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FACTORS INFLUENCING THE INTENTION TO PARTICIPATE IN TRAINING AMONG UNEMPLOYED INSURANCE BENEFICIARIES IN VIETNAM

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Abstract:
This study is conducted to identify and measure the factors affecting the intention to participate in training of workers receiving unemployment insurance (BHTN) in Vietnam. Based on the integration of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB), the authors have built a research model including 4 independent factors. Data were collected from 264 workers and processed using SPSS 26 through steps of reliability testing with Cronbach's Alpha, exploratory factor analysis (EFA), and regression analysis. The research results show that the model explains 51% of the variation in training participation intention (adjusted = 0.510). All 4 factors have positive and statistically significant effects, with the level of influence in descending order as follows: (1) Subjective norm (β = 0.343); (2) Perceived usefulness (β = 0.288); (3) Policy environment (β = 0.203); and (4) Training program (β = 0.195). These results confirm the dominant role of social factors and the perception of practical benefits in the decision to participate in vocational training of unemployed workers. From there, the study proposes implications to strengthen social communication and clarify the practical value of training to improve the effectiveness of unemployment insurance policy in Vietnam.

Keywords: *Training participation intention, Unemployment insurance, Subjective norm, Perceived usefulness, Policy environment, Vietnam.*

1. Introduction

The unemployment insurance (BHTN) policy is one of the important policies in the social security system, is an effective labor market management tool, with the objective of supporting workers to protect job positions, maintain employment, and prevent unemployment. In the structure of the unemployment insurance (BHTN) policy, if cash benefits are mainly of an immediate support nature, then vocational training support is considered a fundamental solution, helping workers improve skills and soon re-enter the labor market. Although there are still certain barriers in participation psychology and support levels, reality shows that with financial support from the BHTN policy along with new points of the Employment Law 2025, vocational learning is becoming a feasible option for unemployed workers, because this is a long-term support solution to improve job search ability and stabilize livelihood.

In the BHTN policy, training and upgrading vocational skills are identified as important solutions to support workers to soon return to the labor market. The Employment Law 2025, effective from 01/01/2026, has continued to complete this mechanism in the direction of expanding and strengthening retraining support for unemployed workers. According to the new regulations, workers receiving unemployment benefits are supported to participate in training, upgrading vocational skill levels, including support for tuition fees and meal allowance during the study period, with the maximum tuition support level of about 4.5 million VND per course under 3 months or a maximum of 1.5 million VND per month for longer courses, with a maximum support duration of 6 months.

The benefits of the vocational training policy for workers receiving BHTN are extremely large, helping them improve practical skills, adapt to new working environments, and minimize the risk of long-term unemployment. However, practical implementation in recent times shows that the vocational training regime has not truly achieved effectiveness as expected. According to statistics from the Ministry of Home Affairs, in the first quarter of 2025, the whole country had 144,889 people submitting applications for unemployment benefits, but while the number of job counseling sessions reached 406,098, only 3,636 people were actually supported for vocational learning (accounting for a very small proportion compared to the number of applicants).

This limitation reflects a significant gap between support policy and the actual willingness to participate of workers. More concerning, data show that the majority of unemployed workers belong to the low-skill group, with 59.2% having no degrees or certificates, while the proportion with university level or higher only accounts for 18.7%. This structure shows that unemployed workers are mainly those who are vulnerable to market fluctuations and face many barriers in finding new jobs if not retrained.Starting from the above situation, this study applies a combination of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) to examine the factors affecting the intention to participate in vocational training of workers receiving BHTN. The research team focuses on analyzing 4 key factors: Subjective norm (social pressure), Perceived usefulness (perception of benefits), Policy environment, and Training program. The research results will be an important scientific basis to propose policy implications to remove "bottlenecks" in terms of psychology and institutions, thereby promoting workers to proactively improve capacity and soon return to the labor market sustainably.

2. Theoretical basis of the study and research methodology

2.1. Theoretical basis of the study

(1) Theory of Planned Behavior (TPB) The Theory of Planned Behavior developed by Ajzen (1991) is a foundational theoretical framework and is the most widely used to explain the intention to perform a specific behavior. According to TPB, behavioral intention (BI) is the most direct and reliable predictor of actual behavior, reflecting the level of willingness and effort of an individual to perform that behavior.

In the context of workers receiving BHTN, TPB helps explain that the intention to participate in training does not occur spontaneously but is the result of a deliberate cognitive process. In particular, the factor Subjective Norm (SN) the perception of expectations from important people such as family, counselors, or colleagues plays the most dominant role in the decision to participate in vocational learning of workers.

(2) Technology Acceptance Model (TAM) The TAM model proposed by Davis (1989), although originally used to explain technology acceptance, has been widely extended in studies on training and education. The core factor of TAM applied in this study is Perceived Usefulness (PU).

For unemployed workers, perceived usefulness is the subjective evaluation of the ability to improve skills, increase productivity, and especially the opportunity to soon return to the labor market after the course. The integration of TAM helps clarify that when workers clearly see the "practical value" of training, they will have a more positive attitude and higher intention to participate.

(3) Integrated model (Integrated Model) This study applies an integrated approach between TAM and TPB, similar to the study of Chen et al. (2024), to create a more comprehensive view of learner behavior. The combination of Subjective Norm from TPB into the TAM framework helps overcome the limitation of the original model which focuses too much on technical factors while ignoring social pressure. In addition to the above two psychological theories, the study also supplements contextual factors specific according to the institutional and organizational approach: Policy environment plays the role of shaping and creating a legal corridor and financial support, thereby reducing barriers and perceived risks for workers. Training program reflects the content quality and organizational method of the training provider, is a necessary condition to transform intention into satisfaction and sustainable learning behavior.

2.2. Concepts and research hypotheses

Based on the integrated theoretical framework mentioned above, the factors affecting the intention to participate in training of workers receiving BHTN are identified to include:

Training participation intention (BI): Is a psychological state reflecting the level of willingness, plan, and commitment of workers in participating in vocational courses during the period of receiving benefits.

Subjective norm (SN): Pressure from individuals or organizations with influence (counselors, family) that promote workers to participate in training.

Perceived usefulness (PU): Perception of the practical benefits that vocational learning brings to future careers.

Policy environment (PE): The favorability of legal regulations and support packages of the State regarding BHTN.

Training program (TP): The suitability and modernity of knowledge and skills delivered in the course.

The use of this integrated model allows the study to both inherit solid theoretical foundations and reflect correctly the practical context of the social security system in Vietnam.

2.3. Research Methodology

The study uses a combination of qualitative research and quantitative research methods to ensure comprehensiveness and reliability of the results.

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Qualitative research

The qualitative research stage is conducted to systematize the theoretical basis and adjust the scales to suit the specific context of the BHXH system in Vietnam. The process includes:

Observation method (Observation): The authors conduct participant observation (by members who are workers receiving unemployment benefits) and non-participant observation (by external experts) in the period October -12/2025 to identify actual factors affecting the intention to participate in training.

Focus group discussion: A discussion group consisting of 07 members (including BHXH officers, university lecturers, and managers) is established to evaluate the appropriateness of the questions in the preliminary questionnaire.

Result: After this step, the official scale is formed with 22 observed variables belonging to 5 factor groups (including 4 independent factors and 1 dependent factor), using a 5-level Likert scale from (1) "Strongly disagree" to (5) "Strongly agree".

Quantitative research

Sample size and sampling method: Primary data of the study are collected from empirical survey results conducted by the research team. A total of 282 valid survey responses from workers receiving unemployment insurance benefits are used to analyze and test the hypotheses in the adjusted model. The sample size is determined based on the requirements of exploratory factor analysis (EFA) and multiple linear regression. According to Hair et al. (1998), the minimum sample size should be at least 5 times the number of observed variables. The study distributed 280 survey questionnaires and collected 264 valid responses from workers receiving unemployment insurance benefits at BHXH agencies, public employment centers, and vocational training classes, ensuring reliability and representativeness of the population.

Data collection tool: The online questionnaire is sent via email and digital platforms to the target subjects, ensuring personal information confidentiality and convenience for respondents.

Data analysis process

After cleaning, the data are processed using SPSS 26 through rigorous testing steps:

- Descriptive analysis: To determine frequency, mean values, and demographic characteristics of the research sample.
- Reliability testing: Using Cronbach's Alpha coefficient to evaluate internal consistency. The scale is accepted when Cronbach's Alpha and the item-total correlation coefficient
- Exploratory factor analysis (EFA): Using Principal Component Analysis extraction method and Varimax rotation to evaluate convergent validity and discriminant validity. The applied criteria include: coefficient; Bartlett's test is statistically significant (Sig. < 0.05); factor loading ≥ 0.5; total variance extracted and Eigenvalue ≥ 1.
- Correlation and regression analysis: Using Pearson correlation coefficient to examine linear relationships between variables. Then, the multiple regression model (OLS) is performed to test research hypotheses, evaluate the level of impact of each independent factor on the dependent variable through standardized Beta coefficient.
- Model fit testing: Evaluated through adjusted coefficient, F-test, and multicollinearity phenomenon (VIF coefficient) to ensure the model does not violate regression assumptions.

3. Research Model

3.1. Research Overview

Studies on the structure and measurement of training participation intention: Behavioral Intention (BI) is identified by many scholars as the most direct and reliable predictor of actual behavior. According to the approach of the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM), intention is not only a temporary desire but a deliberate cognitive - psychological state, reflecting the level of readiness of an individual to perform a specific behavior (Ajzen, 1991; Davis, 1989).In terms of measurement, the structure of behavioral intention is often inherited from studies on technology acceptance such as TAM (Davis, 1989) and later extended models (Venkatesh & Bala, 2008). In the study on talent training, Chen et al. (2024) measured training participation intention through four main observed variables, including: (1) intention to participate in training courses in the future; (2) belief in the ability to maintain and develop competence after completing the course; (3) willingness to recommend the training program to others; and (4) readiness to continue participating in advanced training courses. This approach allows measuring training participation intention not only in the aspect of enrollment but also reflecting sustainability and social diffusion ability of learning behavior.

Studies on factors affecting training participation intention: Modern empirical studies often apply integrated models (TAM and TPB) to explain the variation of behavioral intention through three main groups of factors:

Group of individual cognitive factors: Based on TAM, Perceived Usefulness (PU) is the core driver reflecting rational evaluation of learners about practical benefits. The study of Chen (2024) shows that PU has a positive impact on intention (coefficient 0.17).

Group of social pressure factors: Subjective Norm (SN) perception of expectations from influential people is often proven to be the most dominant factor. Houweling and Wolf (2019) pointed out the importance of peer influence and organizational culture in forming intention.

Group of contextual and organizational factors: Recent extended studies emphasize that intention not only depends on individuals but is also influenced by external environment. Jung and Kim (2017) pointed out that contextual conditions of organizations and policies have a more pronounced impact than direct funding from the government.

Research gaps: From the review of related literature, the study identifies several important gaps as follows.

Gap in research subjects and context. Most studies on training participation intention are conducted on groups such as students or healthcare professionals in developed organizational systems (Chen et al., 2024). However, quantitative studies focusing on workers receiving unemployment insurance, especially in the context of transitioning economies such as Vietnam, are still quite limited.

Gap in multi-level integrated research models. Previous studies mainly focus on individual psychological factors based on models such as TAM or TPB. However, in the context where vocational training programs are implemented by public service units in Vietnam, individual behavior is not only influenced by personal perception but also by organizational and policy environment factors. Therefore, the absence of research models that simultaneously connect individual level (perception), organizational level (training program), and institutional level (state policy) is a significant limitation in previous studies.Gap between policy and practical implementation. Although the legal system, especially the Employment Law, has stipulated mechanisms to support vocational training for unemployed workers, the actual participation rate remains low. For example, according to statistics, in the first quarter of 2025 only 3,636 out of a total of 144,889 workers receiving unemployment insurance participated in vocational training. This shows that there exists a significant gap between policy design and actual participation behavior of workers. Based on the above research gaps, this study aims to build an integrated model between TAM and TPB, while supplementing contextual factors related to training program and policy environment to more comprehensively explain the intention to participate in vocational training of unemployed workers in Vietnam.

3.2. Research model

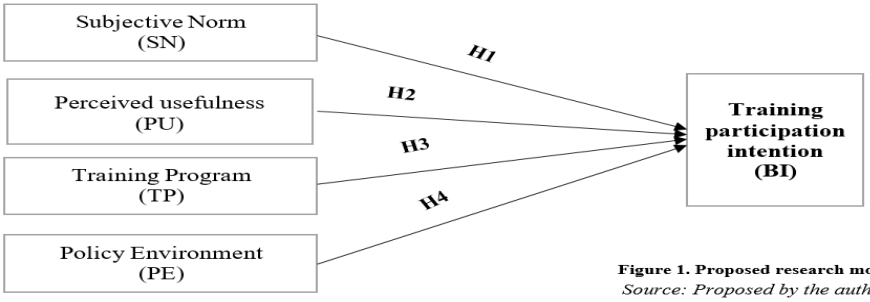

Figure 1. Proposed research model
Source: Proposed by the authors

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The model is represented in the form of a linear diagram with 03 blocks of independent factors on the left side, through arrows representing hypotheses from H1 to H4 pointing toward the target variable "Training participation intention" on the right side.

Table 1: Detailed summary of components in the model

Variable group	Variable code	Variable name	Measurement content / Definition	Source of references
Independent variables	**SN**	**Subjective norm**	Pressure from individuals or organizations with influence (counselors, family) that promote workers to participate in training.	Chen et al., 2024
		SN1	Counselors at Employment Service Centers believe that I should participate in vocational learning to improve my qualifications.	Venkatesh (2000)
		SN2	Colleagues or those in the same unemployment situation believe that my participation in vocational learning is necessary.	Kim J et al. (2012)
		SN3	Family/close people expect me to participate in vocational training courses to soon get a job..	Yan M et al. (2019)
		SN4	I believe that participating in vocational training helps me improve my job	Chen et al., 2024
	PU	**Perceived usefulness**	Perception of the practical benefits that vocational learning brings to future careers.	Chen et al., 2024
		PU1	I believe that participating in vocational training helps me improve my professional qualifications to quickly return to the labor market.	Davis (1989)
		PU2	I think vocational learning helps me effectively grasp current job trends.	Paré G et al. (2005)
		PU3	I think this training course improves my ability to perform specific vocational skills (for example: machine operation, office tasks...).	Dou K et al. (2017)
		PU4	I think vocational learning helps me easily adapt to a new working environment that requires higher skills.	Paré G et al. (2005)
		PU5	In general, I feel that I can benefit a lot from participating in vocational training courses during the period of receiving BHTN.	Davis (1989)
	TP	**Training program**	The suitability and modernity of knowledge and skills delivered in the course.	Lê Thị Thảo, 2026
		TP1	Information about the training program is fully communicated to students.	Phan Đình Nguyên (2013)
		TP2	Knowledge and skills obtained in the courses help students feel confident.	Gamage et al. (2008)
		TP3	The training program is regularly updated and relevant/suitable to the major that students are studying.	Gamage et al. (2008)
		TP4	The training program prepares students to meet the challenges of the 21st century.	Gamage et al. (2008)
		TP5	The institution collects feedback from students about the training program.	Gamage et al. (2008)
	PE	**Policy environment**	The favorability of legal regulations and support packages of the State regarding BHTN.	Lê Thị Thảo, 2026
		PE1	Legal regulations on unemployment insurance create favorable conditions for participating in vocational training.	Markuerkiaga (2014); Baporikar (2020)
		PE2	State strategies and programs strongly support improving vocational skills for unemployed workers.	Clarysse et al. (2005); Lê Ngọc Nương (2018)
		PE3	Regulations on benefits and financial support (tuition, living expenses) protect the interests of workers when participating in training.	Markuerkiaga (2014)
		PE4	There are specific support policies (job placement, tuition reduction/exemption) that encourage workers receiving BHTN to participate in vocational learning.	Baporikar (2020); Clarysse et al. (2005)
Dependent variable	**BI**	**Training participation intention**	Is a psychological state reflecting the level of willingness, plan, and commitment of workers in participating in vocational courses during the period of receiving benefits.	Chen et al., 2024
		BI1	I intend to register to participate in vocational training courses in the upcoming period of receiving unemployment insurance.	Davis (1989)
		BI2	I believe that through vocational training, my professional competence will be maintained and improved to meet new job requirements.	Davis (1989)
		BI3	I am willing to recommend other workers receiving BHTN to participate in these vocational training courses.	Venkatesh & Bala (2008)
		BI4	I am willing to participate in additional advanced vocational training courses after completing the current course.	Chen et al., 2024

(Source of scales is inherited and adjusted by the authors)

The use of scales from reputable studies combined with focus group discussion helps ensure scientific rigor and suitability with the specific context of Vietnam.

4. Results and discussion

4.1. Descriptive statistical analysis. The study collected 264 valid survey responses from workers receiving unemployment insurance in Vietnam. The sample was selected by convenience sampling method through direct survey combined with online survey, ensuring voluntariness and anonymity of respondents. The sample size meets the requirements for quantitative analyses such as exploratory factor analysis and linear regression.

Regarding demographic characteristics, the research sample includes 264 respondents, of which females account for 62.9% (166 people) and males account for 37.1% (98 people). In terms of age, the group from 31- 40 years old accounts for the highest proportion at 48.5% (128 people), followed by the group under 30 years old at 37.9% (100 people) and the group over 45 years old at 20.5% (54 people). Regarding regional distribution, workers in the North account for 51.1% (135 people), the Central region accounts for 28.8% (76 people), and the South accounts for 26.9% (71 people). In general, the sample structure has a relatively diverse distribution in terms of gender, age, and region, thereby quite fully reflecting the characteristics of the group of workers participating in training within the framework of the unemployment insurance policy in Vietnam.

Table 2: Descriptive statistics results of the research sample

Descriptive Statistics						
	N	Minimum	Maximum	Mean	Std. Deviation	
SN1	264	2	5	4.00	.900	
SN2	264	1	5	3.54	.808	
SN3	264	1	5	3.46	.826	
SN4	264	2	5	3.97	.806	
PU1	264	1	5	3.46	.769	
PU2	264	2	5	3.78	.943	
PU3	264	1	5	3.50	.799	
PU4	264	1	5	3.14	.792	
PU5	264	1	5	3.09	.772	
TP1	264	1	5	4.07	1.026	
TP2	264	1	5	4.03	1.005	
TP3	264	1	5	3.89	.932	
TP4	264	1	5	3.80	.981	
TP5	264	1	5	3.78	.757	

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PE1	264	1	5	4.17	.930	
PE2	264	1	5	3.61	.834	
PE3	264	1	5	4.22	.879	
PE4	264	1	5	3.78	.672	
BI1	264	1	5	3.51	.698	
BI2	264	2	5	3.55	.738	
BI3	264	1	5	3.53	.669	
BI4	264	2	5	3.53	.640	

(Source: Data analysis results from the survey of the authors, 2025)

The descriptive statistical results show that with 264 valid observations, the variables in the model all have mean values ranging from 3.09 to 4.22 on a 5 - point Likert scale, reflecting evaluation levels from average to fairly high.Specifically, the policy environment variable (PE) has the highest mean value (3.61 - 4.22), indicating that respondents positively evaluate the support from policy. Next is the training program (TP) with mean values from 3.78 to 4.07, showing that the content and quality of training are perceived relatively well. Subjective norm (SN) reaches mean values from 3.46 to 4.00, indicating a fairly strong level of social influence. Meanwhile, perceived usefulness (PU) has lower mean values (3.09 - 3.78), reflecting that learners have not fully highly evaluated the benefits of the training program. For the dependent variable, training participation intention (BI) has a stable mean level (3.51 - 3.55) and low standard deviation, indicating relatively high agreement but the level of intention is only at a fairly average level. In general, although contextual and program factors are positively evaluated, improving perceived usefulness may be the key factor to more strongly promote training participation intention.

4.2. Reliability testing of scales through Cronbach's Alpha. The factors are tested for scales using Cronbach's Alpha and item-total correlation coefficient. Cronbach's Alpha test is used to test the reliability of the scale with the testing standard that the minimum Cronbach's Alpha coefficient is 0.6 (Hair et al., 1998). The item-total correlation coefficient less than 0.3 is considered a garbage variable and is naturally removed from the scale (Nunally and Burstein, 1994).

Table 3: Results of scale reliability testing with Cronbach's Alpha coefficient

Item	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted	Cronbach's Alpha
Scale of Subjective norm (SN)					**0.743**
SN1	10.97	3.615	0.551	0.677	
SN2	11.43	4.033	0.501	0.703	
SN3	11.51	3.901	0.529	0.688	
SN4	11.00	3.867	0.567	0.668	
Scale of Perceived usefulness (PU)					**0.734**
PU1	13.50	5.513	0.550	0.668	
PU2	13.19	5.483	0.389	0.737	
PU3	13.47	5.200	0.617	0.640	
PU4	13.83	5.551	0.512	0.681	
PU5	13.87	5.864	0.436	0.709	
Scale of Training program (TP)					**0.859**
TP1	15.50	9.095	0.665	0.833	
TP2	15.53	9.132	0.678	0.829	
TP3	15.68	9.405	0.697	0.823	
TP4	15.77	9.167	0.696	0.824	
TP5	15.78	10.453	0.661	0.837	
Scale of Policy environment (PE)					**0.730**
PE1	11.61	3.501	0.513	0.677	
PE2	12.17	3.597	0.587	0.629	
PE3	11.56	3.677	0.504	0.679	
PE4	12.00	4.308	0.498	0.688	
Scale of Training participation intention (BI)					**0.765**
BI1	10.61	2.550	0.627	0.675	
BI2	10.57	2.854	0.415	0.794	
BI3	10.59	2.859	0.498	0.744	
BI4	10.59	2.494	0.757	0.610	

(Source: Calculated by the authors from survey data in 2025)

The reliability testing results show that all scales in the study meet the requirements, with Cronbach's Alpha coefficients ranging from 0.730 to 0.859, exceeding the acceptable threshold of 0.7. The corrected item-total correlation coefficients are all greater than 0.3, indicating that the observed variables have appropriate contributions to the scale. At the same time, the Cronbach's Alpha if item deleted does not show significant improvement, so no variables are removed from the model. Thus, the scales ensure reliability and are sufficient to be used in subsequent analyses.

4.3. Exploratory factor analysis EFA

Exploratory factor analysis EFA for independent variables

Table 4. KMO analysis of independent variable factors

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.854
Bartlett's Test of Sphericity	Approx. Chi-Square	1575.436
	Df	153
	Sig.	.000

(Source: Calculated by the authors from survey data in 2025)

The results of KMO and Bartlett tests show that the data are completely suitable for performing exploratory factor analysis (EFA). Specifically, the KMO coefficient reaches 0.854 (> 0.8), reflecting a high level of sample adequacy and showing that the observed variables have sufficient correlation to form common factors. At the same time, Bartlett's test has Chi-square value = 1575.436 with significance level Sig. = 0.000 (< 0.05), proving that the correlation matrix between variables is significantly different from the identity matrix. Therefore, it can be confirmed that the observed variables have linear correlations with each other and the data well satisfy the conditions to conduct EFA in the next steps.The results of exploratory factor analysis (EFA) show that 22 observed variables are extracted into 4 factors with Eigenvalue > 1. The total variance extracted reaches 57.862% (>50%), showing that the factors explain 57.862% of the variation of the data and meet the requirements in the study.

Table 5: Rotated matrix of independent variables

Rotated Component Matrix[a]				
	Component			
	1	2	3	4
TP3	.808			
TP4	.795			
TP1	.776			
TP2	.754			
TP5	.675			

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PU3		.767		
PU1		.703		
PU2		.628		
PU4		.616		
PU5		.549		
SN2			.731	
SN1			.725	
SN4			.679	
SN3			.642	
PE2				.774
PE1				.749
PE3				.723
PE4				.686

(Source: Calculated by the authors from survey data in 2025)

The results of the rotated matrix (Rotated Component Matrix) show that the observed variables are clearly grouped into four factors, consistent with the proposed research model. Specifically, the group of variables belonging to the Training program (TP) scale loads strongly on the first factor with loadings from 0.675 to 0.808, indicating good convergence. The second factor includes variables of Perceived usefulness (PU), with loadings ranging from 0.549 to 0.767, all exceeding the acceptable threshold of 0.5. The third factor represents Subjective norm (SN), with loadings from 0.642 to 0.731, showing strong association among observed variables within the same scale. Finally, variables of Policy environment (PE) converge on the fourth factor with high loadings (0.686–0.774). Notably, there is no significant cross-loading among factors, demonstrating good discriminant validity between scales. In general, the EFA results confirm convergent validity and discriminant validity of the scales, and are consistent with the initial theoretical structure, providing a basis for subsequent analyses.

Therefore, the names of the factors are retained according to the proposed research model. In general, the EFA results confirm the suitability of the measurement model and provide evidence of construct validity of the scales used in the study.

Exploratory factor analysis EFA for dependent variable

Table 6. KMO analysis of dependent variable factors

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.873
Bartlett's Test of Sphericity	Approx. Chi-Square	1155.413
	Df	28
	Sig.	.000

(Source: Calculated by the authors from survey data in 2025)

The results of KMO and Bartlett tests show that the data are suitable for conducting exploratory factor analysis (EFA). Specifically, the KMO coefficient reaches 0.708 (> 0.7), reflecting a fairly adequate level of sample suitability, indicating that the observed variables have sufficient correlation to form a common factor. In addition, Bartlett's test has Chi-square value = 330.271 with significance level Sig. = 0.000 (< 0.05), proving that the correlation matrix between variables is statistically significantly different from the identity matrix. This confirms that the variables have linear relationships with each other and the data meet the necessary conditions to perform EFA in the next steps. The EFA results show that only one factor has Eigenvalue greater than 1 (Eigenvalue = 2.405), explaining 60.127% of the total variance. This demonstrates that the dependent variable scale achieves unidimensionality and the observed variables converge well into the same latent structure. The EFA results show that the scale structure is consistent with the proposed research model. Therefore, the hypotheses continue to be tested through regression analysis.

4.4. Results of Pearson correlation analysis

The results of Pearson correlation analysis using IBM SPSS Statistics show that the independent variables in the model all have positive correlations with the dependent variable. Specifically, the dependent variable training participation intention (F_BI) has positive and statistically significant correlations with all independent variables, in which the strongest is with subjective norm (F_SN) (r = 0.571, Sig. = 0.000) and perceived usefulness (F_PU) (r = 0.566, Sig. = 0.000), followed by training program (F_TP) (r = 0.501, Sig. = 0.000), and the lowest is policy environment (F_PE) (r = 0.299, Sig. = 0.000). This shows that these factors all tend to positively affect training participation intention.

Table 7: Pearson correlation matrix

Correlations						
		F_BI	F_SN	F_PU	F_TP	F_PE
F_BI	Pearson Correlation	1	.571**	.566**	.501**	.299**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	264	264	264	264	264
F_SN	Pearson Correlation	.571**	1	.516**	.397**	.012
	Sig. (2-tailed)	.000		.000	.000	.842
	N	264	264	264	264	264
F_PU	Pearson Correlation	.566**	.516**	1	.387**	.127*
	Sig. (2-tailed)	.000	.000		.000	.039
	N	264	264	264	264	264
F_TP	Pearson Correlation	.501**	.397**	.387**	1	.284**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	264	264	264	264	264
F_PE	Pearson Correlation	.299**	.012	.127*	.284**	1
	Sig. (2-tailed)	.000	.842	.039	.000	
	N	264	264	264	264	264

(Source: Calculated by the authors from survey data in 2025)

In addition, regarding the relationships among independent variables, F_SN has a moderate correlation with F_PU (r = 0.516) and F_TP (r = 0.397), but has no statistically significant relationship with F_PE (r = 0.012, Sig. = 0.842). F_PU is correlated with F_TP (r = 0.387) and weakly correlated with F_PE (r = 0.127, Sig. < 0.05). Meanwhile, F_TP and F_PE have a low positive correlation (r = 0.284, Sig. = 0.000). In general, the correlation coefficients among independent variables are all less than 0.8, indicating that there is no serious multicollinearity, ensuring the conditions to perform regression analysis in the next step.

4.5. Results of regression analysis: The results of multiple linear regression analysis show that the research model has a good level of fit with the data. Specifically, the correlation coefficient R = 0.719 reflects a fairly close relationship between the independent variables (F_SN, F_PU, F_TP, F_PE) and the dependent variable (F_BI). The coefficient of determination R^2 = 0.518 and adjusted R^2 = 0.510 show that about 51.0% of the variation in training participation intention is explained by the variables in the model, while the remaining part is due to other factors outside the model. The Durbin-Watson value = 1.975 is approximately 2, indicating that there is no first-order autocorrelation in the residuals.The ANOVA test results show that the model is statistically significant with F = 69.470 and Sig. = 0.000 (< 0.05), confirming that the independent variables when combined have a significant effect on the dependent variable. Considering the regression coefficients, all variables F_SN, F_PU, F_TP, and F_PE have positive and statistically significant effects on F_BI (Sig. = 0.000). Among them, subjective norm (F_SN) has the strongest effect (Beta = 0.343), followed by perceived usefulness (F_PU) (Beta = 0.288), policy environment (F_PE) (Beta = 0.203), and finally training program (F_TP) (Beta = 0.195). In addition, multicollinearity diagnostics meet the requirements as VIF coefficients range from 1.108 to 1.480 (< 10) and Tolerance values are all greater than 0.1, indicating no serious multicollinearity. This shows that social factors play the most important role in promoting training participation intention.

The regression equation is constructed according to the rule of using unstandardized Beta coefficients, the unstandardized equation:

$$F\_BI = 0.338 + 0.287F\_SN + 0.267F\_PU + 0.136F\_TP + 0.172F\_PE$$

The standardized regression equation (using Beta coefficients):

$$F\_BI = 0.343F\_SN + 0.2887F\_PU + 0.195F\_TP + 0.203F\_PE$$

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Where:
F_BI: Training participation intention
F_SN: Subjective norm
F_PU: Perceived usefulness
F_TP: Training program
F_PE: Policy environment

Table 8. Results of testing research hypotheses

Coefficients[a]								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.338	.207		1.634	.103		
	F_SN	.287	.044	.343	6.529	.000	.676	1.480
	F_PU	.267	.048	.288	5.544	.000	.690	1.449
	F_TP	.136	.035	.195	3.878	.000	.734	1.363
	F_PE	.172	.039	.203	4.466	.000	.902	1.108
a. Dependent Variable: F_BI								

(Source: Calculated by the authors from survey data in 2025)

The results of regression coefficient analysis show that:

The regression results show that all research hypotheses are accepted when the independent variables all have positive and statistically significant effects on training participation intention (Sig. = 0.000 < 0.05). Specifically, subjective norm (F_SN) has the strongest effect (β = 0.343), supporting the hypothesis about the important role of social factors. Next, perceived usefulness (F_PU) (β = 0.288) also has a significant positive effect, showing that perception of benefits is an important driver promoting behavior. Policy environment (F_PE) (β = 0.203) and training program (F_TP) (β = 0.195) both have positive effects, although at lower levels. Thus, the empirical results are consistent with the proposed theoretical model, and at the same time confirm the role of individual, social, and contextual factors in forming training participation intention. The histogram of standardized residuals shows that the distribution of errors approximates a normal distribution, with mean value close to 0 (Mean = 5.79E-16) and standard deviation approximately 1 (Std. Dev. = 0.992). The frequency bars are relatively symmetrically distributed around the central value and closely follow the normal curve, with no significant skewness or serious outliers. Therefore, it can be concluded that the assumption of normal distribution of residuals in the regression model is satisfied, thereby reinforcing the reliability of the regression estimates.

Testing the assumptions of the model

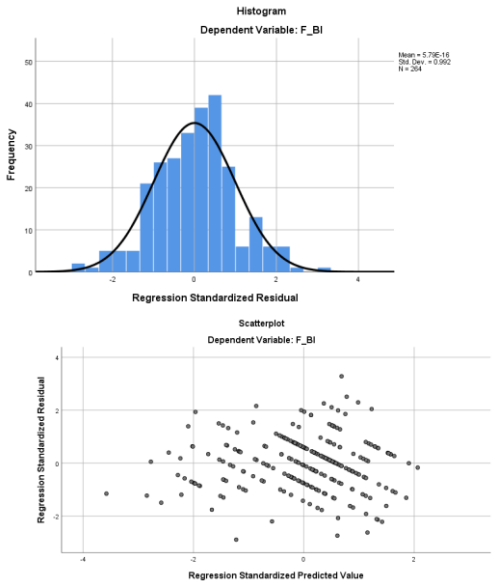

Figure 2. Testing the assumptions of the regression model

(Source: Calculated by the authors from survey data in 2025)

Based on the Scatterplot between Regression Standardized Predicted Value and Regression Standardized Residual for the dependent variable F_BI, the research results can be analyzed as follows:The scatter plot shows that residual data points are mainly distributed around the baseline 0 and commonly fluctuate within the range from -2 to +2, indicating that the model does not seriously violate the basic assumptions of linear regression. The error points are randomly dispersed and do not form specific patterns (such as funnel shapes or curves), which shows that the assumption of homoscedasticity is satisfied. Although there are some parallel diagonal structures due to the characteristics of survey data (commonly found in Likert scales), overall the points are still symmetrically distributed around the 0 axis, confirming that the relationship between independent variables and the dependent variable F_BI is linear. Therefore, the regression model achieves the necessary reliability to perform subsequent statistical significance testing and prediction steps.

4.6. Discussion of research results. The results of regression analysis allow a deeper discussion on the level and role of each factor through standardized Beta coefficients, thereby reflecting the relative influence of independent variables on training participation intention of workers.

First, subjective norm (F_SN) is the factor with the strongest impact on training participation intention with Beta coefficient = 0.343. This shows that when the perception of pressure or encouragement from surrounding people (family, friends, colleagues, management agencies) increases by one unit, the training participation intention of workers will increase correspondingly by 0.343 units (under the condition that other factors remain unchanged).

This result confirms the dominant role of social factors in the context of workers receiving unemployment insurance, when they are often strongly influenced by social norms and expectations of the surrounding environment. This also implies that policies or communication programs if effectively leveraging social diffusion factors (for example: counseling, orientation from employment service centers, sharing experiences from previous learners) will be highly effective in promoting training participation behavior. Next, perceived usefulness (F_PU) has a Beta coefficient = 0.288, ranking second in level of influence. This shows that when workers more clearly perceive the practical benefits of the training program (such as improving skills, increasing job opportunities, improving income), their intention to participate also increases significantly. Although the level of influence is lower than subjective norm, this is still an important internal factor, reflecting the rational evaluation process of learners. This result is particularly notable when compared with previous descriptive statistics, which showed that the average evaluation level of this variable is not high. This implies that improving awareness of the effectiveness and practical value of training is the “bottleneck” that needs to be addressed to increase participation intention.For policy environment (F_PE), the Beta coefficient reaches 0.203, showing that this factor has a positive effect but at a moderate level. When support policies become more favorable (for example: financial support, transparent information, simple procedures), training participation intention of workers will increase accordingly. However, the level of influence of this factor is lower than social and individual perception

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factors, indicating that policy, although important, is not sufficient by itself to promote behavior if workers do not perceive clear benefits or are not influenced by the social environment. This suggests that the effectiveness of policy needs to be enhanced through improving implementation and communication methods, rather than only focusing on policy content.Finally, training program (F_TP) has a Beta coefficient = 0.195, being the factor with the lowest level of influence in the model, although still statistically significant. This result shows that the quality, content, and organization method of training have a positive effect on participation intention, but are not the decisive factor. A reasonable interpretation is that workers may evaluate the training program at a fairly good level (as shown in descriptive statistics), but this is not strong enough to motivate them to act if lacking motivation from other factors such as social pressure or perception of benefits. This implies that improving training programs needs to be accompanied by enhancing relevance to practical needs and strengthening linkage with enterprises to create clear outcomes.Synthesizing the Beta coefficients shows that the order of influence from highest to lowest is: subjective norm (0.343) > perceived usefulness (0.288) > policy environment (0.203) > training program (0.195). This difference reflects an important characteristic in the behavior of unemployed workers, that the decision to participate in training is not entirely based on evaluation of program quality or policy conditions, but is strongly influenced by social factors and perception of personal benefits. Therefore, to improve the effectiveness of training policy, a comprehensive approach is needed, in which combining strengthening social communication, improving awareness of benefits, and enhancing quality as well as relevance of training programs.

5. Some recommendations

5.1. Leverage social influence networks to shape subjective norm

The research results confirm that Subjective norm is the factor with the strongest influence on behavioral intention,. Therefore, instead of traditional communication methods, it is necessary to shift to a persuasion model based on trust:

Build a network of "Career Ambassadors": Establish real and online communities gathering workers who have successfully changed careers thanks to the BHTN policy. Sharing real experiences from "opinion leaders" within the same social group will create positive pressure and stronger encouragement compared to administrative announcements.

Professionalize the counseling staff: Officers at Employment Centers play the role of authoritative advisors. It is necessary to train psychological counseling and persuasion skills to optimize direct interaction, helping workers recognize positive expectations from the social security system regarding their personal development.

5.2. Transform training value into evidence-based economic benefits

Perceived usefulness is the second most important driver but currently has the lowest average evaluation among the factors,. To narrow this gap, it is necessary to apply a personalized benefit forecasting approach:

Apply AI-based income prediction models: Integrate labor market data analysis tools into the BHTN application process. When workers clearly see the relationship between obtaining qualifications (the current group where 59.2% are low-skilled workers) and specific potential income growth, "perceived usefulness" will be significantly enhanced.

Experiment with training programs: Implement trial learning formats or virtual reality (VR) career experiences at counseling centers to help workers overcome psychological barriers regarding the complexity of new technologies.

5.3. Optimize policy implementation through financial technology

Policy environment has a positive impact on participation intention,. To fully leverage the new points of the Employment Law 2025, it is necessary to modernize the support process:

Flexible liquidity mechanism: Implement payment of meal allowances and living support on a short-term periodic basis (weekly) through e-wallet platforms or electronic identification. Receiving financial support directly and promptly will create motivation to maintain learning behavior, minimizing opportunity cost burden for vulnerable worker groups.

Digitize administrative procedures: Simplify administrative barriers to the maximum through online public service systems, helping workers focus resources on learning instead of complex legal procedures.

5.4. Flexibilize the structure of training programs

Although Training program has the lowest impact coefficient, it is still a necessary condition to transform intention into sustainable action:

Modularize training programs: Divide courses into short-term competency units from 2 - 4 weeks with partial certificates. This approach allows workers to both seek employment and improve skills along a flexible pathway, suitable for the characteristics of unemployed workers.

Multi-dimensional feedback mechanism: Establish a system to collect evaluations from learners and employers in real time to update training programs in line with the fluctuations of the 21st century labor market.

6. Conclusion

The study has successfully identified and measured 4 factors that positively affect training participation intention of workers receiving BHTN, explaining 51% of the variation of the model. The empirical results confirm that Subjective norm plays the most dominant role (β = 0.343), followed by Perceived usefulness (β = 0.288), Policy environment (β = 0.203), and Training program (β = 0.195). This shows that the intention to participate in vocational learning of workers is strongly influenced by social pressure and the value of practical benefits rather than purely technical conditions. These findings provide an important scientific basis to propose policy implications to remove bottlenecks between legal regulations and practical implementation, towards the goal of sustainable livelihood stabilization for workers.

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