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Psychological Determinants of Perceived Value in the Creative Economy: The Role of Educational Content in Digital Marketing Communications

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Abstract: The creative economy is increasingly shaping the way audiences perceive the value of content, develop trust, and build loyalty towards creators and brands. The aim of this paper is to examine the psychological determinants of perceived value in the creative economy, with a particular focus on the role of educational content in digital marketing communications. Particular attention is paid to the relationship between creator credibility, educational value of content, trust, and audience loyalty. The research results confirm that creator credibility is a key driver of perceived usefulness and relevance of content, while educational value significantly contributes to the development of audience trust. It was found that trust plays a central role in the formation of loyalty and intention to continue following content, and that the effects of credibility are realized indirectly through educational value and trust. Significant differences were observed between male and female respondents, with some effects being more pronounced in women. The significance of the work is reflected in a deeper understanding of the psychological mechanisms of the creative economy and in strengthening the strategies of creators and brands aimed at building long-term audience trust and loyalty.

Keywords: *Creator economy; educational content; creator credibility; audience trust; loyalty.*

1. Introduction

The modern digital environment has transformed the way content value is created, distributed and perceived, with the creative economy becoming one of the most dynamic segments of modern marketing communications. Unlike traditional media models, in which communication was dominantly one-way and controlled by institutional actors, the new economy based on content creators shifts the focus towards individualized, authentic and interactive exchange with the audience. In this context, creators are no longer just intermediaries in the promotion of brands, but become key actors in shaping the perception of values, attitudes and behavioral intentions of the audience, thus directly influencing the patterns of digital loyalty and market engagement [1].

Although recent literature has confirmed that creator competencies, such as expertise, consistency, and quality of communication, have a significant impact on audience satisfaction and channel loyalty, especially within platforms such as YouTube [2], research is still dominantly focused on channel performance, engagement metrics, and general following patterns. In this way, it remains insufficiently clarified how the audience psychologically transforms the perception of the creator's credibility into trust and long-term loyalty, especially when the content has a pronounced educational and informative function.

This research gap becomes even more important in the conditions of accelerated development of models in which creators grow into self-sustaining digital brands, while the boundaries between education, commercial message and creator identity are becoming less clear [3]. Additionally, the growing influence of creators on the formation of public opinion and consumer decisions shows that in certain segments they already surpass traditional media in shaping the attitudes and behavior of the audience [4]. That's why understanding the psychological determinants of perceived value is no longer just an academic question, but a central challenge for modern digital communications.

Based on the above, the goal of this paper is to examine the psychological determinants of perceived value in the creative economy, with a special focus on the role of educational content in digital marketing communications. The research tries to explain how the creator's credibility affects the perception of the content's usefulness, how audience trust is developed through this process, and how long-term behavioral intentions and loyalty are formed.

The importance of this research is reflected in the fact that it opens up a deeper understanding of the mechanisms through which educational content becomes a key value carrier in the creative economy, explaining why the audience not only follows certain creators, but trusts them in the long term and remains loyal. In the conditions of increasingly intense competition for the attention of the audience, such findings are essential for the development of sustainable communication strategies, strengthening the quality of the relationship between creators and the audience, as well as for a more precise understanding of contemporary patterns of digital behavior and influence.

2. Literature review

2.1 Creator credibility and educational value as drivers of audience trust

In the modern creative economy, the value of digital communication is no longer based solely on the visibility of the content, but on the ability of creators to shape the psychological reactions of the audience through competence, authenticity and quality of the message. Recent research indicates that relationships between creators and audiences develop as interdependent digital journeys, in which perceptions of value are formed through the continuous exchange of information, interpretation of credibility signals, and evaluation of content usefulness [5]. This approach shifts the focus from the content itself to a broader process in which the audience evaluates whether the creator has enough expertise, consistency and communication competence for his messages to be perceived as relevant.

This is precisely why the issue of creator's credibility occupies a central place in understanding audience behavior. Research shows that users are increasingly developing patterns of checking sources, content and audiences before making decisions about sharing, accepting or further engaging with digital messages [6]. This verification process becomes especially important in an environment where creators combine personal views, educational information and commercial recommendations. When the audience judges that the creator possesses high expertise and reliability, the likelihood that the content will be experienced not only as interesting, but also as useful and informative increases.

In this sense, educational content represents much more than additional functionality of a digital message. Its value is reflected in its ability to activate cognitive engagement, especially when the content allows the audience to understand, learn and apply the information received in concrete situations. Shen and Pritchard [7] show that educational video content with clear cognitive signals significantly increases the level of information processing and the experience of usefulness, while

Syrdal and Briggs [8] confirm that engagement with the content is stronger when the audience recognizes the personal relevance and practical value of the message. Similar findings are offered by Pins et al. [9], who emphasize that user understanding and the ability to interpret information represent a key step in the formation of positive digital experiences.

Nevertheless, the literature still does not clearly explain how the perception of the creator's credibility translates into the experience of the educational usefulness of the content, especially in the creator economy context. Most of the existing studies consider the competence of the creator and the usefulness of the content as parallel determinants of engagement, without a deeper explanation of their mutual psychological connection. This theoretical shortcoming suggests that audiences likely do not judge educational value in isolation, but rather through a prior assessment of the creator's expertise and trustworthiness. Based on the above, it can be expected that a higher level of credibility of the creator leads to a stronger perception of the educational value of the content.

H1: Credibility of the creator has a positive effect on the educational value of the content.

Furthermore, in the conditions of increasing complexity of digital messages, the development of trust becomes a key psychological mechanism that connects the perception of the source and the reaction of the audience. Novak and Hoffman [10] emphasize that digital relationships develop through sequential interaction paths in which trust is formed gradually, based on consistency of experience and perceived value. In a creator economy environment, the credibility of the creator can be an initial signal for the formation of trust, especially when the audience judges the source to be competent and transparent. On this basis, it can be assumed that the creator's credibility directly contributes to the development of the audience's trust.

H2: The creator's credibility has a positive effect on the audience's trust in the content.

However, a direct link between credibility and trust is probably not sufficient to explain the full process. Wolf et al. [11] show that technologically mediated interactions initiate chains of self-improvement precisely when users perceive the content as valuable for personal development. This indicates that perceived usefulness, i.e. the educational usefulness of the content, can represent a key cognitive bridge between the creator's perception and the development of trust. In other words, the audience does not develop trust only because the creator acts professionally, but because through the content they receive concrete information that confirms his expertise and practical value. Accordingly, it can be expected that the educational value of content is a strong predictor of audience trust.

H3: The educational value of the content has a positive effect on the trust of the audience.

2.2. *Trust formation and loyalty intentions in creator economy audiences*

Within the contemporary creative economy, the key challenge is no longer just capturing audience attention, but transforming short-term engagement into sustainable loyalty and long-term behavioral intention. Although there is ample evidence that creator competencies influence viewing satisfaction and channel loyalty, especially in the environment of platforms such as YouTube, it remains an open question which psychological mechanisms enable the transition from perceived usefulness of content to a stable connection with the audience [2]. This problem is particularly significant in the creator economy context, where the audience makes daily decisions about whether to continue following the creator, accept his recommendations or remain loyal to the content in conditions of extremely high competition for attention [1].

One body of literature suggests that the educational value of content can directly foster loyalty, as audiences naturally develop a preference for sources that continuously provide useful, relevant, and actionable information. When content contributes to better decision-making, problem-solving, or personal development, the likelihood that the creator's audience will experience it as a long-term valuable resource increases. Ren et al. [12] confirm that content that carries a pronounced symbolic and

functional value can increase the audience's willingness to invest additional time, attention, and even a financial premium, indicating that the perceived usefulness of content can be a direct driver of behavioral commitment.

However, the existing literature still does not offer clear enough evidence whether this effect is immediate or takes place through additional psychological processes. In many studies, loyalty is seen as a consequence of general satisfaction or social influence, while the direct role of educational content as a driver of audience loyalty is still insufficiently developed theoretically, especially in the creator economy environment. This is precisely why there is reason to assume that content that the audience perceives as educationally valuable can directly encourage continued monitoring, recommendations and positive behavioral intentions. Based on that, the following hypothesis was formulated:

H4: The educational value of the content has a positive effect on the audience's loyalty and behavioral intentions.

However, a deeper look into digital relationships suggests that long-term loyalty is based less on the usefulness of content alone, and more often on built trust. Netnographic findings show that the transition from "likes" to loyalty takes place precisely through processes of gradual strengthening of trust between influencers and audiences, whereby transparency, consistency and authenticity are key elements of this relationship [13]. Similarly, Nuji et al. [14] confirm that trust represents the basic mechanism through which influencers manage to transform communication influence into long-term brand support and audience behavioral intention.

Additionally, the influencer authenticity literature emphasizes that audiences develop stronger loyalty when they perceive the creator as honest, transparent, and aligned with their own values [15]. In this sense, trust functions as a key psychological filter through which the audience evaluates whether the relationship with the creator will develop into a stable habit of following and positive recommendations. This logic is further confirmed by findings on digital recommender systems, where it has been shown that the level of trust significantly shapes users' willingness to accept recommendations and remain consistent with certain choices [16].

Despite this, research in the creator economy field still rarely explicitly models trust as a central bridge between content perception and audience loyalty, which leaves important research space. In the conditions of increasing competition and increasingly sophisticated strategies of social influence [17], understanding this relationship becomes crucial to explain the sustainability of the creator-audience connection. Consequently, trust can be expected to be a strong driver of audience loyalty and long-term behavioral intentions.

H5: Audience trust has a positive effect on loyalty and behavioral intentions.

3. Materials and Methods

3.1. Sample and data collection procedure

Empirical research was conducted in the period from January to March 2026, using an online questionnaire distributed through social networks, with a special focus on the Instagram platform, which represents one of the dominant digital environments for the development of the creative economy and the interaction between content creators and their audience. Additional distribution of the questionnaire was realized through networks such as Facebook and LinkedIn, as well as through direct sharing of the link in relevant online communities that follow influencers, educational creators and branded digital content.

The target population included users who actively follow digital content creators, especially those who combine educational and marketing elements through their posts. As an inclusion criterion, it is defined that the respondent is at least 18 years old and follows the content of one or more creators on social networks at least once a week. After the process of data cleaning and

removal of incomplete or illogical answers, the final sample consisted of 145 valid respondents, which is considered adequate for the application of covariance structural analysis of the model in the AMOS environment, bearing in mind the complexity of the model and the number of latent constructs.

Given the nature of online research, special attention is paid to data quality control. The questionnaire was adjusted to prevent multiple completions from the same account, while the response patterns were additionally checked to identify instances of straight-line responding, extremely short completion times, and logical inconsistencies. This approach made it possible to further strengthen the internal validity and reliability of the collected data.

The sample included 145 respondents, with women making up a slightly larger part of the sample compared to men. The age structure shows the dominance of the younger population, as the most represented respondents were aged 18 to 24, followed by 25 to 34, which confirms the adequacy of the sample for research into the creative economy and digital behavior of the audience. The educational structure is dominated by respondents with completed basic academic studies, while according to employment status; the largest number of respondents was employed. When it comes to social network usage patterns, the majority of the sample stated that they follow the creator's content daily or several times a week, which indicates a high level of exposure and the relevance of the sample for examining perceptions in the context of digital marketing communications (Table 1).

Table 1. Socio-demographic characteristics of respondents.

Characteristics	Category	N	%
Gender	Male	61	42.07
	Female	84	57.93
Age	18–24	52	35.86
	25–34	47	32.41
	35–44	28	19.31
	45+	18	12.41
Education	High school	29	20.00
	Bachelor’s degree	64	44.14
	Master’s degree	39	26.90
	Doctoral degree	13	8.97
Employment status	Student	41	28.28
	Employed	78	53.79
	Self-employed	16	11.03
Frequency of following creators	Unemployed	10	6.90
	Daily	56	38.62
	Several times a week	49	33.79
	Once a week	24	16.55
	Less frequently	16	11.03

3.2. Instrument and measurements

The measuring instrument was constructed by adapting previously validated scales in the area of source credibility, message value, trust in digital content and audience loyalty (Table 2). The items measuring the creator's credibility were taken and adapted from the scale for assessing the expertise,

reliability and attractiveness of the source [18], while the dimensions related to the educational value of the content, trust in the content and audience loyalty were adapted based on the model of influencer marketing [19].

The instrument included four latent constructs: the credibility of the creator, the educational value of the content, trust in the content and loyalty, that is, the behavioral intention of the audience, where each construct was measured with four items. All statements were evaluated using a five-point Likert scale, where the value 1 indicated complete disagreement, and the value 5 indicated complete agreement with the stated statement.

The application of the Likert scale was particularly suitable for the examination of psychological perceptions, attitudes and behavioral intentions in the context of the creative economy, as it enables stable measurement of latent constructs and subsequent application of confirmatory factor analysis. Before the main research, a pilot test was conducted on a sample of 20 respondents corresponding to the target population, in order to check the comprehensibility of the wording, the semantic clarity of the statements and the estimated time of completing the questionnaire. The results of the pilot phase showed a satisfactory level of preliminary reliability, with all Cronbach's alpha values above 0.80, which confirmed the adequacy of the instrument for the main research.

In order to ensure the methodological rigor of the online research, special attention was paid to the assessment of the instrument's validity and reliability. Content validity was ensured through the adaptation of items from previously validated scales and additional expert assessment by three researchers from the field of digital marketing and consumer psychology. Based on their suggestions, minor linguistic adjustments were made in order to fit the items more precisely into the context of the creative economy and social networks.

Convergent validity was assessed through standardized factor loadings, composite reliability and average extracted variance, while discriminant validity was confirmed by the Fornell–Larcker criterion [20]. Additionally, the reliability of all constructs was checked using Cronbach's alpha and composite reliability indicators.

In online research, a special methodological challenge is the possibility of common method bias and various forms of moral hazard, including careless answering, socially desirable answers or strategic adjustment of attitudes according to the expected social pattern. In order to mitigate these risks, it was emphasized to the respondents in advance that there is no right or wrong answers, that the research is anonymous and that the results will be used exclusively for scientific purposes. This approach contributes to reducing the pressure of social desirability and increases the probability of honest answers.

The research was conducted in accordance with the basic ethical principles of social sciences, which include voluntary participation, anonymity and confidentiality of data. Before starting to fill out the questionnaire, all respondents were shown information about the purpose of the research, estimated duration and method of data use, after which their informed consent was requested.

Special attention was paid to protecting the privacy of the participants, bearing in mind that the research was conducted in a digital environment and that it includes behaviors related to social networks. No data was collected that could directly identify the respondents, such as usernames, IP

addresses or specific profiles they follow. This minimizes the risk of ethical dilemmas and potential moral hazard associated with the participant's digital identity.

Table 2. Constructs, items, and scale sources for creator economy research.

Factor	Code	Item	Adopted from
Creator credibility (CC)	CC1	The creator appears knowledgeable in the field they discuss.	Ohanian [18]
	CC2	I consider the information shared by the creator to be reliable.	
	CC3	I have the impression that the creator can be trusted.	
	CC4	The way the creator presents content leaves a professional impression.	
Educational content value (ECV)	ECV1	The creator’s content provides me with useful information.	Ducoffe [21]; Lou & Yuan [19]
	ECV2	Through the creator’s content, I can learn something new.	
	ECV3	The creator’s posts help me make decisions about products/services.	Lou & Yuan [19]
	ECV4	This creator’s educational content increases the usefulness of the marketing message.	
Trust in content (TRU)	TRU1	I trust the recommendations provided by the creator.	Lou & Yuan [19]
	TRU2	The creator’s branded content seems sincere.	
	TRU3	I believe the creator communicates brand collaborations transparently.	
	TRU4	The creator’s recommendations increase my trust in the brand.	
Loyalty and behavioral intention (LBI)	LBI1	I will continue following this creator’s content.	Lou & Yuan [19]
	LBI2	I would probably try a product recommended by the creator.	
	LBI3	I am willing to recommend this creator to others.	
	LBI4	This creator’s content increases my loyalty toward the promoted brand.	

3.5. Data analysis

Statistical data processing was carried out using the software packages IBM SPSS Statistics 29.00 and IBM SPSS AMOS 29.00. In the initial phase, SPSS was used to process descriptive statistics, check data distribution, calculate coefficients of asymmetry and flatness, as well as assess the internal consistency of the scales through Cronbach's alpha coefficient.

The main analytical part was conducted in the AMOS environment using covariance structural model analysis (CB-SEM). First, a confirmatory factor analysis (CFA) was conducted to assess the convergent and discriminant validity of the latent constructs. After confirming the adequacy of the measurement model, the structural model and hypotheses were tested, using standardized regression coefficients, critical ratios and p-values.

Additionally, a bootstrap mediation analysis with 5000 resampling was conducted to assess the direct, indirect, and total effects between creator credibility, content educational value, trust, and audience loyalty. Finally, a multi-group analysis by gender was carried out, in order to examine the stability of the model and potential differences between male and female respondents.

4. Results

Descriptive values show that all items are rated relatively high, with mean values ranging from 3.982 to 4.351, indicating a positive attitude of the respondents towards the credibility of the creator, the educational value of the content, trust and loyalty. The highest average values were recorded for items related to the educational value of the content, which confirms that respondents predominantly perceive creative content as useful and informative. The values of asymmetry and flattening are within acceptable limits, which indicate the absence of serious deviations from the normal distribution (Table 3).

Table 3. Descriptive values of all items.

Item	M	SD	Min	Max	Skewness	Kurtosis
KK1	4.287	0.641	2	5	-0.842	0.518
KK2	4.214	0.673	2	5	-0.771	0.406
KK3	4.176	0.701	1	5	-0.695	0.295
KK4	4.132	0.724	1	5	-0.644	0.188
EVS1	4.351	0.612	2	5	-0.914	0.674
EVS2	4.298	0.635	2	5	-0.876	0.603
EVS3	4.184	0.706	1	5	-0.692	0.244
EVS4	4.107	0.731	1	5	-0.631	0.173
POV1	4.095	0.748	1	5	-0.598	0.101
POV2	4.061	0.756	1	5	-0.554	0.062
POV3	3.982	0.801	1	5	-0.438	-0.084
POV4	4.118	0.729	1	5	-0.617	0.141
LNP1	4.223	0.688	1	5	-0.732	0.337
LNP2	4.011	0.782	1	5	-0.491	-0.063
LNP3	4.146	0.719	1	5	-0.654	0.206
LNP4	4.089	0.741	1	5	-0.588	0.114

At the level of latent constructs, the highest average values were recorded for the educational value of the content and the credibility of the creator, which indicates that respondents particularly positively evaluate the usefulness and professionalism of the creator's content. Somewhat lower, but

still high values are present for trust in the content and loyalty and behavioral intentions, which confirms the generally positive attitude of the audience towards the creator's content and readiness for further monitoring and engagement (Table 4).

Table 4. Descriptive values of latent factors.

Factor	M	SD
Creator credibility	4.202	0.684
Educational content value	4.235	0.671
Trust in content	4.064	0.759
Loyalty and behavioral intention	4.117	0.733

The results show satisfactory convergent validity and internal consistency of all constructs. Standardized factor loadings of all items range from 0.821 to 0.902, which is above the recommended threshold. Cronbach's alpha and composite reliability (CR) values for all factors exceed 0.80, confirming the high level of reliability of the scales. Also, all AVE values are above 0.50, which confirms that the constructs explain a sufficient part of the variance of their indicators and have adequate convergent validity (Table 5).

Table 5. Convergent validity and reliability of constructs.

Faktor	Item	λ	Cronbach α	CR	AVE
KK	KK1	0.821	0.881	0.918	0.737
	KK2	0.856			
	KK3	0.839			
	KK4	0.899			
EVS	EVS1	0.874	0.895	0.927	0.760
	EVS2	0.892			
	EVS3	0.846			
	EVS4	0.866			
POV	POV1	0.824	0.871	0.912	0.721
	POV2	0.843			
	POV3	0.831			
	POV4	0.889			
LNP	LNP1	0.848	0.886	0.921	0.746
	LNP2	0.826			
	LNP3	0.864			
	LNP4	0.902			

The discriminant validity of the constructs was confirmed by applying the Fornell–Larcker criterion, since the values on the diagonal, which represent the square roots of AVE, are higher than all the corresponding intercorrelations with the other constructs. This finding confirms that each latent factor measures a specific conceptual domain and that there is no excessive overlap between the constructs (Table 6).

Table 6. Discriminant validity, Fornell–Larcker.

Factor	KK	EVS	POV	LNP
KK	0.858			
EVS	0.648	0.872		
POV	0.611	0.704	0.849	
LNP	0.563	0.671	0.693	0.864

Note: diagonal = \sqrt{AVE}

The results of the confirmatory factor analysis indicate a very good fit of the measurement model to the data. All fit indices are within the recommended limits, with especially high values of CFI, TLI and IFI confirming the stability of the model. Also, the value RMSEA = 0.064 and PCLOSE = 0.118 further confirm that the model has a satisfactory approximation to the population covariance matrix (Table 7).

Table 7. CFA model fit indices.

Index	Acceptable	Obtained
χ^2/df	< 3.000	1.947
GFI	> 0.900	0.918
AGFI	> 0.900	0.901
CFI	> 0.900	0.956
TLI	> 0.900	0.948
IFI	> 0.900	0.957
RMSEA	< 0.080	0.064
PCLOSE	> 0.050	0.118

The results of the structural model confirm all the hypotheses and indicate a logical sequence of psychological mechanisms within the creative economy (Table 8). Hypothesis H1 was confirmed, whereby the creator’s credibility has the strongest positive influence on the educational value of the content ($\beta = 0.682$, C.R. = 8.964, $p < 0.001$), which shows that the audience perceives the content as more useful and relevant when they judge the creator as professional and reliable. Hypothesis H2 was also confirmed ($\beta = 0.247$, C.R. = 2.981, $p = 0.003$), which means that the creator’s credibility directly contributes to the formation of trust in the content, although this effect is weaker compared to the indirect influence through educational value. Furthermore, the confirmation of hypothesis H3 shows that the educational value of the content significantly strengthens the trust of the audience ($\beta = 0.529$, C.R. = 5.846, $p < 0.001$), that is, that informative and practically useful content is an important prerequisite for the development of trust in the creator and his recommendations. Hypothesis H4 confirms that the educational aspect of the content directly encourages loyalty and positive behavioral intentions ($\beta = 0.284$, C.R. = 3.112, $p = 0.002$), while hypothesis H5 found that trust has a strong and statistically significant effect on loyalty ($\beta = 0.463$, C.R. = 5.207, $p < 0.001$), which further emphasizes its central role in maintaining the long-term relationship between audience and creators.

Table 8. Structural model and hypothesis testing.

H	Path	β	S.E.	C.R.	p	Status
H1	CC → ECV	0.682	0.073	8.964	***	Supported
H2	CC → TRU	0.247	0.081	2.981	0.003	Supported
H3	ECV → TRU	0.529	0.089	5.846	***	Supported
H4	ECV → LBI	0.284	0.094	3.112	0.002	Supported
H5	TRU → LBI	0.463	0.086	5.207	***	Supported

Bootstrap analysis confirmed the existence of significant partial and sequential mediation effects, whereby the strongest indirect relationship was established between credibility of the creator, educational value of the content and trust (0.361, $p = 0.001$). Also, the sequential mediation from the creator's credibility through educational value and trust to loyalty was statistically significant (0.167, $p = 0.002$), which confirms the complex psychological mechanism of the formation of the audience's behavioral intentions. The values of SMC additionally show a satisfactory explanatory power of the model, where the highest percentage of variance is explained by confidence in the content (54.8%) (Table 9).

Table 9. Mediation effects and explained variance of endogenous constructs.

Analysis section	Path / construct	Effect / SMC	LLCI	ULCI	p	Type
Bootstrap mediation	CC → ECV → TRU	0.361	0.219	0.492	0.001	Partial
	CC → TRU → LBI	0.114	0.041	0.219	0.006	Partial
	ECV → TRU → LBI	0.245	0.138	0.369	0.001	Partial
	CC → ECV → TRU → LBI	0.167	0.088	0.281	0.002	Sequential
Squared multiple correlations	ECV	0.465	—	—	—	—
	TRU	0.548	—	—	—	—
	LBI	0.492	—	—	—	—

The results of measurement invariance testing by gender show that the configural, metric and scalar models are confirmed, since the changes in CFI values in all steps were less than the recommended threshold ($\Delta CFI < 0.010$). This finding confirms that measurement invariance between male and female respondents has been established, which means that both groups understand and value the analyzed constructs in a similar way, thus enabling a reliable comparison of structural relationships between groups (Table 10).

Tabela 10. Multi-group invariance testing by gender.

Model	χ^2	df	CFI	RMSEA	ΔCFI	Conclusion
Configural invariance	238.614	196	0.951	0.052	—	Supported
Metric invariance	246.283	208	0.948	0.051	0.003	Supported
Scalar invariance	255.891	220	0.944	0.053	0.004	Supported

The results of the multi-group analysis indicate the existence of significant gender differences in certain structural relationships, which confirms that the psychological mechanisms within the creative economy are not manifested equally in male and female respondents. The most pronounced difference was observed in the relationship between trust in content and loyalty, where the effect was significantly stronger in women ($\beta_{\text{female}} = 0.517$; $\beta_{\text{male}} = 0.394$; $\Delta\beta = 0.123$; CR diff = 2.237; $p = 0.025$). This finding indicates that in the case of the female audience, long-term loyalty and the intention to continue following the content are based to a greater extent on previously built trust towards the creator and his recommendations. A significant difference was also confirmed in the relationship between the creator's credibility and the educational value of the content ($\beta_{\text{female}} = 0.724$; $\beta_{\text{male}} = 0.611$; $\Delta\beta = 0.113$; CR diff = 2.144; $p = 0.032$), which suggests that women associate the expertise, professionalism and reliability of the creator to a greater extent with the perception of usefulness and informativeness of the content. A similar pattern was confirmed in the relationship between the educational value of content and trust ($\beta_{\text{female}} = 0.561$; $\beta_{\text{male}} = 0.472$; $\Delta\beta = 0.089$; CR diff = 2.008; $p = 0.045$), where educationally relevant content contributes more effectively to the development of trust in women.

In contrast, the difference in the direct influence of the educational value of the content on loyalty was not statistically significant ($\beta_{\text{female}} = 0.318$; $\beta_{\text{male}} = 0.241$; $\Delta\beta = 0.077$; CR diff = 1.764; $p = 0.078$), which indicates that this relationship remains relatively stable between gender groups. Also, the relationship between creator credibility and trust showed borderline statistical significance ($\beta_{\text{female}} = 0.284$; $\beta_{\text{male}} = 0.198$; $\Delta\beta = 0.086$; CR diff = 1.927; $p = 0.054$), suggesting a tendency for a stronger effect in women, but without full statistical confirmation. (Table 11).

Table 11. MGA results by gender.

Path	Male β	Female β	$\Delta\beta$	CR diff	p	Difference
KK → EVS	0.611	0.724	0.113	2.144	0.032	Significant
KK → POV	0.198	0.284	0.086	1.927	0.054	Marginal
EVS → POV	0.472	0.561	0.089	2.008	0.045	Significant
EVS → LNP	0.241	0.318	0.077	1.764	0.078	Not significant
POV → LNP	0.394	0.517	0.123	2.237	0.025	Significant

5. Discussion

The obtained findings confirm that within the contemporary creative economy, the perceived value of content is formed through a clear and hierarchical psychological sequence, in which the credibility of the creator represents the initial signal of quality, the educational value of the content is the dominant cognitive mechanism, and trust is the key relational outcome that leads to long-term audience loyalty. It is particularly significant that the strongest effect was confirmed between the credibility of the creator and the educational value of the content, which indicates that the audience does not evaluate the usefulness of the message in isolation, but through a previous evaluation of the expertise, consistency and professionalism of the source. This finding further deepens the position of Rad et al. [16] that relationships between creators and audiences develop as interdependent digital journeys, in which the value of content is shaped through the sequential interpretation of signals sent by the creator during the interaction. In the same direction, Aldlimi et al. [6] show that modern users of social networks increasingly apply forms of source and content verification, which

additionally confirms that the credibility of the creator functions as the first filter for evaluating the informative and educational relevance of the content.

A particularly important contribution of the research is reflected in the confirmation that the educational value of the content is a strong prerequisite for the development of trust, which clearly shows that the audience builds trust not only on the basis of the perception of the personality of the creator, but on the basis of the concrete benefit it receives through the content. In other words, the creator's expertise receives full psychological confirmation only when it is materialized through practically applicable information, guidelines and knowledge that help the audience in making decisions. This finding is strongly aligned with the study of Shen and Pritchard [7], which shows that educational digital content activates deeper cognitive processes and increases the experience of usefulness, as well as with Viglia et al. [22], who emphasize that engagement with content increases when users recognize its personal relevance and immediate value. Our findings further build on this literature by showing that educational value does not only act on engagement, but plays a central role in the development of trust as a key relational resource.

The confirmation that trust exerts a strong influence on the loyalty and behavioral intentions of the audience is one of the most important findings of the work. This relationship confirms that the long-term stability of the creator-audience connection is not based primarily on the popularity, algorithmic visibility or aesthetic appeal of the content, but on the sense of security and consistency that the audience develops towards the creator. This pattern is consistent with Fabeil et al. [13], who show that the transition from initial reactions, such as "likes", to sustained loyalty depends on the gradual and cumulative building of trust. Similarly, Novak et al. [10] point out that it is trust that enables the creator's communication influence to be transformed into stable brand support, acceptance of recommendations and long-term behavioral engagement of the audience. Our findings further strengthen this argument by showing that trust is the strongest direct predictor of loyalty in the entire model.

Mediation analysis provides a particularly important theoretical contribution, as it confirms that the effects of the creator's credibility on loyalty are not dominantly realized directly, but through a sequential psychological process in which the educational value of the content and trust function as related mechanisms of effect transmission. This finding strongly supports the call of Peres et al. [1] to the development of more sophisticated theoretical models in the field of the creative economy, which go beyond simple engagement relationships and focus on the processes of value formation and relational stability.

An additional dimension of the results is provided by the multi-group analysis, which shows that certain relationships are significantly more pronounced in women, especially in the segments of transition from educational value to trust and from trust to loyalty. This pattern suggests that the female part of the audience reacts more strongly to informative relevance, consistency and relational aspects of communication, which is in line with the findings of Balaban and Szambolics [15], which indicate that authenticity, transparency and alignment with audience values are key drivers of a stable relationship between influencers and followers. In this way, our findings open up additional space for understanding gender-differentiated psychological processes in the creator economy context.

6. Conclusions

The results of this research confirm that sustainable value in the modern creative economy is not built spontaneously through content visibility or short-term engagement metrics, but through a sequential psychological process in which the creator's credibility shapes the perception of educational usefulness, educational usefulness builds trust, and trust grows into long-term loyalty and behavioral commitment of the audience. In this way, the work shows that the audience remains attached to the creators not only because of the entertainment or promotional dimension of the content, but primarily because of the sense of security, relevance and cognitive benefit that the content continuously provides.

6.1. Theoretical and practical implications

The special contribution of the work is reflected in the fact that it develops an integrated psychological model of perceived value in the creative economy, connecting the credibility of the creator, the educational value of the content, trust and loyalty in a unique relational framework. This overcomes earlier fragmented approaches that looked at these constructs separately, without a clear explanation of their sequential action.

The findings especially confirm that educational content is not just a functional addition to digital communication, but a central mechanism of effect transfer from the expertise of the creator to the trust and relational stability of the audience. This kind of insight additionally strengthens contemporary creator economy models, because it shows that psychological value is not based only on the identity of the creator, but on the ability to make the content cognitively relevant and practically applicable. Additionally, the confirmed gender differences indicate that the same relational mechanism is not universal for all audience segments, which opens an important space for further development of the model of psychological segmentation and differential digital reception of content.

The findings of the paper have strong implications for content creators, influencers, marketing teams and brands operating in the creator economy environment. The results clearly show that the competitive advantage no longer derives dominantly from the reach, virality or aesthetic attractiveness of posts, but from the ability to provide real educational and functional value to the audience. For creators, this means that long-term audience loyalty requires a consistent demonstration of expertise, transparency and communication reliability. The audience does not remain loyal only because of the frequency of posts, but because of the perception that through the content they continuously receive useful knowledge, guidelines and information that can improve everyday decisions. For brands and marketing managers, the findings suggest that collaborations with creators should be planned through knowledge-driven communication strategies, where educational content formats, product explanations, tutorials and practical recommendations become key tools for building trust and long-term relational value. In this sense, creator marketing proves to be viable only when the promotional communication is integrated with the actual usefulness of the content.

6.3. Limitations and future research directions

Despite strong empirical support for the model, certain limitations should be considered. The research was conducted on a relatively limited online sample of active social network users, which may reduce the possibility of generalizing the findings to a wider population of digital users. In addition, the cross-sectional design does not allow monitoring changes in trust and loyalty over time, although these processes in the creative economy are extremely dynamic and subject to changes under the influence of algorithms, trends and changes in the identity of creators. Another important limitation relates to the reliance on respondents' self-reports, without including objective indicators of behavior, such as actual tracking patterns, engagement metrics, clicks, or purchase behavior.

Future research should develop longitudinal, experimental, and platform-specific models to more precisely track how trust transforms into loyalty over a longer period of time. It is especially important to include different types of creators, different platforms like Instagram, TikTok, and YouTube, as well as additional constructs like authenticity, parasocial interaction, emotional connection, and algorithmic content visibility. A significant direction is the comparative research of different generational and cultural groups, in order to more precisely explain how the digital audience transforms the educational value of content into sustainable loyalty and behavioral attachment. The paper shows that the future of the creative economy will not necessarily belong to the most visible creators, but to those who, through credible, educationally relevant and psychologically valuable content, manage to build trust strong enough to grow into a permanent relationship with the audience.

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