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Factors Affecting the Intention to Accept Digital Transformation in Health Insurance Management of Students (18-23 years old) in Vietnam

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Abstract
Along with the development of the industrial revolution 4.0, the Vietnam Social Insurance Agency has applied a digital transformation to the management of health insurance. To determine the influencing factors and assess the extent to which those factors affect the user's intention to accept digital transformation in health insurance management, the study uses quantitative research methods through descriptive statistics analysis, regression analysis to clarify the research objectives. Specifically, a survey was conducted to collect primary data for the research. The research subject is students from 18-23 years old who actively participate in health insurance. The analysis results show that the intention to accept digital transformation in health insurance management is most strongly influenced by Perceived Ease of Use, followed by Subjective Norms, Habits, Perceived Usefulness, and Perceived Risk. Based on the research results, recommendations on policies that promote the application's operational potential; the development of technology and information to maximize and optimize the user experience have been proposed to promote the acceptance of digital transformation of insurers in general and the student in particular.
Keywords: Digital Transformation, Health Insurance, TAM, Viet Nam
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1. Introduction

The industrial revolution 4.0, resonating with the impacts of the Covid-19 pandemic, has created a perfect premise for digital transformation in general and digital transformation in the management of health insurance in particular. The emergence of the Covid-19 pandemic has had a significant impact on changing people's awareness and habits, bringing the digital transformation closer to the people. Therefore, the Government of Vietnam recently approved the "National Digital Transformation Program to 2025, with orientation to 2030" (Decision No. 749/QD-TTg of the Prime Minister, June 3, 2020) with three main pillars: Digital Economy, Digital Society, and Digital Government. In particular, digital transformation in the insurance sector is an important part of the program because this is an area that affects the entire population, not only related to the health of each individual but also an indicator of evaluating the health of a country (Vietnam Social Insurance, 2021).

The Digital Transformation in Health Insurance has achieved certain successes but is still in the development process. Therefore, this study aims to make contributions in building a management system suitable for the majority, meeting the basic and practical expectations of the insurance participants. The study focuses on collecting and evaluating the information on “factors affecting the intention to accept digital transformation in health insurance management of students (18-23 years old) in Vietnam. ". This is a group that has the most potential to apply digital transformation in health insurance and be a large data source suitable as a basis for further research on the topic at a higher level. Through the selection of a technology acceptance model (TAM) combined with the Theory of Reasonable Action (TRA) and the proposal of new variables, the study will delve into the impact of five factors "Perceived Usefulness”, “Perceived Ease of Use”, “Subjective Norms”, “Habits”, “Perceived Risks” on the dependent variable “Intention to Accept”. The research results have shown the interrelationship between the factors in the model and the intention to accept the application of digital transformation in health insurance management. Thereby, the research team believes that this model will be useful for research in the field of governance as well as for practical application in the field of Insurance in Vietnam today.

2. Literature review

As a part of social security, Health Insurance was created to cover risks of life, medical expenses, disability, and old age (Etti, Patrick, and Yehuda, 2012). In the case of health insurance, insurance companies undertake to pay a part (sometimes all, depending on the policy) of costs incurred as a result of medical procedures, services, supplies made or provided by medical professionals when an individual falls ill or sick. (Janet and Julie, 2021). At the same time, in recent years, the trend of digital transformation has been creating golden opportunities for developing

countries to make great strides. From a scientific perspective, digital transformation is denoted as the changes that digital technology creates or impacts on all aspects of human life (Stolterman and Croon Forst, 2006) or the reception of technological breakthrough to increase labor productivity, creative values, and social welfare Christof Ebert et al (2018).

The concept of digital transformation in the insurance sector has recorded several certain works, including the study by Jeongeun Kim and Hieuun-Ae Park (2012): This study uses descriptive correlation cross-sectional study and extends the TAM model by adding more intermediate variables to enhance the explanatory capacity of the model and to make it more applicable to user behavior on health. Mediating variables were added to the hypothetical model, based on theoretical relevance, from the Health Belief Model and the theory of planned behavior, with TAM conducting the equilibrium analysis to consider the specific nature of the relationship involved in understanding users' use of health information technology. The study participants included 728 members who were recruited from three internet health portals in Korea. Data were collected using a Web-based survey using a structured self-administered questionnaire. The results of the study are that the extended TAM model in the field of health information technology is considered valid to describe the behavioral intentions of health users.

Research on the acceptance and use of assessment technology in Insurance Data System (CareTech) in Insurance companies in Indonesia (Durachman et al.) using technology adoption and acceptance model (UTAUT) with indicating 3 factors that affect behavioral intention to accept technology are Performance Expectation, Efficiency Expectation and Social Influence, where Performance Expectation is the degree to which an individual believes that the application of technology to the system that will help them achieve increased productivity at work is still the most influential factor. This proves that the efficiency and utility when applying technology is still a big concern for units and businesses that want to change and need to focus on building the database in a comprehensive way. However, the authors also pointed out the limitation of the study that there are still many factors that can influence besides the factors of the UTAUT model Moreover, the sample size is still limited, so the expansion of the number of samples will better reflect the behavioral intentions of the user.

In 2019, with the research "Research on factors affecting the development of online insurance in Vietnam, a case study in Hanoi city", the authors demonstrated that a number of businesses have applied new technology in their business activities, including online insurance. However, online insurance is still developing quite modestly and there is no research on customer acceptance of this service. Thereby, the authors researched the factors affecting customers' intention to use and use behavior of online insurance services through a unified model of acceptance and use of technology. This study has shown the impact of the variables of Perceived Risk, Belief, Social Influence, and Expected Effect on the Intention to Use online insurance as well as the relationship between the two variables of intention to use an online insurance usage behavior.

Another study that is worth mentioning is the research on factors affecting the intention to participate in voluntary social insurance of employees in Thach That district, Hanoi city (Nguyen Thi Nguyet Dung, Nguyen Thi Sinh). The survey results of 243 users in the informal sector in Thach That district, Hanoi city show that, with 6 factors included in the research model, there is not enough basis to conclude that “Behavior Control” and “Subjective Norms” have a weak influence on “Intention to participate in voluntary social insurance”. The remaining factors have a positive influence on “Intent to participate in voluntary social insurance”, in which “Perception of Ease of Participation” is the most important factor, followed by the factors “Communication”, ``Perception of Usefulness", "Income".

It can be seen that digital transformation in the insurance sector, in general, is an urgent and highly applicable topic, however, for researchers in this field, the number of domestic projects is still quite limited. Most of the works only analyze the factors affecting the intention to join or use health insurance or social insurance on a small scale but not to mention the digital transformation applied to the health insurance sector. As for international studies, although there have been studies emphasizing the importance of digital transformation in the insurance sector, these studies only generally refer to the application of transformation by private insurance companies but do not point out the factors affecting the intention to accept digital transformation in this field. Besides, while the Government has just approved the "National Digital Transformation Program to 2025, Orientation to 2030" in less than 2 recent years and at the same time, in the context of the Covid-19 epidemic- 19 complicated developments, the application of digital transformation to insurance management is an extremely necessary issue. However, because there is not much access to information, there has not been any research on the issue of digital transformation or the application of technology in the field of social insurance and health insurance of the government - an urgent issue that is considered the current trend. which the government is currently aiming for.

3. Research models and hypotheses

3.1. Research models

Over time, the TAM model has evolved and become a pioneering theory in explaining and predicting user behavior towards technology (Nikola & Andrina, 2014). In fact, TAM has become very popular and used in most studies

on user acceptance of technology (Lee, 2003). However, because of the above advantages, although widely applied, TAM still reveals certain limitations when applied to specific studies. One of the limitations worth mentioning is that TAM does not recognize the impact of subjective norms on intention to use (Chlen-Yi, 2011). Agreeing with Chlen-Yi's point of view, another study in 2010 showed that subjective norm has significant effects on the intention to use factor in the TAM model (Guoho Wan, 2010). In addition, the fact that Benjamin Gardner et al. (2020) shows that previous research has confirmed that habits have the ability to control intention combined with data from the World Bank showing that in the future, many risks can happen to technology users, the research team proposes to add to the model two variables ``Habits" and "Perceived Risk". A few prominent studies that have succeeded in using either of these two variables can be mentioned as the works of Yaobin Lu et al. (2010), Shaizatulaqma et al. (2018) or Ooi Chee Keong et al. (2020).

From the above analysis, the research team decided to choose a combination model between TAM, TRA and propose two more variables which are Habits and Perceived Risk. This is a model that has both the generality of TAM, the sociality of TRA and the updateability of the two proposed variables.

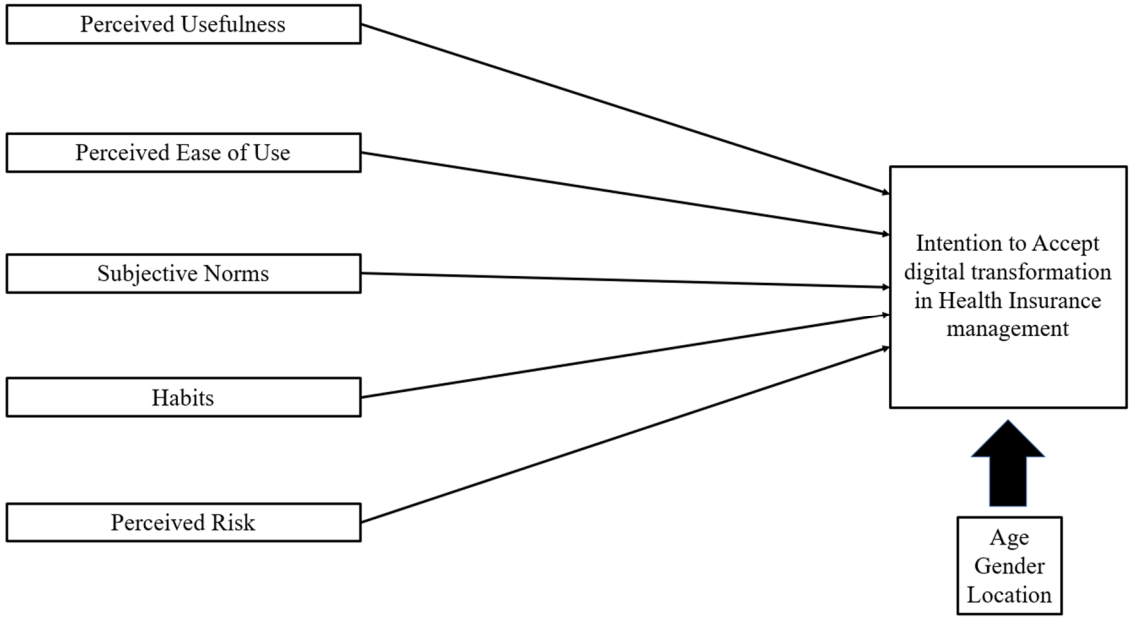

Figure 1: Research model

3.2 . Hypotheses

Perceived usefulness

Perceived usefulness is the degree to which an individual believes that using a technology model improves work performance significantly. The usefulness of the service is demonstrated by helping customers save time, costs, and access a variety of services (Davis, 1993). A study by Kim and Park, 2012 has shown that the greater the *Perceived Usefulness*, the more likely consumers are to use technology to measure, store and manage health data.

H1: *Perceived usefulness* has a positive effect on the intention to accept digital transformation

Perceived Ease of Use

Perceived Ease of Use: is the degree to which an individual believes that using a technology system will be effortless (Davis, 1985, quoted in Chuttur, M.Y., 2009, p.5). Therefore, the *Perceived Ease of Use* greatly affects the intention to use new technology services of users, then they will believe in the ability to perform a job (personal health insurance management) on the information technology applications easily. (Trevor T.Moores, 2012)

H2: *Perceived Ease of Use* has a positive influence on the intention to accept digital transformation.

Subjective Norms

Subjective Norms, according to Ajzen (1991) defined as social influence on the perception of the influencers will think that the individual should or should not perform their behavior. *Subjective Norms* have a significant impact on an individual's perception of societal pressures to perform or not to perform a new technological behavior. (Yusurf et al., 2013).

H3: *Subjective Norms* has a positive effect on intention to accept digital transformation

Habits

Habits, defined as a tendency to be carried out automatically through repeated actions in the past (Venkatesh et al., 2012) argues that the use of previous experience is a prerequisite for habitual use of technology, and that habits is a key factor in its future adoption. The fact that users do not have the habits of accessing new technologies will directly affect their intention to accept technology. (Eliana, 2019).

H4: *Habits* has a negative effect on the intention to accept a digital transformation.

Perceived Risk

Perceived Risk is "a consumer's subjective expectation of loss in pursuit of a desired outcome". In fact, clients may experience different types of risks, such as performance, social, financial, psychological and physical, making the impact of risk on behavioral intentions more complex. (Featherman et al., 2003).

H5: *Perceived Risk* has a negative effect on the intention to accept the digital transformation

Demographic Factor

Demographics is "The scientific study of the human population, primarily concerned with the size, structure and growth of the population" (Hauser & Ducan, 1959). Demographic factors including gender, age, and geographical differences have a profound influence on customers' demand for digital transformation insurance.

4. Research Methods

The research paper uses a combination of both quantitative research methods, survey methods to clarify research objectives and research gaps.

The survey method was used to collect primary data for the research. The group used convenient and location-based sampling methods to be suitable in the context of the Covid 19 epidemic and the questionnaires were sent via email, forums, and student groups. After conducting a trial survey of 100 samples and analyzing the reliability and preliminary EFA, the group has officially collected and synthesized 515 survey samples for research analysis. Regarding quantitative research, descriptive statistical analysis method to assess the status of the factors of survey participants, regression analysis to determine the factors that have an impact on the intention to accept the conversion. number in the management of health insurance for 18 - 23 year olds in Vietnam.

4.1. Questionnaire

The questionnaire is designed based on a Likert scale from "1 - Totally disagree" to "5 - Totally agree".

Sample: For EFA exploratory factor analysis: n = 5*m where m is the number of measurement variables participating in EFA. Based on study by Hair, Anderson, Tatham and Black (1998) as reference for expected sample size. This is the appropriate sample size for studies using factor analysis (Comrey, 1973). Therefore, the minimum number of samples required for this study is: 5*25= 125 samples.

4.2. Data collection methods

This study uses survey questionnaires combined with statistical analysis on SPSS 26.0 software. A total of 550 questionnaires included students aged 18 - 23 years old in 8 provinces with many regional universities: Hanoi, Ho Chi Minh City, Hai Phong, Da Nang, Can Tho, Hue, Quang Binh, Nghe An (based on the DTI digital transformation ranking - Ministry of Information and Communications), in which 515 votes have been verified and selected to perform in-depth analysis steps.

5. Analytical results

5.1. Correlation analysis

Correlation analysis was carried out to verify the relationship between quantitative variables through Pearson correlation coefficient (r). The correlation coefficients in the table below show that the relationship between the variables is quite reasonable in both direction and strength. Specifically, all correlation coefficient values are greater than 0, less than 0.8, and have both positive and negative signs reflecting a positive or negative relationship. The relationship between the dependent and independent variables is significant with no outliers. In addition, the strength of the correlation coefficients ensures that no multicollinearity occurs when using the linear regression model. Therefore, other statistics can be used to verify the relationship between variables.

Table 1: Pearson's correlation analysis results

Pearson correlation		Perceived Ease of Use	Subjective Norms	Habits	Perceived Risk	Intention to Accept
Perceived Usefulness	1	.496 **	.464 **	-.089 *	-.268 **	.435 **
Perceived Ease of Use	.496 **	1	.453 **	-.137 **	-.283 **	.562 **
Subjective Norms	.541 **	.679 **	1	-.096 *	-.166 **	.585 **
Habits	-.089 *	-.137 **	-.157 **	1	.410 **	-.304 **
Perceived Risk	-.268 **	-.283 **	-294 **	.410 **	1	-.359 **
Intention to Accept	.435 **	.562 **	.564 **	-.304 **	-.359 **	1

Source: compiled from analysis result of authors

5.2. Descriptive statistics

Table 2: Descriptive statistics of research factors

Factor	Smallest value	Greatest value	Average value	Standard deviation
Perceived Usefulness	1.75	5.00	4.3403	.65967
Perceived Ease of Use	1.25	5.00	4.1388	.81653
Subjective Norms	1.50	5.00	4.0995	.85368
Habits	1.00	5.00	2.7083	1.04900
Perceived Risk	1.00	5.00	2.5146	.97265
Intention to Accept	1.00	5.00	4.0437	.82844

Source: compiled from analysis result of authors

The average statistical value shows that the factor "Perceived Usefulness" about digital transformation in health insurance management reached the highest level of all factors with the value of 4,3403, followed by "Perceived Ease of Use" with the value of 4.1388. The remaining factors all have average values above 4. Particularly, two factors, "Habits" and "Perceived Risk", have low average values of 2.7083 and 2.5146, respectively.

5.3. Regression analysis

Table 3: Model Summary

MODEL SUMMARY[B]						
Mode	R	R Square	Adjusted R Square	Std. Error of the Estimate	Sig. F. Change	Durbin-Watson
1	.696 [a]	.484	.479	.59784	.000	1.866
a. Predictors: (Constant), Risks, Usefulness, Subjective, Habits, Ease of Use.						
b. Dependent Variable: Intention to accept						

Source: compiled from analysis result of authors

According to the above table, the coefficient of determination of the model: **Adjusted R-Square = 0.479;** Thus, the independent variables of the model explain 47.9% for the variation of the dependent variable Intention. The adjusted R-squared value shows that the model is acceptable, the remaining 52.1% due to variables outside the model or random error.

Table 4: Regression coefficients

COEFFICIENTS [A]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
	Constant	1.436	.238		6.042	.000		
	HU	.107	.049	.085	2,200	.028*	.673	1.486
	SD	.332	.039	.327	8.461	.000*	.679	1.473
	CQ	.317	.037	.326	8,578	.000*	.700	1.430
	TQ	-.133	.028	-.168	-4.807	.000*	.828	1.207
	RR	-.067	.031	-.079	-2.142	.033*	.749	1.336
a. Dependent Variable: YD Notes: * is statistically significant at 5%								

Source: compiled from analysis result of authors

From the above results, the sig value of 5 groups of factors is satisfied < 0.05, showing that these factors are statistically significant at the 5% level of significance, which means that all 5 factors have an impact on the results. Intention-dependent variability and variability are explained by the corresponding regression coefficients.

Diminutive order of the impact level of 5 determinants is (1) Perceived Ease of Use (standardized β coefficient is .327), (2) Subjective Norms (standardized β coefficient is .326), (3) Habits (standardized β coefficient is -.168), (4) Perceived Usefulness (standardized β coefficient is .085), (5) Perceived Risk (standardized β coefficient is -.079).

According to the regression model, the standardized coefficient β is divided into 2 groups with positive and negative relationships between the independent variables and the intention to accept digital transformation in

health insurance management in Vietnam. Therefore, the level of "The intention to Accept" is mainly assessed by "Perceived Ease of Use" determinant. Meanwhile, "Perceived risk" is determinant having lowest impact on "The Intention To Accept Digital Transformation In Health Insurance" in Vietnam.

All the hypothesis: H1, H2, H3, H4 and H5 are accepted because of the Sig. value of all determinants is lower than 0.05.

Table 5: ANOVA analysis

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	170.846	5	34.169	95.603	.000[b]
	Residual	181.921	509	.357		
	Total	352.767	514			
a. Dependent Variable: YDtb						
b. Predictors: (Constant), RRtb, HUtb, TQtb, CQtb, SDtb						

Source: compiled from analysis result of authors

To test the suitability of the population model, we consider F-Statistics from ANOVA analysis table, F-statistics = 95.603 and Sig. = 0.000 (less than 0.05), so the linear regression model is appropriate for the data set and can be used.

The meaning of the slope B:

+ B1 = 0.107 > 0: when the Perceived Usefulness variable increases by 1 unit, the average level of intention to accept increases by 0.107 units. The standard regression value of the variable Perceived Usefulness has an effect of 8.5% on the intention to accept digital transformation in health insurance management among 18-23 year olds in Vietnam.

+ B2 = 0.332 > 0: when the Perceived Ease of Use variable increases by 1 unit, the average level of Intention to accept increases by 0.332 units. The standard regression value of the variable Perceived Ease of Use has an effect of 32.7% on the intention to accept digital transformation in health insurance management among 18-23 year olds in Vietnam.

+ B3 = 0.317 > 0: when the Subjective Norms variable increases by 1 unit, the average level of intention to accept increases by 0.317 units. The standard regression value of the variable Subjective Norms has 32.6% influence on the intention to accept digital transformation in health insurance management among 18-23 year olds in Vietnam.

+ B4 = -0.133 < 0: when the Habits variable increases by 1 unit, the average level of intention to accept decreases by -0,133 units. The standard regression value of the variable Habits affects 16.8% the intention to accept digital transformation in health insurance management among 18-23 year olds in Vietnam.

+ B5 = -0.067< 0: when the variable Perceived Risk increases by 1 unit, the average level of intention to accept decreases -0.067 units. The standard regression value of the variable Perceived Risk has a 7.9% influence on the intention to accept digital transformation in health insurance management among 18-23 year olds in Vietnam.

6. Recommendations

From the perspective of Perceived Usefulness, the authorities, ministries and departments need to have more clear and specific plans to orient and promote the development of Digital Transformation application in health insurance management in the long term. Policies need to be detailed to guide development with the industrial age 4.0 so that it is not only user-friendly to improve application adoption but can also be a springboard to the main goal of building digital government. Strengthen policies and products suitable to the structure of each locality in order to propagate, mobilize and assist people to use online health insurance. About Subjective Norms**,** it is necessary to continue to develop technology, infrastructure, server systems, and expand the coverage of people's connection to the internet connection to accelerate the deployment of a super application that is able to integrate many utilities and useful to help users manage and receive information more conveniently and quickly; continue to work on building a national database with the goal that all people have a computerized data set. On the aspect of Perceived Ease of Use with the promotion of communication and coordination with local authorities, schools, the State and insurance agencies can reach out to the people to raise awareness and receive the contributions of the public in order to improve and overcome the problems that users are facing, towards the goal of accepting digital transformation of users and optimizing the quality of online applications in the field of social insurance in general and health insurance in particular. Besides, improving Perceived Risk for online applications in the field of health insurance (VssID) not only contributes to preventing negative judgments about users' personal information, but also to enhance system's safety and security, can detect security holes so that risks can be promptly handled for users. To avoid safety and security risks when operating on the application and to be safe in accordance with the regulations of the carrier, agencies need to have forms of reminders and notifications for users to be alert to tricks aimed at fraud, appropriation of personal information; Moreover, users also need to equip themselves with the knowledge, be on high alert for unusual signs on the applications, when having problems, they need to immediately

contact the support staff to notify them timely.

7. Conclusion

Approaching the technology acceptance model (TAM) and the theory of reasoned action (TRA) in assessing the intention to accept digital transformation in health insurance management of 18 - 23 year olds in Vietnam, the authors have built the following influencing factors: “Perceived Usefulness”, “Perceived Ease of Use”, “Subjective Norms” and two more factors which are “Habits” and “Perceived Risk” were inherited and withdrawn from previous studies as well as proposed. The research results show that there are two groups of factors that affect the intention to accept digital transformation in health insurance management among 18-23 year olds in Vietnam, which is a positive group with 3 factors “Perceived Usefulness”, “Perceived Ease of Use”, “Subjective Norms” and a group of negative ones including 2 proposed factors are "Habits", "Perceived Risk". This research is one of the first studies to show the factors affecting the intention to accept digital transformation with the assessment of the impact of demographic factors on the sample collected nationwide.

In addition to the positive contributions, the study still has certain limitations: Firstly, although the survey sample is spread across the country, the age of the research subjects is still narrow to assess the intentions of the whole country. Secondly, the lack of comments and suggestions from experts in the insurance field also affects the process of building an appropriate model. Therefore, the research team hopes to be able to conduct further research with a broader scale in order to have a comprehensive study, as a basis for policy making and as a basis for strategies for the development of digital health insurance in the future.

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