



**DEMO**

First chapter only

# Build an Experience Marketplace

The trust.guide Playbook



## **Build an Experience Marketplace**

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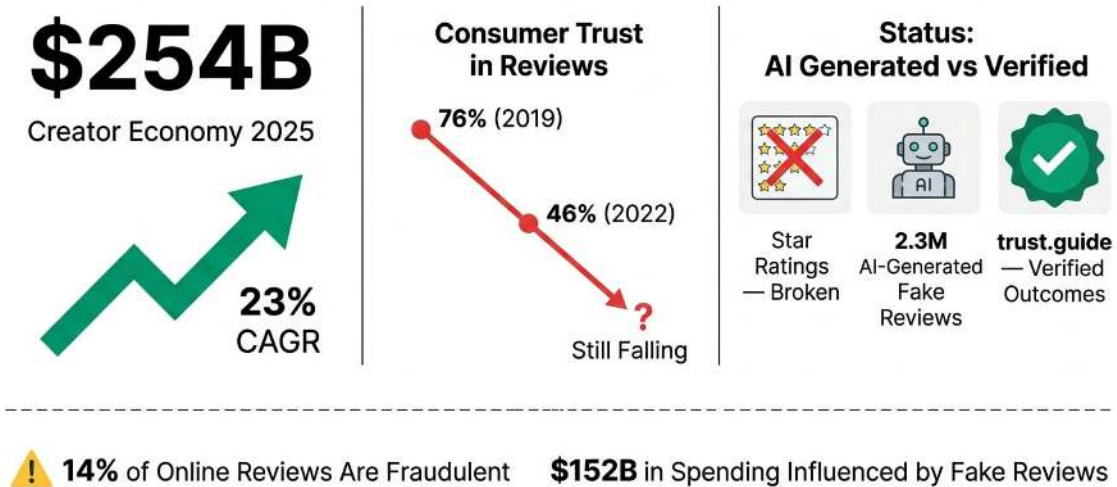
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# 1

## Introduction: Trust as the Product

### Trust Crisis in the Creator Economy



**Figure 1.** A trust-crisis comparison links the \$254B creator economy and 23% CAGR to falling review trust—76% in 2019, 46% in 2022, 14% fraudulent reviews, 2.3M AI-generated fakes, and \$152B influenced by fake reviews

## 1.1 The Trust Crisis in the Creator Economy

The creator economy reached \$254 billion in 2025<sup>1</sup> and is projected to surpass \$320 billion by 2026. Yet beneath this explosive growth lies a structural problem that no platform has solved: anyone can call themselves an expert, and buyers have no way to verify claims before paying. Udemy hosts over 200,000 courses with no mechanism to validate whether instructors have actually done what they teach. Substack writers monetize newsletters on topics they may have only researched, never practiced. Reddit threads contain genuinely life-changing advice buried under layers of speculation, outdated information, and outright fabrication.

The result is a market flooded with content but starved for trust. When someone faces a genuinely unfamiliar situation—relocating to a new country, navigating a serious medical diagnosis, starting a business in a foreign jurisdiction—they do not need more content. They need borrowed experience from someone who has actually done it, tested by someone who is about to do it, and structured so they can act on it immediately.

# \$254B

global creator economy market size in 2025, growing at 23% CAGR

That is the gap trust.guide fills. It is not a content platform. It is an experience marketplace where trust is the product—built through a three-party model that separates creation, validation, and consumption into distinct roles with aligned economic incentives.

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<sup>1</sup>Goldman Sachs, "The Creator Economy Could Approach Half-a-Trillion Dollars by 2027," 2023; updated estimates via Statista, 2025.

**Key Insight**

The creator economy has a verification gap, not a content gap. The world does not need another platform for publishing. It needs a platform where what you read has been tested by someone who followed the same steps in a real situation and confirmed that they work.

## 1.2 About Pragma.Vision

Pragma.Vision is an AI-native commerce ecosystem where multiple platforms work together to fulfill human needs through intelligent orchestration. The ecosystem includes a growing family of interconnected platforms—from wish.now (conversational commerce) to phantoid.com (the agent marketplace) to trustauthority.ai (cryptographic identity verification for AI agents). All transactions flow through three protocol layers: identity verification (Visa TAP), user authorization (Google AP2 with cryptographic mandates), and payment execution (Stripe ACP). Every layer is secured with hybrid signatures combining classical cryptography with quantum-safe ML-DSA-65.

trust.guide occupies a unique position in this ecosystem: it is the knowledge infrastructure layer. When a user on wish.now says “I wish someone could explain how to start a company in Poland,” the system can route that wish to a verified trust.guide contributor whose guide has been validated by real people who followed those exact steps. When a professional on top.work needs to demonstrate expertise, their trust.guide reputation score serves as a verified credential. Knowledge flows across the ecosystem, but it originates—and is verified—on trust.guide.

## 1.3 The Fake Review Epidemic

Fake reviews now influence more than \$152 billion in global spending annually. Research across 70 million reviews found that up to 14% were likely fraudulent, with more

than 2.3 million generated partly or entirely by AI. Consumer trust in online reviews plunged from 76% in 2019 to 46% by 2022—and the problem has only accelerated since. Under the UK's Digital Markets, Competition and Consumer Act, review-related banned practices took effect in April 2025; the CMA swept over 100 review publishers and issued advisory letters to 54 firms, with later investigations covering 5 businesses.

This regulatory pressure confirms what buyers already know: traditional review systems are broken. Star ratings, upvote counts, and testimonial carousels are noise, not signal. The market is ready for a fundamentally different trust mechanism—one built on verified outcomes rather than self-reported satisfaction.

#### Warning

The fake review problem is not limited to products. Online course marketplaces suffer from the same manipulation: purchased ratings, bot-generated testimonials, and incentivized reviews that inflate perceived quality. Any marketplace that relies on unverified star ratings inherits this credibility deficit. trust.guide solves this by replacing ratings with validation—real people, real situations, documented outcomes.

## 1.4 What You Will Learn

This book provides the complete architecture for building a curated experience marketplace with verified expert trust scoring. It covers:

1. **The Experience Marketplace Model:** The three-party structure (contributor, validator, buyer) and why it creates a defensible moat that content platforms cannot replicate.
2. **Expert Verification with KYB:** Know Your Business verification workflows that separate genuine practitioners from self-proclaimed gurus.

3. **Trust Scoring for Experts:** Behavior-based composite scores, review weighting, credential verification, and the 5-level reputation hierarchy.
4. **Commission Architecture:** Tiered commission structures (15–25%) that align platform incentives with contributor success and content quality.
5. **Content Extraction Pipeline:** AI-powered processes for turning raw expertise into structured, sellable guides without requiring contributors to be writers.
6. **Revenue Model and Growth:** Unit economics, revenue projections, and the compounding flywheel that makes each new guide a permanent earning asset.
7. **Ecosystem Integration:** How trust.guide connects to wishfulfillment, agent marketplaces, and professional services across nine platforms.
8. **Launch Strategy:** Expert-first supply building, the cold-start problem, and the operational playbook for your first 30 days.

Whether you are building your own expertise marketplace or looking to understand the architecture behind verified knowledge commerce, this book gives you the blueprints, the economics, and the operational playbook to launch.

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