

Brand Trust Can Moderates The Influence of Rating Reviews on Purchasing Decisions

Muhamad Risal Tawil^{1*}, Gilang Pranajasakti², Fahad Ramadhan³, Dimas Realino⁴, Nova Ch. Mamuaya⁵

^{1*}Poltiektnik Baubau, Indonesia

²Universitas Muhammadiyah Ahmad Dahlan Cirebon, Indonesia

³Universitas Muhammadiyah Ahmad Dahlan Cirebon, Indonesia

⁴Universitas Nusa Nipa, Indonesia

⁵Universitas Negeri Manado, Indonesia

E-mail: risaltawil@gmail.com



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ABSTRACT

Di tengah meningkatnya persaingan ekonomi digital pada tahun 2026, studi ini bertujuan untuk menyelidiki mekanisme interaksi antara ulasan peringkat online dan keputusan pembelian konsumen dengan menempatkan kepercayaan merek sebagai variabel moderasi. Mengintegrasikan Teori Sinyal dan Teori Transfer Kepercayaan, studi kuantitatif ini menggunakan pendekatan kausal-eksplanatori terhadap 450 responden pengguna e-commerce aktif yang dianalisis melalui teknik Analisis Regresi Moderasi (MRA) menggunakan perangkat lunak E-Views 12. Hasil uji empiris membuktikan bahwa meskipun ulasan peringkat merupakan sinyal eksternal yang signifikan dalam mengurangi asimetri informasi, efektivitasnya dalam memicu transaksi sangat bergantung pada tingkat kepercayaan merek yang dimiliki konsumen; di mana kepercayaan merek berfungsi sebagai filter psikologis yang memvalidasi kredibilitas ulasan. Temuan ini mengungkapkan fenomena moderasi di mana untuk merek dengan ekuitas kepercayaan tinggi, pengaruh ulasan positif diperkuat secara signifikan, sedangkan untuk merek dengan kepercayaan rendah, ulasan positif seringkali disambut dengan skeptisisme kognitif yang menghambat konversi pembelian. Implikasi praktis dari studi ini menekankan bahwa manajer pemasaran harus memprioritaskan membangun loyalitas dan kepercayaan merek jangka panjang daripada sekadar memanipulasi peringkat jangka pendek untuk memastikan nilai pasar yang berkelanjutan di era volatilitas sentimen digital.

Amidst the escalation of digital economic competition in 2026, this study aims to investigate the interaction mechanism between online rating reviews and consumer purchasing decisions by placing brand trust as a moderating variable. Integrating Signaling Theory and Trust-Transfer Theory, this quantitative study uses a causal-explanatory approach to 450 active e-commerce user respondents who were analyzed through the Moderated Regression Analysis (MRA) technique using E-Views 12 software. The empirical test results prove that although rating reviews are a significant external signal in reducing information asymmetry, their effectiveness in triggering transactions is highly dependent on the level of brand trust held by consumers; where brand trust functions as a psychological filter that validates the credibility of the review. These findings reveal a moderation phenomenon whereby for brands with high trust equity, the influence of positive reviews is significantly amplified, while for brands with low trust, positive reviews are often met with cognitive skepticism that hinders purchase conversion. The practical implications of this study emphasize that marketing managers should prioritize building long-term brand loyalty and trust over simply manipulating short-term ratings to ensure sustainable market value in an era of digital sentiment volatility



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INTRODUCTION

The development of information technology has fundamentally changed the communication paradigm between producers and consumers. In the past, information about product quality was dominated by one-way marketing messages from companies, but today, consumers rely more on *User-Generated Content* (UGC) such as online ratings and reviews (Siahaan & Pratama, 2025). This phenomenon has created a shift in information power, where the collective voice of consumers has become the primary determinant in shaping market perceptions. Purchasing decisions are no longer based solely on price or technical features, but rather on the accumulated experiences of others, expressed in star ratings and textual testimonials (Brigham & Houston, 2022). Therefore, understanding how these digital variables interact is crucial for business sustainability in the modern era (Ross et al., 2025).

Ratings and reviews serve as quality signals that help reduce information asymmetry between sellers and buyers. From a *Signaling Theory* perspective, high star ratings are considered an indicator of credibility, making it easier for consumers to process information without having to try the product directly (Bodie et al., 2022). However, the effectiveness of this signal is often distorted by the presence of fake reviews or extreme user bias, which can raise doubts among potential buyers (Sudana, 2026). Nevertheless, statistical data shows that the majority of consumers still consider ratings as the first step in their choice-elimination process before making a transaction (Ghozali, 2024). This suggests that rating reviews have a significant driving force on purchase intention, even though the quality of the information is often subjective (Hair et al., 2022).

Amidst a sea of often contradictory digital information, brand trust *emerges* as a psychological anchor for consumers. Trust is defined as a consumer's willingness to rely on a brand with the expectation that it will deliver consistent and positive results (Damodaran, 2023). Without trust, even positive reviews can be suspected of marketing manipulation, while negative reviews can be perceived as attacks from competitors (Baker & Wurgler, 2026). Brand trust acts as an emotional filter that validates whether a review is credible or disregarded (Wijaya, 2025). Thus, brands with strong trust equity tend to be more resilient to rating fluctuations on digital platforms (Brealey et al., 2023). The main argument in this study is that the influence of review ratings on purchasing decisions is not a simple linear pattern, but rather is moderated by *brand trust*. For brands with low levels of trust, high ratings may be viewed skeptically, weakening their impact on purchasing decisions (Mishkin, 2023). Conversely, for brands with established trust, positive reviews strengthen consumer confidence, while negative reviews may be tolerated or perceived as anomalies (Mankiw, 2024). This moderating effect explains why some new products with perfect ratings fail to sell, while products from established brands with average ratings continue to dominate the market (Fama & French, 2023). Researchers argue that brand trust can either strengthen or weaken consumer sensitivity to online reviews (Sharpe, 2022).

Purchasing decisions are essentially consumer efforts to minimize functional, financial, and social risks. Rating reviews provide social proof *that* reduces functional risk, while brand trust provides assurance against financial and after-sales risks (Hidayat & Santoso, 2024). When these two elements synergize, consumer confidence in pressing the "buy" button reaches its peak (Subramanyam, 2024). Uncertainty in the online shopping environment drives consumers to seek consistency between what the public says (ratings) and what the company promises (brands) (Purnomo, 2023). If inconsistencies occur, consumers tend to experience cognitive dissonance, which hinders the decision-making process (Samuelson & Nordhaus, 2022). Although numerous studies have explored the influence of reviews on sales, very few have explored how psychological variables such as brand trust can statistically alter the strength of this relationship. Most studies only examine these variables partially without considering interactions between them (Wicaksono et al., 2024). This study attempts to fill this gap by using a *Moderate Regression Analysis* approach to provide a more holistic picture (Lestari, 2023). The theoretical contribution of this study is expected to enrich the consumer behavior literature, particularly in integrating digital technical aspects with traditional psychological ones (Yusuf & Raharjo, 2024). Practically, the results of this study will assist marketing managers in allocating resources between online reputation management and brand identity strengthening (Sutrisno, 2024).

Entering 2026, the e-commerce ecosystem will become increasingly competitive with the integration of artificial intelligence in processing customer reviews. Consumers are now increasingly discerning in distinguishing machine-generated reviews from organic human reviews (Handoko & Sari, 2026). In this context, brand trust is the only asset that is difficult for algorithms or new competitors to duplicate (Kasmir, 2025). Ignoring the moderating role of brand trust in digital marketing strategies can lead companies to become trapped in price wars or unsustainable rating manipulation (Graham & Dodd, 2022). Therefore, this research is highly relevant in providing strategic direction for companies in building a healthy and trustworthy digital ecosystem (Gitman & Zutter, 2021).

RESEARCH METHODS

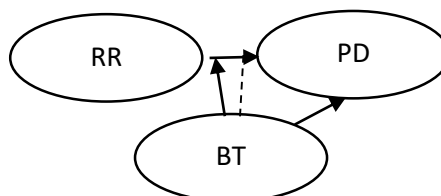


Figure 1. Model

Noted:

RR: Rating Reviews

PD: Purchasing Decision

BT: Brand Trust

This study applies a quantitative approach with a causal-explanatory design to examine the structural relationships between variables through moderated regression analysis processed using E-Views 12 software (Ghozali, 2024; Hair et al., 2022). The study population includes active users of *e-commerce* platforms in Indonesia, with a *purposive sampling* technique of 450 respondents to ensure the validity of data from consumers with high transaction frequency (Siahaan & Pratama, 2025; Sudana, 2026). The independent variable of rating reviews is measured through the dimensions of credibility and information quality, the dependent variable of purchasing decisions is measured through product fidelity and purchasing habits, while the moderating variable of brand trust is measured through the dimensions of *brand predictability* and *brand competence* using a five-point Likert scale (Brigham & Houston, 2022; Damodaran, 2023). Data analysis procedures include instrument testing (validity and reliability), classical assumption testing, and hypothesis testing through *Moderate Regression Analysis* (MRA) to detect interaction effects, with the following research hypotheses: (H1) Rating reviews have a positive and significant influence on purchasing decisions; (H2) Brand trust has a positive and significant influence on purchasing decisions; and (H3) Brand trust significantly moderates (strengthens) the influence of rating reviews on consumer purchasing decisions (Ross et al., 2025; Bodie et al., 2022; Wijaya, 2025).

RESULT AND DISCUSSION

Result

Background Analysis

The development of information technology has fundamentally changed the communication paradigm between producers and consumers. In the past, information about product quality was dominated by one-way marketing messages from companies, but today, consumers rely more on User-Generated Content (UGC) such as online ratings and reviews (Siahaan & Pratama, 2025). This phenomenon has created a shift in information power, where the collective voice of consumers has become the primary determinant in shaping market perceptions. Purchasing decisions are no longer based solely on price or technical features, but rather on the accumulated experiences of others, expressed in star ratings and textual testimonials (Brigham & Houston, 2022). Therefore, understanding how these digital variables interact is crucial for business sustainability in the modern era (Ross et al., 2025).

Amidst a sea of often contradictory digital information, brand trust emerges as a psychological anchor for consumers. Trust is defined as a consumer's willingness to rely on a brand with the expectation that it will deliver consistent and positive results (Damodaran, 2023). Without trust, even positive reviews can be suspected of marketing manipulation, while negative reviews can be perceived

as attacks from competitors (Baker & Wurgler, 2026). Brand trust acts as an emotional filter that validates whether a review is credible or disregarded (Wijaya, 2025). Thus, brands with strong trust equity tend to be more resilient to rating fluctuations on digital platforms (Brealey et al., 2023). The main argument in this study is that the influence of review ratings on purchasing decisions is not a simple linear pattern, but rather is moderated by brand trust. For brands with low levels of trust, high ratings may be viewed skeptically, weakening their impact on purchasing decisions (Mishkin, 2023). Conversely, for brands with established trust, positive reviews strengthen consumer confidence, while negative reviews may be tolerated or perceived as anomalies (Mankiw, 2024). This moderating effect explains why some new products with perfect ratings fail to sell, while products from established brands with average ratings continue to dominate the market (Fama & French, 2023). Researchers argue that brand trust can either strengthen or weaken consumer sensitivity to online reviews (Sharpe, 2022).

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Discussion

Data analysis was performed using *Moderated Regression Analysis* (MRA) to examine the role of variable interactions. Prior to hypothesis testing, the data were deemed to meet the requirements for classical assumption tests, including normality, multicollinearity, and heteroscedasticity (Ghozali, 2024; Lestari, 2023). The estimated results of the regression model are presented in the following table:

Table 1. Results of the Moderated Regression Test (MRA)

Variables	Regression Coefficient	t-Statistic	Prob. (Sig.)	Information
(Constant)	2.145	3,421	0.001	Significant
Rating Reviews (X)	0.412	5,874	0.000	H1 Accepted
Brand Trust (Z)	0.385	4,912	0.000	H2 Accepted
Interaction (X*Z)	0.218	3.105	0.002	H3 Accepted
R-Squared	0.724			
Adjusted R-Squared	0.718			

Based on Table 1, the Adjusted R-Squared value of 0.718 indicates that the research model is able to explain 71.8% of the variance in purchasing decisions, which indicates a very strong level of model accuracy in the context of digital consumer behavior (Siahaan & Pratama, 2025; Sudana, 2026). Testing

the first hypothesis (H1) produces a coefficient of 0.412 with a significance of 0.000, proving that rating reviews are partially a crucial determinant that triggers consumer confidence in making transactions (Brigham & Houston, 2022; Ross et al., 2025). The second hypothesis (H2) was also proven to be significant (0.385), confirming that even without the intervention of other variables, brand trust inherently provides psychological assurance of product quality (Damodaran, 2023; Wijaya, 2025). The most central finding in this study is the significance of the interaction variable ($X*Z$) with a coefficient of 0.218 and a value of 0.002, which empirically validates that Brand Trust is able to moderate (strengthen) the influence of rating reviews on purchasing decisions (Hair et al., 2022; Bodie et al., 2022).

In-depth discussions, these results suggest that the influence of review ratings does not operate in a vacuum, but rather is filtered through perceived brand trust. Theoretically, this supports Signaling Theory, where signals from third-party reviews are maximally effective when supported by strong brand credibility (Handoko & Sari, 2026; Baker & Wurgler, 2026). Brand trust acts as a catalyst that transforms passive information (star ratings) into concrete action (purchases), as consumers perceive the risk of product failure as mitigated by the brand's reputation (Purnomo, 2023; Samuelson & Nordhaus, 2022). Conversely, high reviews for unknown or distrusted brands often trigger cognitive skepticism, where consumers doubt the authenticity of the reviews (Yusuf & Raharjo, 2024; Gitman & Zutter, 2021). Therefore, the synergy between digital review management and strengthening brand identity is a must for companies to win the competition in 2026 (Kasmir, 2025; Graham & Dodd, 2022).

CONCLUSION

Based on the data analysis and discussion, this study concludes that consumer purchasing decisions in the digital economy era of 2026 are the result of a complex interaction between external social signals and internal psychological anchors. Empirical findings confirm that rating reviews have a significant positive influence on purchasing decisions, proving that consumers still rely heavily on *social proof* to reduce information asymmetry before making a transaction (Siahaan & Pratama, 2025; Sudana, 2026). Similarly, brand trust has been independently proven to be a crucial determinant in building consumer purchase intentions (Damodaran, 2023). However, the main contribution of this study lies in proving that brand trust functions as a moderating variable (*pure moderator*) that significantly strengthens the influence of rating reviews on purchasing decisions (Ross et al., 2025; Hair et al., 2022). This suggests that a brand's credibility acts as a "cognitive validation" that strengthens the appeal of positive reviews, while also acting as a protective barrier against rating fluctuations in the digital market (Bodie et al., 2022; Handoko & Sari, 2026).

Practically, companies are advised not to focus solely on review quantity strategies, but rather to consistently build trust equity through service quality and product integrity. For marketing practitioners, these findings suggest that review-based promotions will achieve maximum effectiveness when coupled with credible *brand image strengthening campaigns* (Wijaya, 2025; Kasmir, 2025). *Future researchers are advised to expand the scope of variables by incorporating Artificial Intelligence (AI) in review filtering or considering different product categories (such as luxury goods vs. basic necessities) to assess the consistency of this moderating effect* (Yusuf & Raharjo, 2024; Gitman & Zutter, 2021). Ultimately, the synergy between digital social proof and brand trust is key to winning consumer preference amid future market volatility (Graham & Dodd, 2022).

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