

# FACTORS INFLUENCING CUSTOMER LOYALTY TO GREEN BRAND PRODUCTS: THE CASE OF VINFAST'S PASSENGER TRANSPORTATION SERVICES

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## ABSTRACT

This study is to analyze the factors influencing customer loyalty towards green brand products: The case of VinFast's passenger transportation services based on the loyalty theory of Oliver (1999) and the theory of reasoned action (TRA) of Ajzen and Fishbein (1980) to examine the two aspects (attitudinal and behavioral) of loyalty through two factors, "Trust" and "Satisfaction". Remarkably, the study examines how the factors (green brand image, perceived green brand value and perceived green quality) affect customer loyalty through trust (attitudinal aspect) and satisfaction (behavioral aspect). Subsequently, the study examines how trust and customer satisfaction impact customer loyalty. The structural equation modeling (SEM) and Delphi method are used to test the impacts of those factors on customer loyalty towards VinFast's green passenger transportation services. The results show that "Perceived Green Quality" and "Green Brand Image" impact "Trust". Meanwhile, "Perceived Green Value" does not affect "Trust". "Perceived Green Quality" has the most significant effect on "Satisfaction", followed by "Perceived Green Value". The correlation between "Green Brand Image" and "Satisfaction" is not statistically significant. "Satisfaction" has the most significant impact on "Loyalty" while "Trust" has a less impact on consumer loyalty.

**Keywords:** Green image; Green transport services; Green loyalty; Green satisfaction.

## TÓM TẮT

Nghiên cứu xem xét các yếu tố ảnh hưởng đến lòng trung thành của khách hàng đối với sản phẩm thương hiệu xanh: Trường hợp dịch vụ vận tải khách của VinFast trên cơ sở lý thuyết của Oliver (1999) và lý thuyết của Ajzen & Fishbein (1980) để xem xét khía cạnh (thái độ và hành vi) của lòng trung thành thông qua hai yếu tố "Niềm tin xanh" và "Sự hài lòng". Đáng chú ý, nghiên cứu xem xét các yếu tố (hình ảnh thương hiệu xanh, giá trị thương hiệu xanh và chất lượng xanh) ảnh hưởng như thế nào đến lòng trung thành của khách hàng thông qua niềm tin (khía cạnh thái độ) và sự hài lòng (khía cạnh hành vi). Sau đó, nghiên cứu xem xét mức độ ảnh hưởng của niềm tin xanh và sự hài lòng của khách hàng đến lòng trung thành của khách hàng. Mô hình cấu trúc (SEM) và phương pháp Delphi được sử dụng để xem xét tác động của các yếu tố đó đến lòng trung thành của khách hàng đối với dịch vụ trở khách xanh của VinFast. Kết quả cho thấy "Chất lượng xanh" và "Hình ảnh thương hiệu xanh" tác động đến "Niềm tin xanh". Trong khi đó, "Giá trị xanh" không ảnh hưởng đến "Niềm tin xanh". "Chất lượng xanh" có tác động rõ rệt nhất đến "Sự hài lòng" và "Giá trị xanh". Mỗi tương quan giữa "Hình ảnh thương hiệu xanh" và "Sự hài lòng" không có ý nghĩa thống kê. "Sự hài lòng" có tác động mạnh nhất đến "Lòng trung thành" trong khi "Niềm tin xanh" ít tác động đến lòng trung thành.

**Từ khóa:** Hình ảnh xanh; Dịch vụ vận tải xanh; Trung thành xanh; Hài lòng xanh.

## 1. Introduction

Recognizing the consequences of excessive development of the modern economy and environmental pollution, consumers are increasingly concerned about environmental protection and sustainable development through their green consumption behaviors. Businesses are capitalizing on this trend by offering environmentally friendly products and services through green marketing with the aim of building up customer loyalty to green brands.

In Vietnam, VinBus and Xanh SM (under Vingroup) are the leading green brands in providing electric transport services. According to the statistics from VinBus Ecological Transport Services Company Ltd., the customer satisfaction index reached 92% in the latest survey on VinBus service quality (Tuan Luong, 2024). Although some researches (Nguyen and Pojani, 2023a; Nguyen et al., 2021) focused on technical features and perceived risks of the e-bus as well as other factors related to the conventional bus (Nguyen and Pojani, 2023b) and purchase intention of electric vehicles (Pham et al., 2022), few studies in Vietnam have specifically examined the factors affecting customer loyalty to green brand in the green transport services, including electric buses, electric motorbikes and electric cars.

In addition, although numerous studies have examined customer loyalty and explored the factors influencing green loyalty, there is little consensus on the definition and the

measurement of loyalty. Some authors (Nguyen et al., 2021) focus on loyalty from a behavioral perspective, defining it as the repurchasing behavior of customers, leading to extended purchase times and expenditure with the same service/brand. They do not adequately explain the reasons behind these purchases. Meanwhile, Dick and Basu (1994) and Jones and Taylor (2007) emphasized the importance of both attitudinal and behavioral aspects when conceptualizing loyalty (Dick and Basu, 1994; Jones and Taylor, 2007). The attitudinal aspect of loyalty includes commitment to a brand/product/service and the intention to buy it (Mellens et al., 1996). However, there is no guarantee that customers intend to buy the products or services (Mellens et al., 1996). Moreover, Dick and Basu (1994) view loyalty as an attitude-behavior relationship and identify the influence of attitude on behavior (Dick and Basu, 1994). Bandyopadhyay and Martell (2007) verified that behavioral loyalty is influenced by attitudinal loyalty (Bandyopadhyay and Martell, 2007). However, customer loyalty is hardly investigated by simultaneously considering both attitudinal and behavioral aspects.

Numerous studies in such fields as banking, tourism, aviation, hospitality, restaurants, supermarkets and transportation (Chen, 2016; Nguyen et al., 2021) have discussed the factors affecting green loyalty such as product-related factors (e.g., product quality), customer-related factors (e.g., customer satisfaction, perceived value) and surrounding environmental factors (e.g., environmental awareness, social responsibility) with various research models and methods. However, these studies have mainly focused on general fields rather than a specific green brand. In addition, no research has examined customer loyalty through brand trust (attitudinal aspect). The previous studies

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have mainly examined customer loyalty through satisfaction (behavioral aspect).

To fill these gaps, this study examines customer loyalty towards green transport services from the following aspects. First, the study examines the actual customers using green products in the form of transport services. Second, the study focuses on a specific green brand in the transport service sector rather than a general field. Third, based on the Quality-Satisfaction-Loyalty model and the Theory of Reasoned Action (TRA) model, the study examines how the factors (green brand image, perceived green value, perceived green quality) influence customer loyalty through trust (attitudinal aspect) and satisfaction (behavioral aspect). Subsequently, the study investigates how trust and satisfaction impact customer loyalty towards the green brand product. Finally, the study also interviews 3 experts about the experimental results to clarify the influence of factors in the research model on customer loyalty towards green services.

## **2. Theoretical background, hypotheses and research model**

### **2.1. Theoretical background**

This study is based on the theoretical models of quality-satisfaction-loyalty and reasoned action (TRA). The quality-satisfaction-loyalty model, based on the cognitive-rational approach, considers quality as the main factor influencing perceived green value, satisfaction and loyalty. Zeithaml and Bitner (2000) define services as actions and processes undertaken to create the values for customers by fulfilling their needs and desires. Services are essentially the processes designed by providers to deliver values and meet customer needs. Parasuraman et al. (1985, 1988) define service quality as the gap between a customer's perception of the

service after the use and their initial expectations. The service quality directly impacts their likelihood of repurchasing and recommending it in the future (Akbaba and Kilinc, 2001).

Meanwhile, the TRA model is used to examine the relationship between intention and behavior, specifically the impact of intention on actual behavior (Ajzen and Fishbein, 1980). The model suggests that behavioral intention is a precursor to actual behavior. According to the TRA model, actual behavior reflects an individual's intention (Bagozzi, 1992). Ajzen and Fishbein (1980) define behavioral intention as the likelihood of a person engaging in the behavior of interest. Therefore, intention is a direct antecedent of actual behavior.

Both models have been applied extensively across various fields such as banking, public transit, food, beauty care products and shared ride hailing services (Nguyen and Pojani, 2023b; Saeednia and Khodaei Valahzaghari, 2012; Suhartanto et al., 2022; Taghipourian and Bakhsh, 2016).

### **2.2. Hypothesis**

#### *2.2.1. Loyalty*

Loyalty is an intricate concept with varying definitions. It is seen as the additional attachment consumers have towards a brand (Aaker, 1991) while it can be defined as a deep and enduring commitment to repurchasing a preferred product/service or reflects the tendency of consistently purchasing the certain products/services from that brand (Flavian et al., 2001; Chaudhuri, 1999; Oliver, 1997). However, there is no single, universally accepted method for measuring customer loyalty.

The previous studies mainly measured loyalty based on customer behavior, focusing on the measurements like the number of

repurchases, repurchase probability or the continuation in purchasing behavior (Flavian et al., 2001). However, the attitudinal aspect of loyalty was not focused on. The attitudinal aspect is often reflected in: (1) willingness to recommend the service to others on the social forums, (2) intention to use the service in the future, (3) likelihood of purchasing other products/services from the same brand, (4) belief that the services are better than the others in the market, and (5) not actively seeking alternative providers for the same products or services.

### 2.2.2. Green Brand Image

Kotler defines brand image as a set of ideas, beliefs and impressions that customers have towards a product or brand (Kotler and Keller, 2012). When environmental or green factors are integrated into a product, the beliefs and impressions of this product form its green brand image. Brand image is also regarded as one of the most important intangible assets, impacting consumer perceptions (Martínez et al., 2014). The green brand image has two main components, functional and emotional. The functional aspect pertains to the tangible features that can be assured while the emotional aspect leans towards psychological elements through feelings and attitudes towards the brand (Martínez et al., 2014). These two components (functional and psychological) are formed through consumer interaction with the product or brand, shaping the customer's experience.

Trust is an indicator of the ability to meet customer requirements, including professional expertise, service and product quality as well as reliability (Chang and Fong, 2010). Keller (2008) also identified trust as a contributing factor to the overall image of an organization. The previous studies show that corporate image significantly impacts

customer trust and satisfaction (Nguyen et al., 2013; Park et al., 2004).

Brand image is considered an important asset for businesses. Some studies also show that a strong green image not only helps increase sales and enhance the competitive advantages of businesses but also satisfies customers' environmental protection needs (Chen, 2010). Therefore, this study proposes the following hypotheses:

*H1. Green brand image has a positive impact on customer trust.*

*H2. Green brand image has a positive impact on customer satisfaction.*

### 2.2.3. Perceived Green Value

While brand equity is related to how customers evaluate a brand's popularity (brand awareness) and what it represents (brand image), perceived value refers to customers' perception of the brand's utility (Keller, 1993).

Perceived value is also understood as perceived utility value that is created and determined holistically by all stakeholders (Merz et al., 2009). Accordingly, customers and businesses always co-create brand value together. Before, during, and after the process of co-creating brand value, customers' emotions towards the brand are enhanced through participation, sharing and feedback (Merz et al., 2018). Additionally, some empirical studies have shown that the emotional responses elicited by the perception of value or benefits from the brand hold the key to customers' evaluation, decision-making, and attitudes towards the brand (Schoorman et al., 2007). This leads to higher trust in the brand.

In the context that consumers are more concerned about the environment and environmental protection, incorporating green factors into brand aspects can enhance

customers' perceptions of the brand, thereby building customer loyalty towards the brand. Previous studies have examined the aspects of brand image and brand identity in relation to customer trust and satisfaction (Iglesias et al., 2019; Mohammed and Rashid, 2018; Nguyen et al., 2013). However, no studies have examined the relationship between perceived green value and green trust as well as the association between perceived green value and customer satisfaction. Therefore, this study proposes the following hypotheses:

*H3. The perceived green value has a positive impact on green trust.*

*H4. The perceived green value has a positive impact on customer satisfaction.*

#### 2.2.4. Perceived Service Quality

Service quality is defined as an overall evaluation of the excellence of a product or service on the basis of consumers' consumption experiences (Zeithaml, 1988). Service quality is a conscious, but intangible feeling determined by subjective human evaluations (Fitzsimons et al., 2008). Parasuraman et al. (1988) defined service quality as an organization's ability to meet or exceed customer expectations. Service quality results from comparing customers' perceptions of service delivery with their actual expectations. Moreover, service quality has both direct and indirect impacts on customer loyalty (Brady and Cronin, 2001). Wen et al. (2005) dealt with various aspects of service quality, including four dimensions: (1) onboard amenities, (2) staff attitude, (3) terminal performance, and (4) operational performance. Eboli and Mazzulla (2007) proposed three dimensions, including service planning and reliability, comfort, safety, and cleanliness. Sánchez Pérez et al., (2007) identified five dimensions (tangibles, reliability, responsiveness, assurance, and empathy). Thus, the service quality of a

product influences consumers' purchasing decisions (Lowry et al., 2008).

The previous studies have shown that service quality can help enhance the trust between consumers and sellers. In fact, service quality positively impacts trust (Gregg and Walczak, 2010). Trust indicates the degree of reliability and confidence consumers have in a product or service. Therefore, consumers' positive emotions regarding the reliability or quality of a product or service will increase consumer trust in that product. In the specific context of public transportation, the relationship between service quality and customer satisfaction has been extensively studied. It has been confirmed that service quality positively impacts passenger satisfaction. Therefore, this study examines the impact of perceived service quality on customer loyalty through satisfaction and trust.

*H5. Service quality positively affects green trust.*

*H6. Service quality positively affects customer satisfaction.*

#### 2.2.5. Customer Satisfaction

Westbrook and Oliver (1991) define satisfaction as the level of consumer perception of a branded product or service compared to other existing brands. Consumer satisfaction can be understood as the achievement of their consumption goals, reflecting how well the service meets their needs and expectations (Orel and Kara, 2014). In other words, consumer satisfaction reflects the level of contentment with a brand, promoting the understanding of the long-term relationship between the consumer and the brand. Satisfaction is a positive response to the outcome of previous experiences and can be assessed (Paulssen and Birk, 2007). The most general definition of customer satisfaction involves their evaluation of a

specific service, which is described as a feeling of pleasure or disappointment based on comparing the perceived performance of the service with the consumer's expectations. When the performance outcome meets or exceeds expectations, customers will feel satisfied. Conversely, they may feel disappointed and react negatively to the experience (Kotler, 2003).

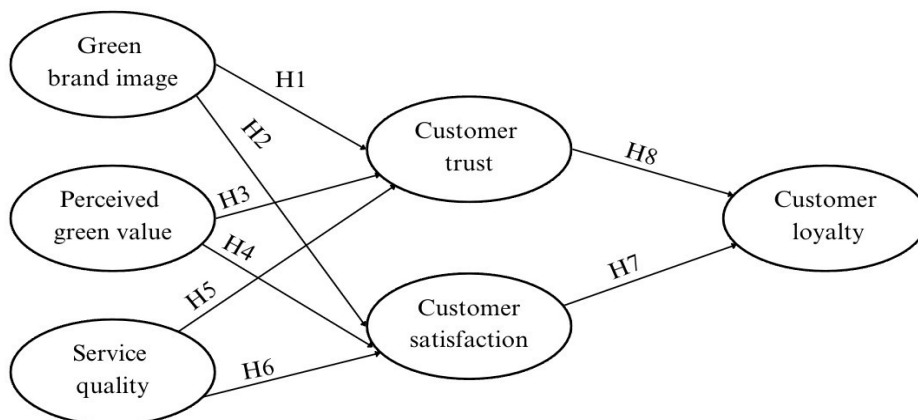
Customer satisfaction is closely linked to customer loyalty. In fact, many studies have shown that satisfied customers are more likely to repurchase the same product or service (Gagić et al., 2013). Therefore, the ultimate goal of studying customer satisfaction is to build up and enhance customer loyalty, thereby influencing their purchasing decisions. Consumer satisfaction in the public transportation has been confirmed to have a direct and positive impact on loyalty (van Lierop and El-Geneidy, 2016). Therefore, this study aims to reverify that satisfaction has a direct and positive impact on the customer loyalty towards VinFast's green passenger transport services.

*H7. Customer satisfaction positively affects loyalty.*

2.2.6. Green trust

According to Chen and Chang (2013), the concept of green trust is defined by the willingness of consumers to rely on a brand's products or services due to their belief in the brand's credibility, benevolence, and ability to fulfill environmental responsibilities. It is the degree to which customers trust the services of a green business. The concept of green trust is identified as a factor that positively influences decision-making processes to choose and purchase products and services (Rousseau et al., 1998). This can be turned into customers' trust regarding financial risks associated with the positive outcomes of helping the environment through the company's products. The trust of experts and customers has created a brand that many other customers trust to purchase, which further enhances the product's value. Therefore, this study hypothesizes:

*H8. Customer trust positively affects loyalty.*



**Figure 1.** Research Model

*Source: Proposed by the authors*

### 3. Research method

#### 3.1. Development of measure and questionnaire

This research targeted those who have used the green transport services provided by Vin group in Hanoi, so we selected the passengers in terms of gender, occupation and location (urban or sub-urban). The questionnaire has two sections: (1) demographics and (2) measurement items on Likert scale. Six constructs were measured with 30 items. Each scale is composed of 4-5 items determined and adapted from related literature (Table 1). Perceived Green Quality

was measured with the item scales of Chen and Chang (2013). The scales measuring Green Brand Image were adapted from Chen (2010). Customer Satisfaction and Green Trust were measured with the item scale of Chen and Chang (2013) while the item scale of Oliver (1997) together with some items developed by the authors was applied to measure Customer Loyalty. The item scale for Perceived Green Value was developed by the authors. All scale items were translated into Vietnamese from English. The 5-point Likert scale from strong disagreement (1) to strong agreement (5) was employed to measure all the items.

*Table 1. Scale references*

No.	Scales	References
1.	Perceived Green Quality	Chen and Chang (2013)
2.	Perceived Green Value	Authors
3.	Green Brand Image	Chen (2010)
4.	Customer Satisfaction	Chen and Chang (2013)
5.	Green Trust	Chen and Chang (2013)
6.	Customer Loyalty	Oliver (1997); Authors

*Source: Authors*

#### 3.2. Sample and data collection

The researchers administered 600 questionnaires that were distributed (via Google Forms to the email addresses of Hanoians and traditional paper forms) to the passengers in urban and sub-urban areas of Hanoi. The total of 548 responses were returned (298 via Google Forms and 250 via traditional paper forms). The data from the returned responses were screened to identify potential outliers. Standardized values (z scores) were employed to examine univariate outliers while Mahalanobis distance was used to check multivariate outliers. After screening the data, 95 responses were excluded because

the respondents do not fully understand the techniques and the methods of answering the questionnaire. Therefore, the final sample size was 453.

#### 3.3. Data analysis

The scale reliability and validity were assessed with Cronbach's Alpha and confirmatory factor analysis (CFA). It is because the proposed research model was adopted from the related literature. Then, the associations among constructs were evaluated with structural equation modeling (SEM). Then, the interviews with 3 experts were implemented to affirm the research findings.

## 4. Findings

*Table 2. Demographic information*

Category	Content	Frequency	Percentage (%)
Gender	Male	226	49,9
	Female	227	51,1
Age	Under 18	96	21,2
	18 - 25	115	25,4
	26 - 35	70	15,5
	40 - 50	77	17
	Over 50	95	21
Occupation	Student	201	44,4
	Employee/Worker	102	22,5
	Self-employed/Freelancer	107	23,7
	Others	43	9,5
Income	Under 7 million VND	243	53,6
	7 - 15 million VND	122	26,9
	16 - 25 million VND	76	16,8
	Over 25 million VND	12	2,6
Education background	High school	147	32,5
	Vocational Training/College	77	17
	University	195	43
	Postgraduate	34	7,5
Types of vehicles used	Xanh SM Bike	194	42,8
	Xanh SM Taxi, Xanh SM Luxury	68	15
	VinBus	191	42,2
Frequency of use per week	Once a week	180	39,7
	2 - 5 times a week	152	33,6
	Over 5 times a week	121	26,7
Residence Location	Urban	321	70,9
	Suburban	132	29,1

*Source: Authors*

### 4.1. Scale reliability and validity

The Cronbach's Alpha for almost all items is greater 0,6. However, the Cronbach's Alpha for some items (HA1 and GT1) is higher than the overall Cronbach's Alpha. Therefore, they were removed from the scale. After removing these items, the Cronbach's Alpha for all items is greater than 0,7. The remaining items were then used in the exploratory factor analysis (EFA) (Table 3).

The scales' internal consistent reliability was evaluated with Cronbach's Alpha. Cronbach's Alpha for each scale was greater than 0,70, indicating a good level of reliability (Hair et al., 2014). Furthermore, to form the convergent validity of the data, the estimated loadings, the assessed average variance (AVE), and the extracted composite reliability (CR) for each indicator were checked, too. With the value (0,689 - 0,910)

which was greater than the cut-off value of 0,60, all the factor loadings for the construct items were statistically significant ( $p < 0,01$ ) (Table 3).

**Table 3.** Summary of Scale Reliability Test Results

Factor	Cronbach's alpha (First Test)	Cronbach's alpha (Test after removing items)	Variables removed	Remaining observed variables	Value
Green Brand Image (HA)	0,826	0,836	HA1	4	Satisfactory
Perceived Green Value (GT)	0,838	0,846	GT1	4	
Perceived Green Quality (CL)	0,874	-		5	
Green Trust (NT)	0,868	-		4	
Customer Satisfaction (HL)	0,829	-		5	
Customer Loyalty (TT)	0,864	-		4	

Source: Authors

Additionally, all the AVEs were higher than 0,5, and all the CRs were greater than 0,7, indicating that nine constructs achieved the high-level validity of convergence and internal consistence (Hair et al., 2010). Measurement model fit, convergent validity, and discriminant validity of the data were assessed with Confirmatory factor analysis (CFA) (Hair et al., 2014). The findings of CFA proved the acceptable level of fit:  $\chi^2$  (Chi-square) = 800,1;  $CMIN/df$  = 1,759,

$p < 0,001$ ; GFI (goodness of fit index) = 0,889; CFI (comparative fit index) = 0,934; TLI (Tucker Lewis index) = 0,923; and RMSEA (root mean square error of approximation) = 0,045. All the t-tests of observed variables were statistically significant at the level of 0,001. All model fit indicators are confirmed to be proper, and the conformity between the research model and the collected data is confirmed to be significant.

**Table 4.** Model fitness

Variable	Item	Factor loading	AVE (> 0,5)	CR (>0,7)
Perceived Green Quality (CL)	CL2	0,859	0,580	0,871
	CL3	0,853		
	CL4	0,844		
	CL1	0,749		
	CL5	0,733		
Perceived Green Value (GT)	GT3	0,841	0,533	0,850
	GT4	0,780		
	GT2	0,780		
	GT5	0,751		
Green Brand Image (HA)	HA2	0,830	0,562	0,837
	HA4	0,791		
	HA3	0,767		
	HA5	0,520		
	HL5	0,858		
	HL3	0,817		

Customer Satisfaction (HL)	HL2	0,802	0,515	0,807
	HL4	0,711		
	HL1	0,691		
Green Trust (NT)	NT3	0,924	0,634	0,874
	NT2	0,879		
	NT1	0,870		
	NT4	0,681		
Customer Loyalty (TT)	TT3	0,954	0,595	0,855
	TT4	0,813		
	TT2	0,725		
	TT1	0,637		

Source: Authors

The results of the Confirmatory Factor Analysis (CFA) after adjusting the possible relationships between the observed variables in the model with MI of the pairs (e3 - e5, e7 - e9, e15 - e18, and e19 - e20) which is greater than 6 indicate that the value of  $\chi^2 = 636,222$  with a p-value = 0,000 < 0,05; Chi-square/df = 2,272 < 3; the indices

(GFI = 0,903, TLI = 0,933, and CFI = 0,942) are all greater than 0,9; and the RMSEA index = 0,053 (< 0,08). This shows the model's compatibility with the empirical data and the errors of the observed variables have some correlation with each other, indicating that the model does not achieve unidirectionality (Figure 2).

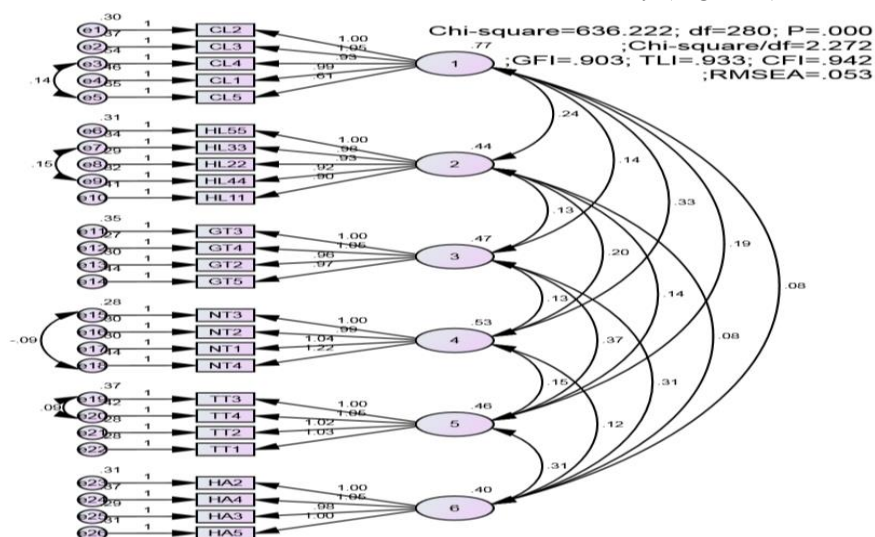


Figure 2. CFA Analysis Results

4.2. Research model and hypothesis testing

The model has a  $\chi^2$  value of 931,284 with 283 degrees of freedom, yielding a P-value of 0,000, meeting the criteria. Adjusted  $\chi^2$  with CMIN/df is 3,291 is smaller than 5. Furthermore, the GFI, CFI, and TLI indices are 0,873; 0,888; and 0,895 respectively,

which are all greater than 0,8; RMSEA is 0,071 (< 0,08). These results indicate that the model is compatible with the empirical data. There are correlations among errors among concepts, thus failing to achieve unidimensionality (e3 - e5, e6 - e10, e7 - e9, and e19 - e20) (Figure 3).

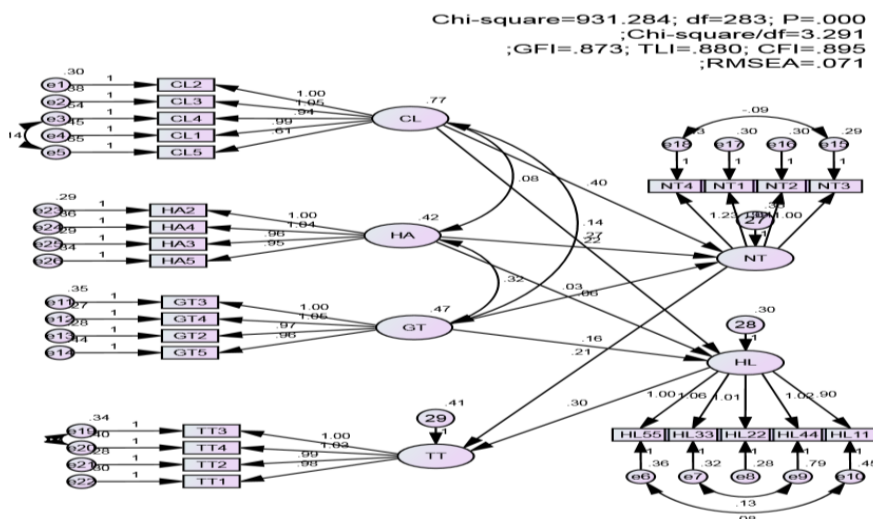


Figure 3. Results of structural model analysis

Source: Authors

4.2.1. Interrelation among constructs

Table 5. Multi-collinearity analysis based on VIF

	HA	GT	CL	NT	HL	TT
HA				1,583	1,588	
GT				1,612	1,162	
CL				1,036	1,136	
NT						1,114
HL						1,204

Source: Authors

Before hypothesis testing, the correlations among the constructs are checked. Table 5 indicates that no serious problem of multi-collinearity was found. According to Wong (2013), multi-collinearity occurs if VIF is greater than 5 or smaller than 0,2 (Wong, 2013). Table 5 shows that all indicators are greater than 0,2 and smaller than 5.

Also, the square root of AVE was higher than its highest relation with any other constructs and AVE was also greater than MSV. Hence, all the discriminant validity in this model was confirmed. To recap, appropriate reliability, convergent validity, and discriminant validity were illustrated by the constructs in this research.

Table 6. Discriminant validity for the measure paradigm

	AVE	MSV	HA	GT	CL	NT	HL
HA	0,562	0,201	<b>0,714</b>				
GT	0,533	0,044	-0,170**	<b>0,718</b>			
CL	0,580	0,201	0,448***	-0,004	<b>0,802</b>		
NT	0,634	0,093	0,056	-0,150*	-0,030	<b>0,741</b>	
HL	0,515	0,057	-0,063	0,013	0,021**	0,156**	<b>0,815</b>

Note: \*, p-value < 0,1; \*\*, p-value < 0,05; \*\*\*, p-value < 0,001. Significant at the 0,05 level.

Source: Authors

4.2.2. Analysis of structural paths

Before hypothesis testing, the correlations among the constructs are checked. Table 5

The research model was tested with structural equation modeling (SEM) to examine the overall model fit and the related power of the individual casual paths (Hair et al., 2014). The indicators (GFI = 0,873, CFI = 0,895, RMSEA = 0,071, TLI = 0,880, PCLOSE = 1,000, and Chi-square/df = 3,291) show that the model reached a good fitness level. Therefore, the model is proved to have given the significant comprehension of direct and indirect predictors of loyalty to green products.

Based on the standardized beta coefficients, significant at the level of 0,05,

the findings prove that the hypotheses (H1, H4, H5, H6, H7 and H8) are supported, except for H2 and H3 (Table 5). The positive and significant association between Perceived Green Quality and Green Trust ( $\beta = 0,487, t = 2,71$ ) as well as the positive correlation between Green Brand Image and Green Trust ( $\beta = 0,196, t = 2,94$ ) is confirmed, supporting H1 and H2, but the relationship between Perceived Green Value and Green Trust is not statistically significant, which doesn't support H3. The positive and significant association between Perceived Service Quality and Satisfaction ( $\beta = 0,383, t = 3,76$ ) as well as between Perceived Green Value and Satisfaction ( $\beta = 0,178, t = 3,57$ ) is confirmed, giving support to H5 and H6 (Table 7).

**Table 7. Estimation results based on experimental data**

Hypothesis	Structural path	Standardized estimate	P-value	R <sup>2</sup>	decision
H5	CL -> NT	0,487	0,000	0,243	supported
H3	GT-> NT	0,023	<b>0,756</b>		<b>unsupported</b>
H1	HA -> NT	0,196	0,015		supported
H6	CL -> HL	0,383	0,000	0,161	supported
H4	GT -> HL	0,178	0,048		supported
H2	HA -> HL	0,067	<b>0,441</b>		<b>unsupported</b>
H7	NT -> TT	0,220	0,000	0,72	supported
H8	HL-> TT	0,270	0,000		supported

Source: Authors

**Table 8. Results of the interviews with experts**

No.	Question	Responses
1	Based on the survey results, green perception does not influence the trust. How do you evaluate this result?	Two-thirds of the experts agree with this research finding. They believe that in the context of Vietnam, green consumption in general and electric vehicle services in particular are still relatively new. This novelty makes it challenging for consumers to understand, perceive and differentiate whether these services are truly environmentally friendly and beneficial. Thus, they have not observed these green services providing more benefits than the costs incurred.
2	The survey results indicate that the quality of green services has a positive and	All experts agree with this result, noting that in Vietnam, VinFast has conducted excellent communication efforts. The brand has effectively built a professional image for its green services in the

	significant impact on both trust and satisfaction. How do you assess these findings?	eyes of consumers and the community, making them more perceptible in terms of environmental friendliness. Thus, consumers trust and are satisfied with VinFast's environmental protection efforts in passenger transportation services. The brands that successfully evoke the positive emotions in customers regarding their green perception will have competitive advantages in stimulating consumers' demand.
3	Based on the survey results, green brand image does not impact customer satisfaction. How do you evaluate this result?	Two-thirds of the experts agree with this finding, suggesting that green brand image represents commitment, reliability and success in environmental protection. However, they note that it is difficult for consumers and the society to perceive and assess this in the short term. Determining whether a product/service is truly safe and environmentally friendly or not requires multiple evaluation criteria and verification over time, or even decades. Additionally, assessing environmental performance is challenging, especially when it comes to satisfaction with a transportation service, which cannot be separated from factors such as human resources, processes, and physical infrastructure.
4	In your opinion, which key factors contribute to customer loyalty towards VinFast's green transport services?	<ul style="list-style-type: none"> <li>- The competency (knowledge, skills and attitude) of staff, vehicle quality, convenience of the booking application, etc., are key factors influencing consumer loyalty towards transportation services.</li> <li>- Competitive price and good service quality are also crucial factors.</li> </ul>
5	<p>Please give your opinion on the relationships among conducts in the research model:</p> <ul style="list-style-type: none"> <li>+ Green brand image - perceived green value - perceived green quality with green trust</li> <li>+ Green Brand image - perceived green value - perceived green quality with satisfaction</li> <li>+ Green trust-loyalty and satisfaction- loyalty</li> </ul>	Customers typically become “satisfied” first, then “trust,” and finally become “loyal.” Therefore, strategies are needed to enhance the image, quality, and perceived green value to ensure customer satisfaction, trust, and loyalty to the brand. This requires tailored marketing plans and brand-building efforts that align with each stage of customer perception. Furthermore, maintaining consistency between brand image and service quality is essential within a unified strategic direction to create a strong perceived green value for customers.
6	Do you have any proposals or suggestions for our research?	Currently, the research scope is quite broad; it may be beneficial to narrow the research model for deeper investigation. Additionally, considering separating study subjects and conducting comparisons could be useful. It's also possible to compare with perceptions of other conventional transportation services.

*Source: Authors*

## 5. Discussion and implication

The regression analysis results indicate that perceived green quality has the strongest

impact on green trust ( $\beta=0,487$ , P-value = 0,000). Next to it is the green brand image ( $\beta=0,196$  and P-value=0,015 < 0,05). However, the relationship between perceived

green value and green trust is not statistically significant ( $\beta = 0,23$ ,  $P\text{-value} = 0,756 > 0,05$ ). Therefore, these findings align with the previous studies (Gregg and Walczak, 2010; Hon and Chiayu, 2005; Lowry et al., 2008; Martenson, 2007; Nguyen et al., 2013; Park et al., 2004; Sweeney et al., 1999) on the aspects of perceived green quality, green brand image and green trust. Consumers perceive VinFast brand's emphasis on green values such as environmental protection, social responsibility and human values, thereby enhancing their trust in green transport services. Given the current trends, consumers are increasingly concerned about environmental issues, and VinFast's focus on green aspects has made a strong impression on consumers, boosting their trust in the brand's commitment to the environmental protection.

VinFast's success in building up its product and service image through professional communication strategies has played a crucial part in strengthening customer trust. The diligent brand-building efforts, including conveying messages about their commitment to green values through green image, logos and green branding have created a positive impression of the brand and its services on consumers' minds, thereby enhancing their trust. However, these findings are different from the studies by authors (Iglesias et al., 2019; Mohammed and Rashid, 2018; Nguyen et al., 2013; Schoorman et al., 2007; Willemyns et al., 2003) on the aspect of perceived green value. The previous studies examined the direct relationships between green value and loyalty, showing the consistent positive impacts on loyalty. However, this study examines the relationship between the perceived green value and consumer loyalty through trust and satisfaction, which is different from the previous studies. It can be explained as

follows: Firstly, in the context of Vietnam, especially Hanoi, green consumption and electric transport services are still relatively new to consumers to fully distinguish the conventional services with the green ones. Secondly, consumers may not trust green brand because they do not see tangible environmental benefits that justify the higher costs. The issues related to environment, utility and community health are crucial considerations for many consumers, but not all because low-income customers only pay attention to convenience when the cost of using the green vehicles and the conventional ones is the same. Therefore, they may not perceive greater benefits from green services compared to the conventional ones. Thirdly, the understanding of perceived green value may also influence customer loyalty. If consumers do not fully understand or appreciate environmental measures, they may not trust the brand's environmental commitments.

Perceived green quality has the most significant impact on customer satisfaction with the highest standardized regression coefficient (0,383) and  $P\text{-value} = 0,000$ . Next to it is the perceived green value which influences consumer satisfaction with a regression coefficient of 0,178 and  $P\text{-value} = 0,048$ . Whereas, the relationship between green brand image and satisfaction is not statistically significant with a standardized regression coefficient of 0,067 and  $P\text{-value} = 0,441 > 0,05$ . These results align with the studies by the authors (Iglesias et al., 2019; Mazaheri et al., 2012; Mohammed and Rashid, 2018; Nguyen et al., 2013; Snell et al., 2013). Although the previous studies (Hon and Chiayu, 2005; Martenson, 2007; Nguyen et al., 2013; Park et al., 2004) have found similar results regarding perceived green quality and green brand image when examining their impact on loyalty through

trust, this study investigates the relationship between green brand image and consumer loyalty through satisfaction, which is not similar with the previous studies. It can be explained as follows: Firstly, green brand image represents commitment, reliability and success in environmental protection, which may not be immediately perceived or evaluated by consumers, communities and the society in a short period. To truly determine whether a product or service is environmentally safe and friendly, many evaluation criteria must be verified over a long period or even decades. Secondly, evaluating environmental performance has become complex, especially when it comes to satisfaction with transport services. This cannot be separated from factors such as human resources, processes, and service infrastructure. Transport services involve more than simply the moving from point A to point B; they encompass various aspects such as comfort, convenience and safety. Therefore, evaluating a transport service from an environmental perspective requires the consideration not only of technical aspects and technology but also of human resources, processes, and infrastructure. Only when all these factors are fully integrated can we accurately assess the environmental performance of a transport service.

Theoretically, this study contributes to enhancing the understanding of customer loyalty towards green brand products through green trust. Under certain conditions, consumers may not repeat their purchase behavior, but they still introduce the green service to others or comment positively on such service on the forums due to their trust in the brand (attitudinal loyalty). Moreover, the study examines how factors (“Green Brand Image”, “Perceived Green Value”, and “Perceived Green Quality”) influence customer loyalty through trust and

satisfaction rather than solely investigating how perceived green quality affects customer loyalty through satisfaction as previous studies have done.

Practically, the study proposes implications as follows: Firstly, based on the findings, it is evident that perceived green quality plays the most crucial role in customer trust and satisfaction. The perceived green quality here encompasses environmentally friendly features such as electric or clean fuel vehicles. Thus, electric/green transport should be encouraged through the social media in order to raise people’s awareness of the national strategy on green growth. Secondly, in this study, “Perceived Green Value” positively influences “Green Trust” while “Green Brand Image” does not affect “Green Trust”. This can be attributed to the market features in Vietnam. Currently, green consumer behavior in general and the use of electric vehicle services in particular are still relatively new in Vietnam, and VinFast is known as the pioneering brand in this field. To ensure that customers understand and differentiate services as green and genuinely beneficial to the environment, communicating messages related to environmental benefits of green transport services should be more focused. Through strong communication strategies, green features and commitments regarding environmental protection can be promoted, enhancing the trust and interest of customers in the green transport services. It will make a great contribution to implementing successfully the national strategy on green growth, which was approved by Vietnam’s government in 2012.

## 6. Conclusion, limitation and future

The findings indicate that “Perceived Green Quality” and “Green Brand Image” influence positively and significantly “Green Trust”. However, “Perceived Green Value”

does not affect “Green Trust”. “Perceived Green Quality” has the greatest impact on customers’ “Satisfaction”, followed by “Perceived Green Value”. Whereas, the correlation between “Green Brand Image” and “Satisfaction” was not statistically significant. “Satisfaction” has the strongest impact on “Loyalty” while “Green Trust” has a less impact on “Loyalty”.

Like any other study, this research is not without its limitations. Firstly, the survey was conducted in a relatively short period from December 2023 to March 2024, via both online and in person with the technique of non-probability sampling. Therefore, biased errors can occur, which leads to the elimination of some items (HA1: The brand is regarded as the best benchmark of environmental commitments and GT1: This product’s environmental performance meets my expectations). It is because such transport services are quite new in Vietnam and Vinfast is the pioneer in this field. Thus, consumers don’t fully pay attention to the benchmark and effectiveness related environment. Secondly, this study gathered the opinions from the users of green transport services in Hanoi with the non-probability sample. Hence, it does not represent all the passengers

using such transport services in Vietnam. Thirdly, although the price is a highly sensitive factor affecting customer loyalty, it was not investigated in this study. Fourthly, the study did not compare different demographic groups (students, workers, office staffs, and freelancers) or different geographical areas (rural and urban areas). Finally, although the study examined two aspects (attitudinal and behavioral) of loyalty, it did not clarify how differently these two aspects interact with each other in the context of Vietnam.

From the aforementioned limitations, future studies may focus on the following aspects: Firstly, it is necessary to combine various methods with the research data collected over a sufficiently long period to enhance the explanatory power. Secondly, future studies can employ the stratified sampling methods with larger sample sizes to increase the generalization of the research model. Thirdly, the price is encouraged to be included in the research model to examine its impact on the loyalty of price-sensitive customer groups. Finally, future studies can apply this model to test the reliability of factors in different societal contexts (e.g., across different cultures).

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