IJNRD.ORG ISSN : 2456-4184
INTERNATIONAL JOURNAL OF NOVEL RESEARCH AND DEVELOPMENT (IJNRD) | IJNRD.ORG
An International Open Access, Peer-reviewed, Refereed Journal

The Creator Economy and the Rise of Entrepreneur-Influencers: Social Media Monetization, Personal Branding, and Teen Creators in India and Europe

Riana Gupta
Student
American Embassy School

Abstract

The emergence of the creator economy has turned digital platforms into business ecosystems in which the content creators have become entrepreneurs. The paper discusses the overlap between social media monetisation, personal branding, and youth involvement in terms of India and Europe, and emphasises how these phenomena are rewriting digital entrepreneurship. The study determines the role of platform-based monetisation strategies like advertising, affiliate schemes, live streaming commerce, and direct-to-consumer programmes, which allow creators to become entrepreneurs-influencers. It is also a critical look at personal branding as both a facilitator of commercial success and a possible area of pressure to stay real in highly competitive online conditions. The paper has contrasted the variations in culture and regulations in India and Europe, which determine the entrepreneurial opportunities. Internet penetration and the ease of entry of vernacular creators have led to a commerce-driven content model in India, where influencers generate consumer expenditure in fashion, lifestyle and gaming sectors. By contrast, Europe is an environment that is much more mature and restrictive, where influencers have to be mindful of strict disclosure and compliance regulations as they develop niche brands in fashion, beauty, and lifestyle. The teen creators are given special attention, as they are one of the most rapidly growing categories of digital entrepreneurs, but are at a higher risk of exploitation, digital burnout, and disruption of education. The paper comes to the conclusion through the prism of comparison that social media monetisation and personal branding are a potent option for creators but need

to be accompanied by supportive ecosystems, ethical regulation, and sustainable practices. These findings can be used to further the scholarly discussion of digital entrepreneurship and the cultural specificity of the creator economy.

1.0 Chapter 1: Introduction

1.1 Research Background

The creator economy refers to the monetisation of audiences by the producers of digital content who transform into entrepreneur-influencers by launching brands and services. Creators have a significant impact on consumer spending, with the roles of creators influencing a base of approximately US$350 billion per year in consumer spending and potentially reaching US$1 trillion by the year 2030, in a strong example of commerce spillovers in India (BCG, 2025). The creator economy refers to a USD 205.25 billion industry in 2024 that is turning creators into founders (Grand View Research, 2024). PiaMance had the Heaven Mayhem rated at USD 10 million, but a single case might be misleading about how well the business is viable (Vogue Business, 2025). The monetisation in Europe is influenced by increased growth in digital advertising and new requirements in EU compliance frameworks, but stricter disclosure and platform regulations could further cool the growth in scale.

1.2 Problem Statement

Algorithms and monetisation are weak, as are disclosure rules, and well-being risks are squeezing margins; teen pressure increases (European Commission, 2023). Identity strain is experienced through European interviews, and compliance creates an increase in work.

1.3 Research Aim

This research paper aims to analyse the ways of social media monetisation and personal branding fuel entrepreneur-influencers, with a comparative focus on India and Europe.

1.4 Research Objectives

- To map and evaluate the dominant social media monetisation mechanisms (advertising, affiliate, subscriptions, live commerce, and brand collaborations) that enable creators in India and Europe to transition into sustainable entrepreneurial ventures.
- To examine how personal branding strategies—authenticity, niche positioning, and community-building—convert creator influence into brand equity for influencer-led fashion and lifestyle labels.

- To assess the opportunities, risks, and support systems shaping teen creators' paths to entrepreneurship, including education trade-offs wellbeing, agency /parental involvement, and compliance requirements.
- To compare how ecosystem factors—market maturity, regulatory frameworks, funding routes, and D2C infrastructure—differ between India and Europe and influence creator-founded brand outcomes.

1.5 Research Questions

- Which monetisation models most strongly predict the likelihood and speed of creators launching viable businesses across India and Europe?
- In what ways do specific personal branding tactics (such as storytelling, expertise signalling, and co-creation) enhance consumer trust, pricing power, and launch success for influencer-led fashion and lifestyle brands?
- How do teen creators balance monetisation and brand-building with schooling, wellbeing, and legal safeguards, and which factors measurably improve their entrepreneurial outcomes?
- How do differences in market structure, regulation, capital access, and D2C enablement between India and Europe shape the growth trajectories and survival rates of creator-founded ventures?

1.6 Significance

The combination of the content-to-commerce momentum of India and the compliance approach of Europe helps to deepen the scholarship on digital entrepreneurship and culture, as well as cool the hype through assessment and action.

2.0 Chapter 2: Literature Review

2.1 The Creator Economy

The creator economy is a distributed marketplace where individuals gain audiences on social media and monetise attention by advertising, brand partnerships, merchandise, services, and subscriptions. It is no longer a promotional backwater as analysts now look at it as a small-business ecosystem. In 2027, Goldman Sachs expects that the work of creators that is powered by spending on ads and direct-to-consumer commerce, and social shopping can amount to almost 480 billion (Goldman Sachs, 2023). Practically, value is accrued to platforms as well as to those entrepreneur-influencers that monetise audience trust into their own brands. However, headline numbers tend to lump together neighbouring markets (ex, e-commerce and tools) and this runs the risk of overstating the creator's take-home income and causing cost structure (production, fulfilment, and paid distribution) to be obscured. The

European Commission (2023) puts it the other way around, in that the scale effects are being driven by the large base of mobile-first consumers in India, and slower and potentially more sustainable brand building is driven by more developed consumer markets and regulatory measures on the part of Europe.

2.2 Social Media Monetisation Models

Ad sharing, social commerce, tipping, live features, and formal creator-brand marketplaces now blend into monetisation. On 1 February 2023, YouTube made Shorts part of the Partner Programme, introducing pooled ad-revenue sharing under new modular conditions and making short-form creators' part of the core ad model (YouTube Support, 2023; TechCrunch, 2023). In 2024, Instagram improved deal infrastructure by expanding the Creator Marketplace to India and other places to simplify discovery and so-called partnership ads, which direct budgets directly to creators (Gadgets360, 2024). TikTok, in its turn, substituted its Creator Fund with its Creativity Programme (EEA terms), which compensates eligible one-minute-or-longer videos, but does not allow access to adults, making under-18s implicitly be driven to brand deals and affiliate sales over platform payouts (TikTok, 2023). Regional uptake is disproportionate: domestic Indian apps Moj and ShareChat say they have high regional-language usage and unit economics, whereas the TikTok user base has now topped 130 million in the EU alone, demonstrating market penetration and growing regulatory attention (ET Telecom, 2025; The Decoder, 2024). Of particular concern is the fact that the pooling of ad models and marketplace tooling can be an income source that focuses on the high levels of income, leaving mid-tail creators at the mercy of erratic brand budgets.

2.3 Personal Branding and Digital Identity

Self-branding studies have highlighted the importance of authenticity, relatability, and aspirational cues as a method of transforming parasocial attention into purchase intent. The entrepreneurial turn is also demonstrated by Indian beauty maker MalvikaSitlani, who opened MASIC Beauty on Myntra in 2022 and converted audience trust into equity, retail access, and took margins beyond one-off endorsements (Indian Retailer, 2022). Chiara Ferragni grew influence into a lifestyle portfolio in Europe, but was fined by Italy's antitrust authority (AGCM) in 2023 along with a partner over a misleading charity-related promotion, highlighting the power of reputational risk and compliance to undermine brand equity in a single move (AGCM, 2023). The German fitness brand Pamela Reif has the reverse of this: the opposite is true in the Naturally Pam line stocked by large retailer Rossmann: a niche, valuesdriven brand based on credibility and distribution discipline (Rossmann, 2024). Overall, creator-led brands convert identity into enterprise value, but the model's single-founder dependency amplifies governance and disclosure risks.

2.4 Teen Creators and Youth Entrepreneurship

Under-21 producers are becoming common in gaming, lifestyle, and music. In its 2023 audit, Ofcom indicated that the use of video-sharing websites, particularly YouTube and TikTok, is heavily used by teenagers in the UK, with the 16-17-year-olds' media use patterns accounting that naturalised early content creation and how they attempt to monetise their content (Ofcom, 2023). An example of a European artist is the UK artist PinkPantheress, who took TikTok virality and went mainstream, and toured, which shows that creators of the teen origin can leverage the platform's attention into industry deals (The Guardian, 2023). The starting point of creators in India is in gaming and lifestyle vlogging; monetisation routes can include YouTube advertising, sponsorships, and live features on short video apps, but there are platform policies and advertiser brand-safety practices that limit direct payments to minors. In the EAA, TikTok has an age requirement of 18 in its Creativity Programme, and YouTube has account structures that need to be compliant when receiving payments, which forces families to organise contracts and finance (TikTok, 2023; YouTube Support, 2023). Ethically, premature commercialisation entails workload, privacy, and financial literacy issues that case reporting to date does not fully address.

2.5 Cultural and Regional Dynamics

Context matters for opportunity and risk. The vernacular internet has also placed regional-language creators at a higher level in India; the ShareChat-GroupM study Bharat - The Neo India identified Indic-language users who are digitally savvy enough to employ language-first campaigns and funnels deeper commerce (TechCircle, 2022). According to reports by the leadership of ShareChat, the company is witnessing strong regional demand and unit economics on Moj and ShareChat, which are indicative of the fact that non-metro audiences are now able to support scalable creator businesses (ET Telecom, 2025). Europe Niche lifestyle and fashion makers tend to transform authority into high-quality product offerings and discerning retail, yet encounter a more restrictive regulatory mesh: the consumer-law obligations of the Influencer Legal Hub are EU, and a 2024 set of Council conclusions which is in favour of responsible content and more transparent disclosures (European Commission, 2023; Council/EU commentary, 2024). Such professionalism can boost trust and average order value, but it increases the cost of compliance and experimentation speed, compared to the fast-cycling vernacular markets of India.

2.6 Literature Gaps

Two gaps persist. First, there are few like-for-like comparisons between creator earnings, cost bases, and brand-launch outcomes in India and Europe; many of the sources are platform announcements or case journalism with mixed approaches (Goldman Sachs, 2023). Second, there is under-documentation of teenage entrepreneurship in rigorous terms, particularly on employment status, parental intermediation, and long-run well-being, despite the new national and EU protection of minors and stricter guidelines on disclosures and trader status (AGCM, 2023; European Commission, 2023; 2024). Further studies ought to combine data on platforms with financial reports and regulatory case reports to distinguish between hype and the direction of sustainable enterprises.

3.0 Chapter 3: Methodology

3.1 Research Philosophy

This paper has been done using **interpretivism philosophy** to describe the process through which makers negotiate community and commerce on platforms. The position is supported by the fact that diverging contexts: the influencer economy in India was estimated to reach about ₹3,600 crore with an estimated 25 percent growth rate in 2025, due to vernacular niches and teen involvement (Mediabrief/GOAT-Kantar, 2025). According to Kolsquare/NewtonX (2024), the fashion-lifestyle-gaming mix is found in Europe; interpretivism is appropriate in cases of heterogeneity but may also be subjective.

3.2 Research Approach

In this context, **deductive approach** tests propositions from personal-branding and digital-entrepreneurship theory about links between brand clarity, parasocial trust, and monetisation. As an illustration, we determine whether the creators who are regularly self-branding are better converting to D2C launches, where brands prefer the use of long-term partnerships with micro-influencers (Mediabrief/GOAT-Kantar, 2025). The method allows comparative but not the elimination of opaque algorithmic curation and self-reported measures.

3.3 Research Design

The study, in its turn, follows **explanatory design** as the means of identifying the cause-and-effect links between social media monetization, personal branding, and the results of entrepreneurship. This design explains the influence of these factors on the emergence of entrepreneur-influencers, particularly teen creators in India and Europe, and therefore it offers more insights on what is similar or different in the context of the two continents.

3.4 Data Collection

Application of **thematic analysis of secondary** evidence is effective for this topic along the data from India and Europe. Screening is conducted according to PRISMA 2020, and a flow diagram is used to record the selection (PRISMA, 2021).

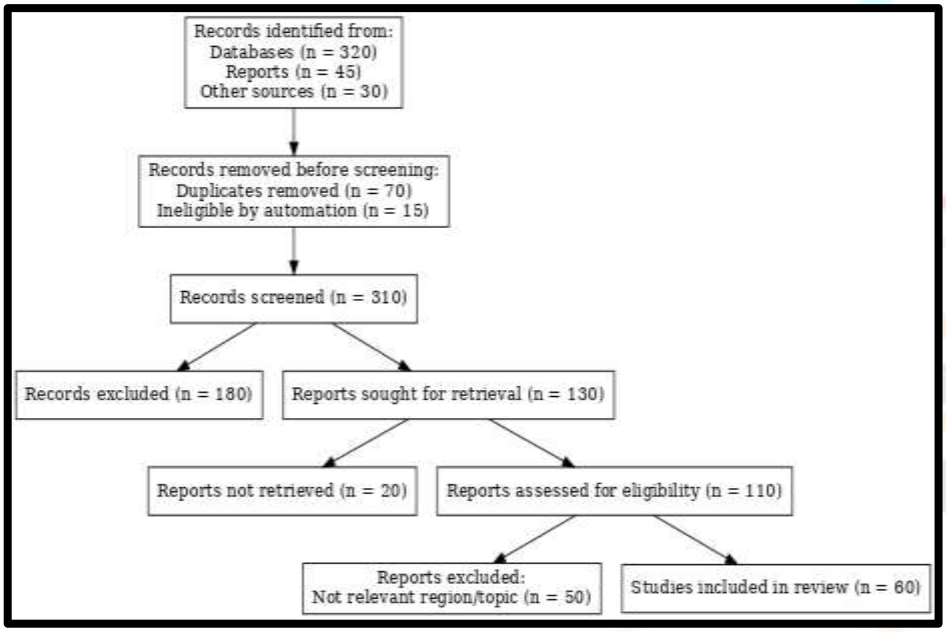

Figure 1: PRISMA 2020 Flow Diagram for Study Selection

(Source: Author)

Boolean operators utilise free-text and subject-heading search terms (University of Edinburgh Library, 2022). According to the European Commission (2023), advertising to minors is limited by EU child-safety requirements, which affect the monetisation of teen-creators.

3.5 Inclusion/Exclusion Criteria

The scope is 2019-2025 sources on India and Europe on the social-media monetisation, personal branding, and teen or young-adult creators; pre-2019 or non-regional sources are not included. PRISMA records hits, deduplication, and inclusions. Some examples of strings are ("creator economy" AND teen*) NOT "video-game microtransactions" (University of Edinburgh Library, 2022). Regulatory examples, according to ASCI, are the ASCI 2025 influencer-disclosure regulations.

3.6 Ethics

The research does not stereotype and upholds the data of minors. It is consistent with the EU Digital Services Act protection of minors on profiling, risks of recommender and advertising, and with ASCI guidance on clear labelling and virtual-influencer disclosure (European Commission, 2023; ASCI, 2025). Risks associated with the use of public data and platform analytics are mitigated by data minimisation and paying attention to the context.

4.0 Chapter 4: Findings & Analysis

4.1 Introduction

Attention markets have transformed and taken the shape of the creator economy, where creators transform their audience capital into products, services, and equity. Improved access via platform changes: YouTube lowered Partner Programme restrictions on Shorts and made revenue sharing an option where creators receive a percentage of the pool of Shorts advertisements to decrease the obstacle to competing with younger creators (YouTube Blog, 2022; Google Help, 2023). In the meantime, child safety and disclosure regulations re-balance incentives and risks, particularly among adolescents whose identity and labour are commodified at an early age (ASCI, 2023). The enforcement trends are also more favourable to transparency and deserving of false promotions.

4.2 Theme 1: Social Media Monetisation as a Pathway to Entrepreneurship

In India and Europe, monetisation has grown from creator ventures to side projects and into direct-to-consumer brands. In India, the audience trust was transformed into Wearified by the beauty creator, AanamChashmawala, who introduced it in 2021 and profiled it as an inclusive and growing clean-beauty label by selling online in 2024 (Femina, 2024; ZeeZest, 2022). In Europe, the Italian entrepreneur-influencer Chiara Ferragni created a lifestyle brand offered in over 300 retail outlets and two flagship stores, and had to negotiate reputational risk when the so-called pandoropromotion-initiated scrutiny and an upcoming transparency legislation (El País, 2025; AP News, 2024). These examples demonstrate that ads, affiliate, and sponsorships open inventory and distribution but subject creator-founders to compliance and brand-safety shocks.

4.3 Theme 2: Personal Branding as an Entrepreneurial Asset

Personal branding works as the central intangible asset connecting parasocial affections with buying. Indian creators tend to focus on the element of relatability and belonging. The PEACH label, created by Vishnu Kaushal, started as creator merchandise and early drops and sold out, indicating demand anchored in narrative and design authority as opposed to intensive paid media (Forbes India, 2022). European playbooks are shifted towards aesthetic authority and the retailing of partnerships; NikkieTutorialsNimya, which opened in 2021, was distributed via Beauty Bay and overseas e-commerce, and translated the knowledge of tutorials into skin-prep and colour cosmetics (PinkNews, 2023; Nimma, 2024). More importantly, identity-based differentiation may consolidate CACs, but excessive identification with a founder pool will increase reputational risk and constrain professionalised governance should scandals blow up.

4.4 Theme 3: Teen Creators – Opportunities and Risks

Teen creators are provided with early financial control and international exposure, but that comes at the cost of volatility, the risk of exploitation, as well as trade-offs with schooling. The gaming vertical of India is scaled: By FY29, Techno Gamerz will have more than 45 million YouTube subscribers, while the domestic games market is expected to be 9.2 billion dollars, which supports ads, sponsorships, and merchandise (TechnoSports, 2025; Social Ketchup, 2025). Cultural cachet, monetised through collaborations, is prevalent among European teens; an example of how social influence can develop into design entrepreneurship is a denim capsule by Mia Regan in collaboration with Victoria Beckham (Vogue, 2022; Evening Standard, 2022). Regulatory exposure is material: France and India both have material regulatory exposure: France mandates parental consent to use social media under-15, and India ASCI regulations that require conspicuous disclosures of ads, which is transforming teen content-commerce (Euronews, 2023).

4.5 Theme 4: Cross-Cultural Insights

Cross-culturally, the Indian creators unleash scale via inspirational narratives, vernacular storytelling, and value-priced D2C, facilitated by the swift adoption of influencer budgets by the brands (AgencyReporter, 2024). The European monetize system is a small group with aesthetics and heritage through the premium pricing and retail tie-up. This is seen in the acceleration of social-commerce and fashion rankings enabled by creator content (Kolsquare, 2024). These differences influence margins, capital needs, and customer lifetime value.

4.6 Summary

Personal brands enhance monetisation architecture and make creators, most notably teens, be founders in India and Europe, yet long-term success is pegged on compliance capability, governance maturity, and reputational resilience through cycles and shocks.

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5.0 Chapter 5: Conclusion & Recommendations

5.1 Conclusion

From the above analysis, it is revealed that the monetisation of social media and personal branding has allowed creators, including teens, to transform into entrepreneurs. Creators turn audiences into product ventures in India, which has a market of about ₹3,600 crore in 2024 and is likely to grow in 2025. In Europe, labels headed by influencers have proven to be model-mature: the beauty creator Nikkie de Jager of Nimya and the UK influencer Molly-Mae Hague of Philtre show how content, community and commerce can meet. In conclusion, it s seen that visibility is translated into D2C launches by teen gaming and fashion creators, showing beyond endorsements, entrepreneurship.

5.2 Study Limitations

This analysis is based on secondary data which can favour platform/agency narratives and fail to report income volatility. Ecosystem analyses of India show that creators make about three-quarters of their income through brand collaborations, which is a signal of the risk of concentration amongst smaller and teen creators (MediaBrief, 2025). European survey data can be given as benchmarks but it is self-selected respondents and low transparency on creator-owned brand margins (Kolsquare, 2024). According to Nimya (2025) the brand case materials, including corporate sites, rarely reveal unit economics, which limits the ability to infer profitability.

5.3 Future Scope

Future studies ought to follow teen creator-founders on a longitudinal basis, in monetisation strategies and regulatory frameworks. The growth of spending in India should be tested to determine whether the higher budgets result in sustainable incomes of founders and education-career outcomes (BrandEquity, 2025; IBEF, 2025). The changes in consumer trust and compliance costs can be measured with the help of European policy changes, such as disclosures of the tightening of the influencer law by France in 2023 (Euronews, 2023). Gender comparisons within the gaming and fashion industries are justified because there are dissimilar entry barriers and brand categories.

5.4 Recommendations

- To minimise reliance on ads, creators must strike a balance between authenticity and scalable architectures -memberships, licenced collaborations and standalone products - Level SuperMind, co-founded by creator

RanveerAllahabadia, is an example of a balance between content-to-product adjacency and award recognition along with sustained traction (Level, 2023; Tracxn, 2025).

- ASCIs' updated guidelines, along with recent enforcement, should be used by policymakers to consolidate enforceable disclosure and minor-safeguard regimes (ASCI, 2024; Economic Times, 2025).
- PinkNews (2023) suggests that brands should take into account influencer-led venture as a credible partner; scalable distribution is also present in the case of Nimya retail rollout.

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