

Social Science and Human Research Bulletin

ISSN(e): 3050-5542

ISSN(p): 3050-5534

Vol. 03(11): 1458-1463, November 2026

Home Page: http://sshrbjournal.org/

The Impact of Online Review Usefulness on Purchase Decisions: The Mediating Role of E-Trust

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Article DOI: 10.55677/SSHRB/2026-3050-1111 **DOI URL: https://doi.org/10.55677/SSHRB/2026-3050-1111**

KEYWORDS: Online reviews, perceived usefulness, e-trust, purchase decisions, PLS-SEM.

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Published: November 28, 2026

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ABSTRACT: This study examines the impact of online review usefulness on purchase decisions while investigating the mediating role of e-trust. Drawing upon the Technology Acceptance Model, the Information Adoption Model, and the Stimulus–Organism–Response framework, the study adopts a quantitative research approach, utilizing consumer survey data analyzed through partial least squares structural equation modeling. The findings reveal that online review usefulness has no statistically significant direct effect on purchase decisions but serves as an antecedent of e-trust. Meanwhile, e-trust exerts a strong direct effect on purchase decisions and fully mediates the relationship between online review usefulness and purchase decisions. These findings highlight that useful information needs to be translated into trust before triggering purchasing behavior. Accordingly, the study offers managerial implications to help businesses enhance information quality and strengthen consumer trust.

INTRODUCTION

The rapid development of the Internet and e-commerce platforms has fundamentally transformed consumer shopping behavior, driving a substantial shift from traditional purchasing methods toward online transactions (Rosania & Wilujeng, 2023). However, digital environments often increase uncertainty and perceived risk because consumers cannot directly observe, physically examine, or experience products before making a payment (Hong & Cha, 2013). In this context, online customer reviews, as a prevalent form of electronic word-of-mouth (eWOM), have become an important source of information that enables consumers to make informed evaluations of product quality and mitigate perceived risks (Filieri, 2015; Ventre & Kolbe, 2020). When review information is perceived as useful and trustworthy, it facilitates information adoption and contributes to the formation of consumers' ultimate purchase intentions.

From a theoretical perspective, the Technology Acceptance Model (TAM), proposed by Davis (1989), and the Information Adoption Model (IAM) posit that perceived usefulness is a key determinant of users' attitudes and behaviors. Although attributes such as review quality, review quantity, and information timeliness serve an informative function, the extent to which consumers translate information into purchase decisions largely depends on their internal psychological states, particularly electronic trust (e-trust) (Zhao et al., 2015; Yuliana et al., 2026; Yuan & Xu, 2024). Trust serves as a psychological bridge that alleviates concerns arising from uncertainty, enhances consumer satisfaction, and strengthens consumers' willingness to complete transactions on digital platforms (Azzahroh, 2025; Ginting et al., 2023; Zhu et al., 2020).

Although previous empirical studies have confirmed the positive influence of online reviews on purchase decisions (Ventre & Kolbe, 2020; Zhu et al., 2020), the indirect mechanism through which perceived usefulness influences purchase decisions via the mediating role of trust warrants further investigation in the contemporary e-commerce context, particularly in Vietnam. To address this research gap, the present study seeks to answer two fundamental research questions: (1) How does online review usefulness directly influence purchase decisions? and (2) How does trust mediate this relationship? The findings are expected not only to reinforce the theoretical foundations of TAM and IAM but also to provide practical managerial implications that enable businesses to optimize their online review systems and foster long-term consumer trust. The remainder of this paper is organized into five

sections: (1) Introduction, (2) Literature Review and Hypothesis Development, (3) Research Methodology, (4) Results and Discussion, and (5) Conclusion and Managerial Implications.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

Technology Acceptance Model (TAM): The Technology Acceptance Model (TAM) is one of the most widely adopted theoretical frameworks in research on consumer behavior in digital environments. TAM posits that individuals' attitudes and intentions toward adopting a new technology are determined by two fundamental factors: perceived usefulness and perceived ease of use. In the context of e-commerce, perceived usefulness reflects the extent to which consumers believe that consulting online reviews enhances the effectiveness and quality of their purchase decisions. When consumers perceive online reviews as providing valuable information, they are more likely to adopt and utilize such information as a decision-support tool in online transactions (Azzahroh, 2025; Ventre & Kolbe, 2020).

Information Adoption Model (IAM): The Information Adoption Model (IAM), developed by Sussman and Siegal (2003), integrates the Elaboration Likelihood Model (ELM) into information systems research. IAM explains how individuals are persuaded by and adopt information in computer-mediated communication environments (Sussman & Siegal, 2003; Yones & Muthaiyah, 2023). This theoretical framework suggests that information adoption is influenced by two primary processing routes: the central route (information quality or argument quality) and the peripheral route (source credibility). In the e-commerce context, online reviews represent a form of user-generated content (UGC). When consumers perceive reviews as useful based on their quality, credibility, and clarity, they are more likely to adopt the information, thereby shaping their purchase intentions and purchasing behavior (Filieri, 2015; Yones & Muthaiyah, 2023).

Stimulus–Organism–Response (S-O-R) Framework: The Stimulus–Organism–Response (S-O-R) framework describes the underlying behavioral mechanism through which external environmental stimuli (Stimulus) influence individuals' internal psychological and cognitive states (Organism), subsequently leading to specific behavioral responses (Response) (Zhu et al., 2020). Applied to the present study, online review usefulness serves as an informational stimulus (S) that fosters consumers' internal psychological state, namely e-trust (O), ultimately leading to a behavioral response in the form of purchase decisions (R) (Zhu et al., 2020).

Online Review Usefulness and Consumer Purchase Decision

Online reviews provide consumers with a wealth of information regarding product attributes, prices, advantages and disadvantages, and actual product usage experiences (Beneke et al., 2016). When consumers perceive online reviews as highly useful, they can reduce information search costs and minimize the risk of purchasing unsuitable products (Elwalda & Lu, 2016; Park et al., 2021). Perceived informational value fosters favorable attitudes toward products and brands, thereby increasing the likelihood that these attitudes translate into actual purchase decisions (Ventre & Kolbe, 2020; Rosania & Wilujeng, 2023). Accordingly, the following hypothesis is proposed:

Hypothesis H1: Online review usefulness has a positive effect on consumer purchase decisions.

Online Review Usefulness and E-Trust

In online transactions, the absence of face-to-face interactions makes establishing trust a major challenge for consumers (Hong & Cha, 2013). Useful, transparent, and comprehensive online reviews provide objective evidence of sellers' credibility and actual product quality (Filieri, 2015). When consumers have access to authentic review content that meets their informational needs, their skepticism decreases, while their perceived sense of security and trust in both the brand and the shopping platform increase (Elwalda & Lu, 2016). Accordingly, the following hypothesis is proposed:

Hypothesis H2: Online review usefulness has a positive effect on consumer e-trust.

E-Trust and Consumer Purchase Decisions

E-trust reflects the extent to which consumers expect and believe that sellers will fulfill their commitments and refrain from engaging in behaviors that may harm consumers during online transactions (Hong & Cha, 2013). Trust serves as a critical determinant of favorable attitudes and consumers' willingness to engage in online purchasing behavior (Zhao et al., 2020). Higher levels of trust help alleviate concerns regarding payment risks, personal information security, and product quality, thereby providing a strong motivation for consumers to make final purchase decisions (Ginting et al., 2023; Rosania & Wilujeng, 2023).

Drawing upon the Information Adoption Model (IAM) and the Stimulus–Organism–Response (S-O-R) framework, online review usefulness influences purchase decisions not only directly but also indirectly through the mediating mechanism of trust (Zhu et al., 2020). Although high-quality review information provides a favorable foundation, it is the trust developed through useful information that directly alleviates consumer concerns and triggers purchasing responses (Ventre & Kolbe, 2020). E-trust therefore serves as a psychological bridge that translates the perceived usefulness of electronic word-of-mouth (eWOM) information into actual purchase decisions (Rosania & Wilujeng, 2023). Accordingly, the following hypotheses are proposed:

Hypothesis H3: E-trust has a positive effect on consumer purchase decisions.

Hypothesis H4: E-trust mediates the relationship between online review usefulness and consumer purchase decisions.

The proposed research model is presented in Figure 1.

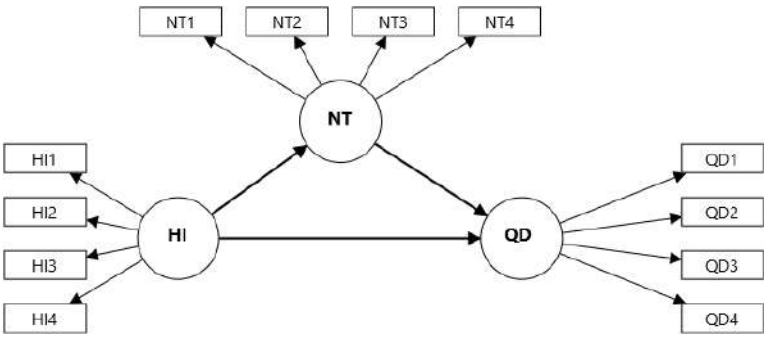


Figure 1: Proposed Research Model

METHODOLOGY

The research sample was selected using convenience sampling in Ho Chi Minh City, a location well suited to the characteristics and emerging trends of online shopping. The measurement scales were adapted and refined from previous studies in the field of e-commerce, including Online Review Usefulness (HI), comprising four measurement items (HI1–HI4); E-Trust (NT), comprising four measurement items (NT1–NT4); and Purchase Decisions (QD), comprising four measurement items (QD1–QD4). These scales were adapted from Yones and Muthaiyah (2023), Ventre and Kolbe (2020), and Azzahroh (2025). All measurement items were assessed using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree).

After refining the wording of the measurement items to ensure their suitability for the research context, the authors conducted a pilot survey to assess the clarity and coherence of the questionnaire and the preliminary reliability of the measurement scales. Subsequently, the main survey was administered, and following data cleaning, a final sample of 162 valid responses was retained for analysis. Data analysis involved assessing measurement scale reliability, outer loadings, variance inflation factors (VIF), composite reliability (CR), and average variance extracted (AVE), as well as testing the proposed hypotheses using partial least squares structural equation modeling (PLS-SEM) with SmartPLS software. The assessment criteria were evaluated against the recommended thresholds established by Hair et al. (2010).

RESULTS AND DISCUSSION

The descriptive statistics indicate that the sample has a relatively balanced gender distribution, with 48.15% male and 51.85% female respondents. Regarding educational attainment, the majority of respondents hold an undergraduate degree (66.1%), followed by those with postgraduate qualifications (27.7%) and those with educational attainment below the undergraduate level (6.2%).

The measurement model assessment reveals that all three constructs *Online Review Usefulness (HI)*, *E-Trust (NT)*, and *Purchase Decisions (QD)* demonstrate high internal consistency reliability, with Cronbach's alpha coefficients of 0.913, 0.916, and 0.923, respectively. Furthermore, the outer loadings of all measurement items meet the recommended criteria, while the composite reliability (CR) and average variance extracted (AVE) values for all constructs exceed the minimum thresholds recommended by Hair et al. (2010). Detailed results of the measurement model assessment are presented in Table 1.

Table 1: CR, AVE and Cronbach's Alpha Analysis

Variables	Items	Outer loadings	CR	AVE	Cronbach's Alpha
HI	H1	0.899	0.913	0.792	0.913
	H2	0.871			
	H3	0.897			
	H4	0.892			
NT	NT1	0.903	0.918	0.799	0.916
	NT2	0.885			
	NT3	0.879			
	NT4	0.908			
QD	QD1	0.899	0.923	0.812	0.923
	QD2	0.902			
	QD3	0.898			
	QD4	0.905			

The results presented in Table 2 indicate that both the heterotrait–monotrait ratio (HTMT) and the Fornell–Larcker criterion satisfy the recommended thresholds, confirming the discriminant validity of the measurement constructs. Furthermore, all variance inflation factor (VIF) values fall within acceptable limits, indicating that multicollinearity is not a concern. The study also assessed common method bias (CMB), and the results suggest that it does not substantially affect the data. Overall, the measurement model satisfies the recommended assessment criteria, providing a reliable foundation for subsequent structural model analysis.

Table 2. Fornell -Larcker Criterion

Variables	HI	NT	QD
HI	0.885		
NT	0.326	0.894	
QD	0.281	0.810	0.901

Hypothesis Testing

The PLS-SEM structural model analysis, employing a bootstrapping procedure with 5,000 resamples based on 162 valid survey responses, provides empirical evidence regarding the relationships among Online Review Usefulness, E-Trust, and Consumer Purchase Decisions.

Regarding the first direct relationship, the results indicate that the direct effect of online review usefulness on purchase decisions (HI → QD) has a path coefficient of $\beta = 0.020$ and a p-value of 0.685 ($p > 0.05$). As the p-value exceeds the 5% significance threshold, this direct effect is not statistically significant. Consequently, hypothesis H1 is not supported. This finding suggests that although consumers perceive online reviews as useful, the information itself does not necessarily translate directly into immediate purchasing behavior.

Regarding the second direct relationship, online review usefulness has a positive and statistically significant effect on e-trust (HI → NT), with a path coefficient of $\beta = 0.326$ and $p < 0.001$. Therefore, hypothesis H2 is supported. This finding demonstrates that consumers' perceptions of the usefulness, clarity, and authenticity of online reviews play an important role in establishing and strengthening their initial trust in e-commerce platforms and online sellers.

Regarding the third direct relationship, e-trust exerts a strong and statistically significant direct effect on purchase decisions (NT → QD), with a substantial path coefficient of $\beta = 0.804$ and $p < 0.001$. Accordingly, hypothesis H3 is supported. This finding highlights e-trust as a key determinant that directly influences and shapes consumers' ultimate purchasing behavior in digital environments.

More importantly, the mediation analysis reveals that online review usefulness has a statistically significant indirect effect on purchase decisions through the mediating role of e-trust (HI → NT → QD), with an indirect effect coefficient of $\beta = 0.262$ and $p < 0.001$. Accordingly, hypothesis H4 is supported. Given that the direct effect (H1) is statistically insignificant, whereas the indirect effect (H4) is statistically significant, the results indicate that e-trust (NT) fully mediates the relationship between online review usefulness and consumer purchase decisions.

Table 3: Results of Hypothesis Testing

Direct effect	β	P-value	Decision
HI ->QD	0.020	0.685	Rejected (H1)
HI ->NT	0.326	0.000	Accepted (H2)
NT -> QD	0.804	0.000	Accepted (H3)
HI ->NT->QD	0.262	0.000	Accepted (H4)

Figure 2 presents the results of the SEM structural model analysis using SmartPLS software.

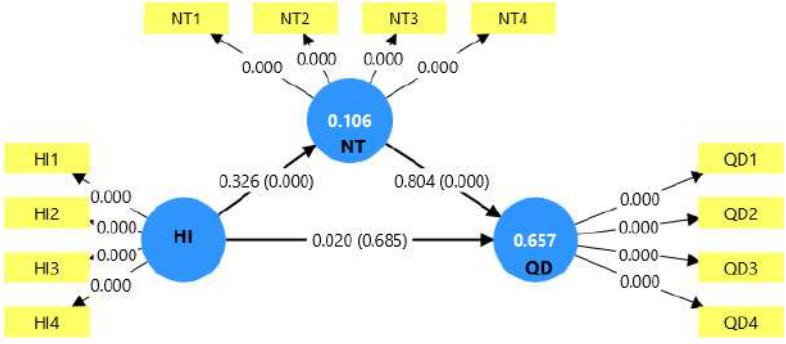


Figure 2: Results of Structural Equation Modeling

The results of the PLS-SEM structural model analysis provide important theoretical and practical insights into the underlying mechanisms linking online review usefulness, e-trust, and consumer purchase decisions. First, the lack of support for hypothesis H1 indicates that online review usefulness has no statistically significant direct effect on purchase decisions. This finding suggests that consumers' exposure to detailed, objective, and informative online reviews remains primarily at the initial stage of cognitive processing and is insufficient, in itself, to directly trigger or determine immediate purchasing behavior. Meanwhile, the empirical support for hypotheses H2 and H3, with a particularly strong effect observed for H3, confirms that online review usefulness serves as an antecedent of trust formation, whereas e-trust emerges as the central and most influential direct determinant of consumers' purchase decisions in digital environments.

The most significant contribution of this study lies in identifying the full mediating role of e-trust, as evidenced by the empirical support for hypothesis H4. The combination of a statistically insignificant direct effect (H1) and a statistically significant indirect effect (H4) suggests that e-trust serves as a critical psychological bridge. Regardless of how useful online review information is perceived to be, its influence on purchasing behavior appears to operate through the mediating mechanism of trust rather than through a direct pathway. Trust functions as a psychological filter that alleviates skepticism and mitigates perceived risks associated with online transactions. Once trust has been established through useful online reviews, consumers become more willing to make actual purchase decisions.

These empirical findings are consistent with the underlying principles of the Stimulus–Organism–Response (S-O-R) framework and the Information Adoption Model (IAM). Within the proposed model, useful online reviews serve as external informational stimuli (Stimulus) that influence and strengthen consumers' internal psychological state of trust (Organism), subsequently eliciting the ultimate behavioral response in the form of purchase decisions (Response). This finding highlights an important practical implication for e-commerce businesses: rather than focusing exclusively on increasing the quantity or length of online reviews, businesses should prioritize managing the quality and authenticity of review information to maximize consumer trust, as trust constitutes a key driver of successful purchase conversions.

CONCLUSION

This study empirically examined the impact of online review usefulness on purchase decisions through the mediating role of e-trust. Based on a sample of 162 respondents, the PLS-SEM analysis confirms the full mediating role of e-trust, with a significant indirect effect ($\beta = 0.262$, $p < 0.001$) and a substantial direct effect of e-trust on purchase decisions ($\beta = 0.804$, $p < 0.001$). The proposed model explains 65.7% of the variance in purchase decisions. Based on these findings, the study proposes the following managerial implications:

Building and strengthening e-trust: Given that e-trust serves as the central mechanism through which useful information translates into purchasing behavior in the proposed model, businesses and e-commerce platforms (e.g., Shopee, Tokopedia, and Lazada) should prioritize buyer protection policies, product authenticity guarantees, transparent return and exchange policies, and payment information security.

Optimizing the quality and authenticity of online reviews: Businesses should enhance online review usefulness by encouraging consumers to provide reviews accompanied by authentic images and videos, categorizing reviews according to specific product attributes, and incorporating "Verified Purchase" labels to mitigate fraudulent reviews, thereby strengthening consumer trust.

Despite its contributions, this study has several limitations, including its relatively small sample size ($N = 162$) and the geographical concentration of respondents in Ho Chi Minh City. Future research could employ larger samples, conduct comparative analyses across different product categories (e.g., cosmetics, electronic devices, and fashion), or incorporate additional moderating variables, such as perceived risk and brand experience.

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