

Livestream Commerce and Trust Transfer in High-Involvement Property Purchase Decisions: Evidence from a Regional Indonesian Housing Brand

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Abstract

Livestream commerce research in Indonesia has largely examined low-involvement products, such as fashion and cosmetics, for which purchase decisions tend to be more impulsive and involve lower perceived risk. Property, by contrast, is a high-involvement product characterized by high costs, infrequent purchases, and extensive information search before decision-making. This study examines an anomalous case in which a housing brand in Tanjung Enim, a nonmetropolitan Indonesian market, sold dozens of housing units within six months through routine livestreaming, a pattern that departs from prevailing industry practice, in which property marketing on social media typically functions primarily as a lead-generation channel. Employing a qualitative single-case study design, this research draws on the Elaboration Likelihood Model and trust transfer theory to examine how peripheral cues in livestream interactions facilitate central-route processing of property information and how parasocial trust in the host transfers to the developer and the property product. Data were collected through semistructured interviews with buyers who converted through the livestreaming process, the livestream host, and developer representatives, supplemented by netnographic observation of livestream sessions. The findings indicate that peripheral cues function as an entry point rather than a substitute for elaboration on central product information; that trust transfer from the host to the brand operates through a two-stage mechanism reinforced by real-time responsiveness; and that community embeddedness within the small-town context amplifies the credibility of the livestream host beyond what platform affordances alone would produce. This study contributes to the livestream commerce literature by extending the Elaboration Likelihood Model to high-involvement, high-risk purchase categories and by situating trust transfer dynamics within an underrepresented nonmetropolitan market context.

INTRODUCTION

Social media has become deeply embedded in Indonesian consumer life, and livestream commerce has emerged as one of the fastest-growing sales formats, enabling sellers to demonstrate products and respond to audience questions in real time. Research based on the Elaboration Likelihood Model has explained how consumers process persuasive cues within this format; however, existing studies have focused predominantly on low-involvement products, such as fashion and cosmetics, leaving limited understanding of how the same mechanisms operate in high-involvement and high-risk purchase contexts.



Figure 1. Official Social Media Profile of Villa Bukit Mandala

Source: Screenshot of the official social media account of Villa Bukit Mandala (@villa_bukitmandala), accessed in 2026.

Villa Bukit Mandala, a housing development located in Tanjung Enim, a small mining-based town in South Sumatra, sold dozens of units within six months through a marketing model built around routine livestreaming, with buyers directly traceable to specific live sessions. This pattern departs from prevailing industry practices, in which property marketing on social media typically functions primarily as a lead-generation channel that directs prospective buyers toward follow-up communication through WhatsApp rather than serving as a channel capable of independently driving purchase decisions. The following sections present the research problem, questions, objectives, significance, and scope that guide this inquiry, followed by the literature review, methodology, and findings (Almusaed et al., 2025; Efron & Ravid, 2026; Mukherjee, 2019; Schryen, 2015; van der Waladt, 2025).

The theoretical explanation of how consumers respond to livestream commerce has primarily centered on the Elaboration Likelihood Model, which distinguishes between a central route driven by careful evaluation of argument quality and a peripheral route shaped by heuristic cues, such as host credibility (Petty & Cacioppo, 1986). However, this body of literature has been developed predominantly around low-involvement products. Xiang, Zheng, Lee, and Zhao (2016) examined impulsive buying behavior on social commerce platforms; Chen and Tian (2022) investigated habitual purchasing patterns influenced by livestreaming features; Lu and Chen (2021) examined uncertainty reduction in online clothing and cosmetics markets; and Hu and Chaudhry (2020) explored relational bonds in general e-commerce livestreaming contexts. None of these studies, nor the broader literature they represent, has examined product categories characterized by high costs, infrequent purchases, and extensive pre-purchase evaluation, which align with the characteristics of complex, high-involvement decisions such as housing purchases described by Assael (1981) and Zaichkowsky (1985).

This research gap becomes particularly evident in relation to the case introduced above. The consistency and scale of Villa Bukit Mandala's conversion pattern over a sustained six-month campaign, rather than a single viral occurrence, indicate the presence of a stable mechanism rather than a random outcome. However, this mechanism remains insufficiently explained by existing theories developed primarily within low-involvement, urban, and platform-based commerce contexts. The lack of a comparable theoretical explanation is further reinforced by the market setting itself: existing livestream commerce studies have been conducted predominantly on large-scale urban platforms, leaving limited understanding of how community-level social structures in small towns such as Tanjung Enim influence trust-

building processes that platform-centered perspectives often assume to be relatively anonymous.

Building on the issues outlined above, this study addresses the following research questions: **RQ1:** How do peripheral cues generated in property livestream sessions function as an entry mechanism that enables central-route elaboration on high-stakes, high-involvement information (Petty & Cacioppo, 1986; Assael, 1981)?

1. **RQ2:** How does parasocial trust in the livestream host transfer to trust in the developer and the property itself, in the absence of conventional trust-building mechanisms such as physical site visits (Horton & Wohl, 1956; Stewart, 2003)?
2. **RQ3:** How does community embeddedness within a small, non-metropolitan town interact with livestream platform affordances to shape a high-involvement property purchase decision (Granovetter, 1985)?

This study aims to: (1) identify how peripheral cues generated during livestream interactions facilitate central-route elaboration on high-stakes property information, addressing the involvement gap identified by Yen, Chen, Kang, Wang, and Yang (2024), which has remained empirically untested in genuinely high-risk product categories; (2) examine the mechanism through which parasocial trust in a livestream host transfers to trust in a developer and its products, extending Stewart's (2003) trust transfer theory beyond the anonymous platform contexts in which it has previously been applied; and (3) explore how local community embeddedness (Granovetter, 1985) interacts with digital platform affordances in shaping high-involvement property purchase decisions, a contextual factor that remains absent from the large-platform, urban samples dominating existing livestream commerce research.

This study extends the boundary conditions of the Elaboration Likelihood Model by testing its applicability to a product category—high-involvement residential property—that has not been sufficiently examined in existing empirical literature, despite Yen et al.'s (2024) finding that involvement influences the processing route consumers rely on. It further refines trust transfer theory (Stewart, 2003) by proposing that the host-to-brand transfer mechanism operates differently and is strengthened when platform-based interactions overlap with pre-existing offline community ties (Granovetter, 1985), a condition not typically present in the anonymous, large-scale platforms examined in prior trust transfer research.

For property developers and marketers operating outside Indonesia's major metropolitan markets, this study provides an evidence-based explanation of why a livestreaming strategy that successfully converted dozens of high-value property units can succeed in a context where industry convention considers such conversion outcomes unlikely. The findings are expected to inform how secondary-city developers design host selection strategies, livestream content, and the transition from livestream engagement to the detailed financial and legal information required in property purchase decisions.

Following Yin's (2018) logic of case study design, this research was bounded as a single, purposively selected case study of Villa Bukit Mandala in Tanjung Enim. The case was selected because it represented the theoretical anomaly under investigation rather than because it was statistically representative of Indonesian property marketing practices. Consistent with this approach, the findings are intended to support analytical generalization to theory, particularly regarding the boundary conditions of the Elaboration Likelihood Model and trust transfer theory, rather than statistical generalization to the broader population of housing developments.

The study was further bounded temporally to the period of the development's routine livestream sales campaign and, in terms of informants, included three groups: converted buyers, the livestream host and marketing personnel, and developer representatives. It did not include viewers who watched livestream sessions but did not proceed with purchases, as the research focused on the mechanism of conversion rather than general audience reception. It also did not include comparative cases from other developments or regions, which remain opportunities for future comparative research. Substantively, the inquiry was limited to the interactional and trust-related mechanisms underlying the purchase decision process and did not examine financial structuring, construction quality, or the legal status of the housing product, except where these aspects emerged in informants' accounts of their decision-making processes.

Petty and Cacioppo's (1986) original formulation of the Elaboration Likelihood Model distinguishes between a central route, in which individuals engage in effortful evaluation of message content, and a peripheral route, in which attitudes are formed through heuristic cues requiring lower cognitive effort. Zaichkowsky (1985) operationalized the related construct of product involvement, which was later incorporated by Assael (1981) into a broader typology of complex buying behavior for high-involvement, high-differentiation purchases such as housing. These perspectives provide the theoretical foundation for examining involvement as a factor influencing the processing routes adopted by consumers.

Within this framework, most livestream commerce research has examined how streamer characteristics function as peripheral cues. Xiang, Zheng, Lee, and Zhao (2016) found that parasocial interaction significantly influences impulsive buying behavior in social commerce settings, while Hu and Chaudhry (2020) demonstrated that relational bonds formed during live sessions enhance consumer engagement. Horton and Wohl's (1956) original concept of parasocial interaction, developed to explain relationships between broadcast media audiences and media personalities, has remained a relevant explanatory mechanism for understanding why viewers develop trust-like relationships with livestream hosts whom they have never met in person. The mechanism underlying this process is best explained by trust transfer theory (Stewart, 2003), which posits that an individual's trust in an unfamiliar target can be established through prior trust in a related and familiar source. This process occurs through either a cognitive pathway, in which trust is inferred from an established association between two entities, or a communication pathway, in which the trusted source directly influences the trustor's judgment through interaction. In livestream commerce, this suggests that a host's real-time, personalized interaction with viewers constitutes a communication-based trust transfer pathway that is distinct from and potentially more influential than cognitive trust transfer based solely on static brand signals. Building on this foundation, recent studies have conceptualized livestream-specific trust building as a two-stage transfer process in which trust in the streamer precedes and facilitates trust in the product and brand, mediated by the quality of real-time interaction.

The most directly relevant study for the present research is Yen et al. (2024), which examined product involvement as a moderator of the central-peripheral route distinction in a livestream commerce context. Their finding that low-involvement viewers rely more on parasocial interaction and source credibility, whereas high-involvement viewers rely more on information quality, provides an important empirical basis for expecting that high-involvement

products, such as property, may engage central-route processing differently from the low-involvement products that dominate existing livestream commerce literature. However, their study, like most studies reviewed here, relied on a cross-sectional online survey rather than an interpretive, process-oriented approach, leaving unanswered how these routes unfold throughout a buyer's actual decision-making journey.

A parallel body of research extends the stimulus-organism-response framework to livestream commerce by conceptualizing trust and perceived value as organismic states that mediate the relationship between platform stimuli and behavioral purchase responses. Although methodologically sophisticated, these models share a similar limitation: they measure the existence and strength of relationships among variables at a single point in time rather than examining the interpretive process through which a buyer transitions from a casual viewer to a committed purchaser during an extended, high-stakes decision-making process. Notably, at least one study within this research tradition explicitly acknowledged this limitation and recommended qualitative interviews or focus groups as future research directions to capture consumer trust perceptions in greater depth, which this study directly addresses. The clearest exception to the dominance of purely quantitative designs is Lu and Chen (2021), who combined structured survey data with unstructured interview data to examine how livestream broadcasters reduce product uncertainty in online clothing and cosmetics markets. However, the qualitative component in their study primarily served a supporting and confirmatory role within an otherwise quantitative design, and the product categories examined remained within low-involvement contexts, leaving the interpretive challenges associated with high-involvement purchases insufficiently explored.

Synthesizing these theoretical perspectives, Figure 2 presents the conceptual framework guiding this study. Peripheral cues generated during livestream sessions build parasocial trust in the host, which is transferred to the developer and product through the mechanism described by trust transfer theory. Within a nonmetropolitan setting, this process is embedded in and amplified by pre-existing community ties (Granovetter, 1985). The resulting trust reduces uncertainty and encourages buyers to engage in central-route elaboration regarding the high-stakes information required for property purchases, ultimately contributing to the purchase decision.

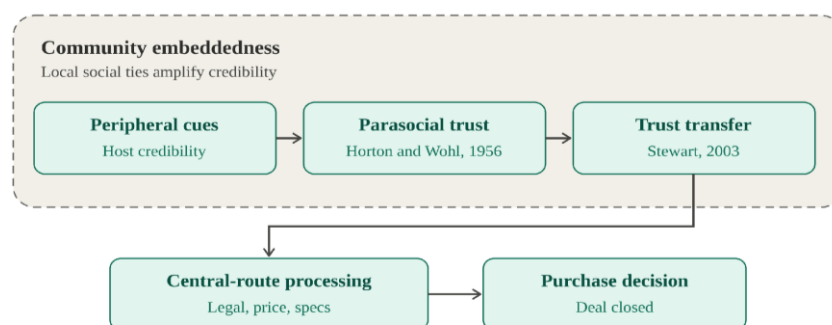


Figure 2. Conceptual framework of livestream commerce and trust transfer in high-involvement property purchase decisions

Source: Developed by the authors based on the Elaboration Likelihood Model (Petty & Cacioppo, 1986), trust transfer theory (Stewart, 2003), parasocial interaction theory (Horton & Wohl, 1956), and the concept of community embeddedness (Granovetter, 1985).

The framework can be interpreted as a sequence of transitions, each grounded in a distinct theoretical mechanism, moving from left to right within the diagram before leading to the resulting decision. The sequence begins within the dashed boundary, where peripheral cues generated during a livestream session, particularly host credibility and the immediacy of real-time interaction, constitute the initial point of viewer engagement. Consistent with the peripheral route described by Petty and Cacioppo (1986), these cues require limited cognitive effort to process and operate independently of the substantive quality of the property itself, enabling them to attract viewers with no prior relationship with the seller and encourage sustained attention.

This sustained attention gives rise to the second transition: the formation of parasocial trust in the host, following Horton and Wohl's (1956) explanation of how audiences develop trust-like bonds with media figures they have never encountered personally. In a livestream context, this bond is strengthened by the host's visible responsiveness to viewer questions in real time, a form of interaction that differs from the pre-recorded broadcast environments originally examined by Horton and Wohl.

The third transition, and the most consequential for a high-cost purchase such as property, involves the transfer of trust from the host to the developer and the property itself. Stewart's (2003) trust transfer theory identifies two pathways through which this process may occur: a cognitive pathway, in which viewers infer that the developer is credible because the host publicly represents the brand, and a communication pathway, in which the host's behavior during the livestream, such as directly addressing challenging questions rather than avoiding them, is interpreted as evidence of the developer's transparency. Both pathways are positioned within the same dashed boundary as the first two stages in Figure 1 because all three rely on the ongoing, real-time interaction enabled by the livestream format.

The dashed boundary itself represents the fourth element of the framework: community embeddedness (Granovetter, 1985). Rather than functioning as a sequential stage, community embeddedness operates as a contextual condition surrounding the first three transitions. The framework proposes that this trust-building process does not unfold identically across all settings. In a small, densely connected town such as Tanjung Enim, pre-existing offline relationships among the host, developer, and prospective buyers provide an additional layer of credibility that would not necessarily exist in livestream commerce interactions among unfamiliar users on large urban platforms. Therefore, the boundary is conceptualized as amplifying rather than replacing the trust transfer mechanism occurring within it.

Only after trust has been established does the framework illustrate the transition beyond the dashed boundary into central-route processing, where buyers engage with the high-stakes information required for property purchases, including legal documentation, pricing, and construction specifications. The arrow crossing the dashed boundary is intentional, indicating that this stage of decision-making is no longer primarily dependent on the community-embedded trust-building process that preceded it. Instead, it typically occurs through separate channels, such as private messaging, consultations, or site visits, rather than within the livestream session itself. The final stage of the framework, the purchase decision, results from this central-route processing rather than from trust-building mechanisms alone. This sequence forms the basis of the study's central theoretical argument: that peripheral and central

processing routes in high-involvement purchase decisions operate sequentially and complementarily rather than as substitutes for one another.

METHOD

This research employed a qualitative single-case study design to understand a bounded, context-rich phenomenon in depth rather than test relationships across a large sample. Villa Bukit Mandala in Tanjung Enim was selected as the case because it represented the anomaly examined in this study: a high volume of traceable sales conversions generated through routine livestreaming for a high-involvement product category within a nonmetropolitan market context that remains underrepresented in existing literature.

Data were generated through semistructured, in-depth interviews with three groups of informants. The primary group consisted of buyers whose purchase decisions could be traced to specific livestream sessions, selected through purposive criterion-based sampling rather than general viewership. The second group included the livestream host and marketing personnel responsible for conducting the sessions. The third supplementary group consisted of developer representatives who provided insights into the strategic rationale behind the marketing approach. Interviews were conducted in Bahasa Indonesia, audio-recorded with informed consent, transcribed, and translated for analysis. The number of buyer informants was determined based on thematic saturation.

Interview data were supplemented by netnographic observations (Kozinets, 2002, 2010) of recorded livestream sessions and related social media content, including comment patterns, questions, and audience interactions. This approach enabled direct observation of engagement patterns and supported triangulation beyond retrospective accounts from informants.

The data were analyzed using thematic analysis (Braun & Clarke, 2006). The initial coding framework was developed deductively from the central-peripheral route distinction in the Elaboration Likelihood Model and the host-to-brand trust transfer mechanism, while remaining open to inductively emerging themes, particularly those related to local community embeddedness. Trustworthiness was established through the criteria of credibility, transferability, dependability, and confirmability (Lincoln & Guba, 1985), implemented through triangulation between interview and netnographic data, member checking with key informants, and an audit trail documenting coding decisions. As a single-case study, the findings were intended to provide analytical generalization to theory rather than statistical generalization to a broader population.

RESULTS AND DISCUSSION

Peripheral Cues as a Gateway, Not a Substitute, for Elaboration

Across buyer interviews, livestream sessions did not appear to replace the information-seeking process typically associated with high-involvement purchases; rather, they appeared to compress and redirect it. Buyers repeatedly described the live format as a way to screen out properties before committing time to deeper investigation. One buyer explained that the live session let her see the condition of the house directly, but that she still confirmed certificate and installment details herself through WhatsApp with the marketing team (Informant B2). This pattern is consistent with what the peripheral route in the Elaboration Likelihood Model would predict as an entry mechanism: host credibility and real-time responsiveness lowered

the perceived cost of engaging further, after which buyers moved into central-route information processing on legal and financial specifics, often through a different channel than the live session itself.

Two-Stage Trust Transfer from Host to Developer

Consistent with trust-transfer literature reviewed earlier, buyer accounts suggested a two-stage process: initial trust formed toward the host as a person, which was then extended to the developer as an institution. One buyer described the host as feeling like an acquaintance rather than a salesperson, noting that this personal trust made her more willing to accept the developer's claims about construction timelines without an immediate site visit (Informant B4). The host, in turn, described deliberately cultivating this positioning, explaining a preference for coming across as a neighbor sharing a story rather than someone making a sales pitch (Informant H1). This supports the trust-transfer mechanism identified in prior work, while adding an interpretive layer, namely that the host's self-presentation strategy was a deliberate, reflexive practice rather than an incidental byproduct of the format.

Community Embeddedness as an Amplifier of Platform Trust

A theme not anticipated by the reviewed literature, which is drawn almost entirely from large urban platforms, was the extent to which buyers' trust in the livestream was reinforced by pre-existing community ties. Several buyers noted knowing the host or developer through mutual community connections common in a small mining town, which appeared to function as a background layer of credibility that urban, stranger-to-stranger livestream commerce would not have. One buyer noted that in a town like this, people are easy to trace if something goes wrong, unlike buying from someone far away (Informant B1). This pattern resonates with Granovetter's (1985) concept of embeddedness, which holds that economic action is rarely a purely atomized, anonymous exchange but is instead shaped by the social structures within which transacting parties are situated. In the case of Villa Bukit Mandala, the livestream host's credibility does not operate purely as a platform-generated construct, as most livestream commerce literature assumes, but is reinforced by pre-existing offline social ties characteristic of a small, densely networked community, a condition largely absent in the anonymous, large-scale urban platforms on which prior trust transfer research has been built.

The Buyer Decision Journey

Synthesizing across informants, a typical journey moved from passive content consumption, to active live-session engagement marked by direct questioning, to a private follow-up conversation for sensitive financial and legal details, and finally to a site visit that functioned more as confirmation than discovery. This suggests the site visit's role in the purchase decision has shifted from an information-gathering step to a trust-confirming step, once sufficient central-route information has already been obtained through the livestream and subsequent private channel.

These findings suggest that the Elaboration Likelihood Model requires refinement when applied to high-involvement, high-risk purchases mediated by livestream commerce. Rather than the peripheral and central routes operating as alternatives, as much of the reviewed quantitative literature implicitly assumes, the data indicate that they operate sequentially: peripheral cues generated through host credibility and real-time responsiveness lower the threshold for buyers to seek out central-route information, which is subsequently processed through channels adjacent to, but distinct from, the livestream itself. This extends Yen et al.'s

(2024) finding on product involvement as a moderator by specifying the process-level mechanism that a cross-sectional survey design was not positioned to capture. The community embeddedness theme further indicates that trust transfer models built on anonymous, urban platform interactions require contextual qualification when applied to markets where platform relationships overlap with pre-existing offline social ties.

CONCLUSION

This study contributes to the livestream commerce literature in two respects. First, it extends the boundary conditions of the Elaboration Likelihood Model by demonstrating that, in a high-involvement purchase context, peripheral and central routes do not operate as competing alternatives but rather as sequential stages. Peripheral cues generated through host credibility and real-time responsiveness reduce the threshold for buyers to engage with central-route information, which is subsequently processed through channels adjacent to the livestream rather than replaced by the livestream itself. Second, it refines trust transfer theory by demonstrating that the host-to-brand mechanism identified in previous quantitative research is sustained through the host's deliberate and reflexive self-presentation strategies and is further strengthened by community embeddedness, a contextual factor that remains largely absent from the anonymous, large-platform environments in which most prior trust transfer research has been conducted.

For property marketers operating in secondary cities, these findings suggest that livestream effectiveness for high-value products depends less on replicating the transactional urgency commonly associated with fashion and beauty livestream commerce and more on cultivating the host as a recognizable, community-embedded figure whose credibility is established beyond the livestream itself. Developers seeking to adopt this model should invest in host continuity and local relational capital rather than treating hosts as interchangeable sales personnel. Livestream sessions should be designed as trust-building entry points that transition buyers toward separate channels for detailed legal and financial information, rather than as standalone tools expected to support the entire purchase decision process.

As a single-case study, this research provides analytical generalization to theory rather than statistical generalization to a broader population, and the identified mechanisms should be considered propositions requiring further examination across other contexts. The concentration of the case within a single, small, and socially connected town limits the extent to which the role of community embeddedness can be generalized to larger secondary cities with weaker social ties. Future research could extend this work through comparative case studies across multiple regional property markets or longitudinal designs that examine how trust develops through repeated livestream exposure rather than relying solely on retrospective accounts of completed purchase decisions.

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