliance with the law on social insurance of non-state enterprises: the degree of compliance with the provisions of the law on social insurance of the legal subject of social insurance, within the scope of this study, the subject of the law on social

insurance is non-state enterprises. This factor includes three observed variables "Your company declares and pays social insurance in full and on time", "Your company will respond positively and well implement the legal policy on social insurance" and " In general, your company fully complies with the provisions of the law on social insurance".

6. CONCLUSION

In Vietnam today, the non-state enterprise economic sector is growing strongly in both quantity and quality; has contributed significantly and holds an increasingly important position in the socio-economic development of the country. However, non-state enterprises account for a very high proportion of the total number of enterprises in the country and create jobs for about 60% of employees in the enterprise sector. However, the rate of participation in social insurance for employees is still low, the coverage of social insurance in non-state enterprises is very limited, and the contribution rate to the social insurance fund is not commensurate with the potential. Along with that, the situation of debt payment and late payment of social insurance in non-state enterprises is quite common, accounting for more than 70% of the total social insurance debt. This study focuses on building a research model of factors affecting compliance with the law on social insurance of non-state enterprises in Vietnam. Using the method of reviewing documents, traditional analytical and statistical methods for secondary sources of documents of agencies and organizations, qualitative analysis methods with the opinions of experts economic, and at the same time use in-depth interview method for research subjects; the research team has screened and selected the main factors suitable to the research context, proposed a research model of factors affecting the level of compliance with the law on social insurance of non-state enterprises in Vietnam, there are six independent variables: "the possibility of being inspected and examined by social insurance", "penalties for violations of social insurance", "social influence", "corporate finance", "corporate reputation", "social insurance policies and procedures"; and the dependent variable "compliance with the law on social insurance of non-state enterprises". The results of this study serve as the basis for future quantitative studies.

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