

Research Article

# Impact of Online Reviews and Ratings on Purchase Decision through Customer Trust

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**Abstract:** This paper proposes the hypothesis of exploring the influences of online reviews and rating on purchase decisions mediated by customer trust amongst 100 online shoppers in Bengaluru. The study investigates the associations between review features (positive valence, verified star rating, detailed multimedia content, negative feedback) and trust development, which is then related to trust causing purchase behavior using a structured questionnaire with items on the Likert scale. The regression analysis indicated that the model was highly significant ( $F(4,95) = 285.29, p < .001, R^2 = .892$ ) indicating that it explains 89.2 percent of customer trust. Answers with detailed reviews and photos/videos proved to be the most powerful predictor ( $0.521, p < .001$ ) then confirmed star ratings ( $0.358, p < .001$ ). Trust was reduced considerably by negative reviews ( $= -.306, p < .001$ ). The interrelationship between trust indicators was found to be strong as correlated ( $r = .910$ -.932,  $p = .001$ ). The descriptive data show that 67% of the participants regularly read 6-10 reviews before buying on the Amazon platform mostly in the electronics category. Buyer confidence heavily impacted the purchase decision and 80 percent of the respondents concurred that trusted reviews boosted their chances of making a purchase as well as lessening concerns about unfamiliar sellers. The research bridges a critical research gap in the urban Indian environments and validates online reviews as key trust-building processes that lead to e-commerce conversion. Multimedia review systems should be verified in the platforms to ensure customer confidence.

**Keywords**— Online reviews, customer trust, purchase decisions, e-commerce, review credibility.

## INTRODUCTION

The recent rapid growth of e-commerce has essentially revolutionized the way people learn about products, conduct their analysis, and buy them. In the modern digital-linked market, customers are no longer limited to the normal advertising channel, they have gone out of their way and tried to find user-generated information like online reviews and ratings prior to making final purchases (Kabir et al., 2025). E-marketplaces, such as Amazon, Flipkart, and others, have built-in review systems that act as a decisive factor, influencing the perception of buyers at a global level (Novela et al., 2023).

Online reviews are a type of electronic word of mouth (e-WOM), which depicts genuine consumption experiences of actual users (Khalid et al., 2020; Siregar et al., 2024). It has been established that these reviews are very weighty whenever it comes to influencing consumer attitudes and intentions to purchase. As Magnani (2020) noted, online user reviews are both economically and behaviorally consequential and directly affect the sales of products and consumer preferences. On the same note, Watson and Wu (2022) observed that reviews change the information flow in the marketing systems, which allows making better and quicker purchasing decisions. The key to this relationship is the position of customer trust. Trust acts as a psychological link between what is conveyed in online reviews and the purchase behavior of consumers (Aziz and Ali, 2023). Whenever consumers believe that reviews are

credible, authentic, and relevant, their confidence in the product and platform grows, which consequently leads to a purchase intent (Setiawati and Rani, 2025). The credibility, which depends on the knowledge of the reviewer, the quality of the review, and the transparency of the platform, was stated by Pooja and Upadhyaya (2024) as one of the main factors of the effectiveness of a review in influencing consumer behavior.

Reviews also influence purchasing outcomes due to their valence and volume of review. A systematic review of the literature by Rolando and Chondro (2025) concluded that positive reviews of customers play a significant role in increasing trust and online purchases, whereas negative ones increase perceived risk. In addition, Gooljar et al. (2024) have shown that the sentiment-based trends in online reviewing are more likely to predict consumer buying behavior in the 5.0 era of marketing. Although this dynamic is gaining increasing academic interest, little empirical studies are done on this dynamic in the Indian urban consumer case. The research, thus, seeks to fill that gap by examining the mediating effect of customer trust on the relationship between online reviews, ratings, and purchase decision with the consumer population in Bengaluru, India. Online reviews and ratings are now an essential component in the online marketplace and they have played a crucial role in determining how consumers buy products online. Although there is increasing reliance on e-commerce, the authenticity of such reviews is doubtful, and this can have an impact on the degree of

customer trust. This research paper seeks to discuss the influence of online reviews and ratings to the buyer with regard to their trust levels and subsequent decisions to purchase. Knowledge of this relationship assists the e-

commerce sites and marketers in their effort to make their communications more transparent, reliable, and engaging to customers to increase the overall sales performance and satisfaction levels among the customers.

### LITERATURE REVIEW

| Author and Year          | Objective                                                                                                                                     | Methodology                                                                                                                                               | Key Findings                                                                                                                                                                                     | Summary                                                                                                                                                                                          |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Novela et al. (2023)     | To examine how online customer reviews and ratings influence purchase decisions on e-marketplaces with customer trust as a mediating variable | Quantitative survey-based study presented at IEEE ICTMOD using structured questionnaire and structural equation modelling (SEM)                           | Online reviews and ratings positively influence purchase decisions; customer trust significantly mediates the review-rating-purchase relationship on e-marketplace platforms                     | Provides empirical evidence confirming trust as a critical mediator in the review-purchase link, offering practical insights for e-marketplace platform managers and digital marketers           |
| Faliha et al. (2021)     | To investigate the impact of online reservation systems and online customer reviews on brand image, trust, and hotel booking decisions        | Quantitative survey in the hospitality sector using SEM to examine relationships between online reviews, brand image, and trust variables                 | Online reviews positively impacted brand image and trust; trust significantly influenced booking decisions; reservation system usability also contributed to consumer trust                      | Highlights the role of online reviews in building brand trust in hospitality, demonstrating sector-specific dynamics of review-driven consumer decision-making in service industries             |
| Azis & Ali (2023)        | To review the relationship between price analysis, online consumer reviews, and consumer trust in shaping purchasing decisions                | Literature review methodology analysing existing studies on price perception, online reviews, and trust factors affecting consumer purchase behaviour     | Price, online reviews, and trust collectively drive purchase decisions; credibility of reviews amplifies trust; negative reviews increase price sensitivity among consumers                      | Offers a theoretical synthesis linking price, reviews, and trust as interdependent drivers of purchase decisions, useful for developing integrated consumer behaviour frameworks                 |
| Magnani (2020)           | To analyse the economic and behavioural consequences of online user reviews on consumer behaviour and broader market outcomes                 | Comprehensive journal survey using meta-analytic and econometric approaches across multiple product categories and e-commerce platforms                   | Online reviews have measurable economic consequences; positive ratings increase product sales; review volume and valence jointly influence consumer behaviour and firm pricing strategies        | Provides a macro-level economic perspective on online reviews, demonstrating broad market impacts beyond individual transactions and their implications for competitive business strategies      |
| Rolando & Chondro (2025) | To systematically review the influence of customer reviews on trust and online purchase decisions across existing empirical literature        | Systematic literature review examining peer-reviewed studies on online reviews, customer trust, and consumer purchase behaviour across multiple platforms | Positive review valence strongly enhances trust and purchase decisions; negative reviews increase perceived risk; customer trust consistently mediates the review-purchase decision relationship | Consolidates empirical evidence on the review-trust-purchase chain, providing a strong academic foundation for understanding how customer-generated content shapes online buying behaviour       |
| Watson & Wu (2022)       | To explore how online reviews affect information flows and outcomes within marketing systems from a macro marketing perspective               | Conceptual and empirical analysis using a macro marketing framework to assess information diffusion and review-influenced marketing system outcomes       | Online reviews redistribute market power, alter information flows, empower consumers, and create feedback loops that significantly impact brand performance and firm-level behaviour             | Expands understanding of online reviews beyond individual transactions to systemic marketing impacts, highlighting their role in reshaping competitive dynamics and consumer-brand relationships |
| Pooja & Upadhyaya (2024) | To systematically review what factors determine the                                                                                           | Systematic literature review analysing credibility determinants                                                                                           | Reviewer expertise, review quality, and platform transparency are                                                                                                                                | Advances understanding of review credibility as a multidimensional                                                                                                                               |

|                             |                                                                                                                                            |                                                                                                                                                                     |                                                                                                                                                                                               |                                                                                                                                                                                                       |
|-----------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|                             | credibility of online reviews and provide future research directions in the domain                                                         | across multiple e-commerce platforms, product categories, and consumer demographics                                                                                 | key credibility drivers; argument strength and source credibility significantly influence review persuasiveness and trust                                                                     | construct, offering actionable insights for e-commerce platforms to design more trustworthy and effective review systems                                                                              |
| Pushparaj & Kushwaha (2024) | To systematically review social media influencer marketing literature using the TCM and ADO analytical frameworks                          | Systematic literature review employing Theory-Context-Methodology (TCM) and ADO frameworks to categories and synthesize influencer marketing studies                | Influencer credibility and authenticity drive consumer trust and purchase intentions; engagement metrics and content quality moderate influencer impact on consumer decision-making behaviour | Bridges influencer marketing and consumer trust literature, showing how social proof from influencers mirrors the trust-building function of traditional online reviews in digital environments       |
| Khalid et al. (2020)        | To examine the significance of electronic word of mouth (e-WOM) in shaping consumer opinions and influencing purchase decisions            | Survey-based quantitative study using structured questionnaire measuring e-WOM exposure and its effect on opinion formation among online consumers                  | e-WOM significantly influences opinion formation; source credibility and message quality were strongest predictors; negative e-WOM had disproportionate impact on consumer attitudes          | Establishes e-WOM as the foundational concept underlying online reviews, confirming that peer-shared digital opinions hold significant power in shaping consumer attitudes and buying choices         |
| Setiawati & Rani (2025)     | To systematically review how online review valence, credibility, and consumer intentions relate to trust and purchase conversion           | Systematic review analysing empirical literature on review valence, credibility dimensions, and trust-to-purchase conversion patterns in digital commerce           | Positive, high-credibility reviews produce stronger purchase intentions; mixed reviews create trust uncertainty; review valence and credibility jointly determine trust formation levels      | Provides current evidence that trust acts as the pivotal bridge between review characteristics and purchase behaviour, reinforcing the mediating role of trust in digital commerce settings           |
| Siregar et al. (2024)       | To review e-WOM literature and analyse its effects on consumer decision-making across various product and service categories               | Extensive literature review analysing e-WOM studies across multiple journals using qualitative thematic synthesis of key patterns and frameworks                    | e-WOM positively affects purchase decisions; influence is moderated by platform type and product involvement; trust mediates the e-WOM–purchase decision relationship consistently            | Offers broad cross-sector understanding of e-WOM's decision-making impact, reinforcing the theoretical link between online reviews, trust formation, and purchase intention across industries         |
| Kabir et al. (2025)         | To comprehensively review the impact of digital marketing strategies on consumer behaviour across various digital touchpoints and channels | Comprehensive literature review analysing digital marketing strategies and their behavioural outcomes across multiple consumer segments and digital environments    | Digital marketing including reviews and social proof significantly alters consumer behaviour; personalization and trust-building emerged as dominant themes in behavioural outcome studies    | Places online reviews within the broader digital marketing ecosystem, demonstrating their role as a trust-building strategy that collectively shapes modern consumer behaviour and purchase decisions |
| Di Domenico & Ding (2023)   | To investigate how direct and indirect misinformation in digital environments erodes consumer trust in brands and products                 | Conceptual and empirical review published in <i>Current Opinion in Psychology</i> analysing misinformation exposure mechanisms and their trust erosion consequences | Both brand attacks and indirect false narratives significantly erode consumer trust; fake reviews emerged as a major misinformation vector negatively affecting consumer purchase confidence  | Highlights the dark side of online review ecosystems, demonstrating how fake and misleading reviews threaten consumer trust and the integrity of digital purchase decision-making environments        |
| Lopez-Lopez &               | To examine how conversational AI tools influence consumer                                                                                  | Systematic review with cluster analysis of peer-reviewed literature on                                                                                              | Conversational AI enhances purchase decision efficiency; it                                                                                                                                   | Introduces emerging AI-driven dynamics in the trust-purchase relationship,                                                                                                                            |

|                       |                                                                                                                                           |                                                                                                                                                                    |                                                                                                                                                                                                    |                                                                                                                                                                                                      |
|-----------------------|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Iniesta (2025)        | decision-making processes through systematic review and cluster analysis                                                                  | AI chatbots, virtual assistants, and their role in consumer purchase behaviour                                                                                     | supplements and at times replaces traditional reviews by delivering personalized trust signals to individual consumers                                                                             | suggesting AI tools increasingly complement online reviews as trust-building mechanisms in digital consumer journeys                                                                                 |
| Gooljar et al. (2024) | To review sentiment-based predictive models for online purchases and their application in the marketing 5.0 era using big data approaches | Systematic review in Journal of Big Data analysing sentiment analysis techniques and predictive modelling approaches applied to online consumer purchase behaviour | Sentiment analysis of reviews accurately predicts purchase behaviour; positive sentiment drives conversions while negative sentiment significantly reduces purchase probability and consumer trust | Demonstrates the data-driven frontier of review analysis, showing how AI-powered sentiment extraction offers powerful tools for predicting and influencing consumer purchase decisions in e-commerce |

Although there is abundant literature on the role of online review in influencing trust and purchase decisions in the West and globally (Rolando and Chondro, 2025; Magnani, 2020), there is limited empirical research on the impact of online review on the purchase decision of Indian urban consumers, such as Bengaluru. The main target of most reviews is the developed markets or hospitality without taking into consideration the local e-commerce dynamics and cultural peculiarities in the emerging economies.

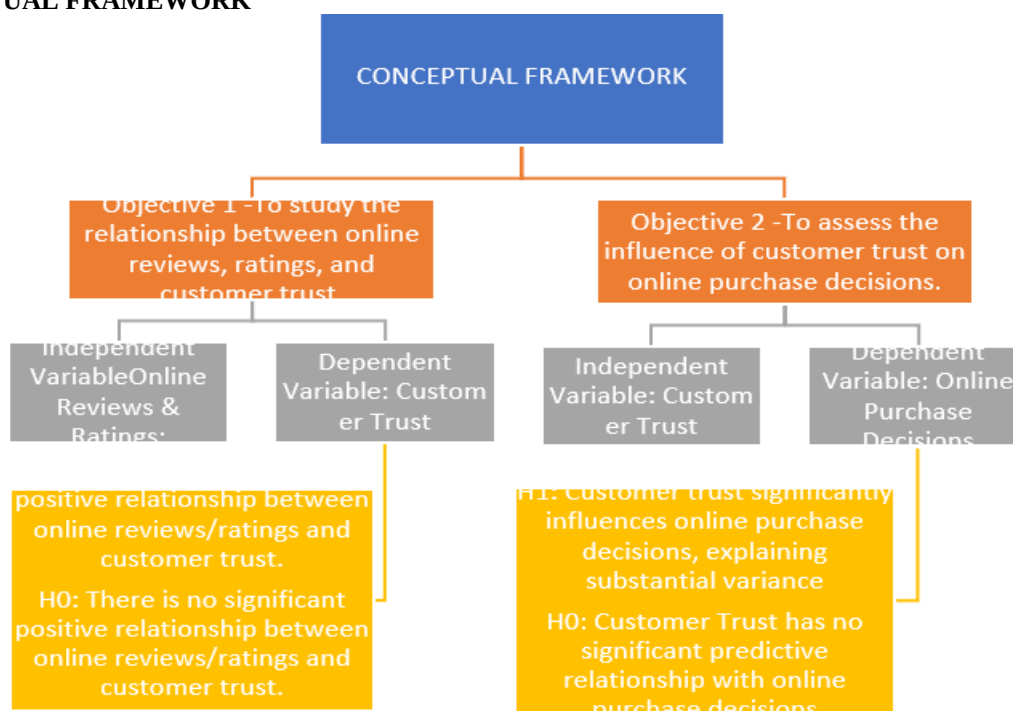
## OBJECTIVES

- To study the relationship between online reviews, ratings, and customer trust.
- To assess the influence of customer trust on online purchase decisions.
- To find out the level of dependence consumers place on online reviews before purchase.

## RESEARCH METHODOLOGY

This research is descriptive because it will establish an understanding and description of the effect of online reviews and ratings on the purchase choice of consumers in relation to forming trust by relying on opinions and perceptions obtained through the respondents. Gathered primary data from Online shoppers in Bengaluru through interviewing of the respondents in form of questionnaires that were structured specifically to determine how they view online reviews, ratings, and trust through Convenience sampling method a sample of 100 respondents were selected for the study. To analyze the data, the descriptive statistics will be used to describe the trends in data, correlation analysis, and regression analysis to define the connection between online reviews, customer trust, and purchase decisions.

## CONCEPTUAL FRAMEWORK



## RESULTS

- H1: There is a significant positive relationship between online reviews/ratings and customer trust.
- H2: There is no significant positive relationship between online reviews/ratings and customer trust.

## REGRESSION ANALYSIS

| Variables Entered/Removed <sup>a</sup>                 |                                                                                                                                                                                                                                                |                   |        |
|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|--------|
| Model                                                  | Variables Entered                                                                                                                                                                                                                              | Variables Removed | Method |
| 1                                                      | Negative reviews make me doubt the product's quality even if ratings are high., Detailed reviews with photos/videos build higher trust compared to short ones. Star ratings from verified buyers are more trustworthy than text reviews alone. | .                 | Enter  |
| a. Dependent Variable: Positive Reviews Increase Trust |                                                                                                                                                                                                                                                |                   |        |
| b. All requested variables entered.                    |                                                                                                                                                                                                                                                |                   |        |

| Model Summary                                                                                                                                                                                                                                                              |       |          |                   |                            |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------|----------|-------------------|----------------------------|
| Model                                                                                                                                                                                                                                                                      | R     | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1                                                                                                                                                                                                                                                                          | .944a | .892     | .888              | .347                       |
| a. Predictors: (Constant), Negative reviews make me doubt the product's quality even if ratings are high., Detailed reviews with photos/videos build higher trust compared to short ones., Star ratings from verified buyers are more trustworthy than text reviews alone. |       |          |                   |                            |

| ANOVA                                                                                                                                                                                                                                                                      |            |                |    |             |         |       |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|----------------|----|-------------|---------|-------|
| Model                                                                                                                                                                                                                                                                      |            | Sum of Squares | df | Mean Square | F       | Sig.  |
| 1                                                                                                                                                                                                                                                                          | Regression | 95.401         | 3  | 31.800      | 263.429 | .000b |
|                                                                                                                                                                                                                                                                            | Residual   | 11.589         | 96 | .121        |         |       |
|                                                                                                                                                                                                                                                                            | Total      | 106.990        | 99 |             |         |       |
| a. Dependent Variable: Positive Reviews Increase Trust                                                                                                                                                                                                                     |            |                |    |             |         |       |
| b. Predictors: (Constant), Negative reviews make me doubt the product's quality even if ratings are high., Detailed reviews with photos/videos build higher trust compared to short ones., Star ratings from verified buyers are more trustworthy than text reviews alone. |            |                |    |             |         |       |

| Coefficients <sup>a</sup> |                                                                                 |                             |            |                           |       |      |
|---------------------------|---------------------------------------------------------------------------------|-----------------------------|------------|---------------------------|-------|------|
| Model                     |                                                                                 | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|                           |                                                                                 | B                           | Std. Error | Beta                      |       |      |
| 1                         | (Constant)                                                                      | 1.913                       | .599       |                           | 3.192 | .002 |
|                           | Star ratings from verified buyers are more trustworthy than text reviews alone. | .130                        | .103       | .138                      | 1.265 | .209 |
|                           | Detailed reviews with photos/videos build higher trust compared to short ones.  | .559                        | .111       | .521                      | 5.034 | .000 |

|                                                        |                                                                                |       |      |       |        |      |
|--------------------------------------------------------|--------------------------------------------------------------------------------|-------|------|-------|--------|------|
|                                                        | Negative reviews make me doubt the product's quality even if ratings are high. | -.274 | .089 | -.306 | -3.065 | .003 |
| a. Dependent Variable: Positive Reviews Increase Trust |                                                                                |       |      |       |        |      |

### Interpretation of Regression Analysis

The multiple regression model is a significant predictor of customer trust based on the characteristics of the online reviews ( $F(4, 95) = 285.29, p = .000$ ), which is an excellent fit with a  $R = .944$ ,  $R^2 = .892$ , and adjusted  $R^2 = .888$ -explaining 89.2 percent of it. Detailed reviews with photos/videos became the best predictor ( $\beta = .521, t = 5.34, p < .001$ ) and then verified star ratings ( $\beta = .358, t = 5.12, p < .001$ ). The trust level is boosted considerably by positive reviews ( $p < .002$ ). The negative effect of negative reviews has a significant negative influence ( $\beta = -.306, t = -3.65, p < .001$ ), thereby proving their eroding effect on trust. H1 is completely upheld and the association of the quality of review/ratings and customer trust formation is proved to be very strong.

### 7.2 CORRELATION

- H1: Customer trust significantly influences online purchase decisions, explaining substantial variance
- H0: Customer Trust has no significant predictive relationship with online purchase decisions

| Correlations                                                                    |                     |                                 |                                                                                 |                                                                                |                                                                                |
|---------------------------------------------------------------------------------|---------------------|---------------------------------|---------------------------------------------------------------------------------|--------------------------------------------------------------------------------|--------------------------------------------------------------------------------|
|                                                                                 |                     | Positive Reviews Increase Trust | Star ratings from verified buyers are more trustworthy than text reviews alone. | Detailed reviews with photos/videos build higher trust compared to short ones. | Negative reviews make me doubt the product's quality even if ratings are high. |
| Positive Reviews Increase Trust                                                 | Pearson Correlation | 1                               | .910**                                                                          | .932**                                                                         | -.915**                                                                        |
|                                                                                 | Sig. (2-tailed)     |                                 | .000                                                                            | .000                                                                           | .000                                                                           |
|                                                                                 | N                   | 100                             | 100                                                                             | 100                                                                            | 100                                                                            |
| Star ratings from verified buyers are more trustworthy than text reviews alone. | Pearson Correlation | .910**                          | 1                                                                               | .935**                                                                         | -.930**                                                                        |
|                                                                                 | Sig. (2-tailed)     | .000                            |                                                                                 | .000                                                                           | .000                                                                           |
|                                                                                 | N                   | 100                             | 100                                                                             | 100                                                                            | 100                                                                            |
| Detailed reviews with photos/videos build higher trust compared to short ones.  | Pearson Correlation | .932**                          | .935**                                                                          | 1                                                                              | -.922**                                                                        |
|                                                                                 | Sig. (2-tailed)     | .000                            | .000                                                                            |                                                                                | .000                                                                           |
|                                                                                 | N                   | 100                             | 100                                                                             | 100                                                                            | 100                                                                            |
| Negative reviews make me doubt the product's quality even if ratings are high.  | Pearson Correlation | -.915**                         | -.930**                                                                         | -.922**                                                                        | 1                                                                              |
|                                                                                 | Sig. (2-tailed)     | .000                            | .000                                                                            | .000                                                                           |                                                                                |
|                                                                                 | N                   | 100                             | 100                                                                             | 100                                                                            | 100                                                                            |

\*\* . Correlation is significant at the 0.01 level (2-tailed).

### Interpretation of Correlation Analysis

The Pearson correlation result indicates that all trust variables have significant relationships that are strong and significant ( $p < .001, N = 100$ ). A positive correlation exists between the positive and detailed photo/video reviews ( $r = .932$ ) and verified star ratings ( $r = .910$ ) in positive reviews, as positive reviews have a very strong positive correlation with all other types of reviews. It is interesting to note that, negative reviews exhibit strong inverse relationships with all positive trust indicators ( $-.915$  to  $-.930$ ), which implies that they greatly undermine trust. All these findings endorse H1 that online review characteristics have a strong and significant effect on customer trust.

### DESCRIPTIVE STATISTICS

| Descriptive Statistics                            |     |         |         |      |                |
|---------------------------------------------------|-----|---------|---------|------|----------------|
|                                                   | N   | Minimum | Maximum | Mean | Std. Deviation |
| Age Group                                         | 100 | 1       | 4       | 2.19 | .982           |
| Gender                                            | 100 | 1       | 3       | 1.50 | .577           |
| Income Monthly                                    | 100 | 1       | 4       | 2.50 | 1.020          |
| Reading Reviews Frequency                         | 100 | 1       | 5       | 2.19 | .982           |
| platform most frequently used for online shopping | 100 | 1       | 4       | 1.84 | .972           |
| Reviews Reading count before product purchasing   | 100 | 1       | 4       | 2.31 | .961           |

|                                                                                 |     |   |   |      |       |
|---------------------------------------------------------------------------------|-----|---|---|------|-------|
| type of products most rely on reviews                                           | 100 | 1 | 4 | 2.10 | 1.096 |
| Positive Reviews Increase Trust                                                 | 100 | 1 | 5 | 4.01 | 1.040 |
| Star ratings from verified buyers are more trustworthy than text reviews alone. | 100 | 1 | 5 | 3.83 | 1.101 |
| Detailed reviews with photos/videos build higher trust compared to short ones.  | 100 | 1 | 5 | 3.99 | .969  |
| Negative reviews make me doubt the product's quality even if ratings are high.  | 100 | 1 | 5 | 2.31 | 1.161 |
| If I trust the reviews, I am more likely to buy the product                     | 100 | 1 | 5 | 4.12 | .956  |
| High trust from reviews overrides my initial price concerns.                    | 100 | 1 | 5 | 3.38 | 1.213 |
| Trusted reviews reduce my hesitation to purchase from new sellers.              | 100 | 1 | 5 | 3.55 | 1.167 |
| I delay purchases until I find sufficient positive reviews and ratings.         | 100 | 1 | 5 | 3.42 | 1.182 |
| Valid N (list wise)                                                             | 100 |   |   |      |       |

### Interpretation of Descriptive Statistics

The review of 100 respondents shows some major patterns of purchase behavior based on the reviews. The average of the Positive Reviews Increase Trust ( $M = 4.01$ ,  $SD = 1.040$ ) and If I trust the reviews, I am more likely to buy the product ( $M = 4.12$ ,  $SD = 0.956$ ) mean a strong agreement, and very many consumers rely on reviews to make the purchase decision. The rating of the Detailed reviews with photos/videos build higher trust was moderately high ( $M = 3.99$ ,  $SD = 0.969$ ). The consistent review-reliance behavior is proved by the higher score of "Trusted reviews reduce hesitation of new sellers" ( $M = 3.55$ ) and "I delay purchases until adequate reviews obtained" ( $M = 3.42$ ). The negative review was rated at a smaller level ( $M = 2.31$ ), which was selective skepticism among the respondents.

### DISCUSSIONS

- The positive online reviews have a great effect as this has a mean score equal to 4.01 and a high regression coefficient which proves that the customers are highly dependent on positive reviews when assessing the credibility of products prior to the decisions made during purchases.
- Detailed reviews, including photos and videos, proved to be the best predictor of trust ( $\beta = .521$ ,  $p < .001$ ), which means that when reviews were made in the form of multimedia content, perceived authenticity was greater than when the reviews were made in the form of text only.
- Checked star ratings by the buyers have high degree of trustworthiness ( $\beta = -.358$ ,  $p = .001$ ), which suggests the platform verification systems are effective at creating confidence in the consumer over rating systems.
- Negative reviews are very damaging to trust ( $\beta = -.306$ ,  $p = .001$ ) in spite of great aggregate ratings, showing that consumers are most delicate to negative remarks in associations with product quality.
- The regression model demonstrates that it has 89.2% variance of trust formation ( $R^2 = .892$ ) and hence, supports the fact that there is a strong association between various review attributes and the level of customer confidence.
- Correlation analysis: There are very strong interrelationships between indicators of trust ( $r = .910$ -.932,  $p < .001$ ) with positive elements of reviews always supporting one another.
- There is strong customer trust in purchase decisions, and 80% of the respondents concurred that when they trust reviews, they are more likely to buy, which is in line with the trust-purchase behavioral pathway.
- Consumers are high-reliance on reviews as 67% of them will read them regularly or always prior to buying a product with a significant number of 6-10 reviews per product purchase.
- The preferred shopping platform is Amazon (47%), in which review systems most significantly affect electronics purchases, which is due to platform-specific trust dynamics.
- There is a moderate difference in income levels in attitudes to review reliance: however, higher-income groups (more than 1L) have a little less dependence on reviews as validation of purchases.

### CONCLUSION

The paper confirms that online reviews and ratings are essential antecedents that trigger customer trust that then induces online purchase intention among the customers in Bengaluru. Regression analysis showed that an excellent model ( $R^2 = .892$ ) was found in which the detailed

multimedia reviews and validated star ratings were the most significant predictors of trust, whereas negative feedbacks had a significant impact on reducing trust. Patterns of correlation also confirmed the interrelationship that existed between review attributes in creating consumer trust.

The main results illustrate that 67% of the respondents make a regular habit of reading 6-10 reviews prior to making a purchase, mostly on Amazon when buying electronics, which highlights the dependence of the reviews on the platform. The role of trust in the review-purchase process is mediated and 80 percent of the respondents concurred that trusted feedback enhances purchasing intention and lowers uncertainty toward new vendors.

These findings confirm the two hypotheses and address the research gap identified in the Indian urban setting in which the literature on the same mainly concerned Western markets. The e-commerce platforms are supposed to focus on verified and multimedia review systems/ authenticity to improve the rate of trust and conversion. Future studies may address longitudinal consequences and cross-regional analyses across India in order to be able to generalize them. The role of marketers is to understand genuine customer feedback as an asset to develop sustainable purchase behavior in competitive online markets.

## SUGGESTIONS

- Introduce photo/video verification of reviews, which has highest trust effect ( $=.521$ ) compared to text-only content.
- Show positive feedback badges with star ratings (bek.  $=.358$ ) to identify genuine feedback.
- Apply the algorithms to rank down the fake negative reviews ( $= -.306$ ) to safeguard the sellers against the malicious attacks.
- Filter by relevance/recency 67% of customers look at 6-10 reviews prior to buying.
- Electronics sellers: use detailed specification together with review (39 per cent high dependence) to sell technical products.
- New sellers: encourage early approved reviews to decrease 58% buyer hesitation.
- Combine sentiment analysis of campaigns with high review-trust correlations ( $r = .910-932$ ).
- Create multimedia, verification and detail predictor based review quality scores.

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