



Green Banking as an Environmental Sustainability Instrument: Determinants of Green Banking Usage

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ABSTRACT

Green banking has become an important environmental sustainability strategy by reducing paper consumption, supporting low-carbon financial services, and encouraging environmentally responsible consumer behavior. However, the adoption of green banking remains limited in many emerging economies. This study investigates the determinants of green banking usage among young consumers by integrating the Technology Acceptance Model with environmental concern, social influence, and green trust. Survey data were collected from 360 young banking customers in Vietnam and analyzed using partial least squares structural equation modeling (PLS-SEM). The measurement model demonstrated satisfactory reliability and validity, with composite reliability ranging from 0.840 to 0.886 and average variance extracted between 0.568 and 0.660. The results indicate that perceived usefulness, environmental concern, social influence, and green trust positively influence green banking usage, while green trust partially mediates these relationships. Environmental concern emerged as the strongest predictor of green banking adoption. The findings demonstrate that environmental awareness and trust are essential for promoting sustainable financial practices. This study contributes to environmental sustainability research by explaining environmentally responsible banking behavior and provides practical implications for advancing sustainable finance and resource-efficient banking systems.

Keywords: Green banking, Environmental sustainability, Sustainable consumption, Environmental concern

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INTRODUCTION

Climate change and the global pursuit of sustainable development have placed the financial sector at the centre of the transition to a low-carbon economy. Banks influence environmental outcomes directly, through their own operations, and indirectly, by channelling capital toward greener activities. Green banking, which encompasses environmentally responsible services such as electronic and paperless banking, green deposits, and green loans, has consequently moved from the margins to the mainstream of banking strategy (Sharma & Choubey, 2022; Taneja & Özen, 2023; Guillen & Pereira, 2024; Kunie *et al.*, 2025). These services reduce the ecological footprint of banking while offering customers sustainable alternatives (Aslam & Jawaid, 2023; Morgan *et al.*, 2025). Consequently, green banking is increasingly recognized as an environmental management instrument that contributes to sustainable resource utilization and environmental protection.

Despite the rapid expansion of green banking offerings, customer adoption remains modest in many emerging markets, constrained by limited awareness, weak trust, and unclear personal benefits. Since the environmental benefits of green banking can only be realized through widespread customer

participation, understanding the determinants of environmentally responsible banking behavior has become an important research issue in environmental sustainability. Vietnam offers a salient setting: the banking sector is digitalising quickly, and policymakers actively promote green credit, yet systematic evidence on what drives customers to adopt green banking is scarce. Younger generations are especially important because they possess high digital literacy and increasing environmental awareness, making them a key population for promoting sustainable financial practices and supporting national environmental sustainability objectives.

Prior research on technology adoption has drawn heavily on the Technology Acceptance Model (TAM), emphasising perceived usefulness and ease of use (Davis, 1989), or has examined isolated factors such as trust or awareness. Comparatively few studies integrate utilitarian, environmental, and social drivers within a single model, and the joint roles of social influence and environmental concern, alongside trust, remain under-tested in the green banking context using PLS-SEM. Moreover, limited research has positioned green banking adoption as an environmentally responsible behavior that contributes to sustainable consumption and resource conservation rather than merely a financial technology adoption decision. This represents a meaningful gap because green banking adoption is plausibly driven not only by perceived utility but also by environmental values and social dynamics, with trust acting as a connecting mechanism that facilitates environmentally responsible financial behavior.

Accordingly, this study has two objectives: (1) to identify the determinants of green banking usage by integrating TAM with sustainability and trust perspectives, and (2) to test the mediating role of green trust in the relationships between these determinants and usage. By explaining the factors that encourage environmentally responsible banking behavior, this study contributes to environmental sustainability research and provides empirical evidence on how green banking can support resource conservation and sustainable consumption through greater customer participation. In addition to providing evidence from a rapidly developing economy and practical implications for financial institutions seeking to expand sustainable services among younger customers, the study offers an integrative framework that links technology adoption with environmental sustainability and green consumer behavior.

Theoretical background and hypotheses

Theoretical foundations

The proposed model integrates three theoretical streams. The Technology The Acceptance Model, which has been widely applied to the adoption of digital banking, maintains that attitudes and behavioural intentions toward a technology are shaped by perceived usefulness and simplicity of use (Davis, 1989; Venkatesh *et al.*, 2003). Sustainability and green-consumption perspectives add that environmental values, captured here as environmental concern, motivate engagement with eco-friendly offerings (Lee *et al.*, 2025; Huber *et al.*, 2025; Novak & Dvorak, 2025). Trust theory, and its green-specific extension, holds that trust reduces the uncertainty inherent in intangible services and is especially decisive for novel, credence-heavy products such as green financial services, where customers rely on perceptions of a provider's competence and benevolence (Chen, 2010; Kajanova & Badrov, 2024; Salem *et al.*, 2025). Combining these streams, the model treats perceived usefulness, environmental concern, and social influence as drivers of both green trust and green banking usage, with green trust serving as the connecting mechanism.

Green banking usage

Green banking usage represents environmentally responsible financial behavior because it reduces paper consumption, supports digital financial services, decreases energy consumption associated with branch transactions, and encourages sustainable financial activities. Green banking usage refers to the extent to which customers use, or intend to use, environmentally responsible banking services such as electronic and paperless banking, green deposits, and green loans (Ibe-enwo *et al.*, 2019; Aslam & Jawaid, 2023; Di Fiore *et al.*, 2024; Mishra *et al.*, 2025). As the focal dependent variable, it captures actual and intended engagement with the green offerings through which banks deliver environmental value. Its adoption is shaped by perceptions of utility, environmental values, social dynamics, and the trust customers place in a bank's green credentials (Merli *et al.*, 2024; Nagesh *et al.*, 2025).

Perceived usefulness

Perceived usefulness, a core TAM construct, is the degree to which a customer believes that using green banking improves the efficiency, convenience, and quality of their banking (Davis,

1989; Venkatesh *et al.*, 2003; Kowalski *et al.*, 2024; Damaševičius *et al.*, 2025). When customers perceive green banking as genuinely useful, saving time, reducing paperwork, and offering competitive products, they are more likely to adopt it. Perceived usefulness also signals competence and value, which can foster trust in a bank's green products. Two effects are therefore proposed:

H1. Perceived usefulness positively influences green banking usage.

H3. Perceived usefulness positively influences green trust.

Environmental concern

Environmental concern reflects a customer's awareness of, and worry about, environmental problems and their willingness to act on them (Kwatra *et al.*, 2024; Lee *et al.*, 2025; Novak & Jelic, 2025). Environmentally concerned customers are more inclined to choose services aligned with their values, and to view a bank's credible environmental commitments as trustworthy. Environmental concern reflects individuals' awareness of ecological degradation and motivates environmentally responsible consumption decisions, including the adoption of sustainable financial services. Accordingly:

H4. Environmental concern positively influences green banking usage.

H5. Environmental concern positively influences green trust.

Social influence

Social influence captures the extent to which customers perceive that important others, peers, family, and social networks, endorse green banking (Ajzen, 1991; Venkatesh *et al.*, 2003). Social endorsement can both directly encourage usage and reinforce trust by signalling that green offerings are credible and socially valued, particularly among younger, socially connected consumers. Therefore:

H6. Social influence positively influences green banking usage.

H7. Social influence positively influences green trust.

Green trust

Green trust represents consumers' confidence that financial institutions genuinely contribute to environmental protection rather than engaging in greenwashing. Green trust is a customer's willingness to rely on a bank's green products and services based on belief in their environmental credibility, benevolence, and ability (Chen, 2010; Benhmida & Trabelsi, 2024; Chandrasekhar *et al.*, 2025). In financial services, where outcomes are intangible and information is asymmetric, trust is a decisive driver of adoption; in green finance specifically, trust hinges on the transparency and authenticity of environmental commitments (Hasan *et al.*, 2025; Rocha *et al.*, 2025). Green trust reduces the perceived risk of engaging with novel green offerings and is consistently linked to usage and loyalty (Nguyen *et al.*, 2023; Zairkhanova *et al.*, 2024; Abdoul-Latif *et al.*, 2025). Thus:

H2. Green trust positively influences green banking usage.

The mediating role of green trust

Beyond their direct effects, the three antecedents are expected to influence usage indirectly through green trust. Perceived usefulness builds trust by signalling competence and value; environmental concern strengthens trust through alignment

with credible green claims; and social influence reinforces trust through social endorsement. Green trust, in turn, converts these inputs into usage. This logic implies three indirect effects, with the significance of the direct paths distinguishing partial from full mediation (Hair *et al.*, 2019):

H8. Green trust mediates the relationship between perceived usefulness and green banking usage.

H9. Green trust mediates the relationship between environmental concern and green banking usage.

H10. Green trust mediates the relationship between social influence and green banking usage.

The conceptual model integrating these ten hypotheses is presented in **Figure 1**.

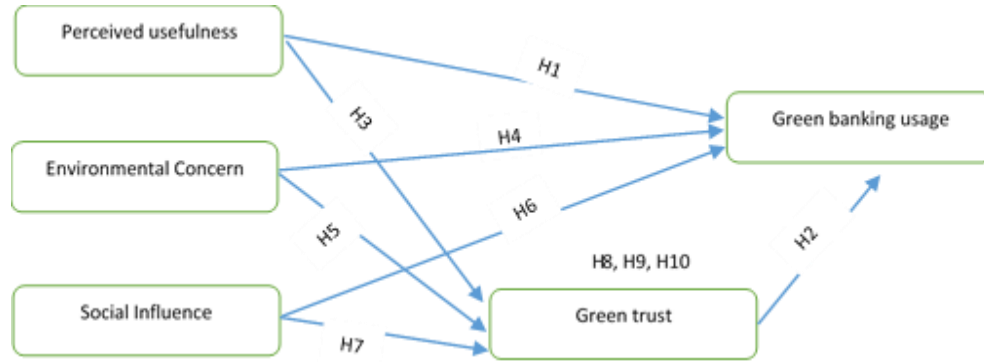


Figure 1. Proposed research model

MATERIALS AND METHODS

Research design and sample

A quantitative, cross-sectional survey design was adopted to test the hypothesised model. The target population comprised young retail banking customers in Vietnam who had been exposed to green banking services. A structured questionnaire was administered, and after data screening, 360 valid responses were retained for analysis. This sample size exceeds the recommended minimum of 300 for PLS-SEM and provides adequate statistical power to detect small-to-medium effects (Hair *et al.*, 2019). The dataset analysed in this study comprises complete responses to the 20 measurement items, with no missing values.

Measures

All constructs were measured reflectively using multi-item scales adapted from prior validated studies and rated on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Each construct was operationalised with four items. Perceived usefulness was adapted from the technology acceptance literature (Davis, 1989; Venkatesh *et al.*, 2003); green trust from green-trust scales reflecting environmental credibility and benevolence (Chen, 2010); environmental concern from established environmental-attitude measures (Lee *et al.*, 2025); social influence from the theory of planned behaviour and extended acceptance models (Ajzen, 1991); and green banking usage from green banking adoption studies (Aslam & Jawaid, 2023; Dobrzynski *et al.*, 2024; Liedekerke *et al.*, 2025). **Table 1** summarises the constructs and their sources.

Table 1. Constructs, indicators, and sources

Construct	Conceptual focus	Items	Source
Perceived Usefulness	Efficiency, convenience, and value of green banking	4	Davis (1989)
Environmental Concern	Awareness of and concern for the environment	4	Lee <i>et al.</i> (2025)

Social Influence	Perceived endorsement by important others	4	Ajzen (1991)
Green Trust	Belief in environmental credibility, benevolence	4	Chen (2010)
Green Banking Usage	Use of / intention to use green services	4	Aslam and Jawaid (2023)

Analytical approach

Partial least squares structural equation modelling (PLS-SEM) was selected because it is well-suited to prediction-oriented research, models with mediating chains, and data that may depart from multivariate normality (Hair *et al.*, 2019; Jannath *et al.*, 2024; Elango & Govindaraju, 2025). Analysis followed the standard two-stage procedure. The measurement model was assessed for indicator reliability, internal consistency (Cronbach's alpha and composite reliability), convergent validity (average variance extracted, AVE) (Fornell & Larcker, 1981), and discriminant validity via the heterotrait-monotrait ratio (HTMT) (Henseler *et al.*, 2015). The structural model was then evaluated through path coefficients and bootstrapped significance (5,000 subsamples, bias-corrected confidence intervals), the coefficient of determination (R^2), effect sizes (f^2), and predictive relevance (Q^2) via blindfolding. Mediation was tested by examining the significance of indirect effects, with the significance of the direct effects distinguishing partial from full mediation.

Before hypothesis testing, common method bias was assessed using Harman's single-factor test, in which the first unrotated factor accounted for 38.2% of the variance, below the 50% threshold, indicating that common method bias is unlikely to be a serious concern. Collinearity was evaluated using variance inflation factors (VIF) for the inner model; all values ranged from 1.00 to 1.18, well below the threshold of 5, indicating no collinearity problems.

From an environmental science perspective, the study considers green banking usage as an environmentally responsible behavior that contributes indirectly to

environmental protection through reduced resource consumption, paperless banking practices, and support for sustainable financial systems.

RESULTS AND DISCUSSION

Descriptive statistics

Construct means ranged from 2.81 to 3.12 on the five-point scale, indicating moderate ratings across all variables. Skewness and kurtosis values fell within the conventional ± 1 range, supporting approximate normality of the composite distributions (Table 2).

Table 2. Descriptive statistics for the latent constructs

Construct	Mean	SD	Skewness	Kurtosis
Perceived Usefulness	2.815	0.542	0.037	0.440
Environmental Concern	3.081	0.606	-0.113	0.077
Social Influence	3.094	0.595	0.060	-0.088
Green Trust	3.117	0.566	0.053	-0.221
Green Banking Usage	2.942	0.542	0.036	-0.130

Measurement model

The measurement model demonstrated satisfactory reliability and validity (Table 3). All indicator loadings exceeded 0.70. Cronbach's alpha values ranged from 0.745 to 0.829, and composite reliability from 0.840 to 0.886, all above the 0.70 threshold. AVE values ranged from 0.568 to 0.660, exceeding 0.50 for every construct and supporting convergent validity (Fornell & Larcker, 1981; Hair et al., 2019).

Table 3. Reliability and convergent validity

Construct	Loadings	Cronbach's α	CR	AVE
Perceived Usefulness	0.755–0.825	0.796	0.867	0.619
Environmental Concern	0.774–0.836	0.829	0.886	0.660
Social Influence	0.760–0.812	0.793	0.865	0.616
Green Trust	0.738–0.763	0.745	0.840	0.568
Green Banking Usage	0.727–0.844	0.765	0.851	0.589

Note. CR = composite reliability; AVE = average variance extracted. All loadings significant at $p < 0.001$.

Discriminant validity was examined using the HTMT criterion (Table 4). All ratios fell below the conservative 0.85 threshold, with the highest being 0.438 (green trust and usage), indicating that the constructs are empirically distinct (Henseler et al., 2015).

Table 4. Discriminant validity (HTMT ratios)

	PU	TRUST	EC	SI	USAGE
PU	—				
TRUST	0.281	—			
EC	0.108	0.276	—		
SI	0.083	0.250	0.055	—	
USAGE	0.281	0.438	0.392	0.252	—

Note. All HTMT values < 0.85 , supporting discriminant validity. PU = perceived usefulness; EC = environmental concern; SI = social influence.

Structural model and hypothesis testing

The structural model was assessed using bootstrapping with 5,000 subsamples. As reported in Table 5, all seven direct paths were positive and statistically significant, supporting H1 through H7. Environmental concern was the strongest direct predictor of usage ($\beta = 0.289$, $t = 6.18$), followed by perceived usefulness ($\beta = 0.222$), green trust ($\beta = 0.190$), and social influence ($\beta = 0.181$). Among the antecedents of green trust, perceived usefulness exerted the strongest effect ($\beta = 0.250$).

Table 5. Structural model results (direct effects)

H	Path	β	t	p	95% CI	f ²	Result
H1	PU $\rightarrow$ Usage	0.222	4.10	<0.001	[0.115, 0.328]	0.060	Supported
H2	Green Trust $\rightarrow$ Usage	0.190	3.90	<0.001	[0.095, 0.285]	0.040	Supported
H3	PU $\rightarrow$ Green Trust	0.250	6.03	<0.001	[0.175, 0.338]	0.067	Supported
H4	EC $\rightarrow$ Usage	0.289	6.18	<0.001	[0.199, 0.382]	0.103	Supported
H5	EC $\rightarrow$ Green Trust	0.242	4.90	<0.001	[0.149, 0.341]	0.063	Supported
H6	SI $\rightarrow$ Usage	0.181	3.89	<0.001	[0.095, 0.275]	0.041	Supported
H7	SI $\rightarrow$ Green Trust	0.211	4.48	<0.001	[0.123, 0.306]	0.048	Supported

Note. Bootstrapping with 5,000 subsamples, bias-corrected 95% confidence intervals. f² = effect size.

Mediation analysis (Table 6) showed that all three indirect effects through green trust were significant, with bootstrap confidence intervals excluding zero. Because the corresponding direct effects (H1, H4, H6) also remained significant, green trust partially mediates the relationships between each antecedent and usage, supporting H8, H9, and H10.

Table 6. Mediation results (indirect effects)

H	Indirect path	β	t	p	95% CI	Conclusion
H8	PU $\rightarrow$ Trust $\rightarrow$ Usage	0.047	3.05	0.002	[0.022, 0.082]	Partial mediation
H9	EC $\rightarrow$ Trust $\rightarrow$ Usage	0.046	3.04	0.003	[0.020, 0.078]	Partial mediation
H10	SI $\rightarrow$ Trust $\rightarrow$ Usage	0.040	2.74	0.007	[0.016, 0.073]	Partial mediation

The model explained 24.3% of the variance in green banking usage ($R^2 = 0.243$) and 15.0% in green trust ($R^2 = 0.150$). Blindfolding produced positive Q^2 values for both endogenous constructs (usage = 0.122; trust = 0.078), indicating predictive relevance. The standardised root mean square residual (SRMR = 0.064) fell below the 0.08 threshold, suggesting acceptable model fit.

This study integrated TAM with sustainability and trust perspectives to explain green banking usage among young consumers, and tested green trust as a mediating mechanism. All 10 hypotheses are supported by the data, which show that adoption is jointly shaped by utilitarian, environmental, and social factors and that some of their influence is transmitted through green trust.

The finding that environmental concern is the strongest direct

predictor of usage ($\beta = 0.289$) is noteworthy. It suggests that, for younger Vietnamese customers, the decision to use green banking is anchored at least as much in environmental values as in perceived utility. This echoes evidence that environmental values motivate engagement with green financial products (Merli *et al.*, 2024) and extends it to an emerging-market, youth-focused context. Perceived usefulness remained a substantial driver ($\beta = 0.222$), reaffirming TAM's central claim that perceived utility drives adoption (Davis, 1989), while social influence contributed more modestly ($\beta = 0.181$), consistent with evidence that social endorsement supports green adoption among younger consumers.

Green trust significantly drove usage ($\beta = 0.190$) and partially mediated the effects of all three antecedents, consistent with research positioning trust as the bridge between perceptions, values, and adoption in green banking (Nguyen *et al.*, 2023; Hasan *et al.*, 2025; Rocha *et al.*, 2025). The partial nature of the mediation indicates that, while trust is an important conduit, each antecedent also retains a direct pathway to usage. The relatively modest R^2 values (0.243 for usage; 0.150 for trust) indicate that the model captures a meaningful but bounded portion of the variance, leaving room for additional determinants.

The results indicate that environmental concern is the strongest predictor of green banking usage, suggesting that environmentally aware consumers are more willing to adopt financial services that contribute to sustainable resource management. This finding reinforces the role of environmental awareness in promoting environmentally responsible consumption behaviors.

From an environmental management perspective, wider adoption of green banking can reduce paper consumption, minimize unnecessary transportation, lower operational resource use, and encourage environmentally sustainable financial ecosystems.

These findings support the growing environmental sustainability literature by demonstrating that financial technologies can contribute indirectly to environmental protection through changes in consumer behavior. Consequently, green banking should be viewed not merely as a digital financial innovation but also as an environmental sustainability strategy that supports resource conservation and low-carbon development.

Theoretical implications

Theoretically, this study contributes to environmental sustainability research by extending the application of the Technology Acceptance Model (TAM) to explain environmentally responsible financial behavior. By integrating technology acceptance with environmental concern, social influence, and green trust, the proposed framework demonstrates how environmental and behavioral factors jointly encourage the adoption of green banking as a sustainable financial practice. The findings highlight that environmental concern is not only an important antecedent of green banking usage but also a key mechanism for promoting sustainable consumption and resource-efficient financial behavior. Furthermore, the mediating role of green trust advances current understanding of how environmental values are translated into environmentally responsible banking practices. This integrative framework responds to calls for multidisciplinary approaches

that combine technological, environmental, and social dimensions to explain pro-environmental behavior and support environmental sustainability (Aslam & Jawaid, 2023).

Practical implications

Practically, the findings provide important implications for financial institutions, environmental policymakers, and sustainability practitioners seeking to promote environmentally responsible financial behavior. Banks should pursue a coordinated strategy by enhancing the usefulness and accessibility of green banking services, strengthening green trust through transparent and verifiable environmental commitments, communicating the environmental benefits of green banking, and leveraging social influence to encourage wider adoption, particularly among Generation Z and Millennial consumers. Increasing the adoption of green banking can contribute to reducing paper consumption, supporting paperless transactions, improving resource efficiency, and encouraging sustainable consumption patterns. These outcomes align with broader environmental sustainability objectives by promoting environmentally responsible financial practices and supporting the transition toward low-carbon and resource-efficient banking systems. Because these strategies collectively strengthen green trust, an integrated approach is likely to be more effective than isolated initiatives in advancing both sustainable finance and environmental management.

CONCLUSION

This study examined the determinants of green banking usage and the mediating role of green trust among young banking customers in Vietnam by integrating the Technology Acceptance Model with sustainability and trust perspectives. Based on survey data from 360 customers and PLS-SEM analysis, the findings indicate that perceived usefulness, environmental concern, and social influence significantly influence green banking usage, both directly and indirectly through green trust, with environmental concern emerging as the strongest predictor. These findings suggest that environmental awareness plays an important role in encouraging environmentally responsible financial behavior and supporting the adoption of sustainable banking practices. By demonstrating how green trust translates environmental values and technology acceptance into green banking usage, this study extends the understanding of environmentally responsible consumer behavior within the context of sustainable finance. The findings also provide practical implications for financial institutions and policymakers seeking to promote green banking as a strategy for reducing paper consumption, improving resource efficiency, encouraging sustainable consumption, and supporting broader environmental sustainability objectives. Overall, the study contributes to environmental sustainability research by positioning green banking as an important mechanism for advancing environmentally responsible financial systems and facilitating the transition toward a more sustainable economy.

Limitations and future research

Several limitations should be noted. The cross-sectional design cannot establish causal ordering, so longitudinal or

experimental designs would more convincingly test the temporal logic of the antecedents–trust–usage chain. Reliance on single-source, self-reported measures invites common-method concerns; although procedural and statistical checks suggested these were not severe, future studies could incorporate additional remedies. The focus on a single country and on younger cohorts limits generalisability; future work could examine other segments and markets, and test moderators such as gender, income, and digital literacy. Finally, the model could be extended by incorporating constructs such as perceived ease of use, green awareness, ESG perceptions, green FinTech features, and emerging technologies to capture the evolving landscape of sustainable finance.

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