

Online Trust Report

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How Americans Decide Which Businesses to Trust Online

Online purchases and hiring decisions require trust, especially when the buyer has no firsthand experience with the business. Typically, someone searches Google, reads a few reviews, glances at a website, and either continues with the purchase or backs out. It happens millions of times a day, and most businesses have no idea how many potential customers walk away over trust concerns.

We wanted to understand how those decisions are made, which signals buyers trust, which ones make them nervous, and which ones tip them from browsing to buying.

TrustedFirms.io surveyed 1,146 US adults about how they decide which businesses to trust online. The results show that 1) Americans expect to see a business's fingerprint in more than one place before they trust it, 2) they weigh what outside sources say far more than what a business says about itself, and 3) they walk away if they can't find enough. Press coverage, review counts, and social proof are essential for earning trust.

Key Findings

Nearly 9 in 10 Americans have walked away from a business because they couldn't find enough information about it online.

87.7% of respondents said they've done this at some point, and 73.4% have done it more than once. The rate barely moves across generations, sex, education levels, or employment status. Not being findable enough is one of the most universal reasons a business loses a sale.

Reviews are the most significant trust signal, but media coverage is a clear second and outpaces everything a business controls.

55.6% of Americans said positive online reviews are the most valuable way to earn their trust. Being featured or written about in the news or industry media came in second at 20.8%. A professional website placed third at 13.0%, followed by a strong social media presence at 6.0% and showing up in AI assistant answers at 4.6%.

Key Findings (continued)

Americans weigh outside sources over a business's own claims by 21 to 1.

94.2% said they trust what other people and outside sources say more than what a business says about itself. Only 4.5% trust the business's own word over outside sources.

97% of Americans have worried a business they found online might not be real.

Only 33 out of 1,146 respondents said they've never worried about this. 31.8% said they worry about it often. The concern is nearly universal, and it drives measurable verification behavior.

Two-thirds of buyers check a business's website, but only 13% say the website is the strongest trust factor.

68.0% of respondents said they check a business's website before spending money, but among those, 85.0% named something else as the biggest trust builder. Websites act as a checkpoint that a business needs to pass, not the thing that closes the sale.

Buyers use an average of three verification methods, and 69% use at least three.

Reviews, Google searches, the business's website, news mentions, and social media all get pulled into the checking process. Only 13.0% rely on one method or none.

Gen Z is the most suspicious generation and the most thorough.

44.4% of Gen Z respondents said they often worry about legitimacy, compared with about 27% of Gen X and Boomers. Gen Z also runs an average of 3.24 verification checks before spending money, uses all five verification methods at 21.3% (nearly three times the rate of Boomers), and looks for news mentions more often than any older group.

Key Findings (continued)

AI visibility barely registers as a trust signal today, and the people who value it most are older.

4.6% of Americans named showing up in AI assistant answers as the biggest trust factor. Among adults 55 and older, that figure climbs to 10.5%. Among adults under 35, it's just 2.3%.

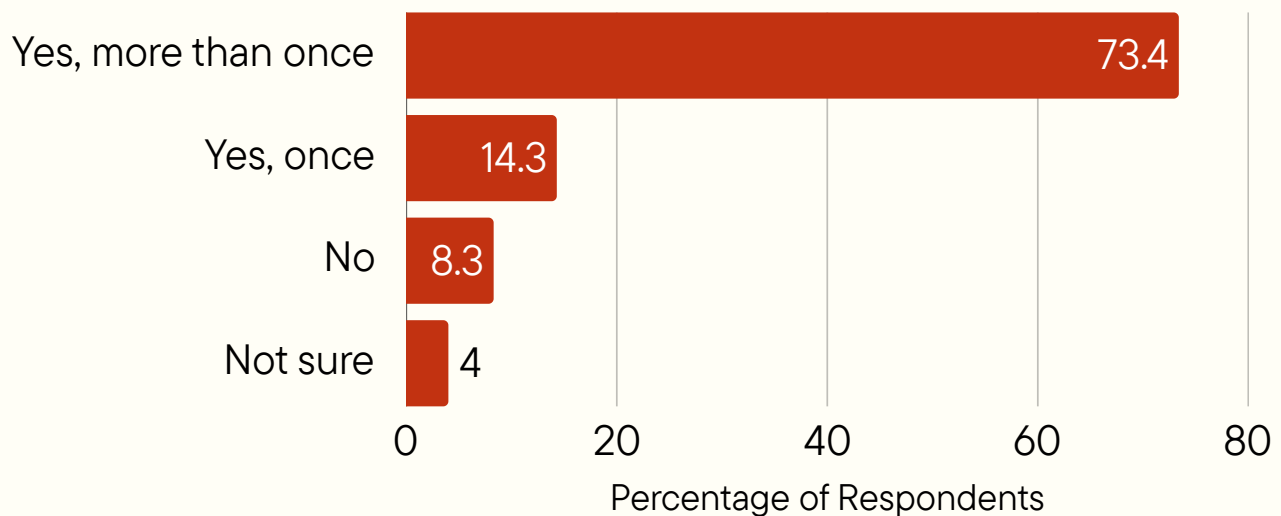
82% of Americans say reputation matters more when a purchase is expensive or important, and 47% say it matters much more.

The buyers who care most about reputation for big purchases are also the most likely to run heavy verification. 75.7% of the "much more" group uses three or more checking methods, compared with 43.1% of the group who say reputation matters the same regardless of price.

Section 1: How Often Buyers Walk Away

We asked respondents whether they've ever decided not to hire or buy from a business because they couldn't find enough information about it online. Nearly everyone has.

Have you ever decided not to buy from a business because you couldn't find enough information about it online?



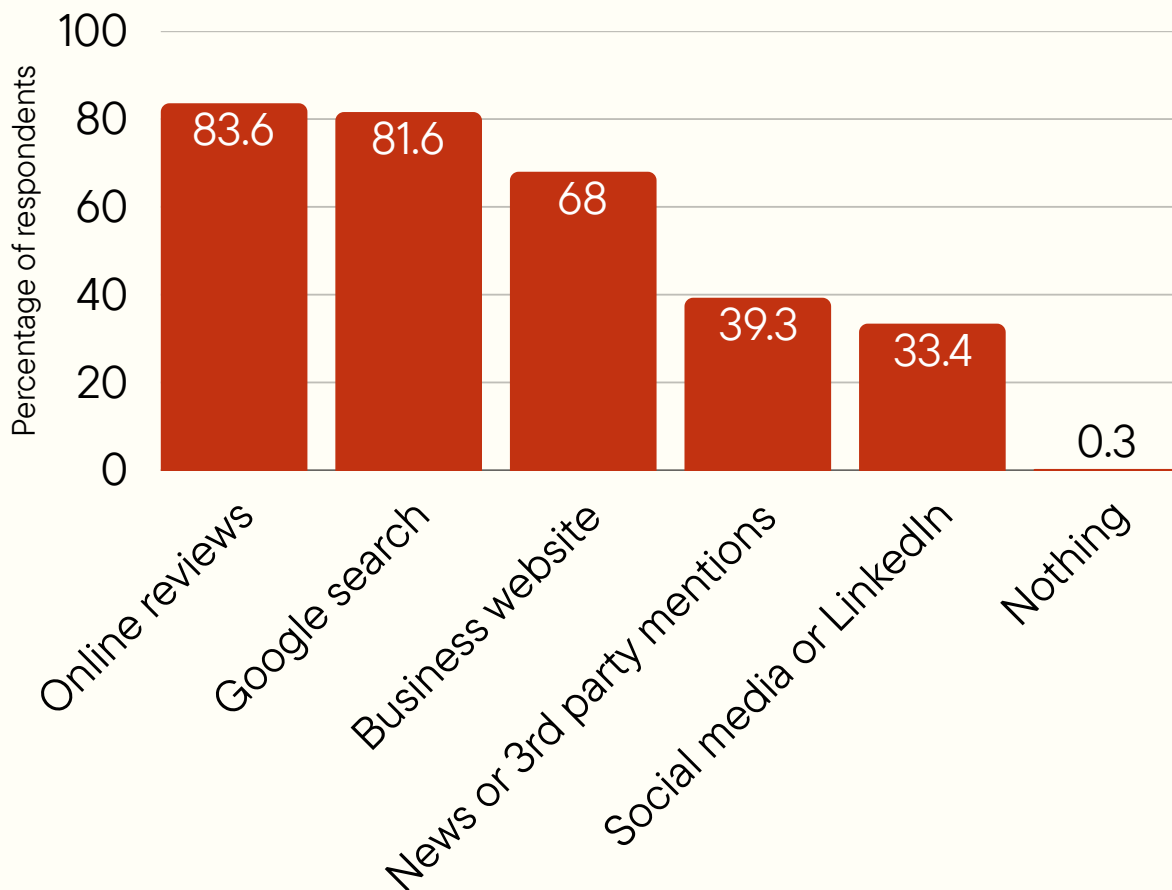
87.7% of Americans have walked away at least once, and 73.4% have done it repeatedly. Only 8.3% say they've never done it.

The rate barely moves across demographic cuts. Millennials come in highest at 89.9% and Boomers lowest at 81.7%. Women (88.6%) and men (86.6%) are very close. There's no meaningful difference between people of different education levels.

Section 2: How Buyers Vet Businesses

Before spending money with a business they don't know, most people run more than one check. We asked respondents to select every verification method they use.

Before spending money with a business you don't know,
how do you check it out?



Section 2: How Buyers Vet Businesses (continued)

Reviews and Google are the two dominant checks. Two-thirds of buyers pull up the business's own website. About four in ten look for third-party mentions such as news coverage. A third checks social media or LinkedIn.

The average respondent selected 3.06 methods, and 69.3% selected three or more. Only 13.0% of buyers rely on a single method or nothing at all.

45.3% of respondents check neither news mentions nor social media. For nearly half the audience, whatever surfaces in Google is the entire picture.

Section 3: What Earns the Most Trust

Respondents were asked which of five trust signals is most important in their evaluation of a business. They were allowed to choose only one.

Trust signal	Percentage of respondents
Positive online reviews	55.6%
Being featured or written about in the news or industry media	20.8%
Professional website	13.0%
Strong social media presence	6.0%
Showing up when you ask an AI assistant like ChatGPT	4.6%

Positive reviews are by far the biggest trust signal. The more revealing finding is where the other four signals fall.

Media coverage is nearly 8 points higher than a professional website and clears social media by more than 3x. It's the second-strongest trust signal in the study, and one that a business can't manufacture in-house.

Third-party signals dominate. Only 19.0% chose a channel the business controls directly (the business website and social media presence).

The pattern holds inside Question 5, which asked whose word about a business a respondent trusts more. 94.2% said they trust what outside sources say about a business more than what the business says about itself. Only 4.5% said they trust what the business says about itself more, and 1.2% were unsure.

Section 4: Press Coverage as a Trust Signal

The 20.8% who picked media coverage as their top trust builder are worth a closer look. This is the trust signal a business can't buy directly, and it holds up against every owned channel.

Ratios that hold up in context:

- Media coverage (20.8%) beats a professional website (13.0%) by 1.6x
- Media coverage beats strong social media (6.0%) by 3.4x
- Media coverage alone (20.8%) roughly matches website and social combined (19.0%)

Press coverage also earns more weight from the most careful buyers. Respondents who already look for news or third-party mentions when vetting a business are almost twice as likely to name media coverage as their top trust signal.

The heaviest verifiers are also the ones who put the most weight on earned media. Press coverage also skews toward older, higher-stakes buyers. 33.7% of respondents 65 and older named it their top trust signal, roughly twice the rate among 25 to 34-year-olds (15.3%). The generational picture appears in more detail in Section 7.

Section 5: The Website as a Checkpoint

The gap between respondents who check a business' website (68.0%) and those who say a professional website is the most significant trust factor (13.0%) is the classic definition of a hygiene factor. Not having a website costs the sale, but having a great one doesn't win the sale. Websites act as a checkpoint buyers expect a business to pass.

Among the 779 respondents who said they check a business's website, 85% named something else as the biggest trust builder. Only a small minority of website-checkers see the website itself as the thing that would close them.

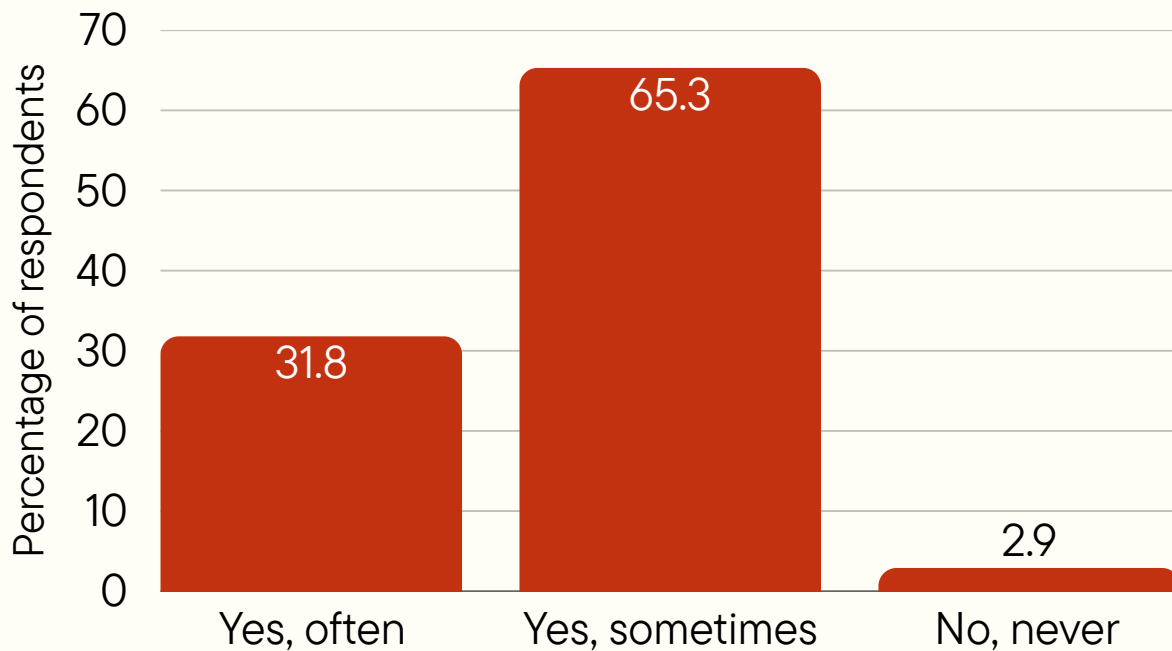
The pattern is sharpest among older buyers. Only 3.6% of respondents 65 and older named the website as their top trust builder, roughly a third of the rate in every group under 55.

The takeaway is that the website is what a buyer expects a business to have, not what convinces them to spend money. What earns trust is what the buyer finds when they go looking outside the website itself.

Section 6: When Legitimacy Concerns Take Over

Concern about whether a business is real is almost universal.

Have you ever worried a business you found online might not be legitimate?



97.1% of Americans have worried a business they found online might not be legitimate. Only 33 of 1,146 respondents said this has never crossed their mind. Nearly one in three said they worry about it often.

The people who worry often are also the ones doing the most verification and the ones most likely to walk away when the picture isn't clear.

The most concerned buyers look for news coverage at nearly the same rate they check a website. When a buyer is worried a business might not be real, third-party validation is what settles the question.

Section 7: How Generations Vet Businesses

Age is the demographic variable that produced the sharpest differences in this study. The generational cuts below use 2026 age bands (Gen Z ages 18 to 29, Millennial 30 to 45, Gen X 46 to 61, Boomer and older 62+).

Measure	Gen Z	Millennial	Gen X	Boomer+
Walked away at least once	87.4%	89.9%	86.3%	81.7%
Worries often about legitimacy	44.4%	30.7%	26.7%	27.0%
Reads online reviews	87.0%	85.9%	79.7%	77.4%
Checks social media or LinkedIn	41.1%	34.7%	30.0%	22.6%
Looks for news mentions	46.9%	39.9%	35.0%	33.9%
Uses all 5 verification methods	21.3%	15.3%	11.7%	7.8%
Average number of methods used	3.24	3.14	2.87	2.84
Reviews are top trust signal	58.0%	58.8%	52.0%	46.1%
Media coverage is top trust signal	18.4%	17.9%	23.3%	31.3%
AI visibility is top trust signal	2.4%	3.1%	6.0%	12.2%

Section 7: How Generations Vet Businesses (continued)

Two clean generational patterns emerge.

Gen Z is the most anxious and the most thorough. Younger buyers are the most likely to worry about legitimacy, the most likely to check social media, the most likely to look for news mentions, and the most likely to run the complete five-check verification.

Older buyers weight earned media and, unexpectedly, AI visibility. 31.3% of Boomers named news or industry media coverage as their top trust builder, compared with 17.9% of Millennials. On the AI question, the pattern runs the opposite direction from the common assumption. Respondents 55 and older were 4.6 times more likely than those under 35 to say showing up in an AI assistant's answer earns their trust the most.

Age band	AI visibility is the top trust signal
18-34	2.3%
35-54	4.0%
55+	10.5%

The likely explanation is that AI assistants act as a trusted recommendation source for older users, similar to how a directory or a magazine roundup once did. Younger users treat AI as another tool they can inspect and second-guess.

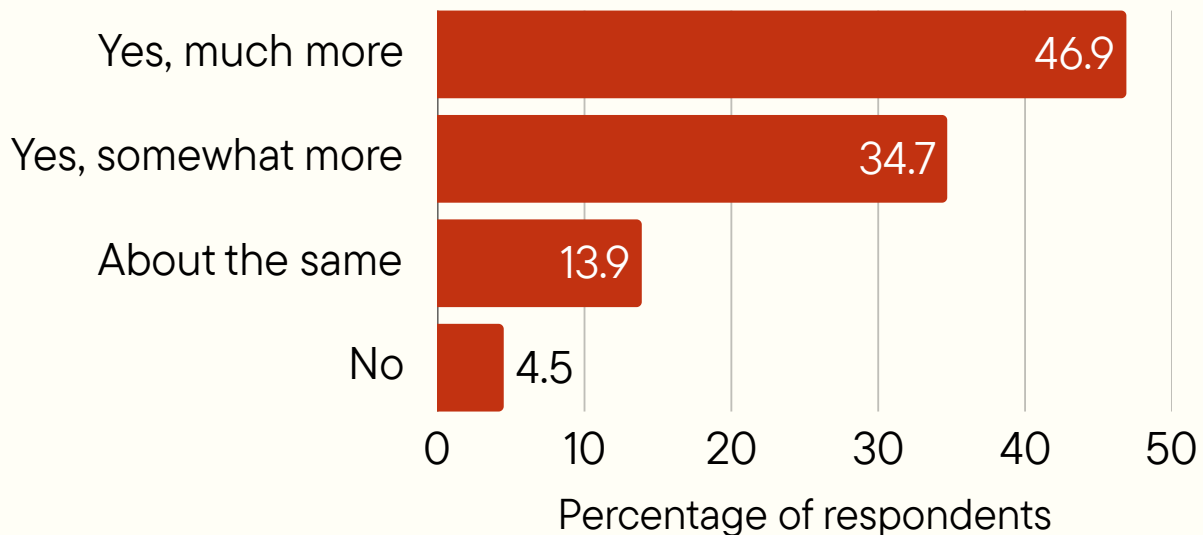
In most emerging technology questions, younger buyers lead. Here, the pattern runs the opposite direction. Whether that reflects older users placing more weight on any answer an AI returns, or younger users being more skeptical of AI output, is an open question. What isn't open is that AI is not yet a mainstream trust signal.

For businesses thinking about AI visibility today, the reasonable read is that showing up in AI answers is an emerging signal worth working on, not a substitute for reviews, press coverage, or a professional website. Its share of trust will almost certainly grow. As of 2026, it doesn't yet close the sale for most buyers.

Section 8: High-Stakes Purchases

The stakes of a purchase change how buyers vet the businesses selling to them.

Does reputation matter more when the purchase is expensive or important?



81.7% of Americans said reputation matters more for expensive or important purchases. Nearly half said it matters much more.

The "much more" group behaves accordingly. Their verification is heavier, they walk away more often, and they take legitimacy concerns more seriously.

For any business selling in a category buyers consider high-stakes, this is the audience to build for. Financial services, legal work, healthcare, home services, and B2B professional services all fall in this category. The buyers running the deepest verification are the ones weighing the largest checks.

Section 9: What This Means for Businesses

Every finding in this study points at the same underlying pattern. Buyers cross-reference before they trust, they weigh outside sources over inside sources by a wide margin, and they treat missing information as a warning sign.

Three practical implications follow.

Verification rewards businesses with more than one signal in place. 69.3% of buyers use at least three checks, and 45.3% skip social media and news mentions entirely. A business relying on a single strong channel is invisible to a meaningful share of its own buyers.

Earned media and reviews carry weight the website can't match. 76.4% of respondents chose either reviews or press coverage as their top trust builder, compared with 19.0% who chose a channel the business controls. A steady stream of third-party coverage does something the site can't do on its own.

The bar rises with the price tag. 81.7% of buyers said reputation matters more for expensive or important purchases. Anyone selling in a high-consideration category is being verified more heavily than they think.

For the average American buyer in 2026, trust is stitched together from what other people have said, what news sources have covered, and what the buyer finds on Google before ever landing on the business's own site. The businesses that show up in each of those places have room to compete. The ones that don't get skipped.

Methodology

TrustedFirms.io surveyed 1,146 US adults in September 2026. The survey had six questions and carried a neutral title, "How People Decide Which Businesses to Trust Online," so respondents weren't primed toward any specific finding.

Respondents were asked whether they've ever decided not to hire or buy from a business because they couldn't find enough information about it online, whether they've ever worried a business found online might not be legitimate, what they do to check out a business before spending money, which signal earns their trust in a business the most, whose word they weigh more heavily about how good a business is, and whether reputation matters more for expensive or important purchases. One question, the verification method question, allowed multiple selections.

The margin of error for the full sample is approximately ± 2.9 percentage points at the 95% confidence level. Subgroup margins are wider. The Gen Z subgroup (n=207) has a margin of approximately ± 6.8 points, and the Boomer and older subgroup (n=115) approximately ± 9.1 points.

Sample Composition

Sex:

- Female: 55.7%
- Male: 44.3%

Generation (based on age as of September 2026):

- Gen Z (18 to 29): 18.1%
- Millennial (30 to 45): 45.7%
- Gen X (46 to 61): 26.2%
- Boomer and older (62+): 10.0%

Median age 40, mean 42, range 18 to 89.

Education:

- Undergraduate degree: 39.3%
- High school or secondary education: 24.0%
- Technical or community college: 17.5%
- Graduate degree: 15.4%
- Doctorate degree: 3.9%

Methodology (continued)

Employment status:

- Full-time: 47.4%
- Part-time: 18.1%
- Unemployed or job seeking: 12.0%
- Not in paid work (homemaker, retired, or disabled): 12.5%
- Other: 4.9%
- About to start a new job within a month: 1.0%
- Employment status not returned: 4.8%

Online shopping frequency:

- More than once a week: 28.4%
- About once a week: 22.3%
- Several times a month: 25.4%
- About once a month: 13.2%
- Once every few months or longer: 10.5%
- Never or unclear: 1.0%

All respondents reside in the United States.

Methodology (continued)

Limitations

This is a cross-sectional snapshot. It measures associations between demographic factors, verification behavior, and trust signals rather than proving that one causes another.

The respondent pool skews digitally engaged relative to the overall US adult population. Roughly 76% of respondents shop online at least several times a month. The verification behavior figures should be read as describing this population rather than as precise national estimates. Comparisons and ratios inside the study are more durable than the standalone percentages, because both halves of each comparison are drawn from the same respondents under the same conditions.

Two of the six questions ask about lifetime experience ("have you ever"). Those figures measure whether an experience has ever occurred, not how frequently.

Two subgroups carry smaller samples and are reported as directional. The 53 respondents who named AI visibility as their top trust signal and the 33 respondents who said they've never worried about legitimacy are both below the threshold at which small differences should be treated as precise.

About This Research

This report was produced by TrustedFirms.io, a curated directory of vetted B2B service providers. TrustedFirms publishes original research on how buyers evaluate businesses, how professional services firms build credibility, and how visibility, verification, and reputation shape purchasing decisions.

All respondents were screened for US residency and completed all six questions. The data has been cleaned to remove incomplete responses and consent-revoked records.

For questions about this research, interview requests, or permission to reproduce charts, contact Marc Shorb, info@trustedfirms.io.