

Study on the Impact from the Quality of Staff in the System to the Management of Social Insurance Policies in Vietnam

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ABSTRACT

In Vietnam, building a contingent of civil servants and state administrative officials is the primary concern of our Party and State to meet requirements of innovative careers in the current period. Especially our country is in the process of deep integration into the world economy. With these new opportunities and opportunities, but also new difficulties and challenges, the team of insurance industry civil servants who directly serve the regime. Therefore, this force, in addition to professional knowledge of the industry, must also have qualifications, work handling skills, enthusiasm, solid labor psychology, advise policy managers on appropriate issues of policy in practice. The staff is a core factor in the management of the current Social Insurance policy. On the other hand, long-term Social Insurance policy management is subject to many factors from both inside and outside the system. Officials in the Social Insurance Management System need to quickly handle situations that occur to ensure the interests of participants in particular and ensure that the National Social Security is guaranteed in all conditions and circumstances. It can be affirmed that in Vietnam in Social Insurance Policy Management, the quality of staff in the system plays a decisive role.

Keywords: Social insurance policy, Personnel, Social insurance, Management, Vietnam

INTRODUCTION

Social Insurance Policy Management is one of the important activities affecting the effectiveness of the policy in socio-

economic life. The management of this Policy has an impact on the lives of social security and workers on a national scale. In Vietnam, the introduction of Social Insurance policy into life will comply with the following processes: Issuing drafts, participating in collecting expert opinions, submitting to management, adjusting, issuing and guiding implementation. All these important steps are taken by Social Insurance staff. Therefore, the staff will greatly determine the success of the policy in practice.

Social insurance administrative officers' decision-making skills influence their efficiency at work and their general well-being. At work their tasks are characterised by complexity and a need for order and accountability. Moreover, cases should usually be handled and finalised within the imposed time frames. We investigated skills related to decision-making success among social insurance officers. In total, 118 administrative officers at the Swedish Social Insurance Agency (66% response rate) responded to questions on scales and measures relating to cognitive-rational, socio-emotional and time approach features of decision-making skill (Martin Geisler, Carl Martin Allwood, Ilkka Salo. 2021) ^[1]. The results corroborate the basic assumption and usefulness of a broad approach in the definition and assessment of decision-making skills in human service professions in general, and of administrative

officers in social insurance agencies in particular. Recommendations for future research and the implications of the results are discussed.

Social insurance officers, through their work with rehabilitation, have become an important part of the welfare state. The aim of this study was to explore the nature of the dilemmas they experience in their daily work using the critical incident technique. Dilemmas reported concerned. 1) cooperation with other agents in the rehabilitation process, 2) internal social insurance routines and 3) direct client management. Consequences of dilemmas were delayed handling, extra work, emotional strain and ethical conflicts. Further studies are needed on the rehabilitation process as well as the daily practice of social insurance officers (G. Hensing, Toomas Timpka, Kristina Alexanderson. (2007) ^[2]

In Vietnam today, the Social Insurance system pays great attention to high quality as human resources in the management apparatus. To employ personnel with good intellect, skills and capacity, basic and intensive training to meet the requirements and tasks of the country's practice and the current labor market. The quality of this Social Insurance staff is considered an important and core factor to ensure policy management in line with the new trend. However, the staff in the management of social insurance policies still shows many limitations that have not met the requirements and tasks, especially the requirements of the industry in the integration period. Especially, in the digital era, improving the quality of insurance staff is an inevitable requirement in Vietnam today.

LITERATURE REVIEW

Decisions concerning entitlement to sickness benefits have a substantial impact on the lives of individuals and on society. In most countries, such decisions are made by staff of private or public insurance organisations. The work performed by these

professionals is debated, hence more knowledge is needed on this subject. The aim of the present study was to review scientific studies of the practices of social insurance officers (SIOs) published in English, Danish, Norwegian and Swedish. Studies were searched for in literature databases, in reference lists, and through personal contacts. Analyses were made of type of study, areas investigated, research questions, theories used, and the results (Elsy Söderberg, Kristina Alexanderson. (2005) ^[3]

The aim of this study was to describe how Swedish social insurance officers experienced their working conditions, when dealing with applications for disability pensions (DPs). A qualitative research design was selected to describe their experiences. The social insurance officers' powerful positions and how their discretion was implemented made them feel responsible for performing their work well. The results from this study could be used to better develop the organisation of work in the social insurance agency, and in further educational activities. (Berit Ydreborg, Kerstin Ekberg, Kerstin Nilsson. (2008) ^[4] Fifteen social insurance officers (SIOs) working with administration of sickness benefits were interviewed. They were purposefully recruited to represent different parts of the social insurance office organization, different ages, gender, education, and work experience. The interviews were audio-recorded, transcribed verbatim and analyzed using phenomenographic approach. Personal communication was described as crucial to ensure a more efficient working process. The personal contact was obstructed mainly by issues related to work load, lack of continuity, and reorganisations (Carina A Thorstensson, Jenny Mathiasson, Barbro Arvidsson, Anders Heide & Ingemar F Petersson (2008) ^[5]

Imperfections in the private market increase the scope of social insurance worldwide. Social insurance is designed to provide protection against heterogeneous risks. In a

welfare state, consumer's demand for social insurance arises from the need for optimum policy coverage. Likewise, government intervention facilitates the insurance market by minimizing the effect of imperfect information and moral hazard. The results show that the consumer's demand is on the top of the hierarchy which signifies that the optimum policy coverage must be given due to consideration for mass administration of social insurance programs. (Zahin Ansari, Mosabi, Tabash, Asif Akhtar, Samar H. Khan, Ebrahim Mohammed Al Matari (2019)^[6].

The domain about what it means to give responsible and human centric recommendations in the context of Artificial Intelligence (AI)-based insurance has not yet been fully explored. In this article, we therefore, first provide an in-depth analysis and perform a systematic literature review on (i) the specifications and requirements for such systems from a regulation point of view. (ii) instructions on which data they can rely upon, (iii) which recommender techniques can be used for developing such an advisor, (iv) off-the-shelf components for the trustworthy, responsible, and ethical behavior of this AI-empowered tool. (Galena Pisoni, Natalia Díaz-Rodríguez. (2023)^[7]

Our study indicates that the design of the social security policy is an important reason for the lower participation rate of migrants. It is necessary to solve the problem of insufficient incentives through the targeted social security policies; primarily, the formulation of a social security policy contribution rate suitable for the migrants, and the establishment of a comprehensive social security policy and the gradual integration of the social security system. Consultation to design social insurance policies is very important. This will help the policy flexibly adapt to the new situation (Yihao Tian, Yuxiao Chen, Mei Zhou, Shaoyang Zhao.(2021)^[8]

This article reviews administrative issues in the context of decentralized social protection in China. In particular, what are the main obstacles to expanding social

insurance coverage for workers in the informal economy? Over the last two decades, China has achieved remarkable progress toward universal social protection when this target was set as a national policy priority. However, the social insurance enrolment of informal economy workers still lags significantly behind. The article highlights that under a system of decentralized managed social insurance many informal economy workers choose to opt out of the system because of low benefits and high compliance costs. This result in deficits in social insurance coverage amongst informal economy workers. The article emphasizes that the management skills of officials in China's Social Insurance system are very important. (Jiwei Qian, Zhuoyi Wen, (2021)^[9]

This paper uses matched employer-employee data to examine the wage responses to a mandatory social insurance reform program in Ethiopia. By relying on firm-level differences in alternative pre-reform contributory schemes, we examine the extent to which employers shifted the cost of social insurance to workers in terms of lower wages. The post-reform reduction in wages is larger and significant for production workers and employees of low-wage industries. Treatment workers also experienced reductions in bonuses after the reform while their allowances remained intact. (Arjun S. Bedi, Admasu Shiferaw, Måns Söderbom, Getnet Alemu Zewdu (2022)^[10]

MATERIALS & METHODS

Through a preliminary survey of experts and managers as well as conducting a qualitative survey, the authors came to the conclusion that factors affecting from the quality of staff in the system to the management of social insurance policies include: 1. Qualifications; 2. skill; 3. Seniority; 4. Devotion; 5. Ability to advise; 6. Other factors. Use the 5-point Likert scale to collect information to measure and evaluate the effectiveness of policy management. The survey was distributed to 345 managers

and experts in the field of social insurance who are currently working at various institutions. State management agencies,

social insurance research institutes in Vietnam the sample structure of the survey is shown in the table below:

Table 1. Survey form to assess the quality of staff in the system

Numerical order	Unit	Quantity (Person)			Structure (%)		
		Male	Female	Total	Male	Female	Total
1	Department of Social Insurance	7	2	9	77.8	22.2	100.0
2	Vietnam Social Insurance	50	68	118	42.3	57.7	100.0
3	Institute of Social Insurance Sciences	35	23	58	60.3	39.7	100.0
4	Hanoi Social Insurance	41	31	72	56.9	43.1	100.0
5	Other units	47	41	88	53.4	46.6	100.0
6	Total	180	165	345	52.1	47.9	100.0

Table 2. Structure of respondents by survey unit and age group

Agency	Quantity (People)					Structure (%)				
	From 24 to 30	From 31 to 40	From 41 to 50	From 51 to 60	Total	From 24 to 30	From 31 to 40	From 41 to 50	From 51 to 60	Total
Department of Social Insurance	2	4	3	0	9	22.2	44.4	33.4	0.0	100
Vietnam Social Insurance	39	54	20	5	118	30.1	45.7	16.9	7.3	100
Institute of Social Insurance Sciences	21	26	8	3	58	36.2	44.8	13.8	5.2	100
Hanoi Social Insurance	17	28	19	8	72	23.6	38.9	26.3	11.2	100
Other units	26	18	30	14	88	29.5	20.4	30.1	20.0	100
Total	105	130	80	30	345	30.4	37.6	23.2	8.8	100

RESULT

As a result of the assessment of the current Social Insurance policy issuance process, the scales all scored quite well from 3.39 points to 3.76 points. In particular, the

lowest assessment score is the scale for developing policy drafts and the highest rated score is the scale for policy revision. Shown by the following table:

Table 3. Evaluating the process of issuing social insurance policies in Vietnam

Biến	Observe	Average	Standard deviation	Min. value	Max. value
Policy promulgation guidelines	345	3.56	0.76	1	5
Draft policy	345	3.39	0.79	1	5
Consult at all levels	345	3.66	0.78	1.2	5
Complete editing	345	3.76	0.84	1	5
Policy enactment	345	3.54	0.88	1	5
Policy Issuance Process	345	3.54	0.66	1.3	5

The authors will use the Cronbach alpha statistical test. When the Cronbach alpha coefficient has a value of 0.8 or higher to nearly 1.0 is a good scale; a Cronbach alpha coefficient of 0.6 or higher is usable in the case of a new concept (Robert A. Peterson. (1994) [11]. Through the tests of the

composition of 6 factors (Qualifications; skill; Seniority; Devotion; Ability to advise; Other factors) affecting social insurance policy management all have Cronbach's Alpha coefficients greater than 0.8. so these variables will be used for further analysis.

Table 4. Determine the importance of independent variables in the model

Criteria	Policy promulgation guidelines	Draft policy	Consult at all levels	Complete editing	Policy enactment	Policy Issuance Process
Factor 1	31.77	29.34	29.97	31.55	25.55	27.38
Factor 2	14.00	15.62	11.45	19.64	14.16	15.56
Factor 3	25.80	26.93	26.10	21.97	14.97	18.80
Factor 4	12.47	7.28	17.22	15.44	3.36	6.99
Factor 5	13.33	12.15	9.13	8.02	11.76	9.73
Factor 6	10.66	16.66	5.16	6.28	31.20	10.59

Look at the regression results in table 4. The order of influence from the quality of staff in the system to the management of social insurance policies, the qualifications have the most impact, accounting for 27.38%. Next is seniority accounting for 18.8%. Skills at work accounted for 15.56%; Other factors (gender, income, remuneration ...) accounted for 10.59%; Policy formulation accounted for only 9.73%. The lowest is devotion to the industry at only 6.99%. However, the above factors only explain 89.05% of the factors affecting from the quality of staff in the system to the management of social insurance policies. There are still 10.95% of influential factors that have not been detected in practice.

DISCUSSION

It is necessary to regularly foster and improve professional qualifications for staff working in the social insurance system. Regularly open training courses from central to local levels to create uniformity in the qualifications of officials. At the same time, in new recruitment, there should also be clear criteria for the job position. The higher the position, the higher the educational requirements will be.

In the process of managing social insurance policies, it is required that managers have many skills to handle the work smoothly. Therefore, skills in information technology application, foreign languages and professional processing require staff to be fully equipped with industry knowledge, and complementary skills to help policies operate smoothly. Ensure legitimate rights and benefits for Social Insurance participants.

In the management of social insurance, investment in the development of advanced technologies and technical means for the management and implementation of social insurance is encouraged; Soon complete the construction and operation of an electronic database on social insurance management throughout the country. Accordingly, enhancing the application of information technology to management,

professionalizing operations, reducing management costs, minimizing administrative procedures for enterprises and employees.

At the same time, the social insurance industry also consolidates the entire organizational apparatus and functions and tasks of the industry in accordance with the Law on Social Insurance. In particular, focus on building a contingent of qualified cadres and civil servants, professional qualifications and professional ethics, improving service quality; actively contribute to the cause of ensuring national social security

Pay attention to investing in facilities and resources, especially human resources working at the one-stop department; There are mechanisms for payroll, remuneration, reward, discipline to attract responsible, professionally qualified people who understand the work in the assigned field.

Resolutely handle cases of officials and civil servants and harassment in receiving and settling administrative procedures. Identify a one-stop shop where dossiers are received and administrative procedures are returned to enhance the image of the social insurance industry for people and beneficiaries.

CONCLUSION

It can be affirmed that the quality of staff in the social insurance system in Vietnam is improving day by day. Qualifications and skills are always improved, meeting the needs of integration and industry. In addition to the limitations pointed out in the process of policy management, the State needs to pay more attention to the remuneration regime for staff to create motivation to work and increase efficiency at work. The article also points out the main factors affecting from the quality of staff in the apparatus to the management of social insurance policies. However, there are still some other factors that have not been identified. Social insurance policy is a big policy in Vietnam. Therefore, in the coming time, the staff in the system must constantly strive to improve their work handling skills.

Only then will the management of social insurance policies achieve the expected results.

The proposed solutions will help the fund manage social insurance policies more and more perfectly. At the same time, it also helps the management apparatus screen qualified and qualified officials to undertake increasingly demanding jobs in Vietnam.

Declaration by Authors

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