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The Willingness of New Power Industry to Accept Green Credit: Case of Guizhou Jinyuan Company

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Abstract: The objectives of this study / study are: (1) to explore the impact of information disclosure on the willingness to accept green credit; (2) to explore the impact of policy environment on the willingness to accept green credit; (3) to study the impact of perceived trust on the willingness to accept green credit; and (4) to provide more targeted and effective policies and measures for financial institutions and the new energy power industry. This study used a quantitative research method, the questionnaire data was collected as a quantitative method, and a total of 400 valid samples were collected from within Guizhou Jinyuan Group. Quantitative data were interpreted using descriptive data analysis, reliability test, validity test, exploratory factor analysis, confirmatory factor analysis, and structural equation model analysis. The results are as follows: (1) the positive correlation between information disclosure and perceived trust; (2) the positive correlation between information disclosure and the willingness to accept green credit; (3) the positive correlation between policy environment and perceived trust; (4) the positive correlation between policy environment and the willingness to accept green credit; (5) the positive correlation between perceived trust and the willingness to accept green credit.

Keywords: Information Disclosure; Policy Environment; Perceived Trust; Theory of Planned Behaviour.

1. Introduction

1.1. Research Background and Rationale

From the perspective of the entire human development, the development process of human society is the process of transforming the natural environment. The international community has proposed the goals of mitigating climate change and achieving sustainable development through documents such as the "United Nations' 2030 Agenda for Sustainable Development" and "Paris Agreement".(People.cn, 2016) The Chinese government has also proposed specific carbon emission targets and green transformation strategies in this context. General Secretary Xi Jinping pointed out that achieving carbon peak and carbon neutrality is an intrinsic requirement for implementing new development concepts, building a new development pattern, and promoting high-quality development. It is an extensive and profound economic and social systemic change that has great practical significance. and profound historical significance. In view of the urgency of the low-carbon transformation task, low-carbon development is regarded as one of the important goals of macroeconomic development. (Agency, 2021) (Government, 2020)Taking Guizhou Jinyuan Company as an example, this study explores in depth the willingness of the new energy power industry to accept green credit and its influencing factors. This not only has important theoretical value, but also provides valuable practical guidance for policy makers and financial institutions, promoting the coordinated development of green finance and the new energy industry.

1.2. Research Objectives

(1) To explore the impact of information disclosure on the willingness to accept green credit. (2) To explore the impact of policy environment on the willingness to accept green credit. (3) To study the impact of perceived trust on willingness to accept green credit. (4) To provide more targeted and effective policies and measures for financial institutions and the new energy power industry.

1.3. Literature Review

The theory of planned behavior (Theory of Planned Behavior, TPB) is a psychological theory that links beliefs with behavior. The theory holds that the realization of behavior depends on the motivation (intention) and ability (behavior control). It is an extension of the theory of behavioral rationality (Theory of Reasoned Action, TRA), and the TRA believes that an individual's behavioral intention is the main factor in predicting their actual behavior.(Xu) Zhang Liyi (Liyi & Ran, 2015) Combined with technology acceptance model (Technology Acceptance Model, TAM) studies the behavior of users using digital libraries, and points out that external variables such as individual differences and system characteristics have a direct impact on users' use intention. However, this model has not been applied in the new energy power industry. Guozheng Zhang et al. (G. Zhang, Yang, & Xu, 2020)proved that attitude, subjective norms and perceived behavior control have a significant positive impact on consumers' purchase intention through empirical research on organic agricultural products. Yu Fenghua (Yu, 2019) pointed out that information disclosure, as a key link of public services, plays an indispensable role for the public to understand and supervise the government. Ma Liang (Ma, 2012) pointed out that information disclosure should follow the basic principles of fairness, openness and convenience, and have remarkable characteristics such as administration, carrier and power. Wang Yimin and Liu Mixia (Wang, 2016) generally believe that the diversification of information disclosure channels not only reduces the cost of information disclosure, but also highlights the characteristics of easy access to information and openness and transparency. Jianhua Wang et al. (Wang, Gao, & Chen, 2020), based on the theory

of planning behavior, made an in-depth analysis of consumers' purchase intention of safety certified agricultural products. Hongxia Zhang (H. Zhang, 2022) verified the influence of consumer attitude and subjective norms on the purchase intention of agricultural products through e-commerce. Research shows that consumers' positive attitudes and social pressure can significantly increase their willingness to buy agricultural products for poverty alleviation through e-commerce.

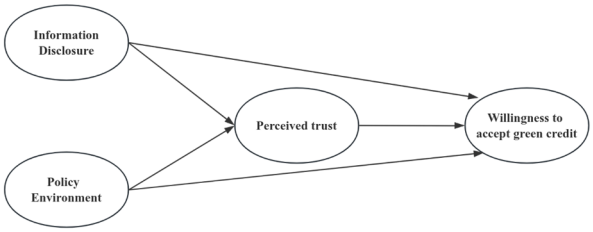


Fig 1. Path Diagram of Mediation test

H1: Information disclosure is positively correlated with perceived trust;

H2: Information disclosure is positively correlated with the willingness to accept green credit;

H3: The policy environment is positively correlated with the perceived trust;

H4: The policy environment is positively correlated with the willingness to accept green credit;

H5: There is a positive correlation between perceived trust and the willingness to accept green credit

2. The Method

2.1. Literature Research Method

This study uses computer software to analyze, descriptive statistics, reliability, validity, exploratory factor analysis, confirmatory factor analysis, and structural equation modeling.

2.2. Population and Sample Size

The questionnaire of this study was sent on the questionnaire star APP and distributed in the form of links through QQ, WeChat, email, questionnaire star, etc. From August 19,2023 to April 6,2024, a total of 420 questionnaires were collected, through the goalkeeper option (have you ever known about green credit?) 20 invalid questionnaires were selected. Finally, 400 valid questionnaires were obtained, with an effective rate of 95.2%. Now, the valid sample data are analyzed and tested.

2.3. Questionnaire Design

After reviewing a large amount of literature, we analyzed scales related to green credit, new energy power industry, and financial literacy, and designed a questionnaire based on the research objectives. The questionnaire consists of 18 items covering 3 variables. The specific contents of the questionnaire are as follows:

Table 1. The specific contents of the questionnaire

Variable	Item	Reference Source
Information Disclosure	A1. I think Guizhou Jinyuan Company is very transparent about the relevant information about new energy projects. A2. I think Guizhou Jinyuan Company will timely update the progress and financial status of its new energy projects. A3. I think Guizhou Jinyuan Company provides sufficient environmental impact assessment information when applying for green credit.	Elliott, M. A., Armitage, C. J., & Baughan, C. J. (2003). Drivers' compliance with speed limits: An application of the theory of planned behavior. Journal of Applied Psychology, 88,964–972.
Policy Environment	B1 I think the current government policy encourages the application for green credit. B2. I think the policies and regulations issued by the government provide good support and guarantee for green credit. B3. I think Guizhou Jinyuan Company has encountered policy obstacles or restrictions in the process of applying for green credit. B4. I believe that improving the policy environment will significantly increase their willingness to apply for green credit.	
Perceived Trust	C1. I think green credit providers are very reputable and reliable. C2. I think green credit providers can evaluate their credit applications fairly and fairly. C3. I believe that green credit can help it achieve its sustainable development goals.	
Willingness to accept green credit	D1. I am willing to accept the application for green credit. D2. I think green credit can help to improve the competitiveness of the company in the new energy sector. D3. I strongly recognize the environmental and economic benefits of green credit.	

3. The Results

3.1. Basic Information

Table 2. Frequency analysis

Name	option	frequency	percentage	Cumulative percentage
1. Gender	Female	214	53.500%	53.500%
	Male	186	46.500%	100.000%
2. Age below	20-29 years old	118	29.500%	29.500%
	30-39 years old	112	28.000%	57.500%
	40-49 years old	103	25.750%	83.250%
	50-59 years old	24	6.000%	89.250%
	Over 60 years old	20	5.000%	100.000%
3. Education level	High school (technical secondary school) and below	37	9.250%	9.250%
	Junior college	149	37.250%	46.500%
	Master and above	50	12.500%	59.000%
	Undergraduate	164	41.000%	100.000%
4. Occupation	Others (please specify)	104	26.000%	26.000%
	Executive/Manager	52	13.000%	39.000%
	Financial officer	33	8.250%	47.250%
	Technical staff	104	26.000%	73.250%
	administration staff	107	26.750%	100.000%

Table 3. Descriptive statistics of indicators/items.

descriptive statistics					
variable name	sample size	minimum value	maximal value	standard deviation	average value
A1. I think Guizhou Jinyuan Company is very transparent about the information about new energy projects.	400	1	5	1.314	3.295
A2. I think Guizhou Jinyuan Company will timely update the progress and financial status of its new energy projects.	400	1	5	1.304	3.318
A3. I think Guizhou Jinyuan Company provides sufficient environmental impact assessment information when applying for green credit.	400	1	5	1.31	3.308
B1 I think the current government policy encourages the application for green credit.	400	1	5	1.292	3.358
B2. I think the policies and regulations issued by the government provide good support and guarantee for green credit.	400	1	5	1.338	3.248
B3. I think Guizhou Jinyuan Company has encountered policy obstacles or restrictions in the process of applying for green credit	400	1	5	1.341	3.282
B4. I believe that improving the policy environment will significantly increase their willingness to apply for green credit.	400	1	5	1.305	3.222
C1. I think the green credit providers are very trustworthy and reliable.	400	1	5	1.301	3.352
C2. I think green credit providers can evaluate their credit applications fairly and fairly.	400	1	5	1.305	3.320
C3. I believe that green credit can help it achieve its sustainable development goals.	400	1	5	1.322	3.212
D1. I am willing to accept the application for green credit.	400	1	5	1.353	3.200
D2. I think green credit can help to improve the competitiveness of the company in the new energy sector.	400	1	5	1.385	3.242
D3. I strongly recognize the environmental and economic benefits of green credit.	400	1	5	1.375	3.302
Information disclosure	400	1	5	1.166	3.307
Policy environment	400	1	5	1.171	3.278
Perceived trust	400	1	5	1.239	3.295
Green credit to accept the willingness to accept	400	1	5	1.211	3.248

Table 3 shows that women were slightly higher than men, reaching 53.5%, showing a relatively balanced gender distribution. showing a high overall education level. In terms of occupation distribution, the proportion of technical personnel and administrative personnel is equal, both accounting for about a quarter, while "other" category and "senior executives / managers" account for a quarter and about 13% respectively, and the proportion of financial practitioners is slightly lower (8.25%), showing a diversified career background.

3.2. Reliability and Validity Analysis

3.2.1. Reliability Analysis Results

From Table 4, the Cronbach alpha value of each dimension variable is greater than 0.8, which indicates that the reliability of the scale is good, indicating the high reliability and

credibility of the questionnaire data. Therefore, we can perform a further analysis with more confidence.

Table 4. Reliability Analysis of Variables

Cronbach Reliability analysis			
dimension	term	sample size	Cronbach α
Information disclosure	3	400	0.869
Policy environment	4	400	0.910
Perceived trust	3	400	0.871
Green credit to accept the willingness to accept	3	400	0.860

3.2.2. Validity Analysis Results

Reliability analysis analyzes the consistency of the repeated measurement results of the research objects. This study uses SPSS to analyze the reliability of the questionnaire and calculate the Cronbach α reliability coefficient. Generally speaking, the consistency is very high if α is more significant than 0.9. If α is between 0.7 and 0.8, the consistency is acceptable. And if α is lower than 0.7, some indicators need to be deleted or adjusted. See the table for reliability coefficients.

Table 5. KMO and Bartlett's Test

KMO test &Bartlett test		
Bartlett Spherical test	KMO value	0.861
	Approximate chi square	3064.089
	df	78
	P	0.000

Factor analysis is used for information enrichment study. First, the study data is suitable for factor analysis. Table 5 shows the kmo value of 0.861> 0.7, with high validity, which means that the data can be used for factor analysis studies. And the data passed the Bartlett sphericity test (p <0.05), indicating that the study data are suitable for factor analysis.

Table 6. Table of the factor load coefficient after rotation

Table of the factor load coefficient after rotation				
Question item	Factor load coefficient			
	Factor 1	Factor 2	Factor 3	Factor 4
A1. I think Guizhou Jinyuan Company is very transparent about the information about new energy projects.	0.151	0.088	0.872	0.102
A2. I think Guizhou Jinyuan Company will timely update the progress and financial status of its new energy projects.	0.136	0.04	0.862	0.175
A3. I think Guizhou Jinyuan Company provides sufficient environmental impact assessment information when applying for green credit.	0.142	0.033	0.862	0.153
B1 I think the current government policy encourages the application for green credit.	0.879	0.087	0.114	0.174
B2. I think the policies and regulations issued by the government provide good support and guarantee for green credit.	0.86	0.124	0.107	0.191
B3. I think Guizhou Jinyuan Company has encountered policy obstacles or restrictions in the process of applying for green credit	0.801	0.098	0.201	0.201
B4. I believe that improving the policy environment will significantly increase their willingness to apply for green credit.	0.847	0.156	0.124	0.217
C1. I think the green credit providers are very trustworthy and reliable.	0.123	0.877	0.058	0.139
C2. I think green credit providers can evaluate their credit applications fairly and fairly.	0.161	0.859	0.062	0.117
C3. I believe that green credit can help it achieve its sustainable development goals.	0.081	0.883	0.04	0.106
D1. I am willing to accept the application for green credit.	0.183	0.141	0.185	0.839
D2. I think green credit can help to improve the competitiveness of the company in the new energy sector.	0.259	0.118	0.153	0.818
D3. I strongly recognize the environmental and economic benefits of green credit.	0.247	0.142	0.129	0.827
Note: Blue indicates that the absolute value of the load coefficient is greater than 0.5				

3.2.3. Confirmatory Factor Analysis

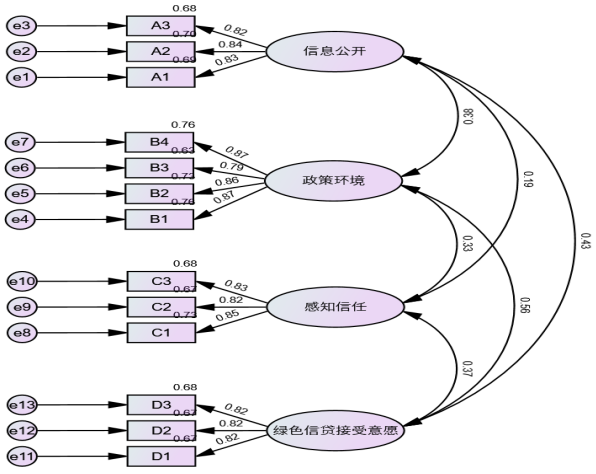


Fig 2. Confirmatory Factor Analysis

The smaller the ratio of chi-square freedom indicates that the higher the model fit, the larger the ratio of chi-square freedom indicates the worse the fit. Generally, the ratio of chi-squared degrees of freedom is less than 3, indicating that the model fit well. RMSEA is the square root of the approximation error of the comparative fitting index. It is generally believed that RMSEA> 0.1 indicates the model fit; 0.08-0.1 means the model generally with common adaptation; 0.05-0.08 indicates the model fit; RMSEA <0.05 indicates the model fit is very good.

The fitting index is generally judged by the goodness of fit index (GFI), comparative fit index (CFI), increasing fitting index (IFI) relative fit index (TLI) and other indicators. The data values of these fitting exponents are between 0-1. The closer the index is, the better the fit of the model. Generally, it is considered that their values above 0.9 indicate the better fit between the data and the theoretical model.

Table 7. Confirmatory factor fitting index

Commonly used indicators	χ2/df	RMSEA	NFI	IFI	TLI	CFI
criterion for judgement	<3	<0.08	>0.9	>0.9	>0.9	>0.9
numerical value	1.975	0.038	0.932	0.973	0.969	0.973

Table 8. Gathering efficiency

Subactive variables	Item	Non-standardized factor loading	Standardized factor loading	CR	AVE
Information disclosure	A1	1	0.832	0.8692	0.6889
	A2	0.997	0.836		
	A3	0.985	0.822		
Policy environment	B1	1	0.872	0.911	0.7193
	B2	1.017	0.856		
	B3	0.944	0.793		
	B4	1.007	0.869		
Perceived trust	C1	1	0.854	0.871	0.6925
	C2	0.959	0.817		
	C3	0.982	0.825		
Willingness to accept green credit	D1	1	0.818	0.8594	0.6708
	D2	1.022	0.816		
	D3	1.023	0.823		

As can be seen from Table 8, the standardized path coefficient of each item is above 0.7. In addition, the average variation extraction AVE value of each variable reached the required level of 0.5, and the combined reliability CR exceeded 0.7, indicating that the aggregate validity was reliable.

Table 9. Discrimination validity

	Perceived trust	Policy environment	Information disclosure	Willingness to accept green credit
Perceived trust	0.8322			
Policy environment	0.332	0.8481		
Information disclosure	0.186	0.38	0.83	
Willingness to accept green credit	0.372	0.562	0.431	0.819

It can be seen from Table 9 that the absolute value of the correlation coefficient between any two factors is less than the square root of the corresponding factor AVE, that is, there is a certain degree of differentiation between the factors, that is, the differentiation validity of the scale is reliable. x

3.2.4. Structural Equation Model Analysis

The model mainly involves four variables, namely, information disclosure, policy environment, perceived trust, and the willingness to accept green credit. Single arrows between variables represent regression relationships between variables, and values between single arrow lines represent standard regression coefficients between variables. Values around the rectangle indicate the extent to which this variable is interpreted.

According to Figure 3, the relationship between each variable and the path relationship have been verified.

The smaller ratio of chi-square degrees of freedom indicates that the higher fit of the assumed model and the worse fit of the model. Generally, the ratio of chi-squared degrees of freedom is less than 3, indicating that the model fit well. RMSEA is the square root of the approximation error of the comparative fitting index. It is generally believed that RMSEA> 0.1 indicates the model fit; 0.08-0.1 means the model generally has normal fit; 0.05-0.08 indicates the model fit; RMSEA <0.05 indicates the model fit very well.

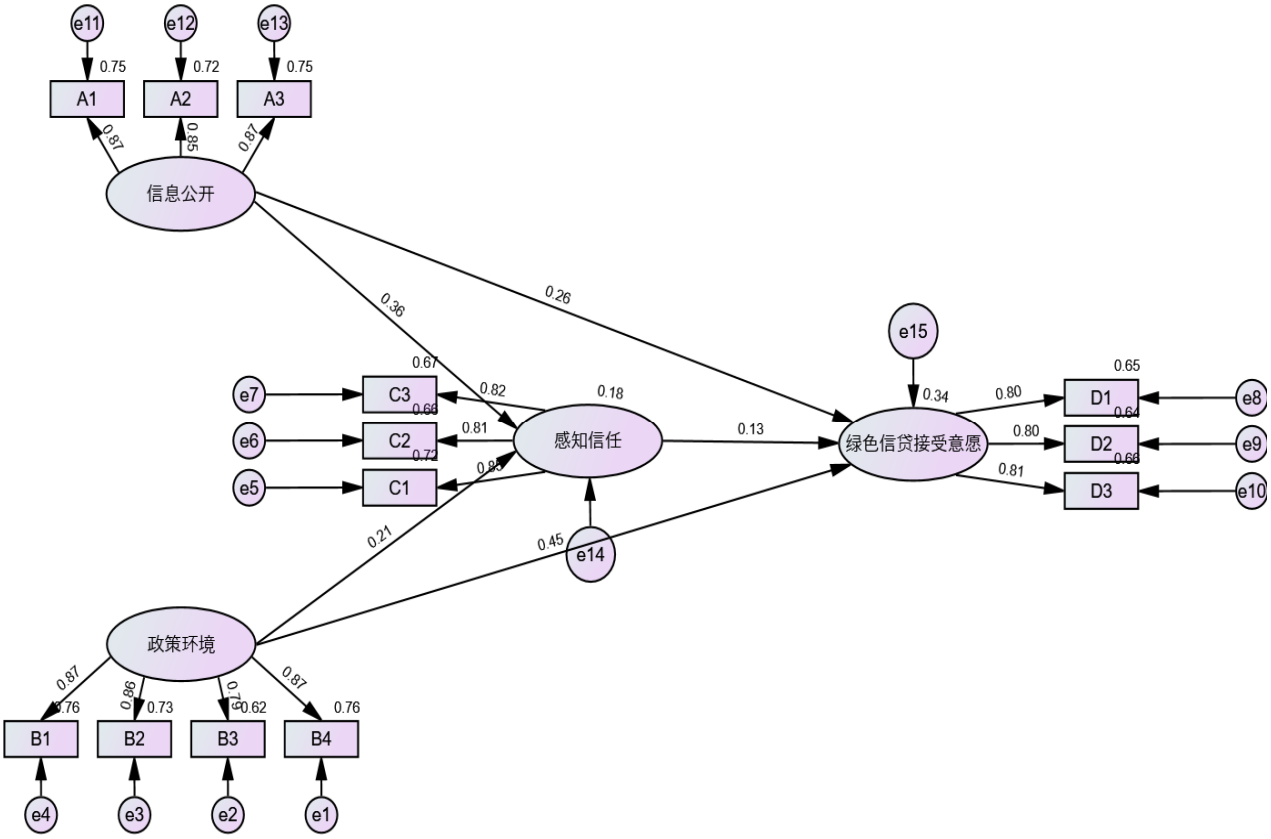


Fig 3. SEM Path model diagram

The fitting index is generally judged by the goodness of fit index (GFI), comparative fit index (CFI), increasing fitting index (IFI), relative fit index (TLI) and other indicators. The data values of these fitting exponents are between 0 and 1. The closer the index is, the better the fit of the model. Generally, it is considered that their values above 0.9 indicate the better fit between the data and the theoretical model.

The ratio of χ 2 / df of this model is 1.944, less than 3, and the result is ideal; the values of GFI, IFI, TLI, and CFI are greater than 0.90; the RMSEA is 0.049, less than 0.08, indicating that the model fit is good.

Table 10. Structural equation model fitting index

Commonly used indicators	χ2/df	RMSEA	GFI	IFI	TLI	CFI
criterion for judgement	<3	<0.08	>0.9	>0.9	>0.9	>0.9
numerical value	1.944	0.049	0.960	0.982	0.977	0.982

Table 11. Structural equation path test

No.	path	off-standard path coefficient	standardization path coefficient	S.E.	C.R.	P
H1	Information disclosure- - -> Perceptual trust	0.345	0.363	0.052	6.611	***
H2	Information disclosure- -> The willingness to accept green credit	0.244	0.263	0.051	4.746	***
H3	Policy environment- - -> Perceived trust	0.201	0.211	0.051	3.981	***
H4	Policy environment- -> The willingness to accept green credit	0.418	0.449	0.051	8.263	***
H5	Perceived trust- - -> The willingness to accept green credit	0.127	0.131	0.056	2.295	0.022

After the model of the structural equation model is established, the standardized path coefficient, C.R. the critical proportion value and the significance P value are obtained. In general, if the value of C.R. is greater than 1.96, and the p-value is less than 0.05, the path coefficient can pass the significance test within the 95% confidence interval, indicating that the corresponding path assumption of the preset model is valid; otherwise, the assumption is not true. According to the test results, the hypothesis is true.

4. Conclusion and Discussion

4.1. Discussion of Information Disclosure

According to the validation questionnaire data from the path analysis in the structural equation model, Positive correlation between information disclosure and perceived trust (β =0.363, Pp <0.005); positive correlation between information disclosure and willingness to accept green credit (β =0.263, P <0.005), assuming that H1 and H2 are valid; in summary, Show that information disclosure has a great impact on perceived trust, The more obvious the information

disclosure is, The stronger the perceived trust is, The new energy and power industry is more willing to believe in open and transparent financial institutions; These are the same as Yu Fenghua's (Yu, 2019)conclusion above, The more transparent the information is, The stronger the perceived trust is, Green credit acceptance willingness is more obvious.

Table 12. Suppose the result

NO.	Hypothetical content	Result
H1	Information disclosure is positively correlated with perceived trust;	Accepted
H2	Information disclosure is positively correlated with the willingness to accept green credit;	Accepted
H3	The policy environment is positively correlated with the perceived trust;	Accepted
H4	The policy environment is positively correlated with the willingness to accept green credit;	Accepted
H5	There is a positive correlation between perceived trust and the willingness to accept green credit	Accepted

4.1.1. Discussion of the Policy Environment

According to the path analysis in the structural equation model, the policy environment was positively associated with perceived trust (β =0.211, p <0.005); the policy environment was positively associated with the willingness to accept green credit (β =0.449, p <0.005), and assumptions H3 and H4 were valid. To sum up, it shows that the policy environment has a great impact on the willingness to receive green credit. Among them, the policy environment is open and transparent, and the more willing the new energy power industry is to accept green credit. These are the same as the above conclusion of Gao Xukuo and Shuai Lirong(Gao & Shuai, 2020), the better the policy environment, the new energy power industry is more willing to receive green credit.

4.1.2. Discussion of Perceived Trust

According to the path analysis in the structural equation model, there is a positive relationship between perceived trust and the willingness to accept green credit (β =0.127, p <0.005), and hypothesis H5 is valid. To sum up, it shows that perceived trust has a great impact on the willingness to receive green credit. Among them, the stronger the perceived trust, the more willing the new energy power industry is to accept green credit; these are the same as the above conclusion, the stronger the perceived trust, the more willing the new energy power industry is to receive green credit.(H. Zhang, 2022)

4.2. Conclusion

According to the above discussion, this study verifies the willingness of the new energy power industry to receive green credit. Next, the research issues of this paper are elaborated in detail:

Study objective (1)

In this study, questionnaire analysis, description line statistical analysis, reliability validity test, exploratory factor analysis, validation factor analysis, and structural equation model were used to test the effective data, and the final verification information disclosure and perceived trust; information disclosure is positively correlated with the willingness to accept green credit;

Study question (2)

In this study, questionnaire analysis, description line statistical analysis, reliability validity test, exploratory factor analysis, confirmatory factor analysis and structural equation model were used to test the effective data, to verify the policy environment and perceived trust; the policy environment is positively associated with the willingness to accept green credit;

Study objective (3)

In this study, questionnaire analysis, description line statistical analysis, reliability and validity test, exploratory factor analysis, confirmatory factor analysis, and structural equation model were used to test the effective data, and finally verify the positive relationship between perceived trust and the willingness to accept green credit;

4.3. Suggestion

4.3.1. Financial Institutions Suggest

(1) To improve the transparency and information disclosure, financial institutions should regularly disclose the relevant policies, application processes and successful cases of green credit, to improve the understanding and trust of enterprises in green credit. Establish a special information platform to release the progress, environmental benefits and economic benefits of green credit projects, and enhance transparency and business confidence.

(2) Cooperate with the government to promote the introduction of policies supporting green credit, such as tax incentives, low-interest loans, etc., to reduce the financing costs of enterprises. Optimize the application and approval process of green credit, reduce the time and cost burden of enterprises, and improve the enthusiasm of enterprises.

Enhance the sense of trust. Establish a long-term cooperative relationship with enterprises, understand the needs of enterprises through regular communication and return visits, and provide personalized financial services. Through the introduction of third-party evaluation agencies, the independent evaluation of green credit projects can ensure the objectivity and credibility of the information and enhance the trust of enterprises.

4.3.2. New Energy and Electric Power Industry Recommendations

(1) New energy power enterprises should take the initiative to disclose their environmental performance and financial status in green projects, to improve the trust of financial institutions and the society. Regular environmental and social responsibility reports to demonstrate the achievements of enterprises in green development and enhance the confidence of the public and financial institutions.

(2) Pay close attention to the changes of government policies, actively participate in the policy formulation and feedback process, and ensure that enterprises can adapt to the changes of the policy environment in time. According to the policy guidance, timely adjust the development strategy of enterprises, focus on the development of green projects in line with the direction of policy support, and improve the success rate of green credit application. Enhance trust. Strengthen enterprise credit management and improve the credit rating of

enterprises to enhance the trust of financial institutions in enterprises. Establish partnerships with financial institutions, participate in joint research and project development, and jointly promote the implementation and implementation of green credit projects.

Through the above targeted suggestions, financial institutions and new energy power enterprises can jointly promote the development of green credit, promote the sustainable development of the new energy power industry, and achieve a win-win situation of economic benefits and environmental benefits.

4.4. Research Outlook and Shortcomings

Future studies can further subdivide the specific components of their variables (information disclosure, policy environment, perceived trust), and in-depth analyze the specific influence of each element on the willingness to accept green credit. With the change of policy environment and market conditions, the willingness of enterprises to accept green credit may change. The future research can adopt longitudinal research methods to track the changing trend of enterprises' willingness to accept. More influencing factors can be introduced, such as the financial situation, market competitiveness, technological innovation, etc., to build a more comprehensive model to improve the explanatory and predictive power of the research.

Taking Guizhou Jinyuan Company as an example, the limitations of the sample may lead to the limited applicability of the research conclusions, which is difficult to fully reflect the situation of the whole new energy power industry. Some data may be difficult to obtain or not completely reliable, especially when involving sensitive corporate information or government policies, the accuracy and integrity of the data may be affected.

Despite the above shortcomings, this study still provides valuable insights for understanding the willingness of the new energy power industry to accept green credit, and provides a reference for future research and practice.

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