



MONETIZED: VISA 2025 CREATOR REPORT



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About Visa

Visa (NYSE: V) is a world leader in digital payments, facilitating payments transactions between consumers, merchants, financial institutions and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable and secure payments network, enabling individuals, businesses and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement.

Learn more at [Visa.com](https://www.visa.com)

About Morning Consult

A global decision intelligence and AI company changing how leaders make decisions, Morning Consult is redefining market research. By combining their next-gen global survey engine, research expertise and AI technology, they deliver instant, always-on consumer insights at a global scale. With the world’s largest proprietary survey data collection engine — spanning 100+ markets, 35,000 daily surveys, and 100M+ historical responses — they provide real-time, decision intelligence that empowers companies to act at the speed of change.

Key findings



1

The creator economy is on the rise and here to stay

88%

of creators surveyed expect their business revenue to grow over the next year.¹

76%

said they feel no pressure to pursue a traditional career,¹ which aligns with the **68%** of respondents who consider themselves small business owners.¹

2

Social expertise and community shape professional growth

Nearly half of global content creators are self-taught in most business areas, highlighting an opportunity for more professional resources and training.¹ When respondents were asked what topics they are self-taught or have no training in:

71%

said financial management¹

66%

said business strategy¹

3

Monetizing content is the key to creator revenue

Creators are diversifying their income potential across multiple platforms and revenue types.¹ Most creators surveyed report posting the following types of content at least once a month:

94%

post brand partnerships¹

78%

post affiliate marketing¹

77%

post service promotions¹

4

Creators keep their business finances and banking simple

Global content creators show a preference for familiar financial tools, with three-quarters using payment processors and personal cards rather than specialized business financial products.¹ According to creators surveyed:

86%

finance their content creation work using personal funds¹

62%

use personal bank accounts to manage business income¹

5

Financial institutions can help creators shape what's next

Survey results show that creators are more likely to receive payments digitally, but they still experience payment delays which can impact their operations and earning potential.¹

30%

of respondents said a card with more flexible payment options and faster access to funds would benefit their business.¹

Understanding the creator economy



The creator economy is a growing category of small business,¹ with approximately 200 million creators worldwide.² These content creators are influential tastemakers and innovators who have established a legitimate, growing segment projected to be valued at half a trillion dollars by 2027.³

As these creators emerge as entrepreneurial leaders, they need financial solutions that can help them succeed, taking into account the big differences in how they work, fund and monetize their businesses.

Methodology



For this report, Visa worked with Morning Consult to conduct a survey of over 1,000 creators across the US, Brazil, Australia, the UK and the United Arab Emirates to learn what makes them tick. The results shine a light on some interesting misconceptions and strategic opportunities for financial companies to support this economic growth engine and help creators thrive. See complete methodology with sample sizes on page 17.

Keep reading to learn about the key business challenges faced by creators, how they monetize content and what they are looking for in their financial products and partners.

200M

creators worldwide²

500B

Creator industry valuation by 2027³

88%

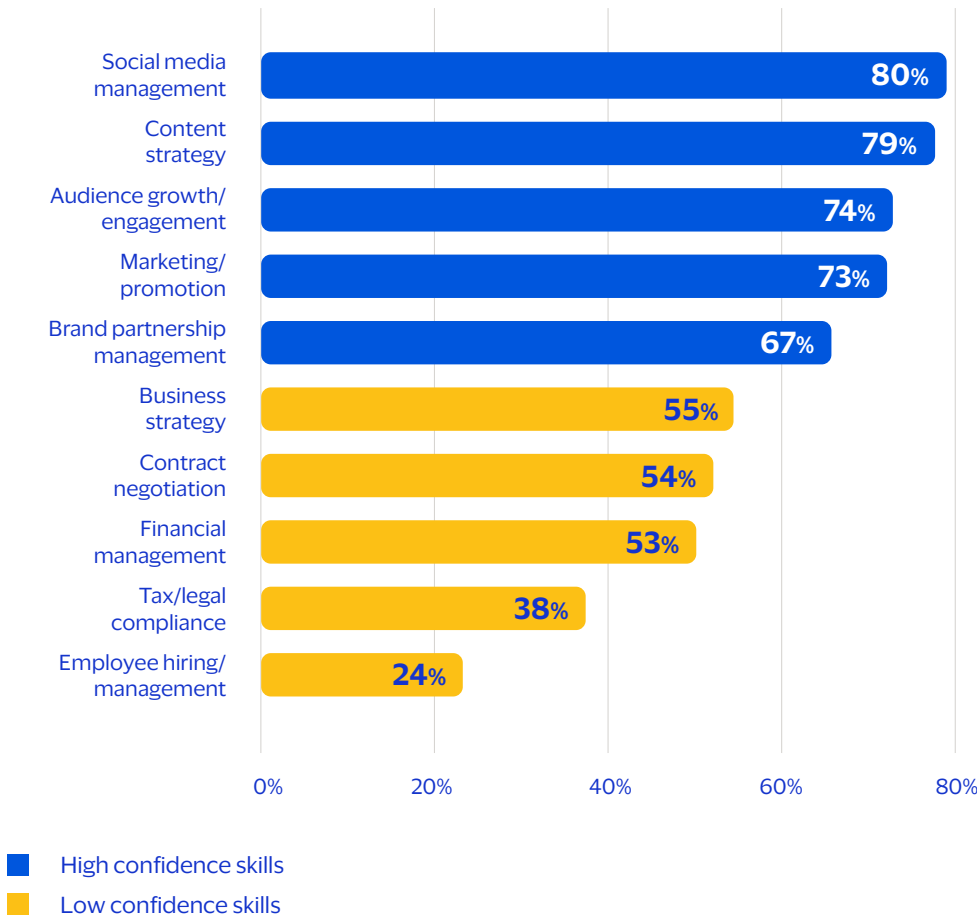
of creators surveyed expect their business revenue to grow over the next year¹

Creators shape what's next, but want someone to help shape what's next for their business

Creators have confidence in their skills related to content creation, marketing and partnerships, but as they cement themselves as entrepreneurs, they would benefit from more general business knowledge and support.

According to the research, creators identified a specific need for guidance around contract negotiations, business strategy, financial management and tax and legal compliance. To stay on a growth trajectory, creators need financial solutions designed with their unique business needs in mind.¹

Percentage of creators surveyed who said they are confident in their skills in these business areas:¹



85%

of respondents are full- or part-time creators making up to \$100K a year¹



Self-made and self-taught: Creators want to keep learning¹

True to their entrepreneurial spirit, creators are self-starters who have learned a lot along the way through their own research and resources, but they don't have a lot of formal business education and are looking for more training in certain areas.

The resources they lean on for learning and building new skills align with their affinity for community and connecting with other people. This indicates a potential lack of professional resources relevant to their way of working.

Top areas where more training is needed according to 26% of creators surveyed:¹

- Contract negotiation
- Business strategy
- Financial management
- Tax and legal compliance

Why do nearly half of creators rely on their own community for help?

They may not have access to resources that are relevant to their way of working.



Contact your Visa Account Executive to discuss creator-focused opportunities.



Percentage of creators who said they are self-taught or have no training in the stated area according to respondents:¹



Top 10 resources creators use to develop business skills according to respondents:¹

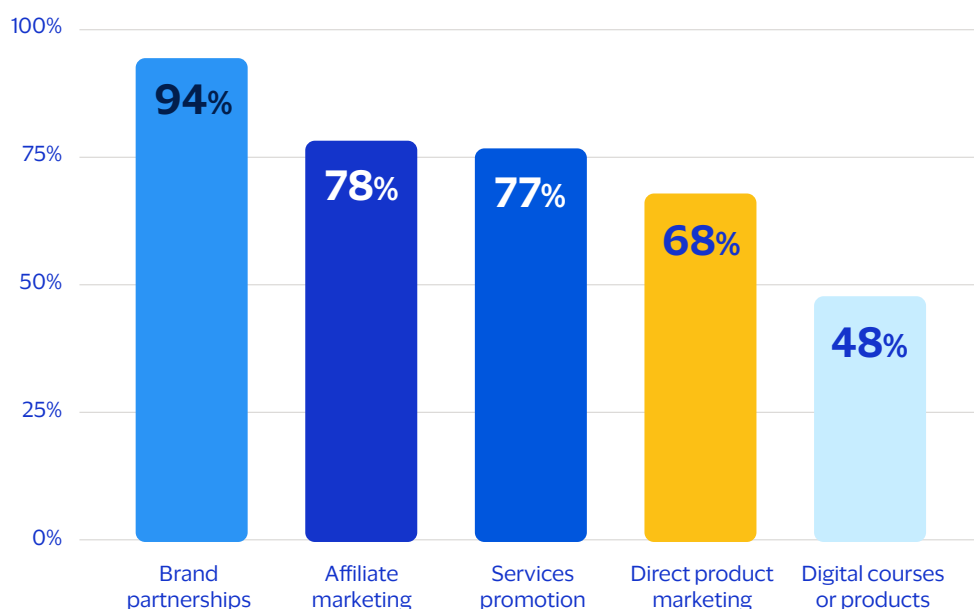
- 60% self-taught through trial-and-error
- 54% watch and learn from other creators
- 49% networking with other creators
- 43% social media advice
- 39% guidance from friends and family
- 34% online courses and webinars
- 33% listening to podcasts
- 25% platform-provided resources
- 23% networking with non-creators
- 21% books and e-books

Posting for profit: How creators make money



Successful creators monetize their content in a variety of ways across multiple platforms. For many, unless they have physical or digital products that they are focused on promoting, brand and affiliate partnerships are the main revenue drivers. However, this disproportionate reliance on brand deals can make revenue hard to predict, so many surveyed creators are actively working to increase their share of income from other sources, especially subscription content.¹

Percentage of creators who post the stated content type more than once a month according to respondents:¹





Brand partnerships

Creators can be commissioned by brands to talk about their company, products or services. They are typically paid by the brand or gifted with experiences or products in exchange for posts. Most brands require that a creator include specific partner or sponsored content. These brand deals vary in size and scope and can include a single piece of content or many.

Affiliate partnerships

Many brands make their products commissionable for creators through affiliate linking platforms. If a creator uses and wants to endorse a product and influence their followers to buy, they can make a commission on any sales tracked back to their content link.



Direct product sales

Some creators have developed digital storefronts of their own to sell other retailer's wholesale products, physical or digital products they have developed or services and experiences. Third party e-commerce companies have emerged to help accelerate the path to purchase for the followers of creators selling products or services on social platforms.

More followers, more platforms, more money¹

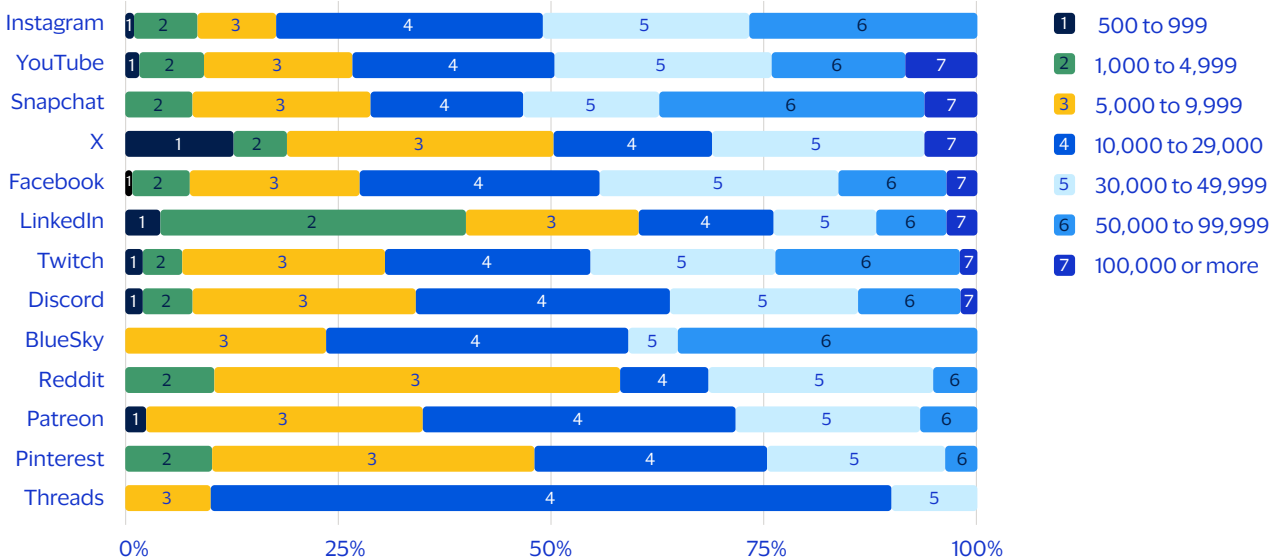
Instagram, TikTok and YouTube represent the largest income opportunities for creators based on self-reported top income platforms from surveyed respondents¹ – they’re the top three platforms both in terms of large followings and popularity for global monetization.

Despite the popularity of these top platforms, most creators get income from many platforms with a variety of formats, like Pinterest, Reddit and LinkedIn to diversify their audience and income.¹

Top platforms where creators earn income, according to survey respondents:¹



Number of followers on income-generating platforms according to creators surveyed:¹



Players changing the game

Discord and Twitch are two platforms tied to the video game industry that come with their own content creation and monetization opportunities.

While these platforms are gaining a wider following generally, they ranked as less popular with the surveyed creator audience as a whole.¹

Surveyed creators who said they have 30K+ followers¹

46% on Twitch¹
36% on Discord¹

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The rise of subscriptions — what to watch going into 2026

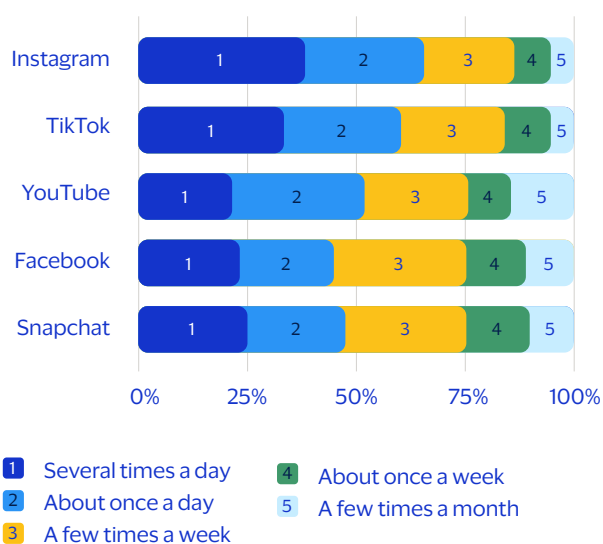


Subscription content caters to loyal followers and fans who are willing to pay a small amount for access to exclusive content from their favorite creators.

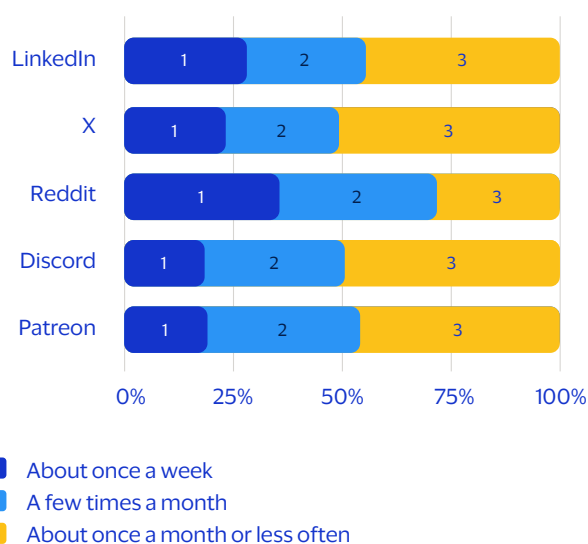
While most creators focus on Instagram, TikTok, YouTube, Facebook and Snapchat to monetize daily posts,¹ these platforms also offer subscription options which have built-in features for creators to monetize their content for a monthly fee. Less frequently used platforms like Discord, Patreon and Substack are specifically designed for creators to offer subscribers exclusive content, newsletters, articles and even rewards.

The subscription model has emerged to meet the needs of creators who want more predictability and clarity on how much money they have coming in and where it is coming from. This regular, recurrent subscription income can give creators more stability than commission-based models and brand deals that have, until now, been their primary income opportunities.¹

Frequency of posting content on the top five most-used social media platforms, according to creators surveyed:¹



Frequency of posting content on platforms with subscription options, according to creators surveyed:¹



Running their business with personal funds and financial products



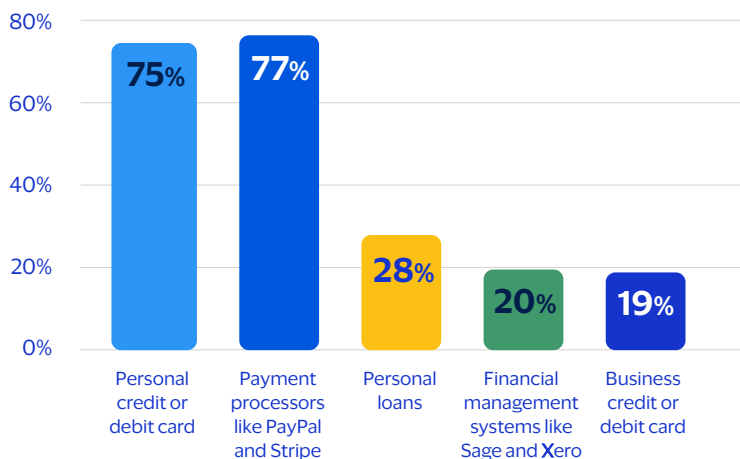
Despite the fact that many surveyed creators consider themselves small business owners and entrepreneurs, the majority of creators use personal funds and their personal bank accounts and credit cards to finance their content creation work.¹

This could be due to lack of information or education around financial products designed for business owners, but it is likely that creators do not fit the traditional models that most financial institutions are used to working with and designing products for.¹

85%

of creators are self-funded, using personal credit cards and/or savings accounts¹

Percentage of creators who use the stated financial products or services to fund their content creation work according to respondents:¹



Whether they're getting financial support from their personal network or using their own savings, most creators finance their content creation work using personal funds. According to creators surveyed,¹

47%

Receive funds from friends or family members

86%

Use personal credit cards and savings account funds

28%

Use creator-specific funding options like platform fund and creator loans

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Getting paid digitally — from global sources and through personal accounts

Creators mostly receive payments digitally and just over half of survey respondents reported getting paid within one week to one month. Interestingly, more than half get payments from global sources.¹

52%

of creators surveyed receive global payments¹

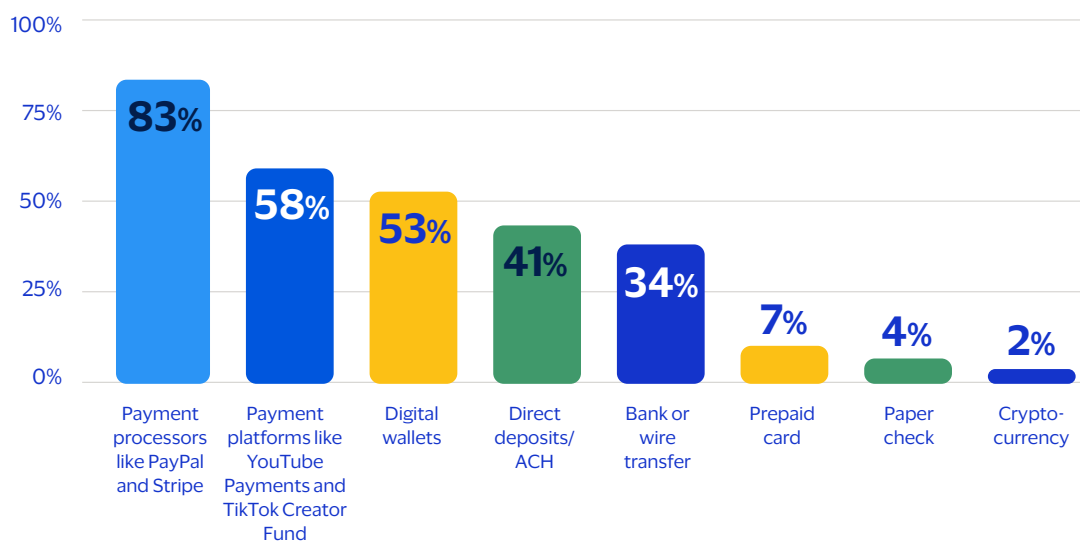
62%

use personal accounts to manage their income¹

51%

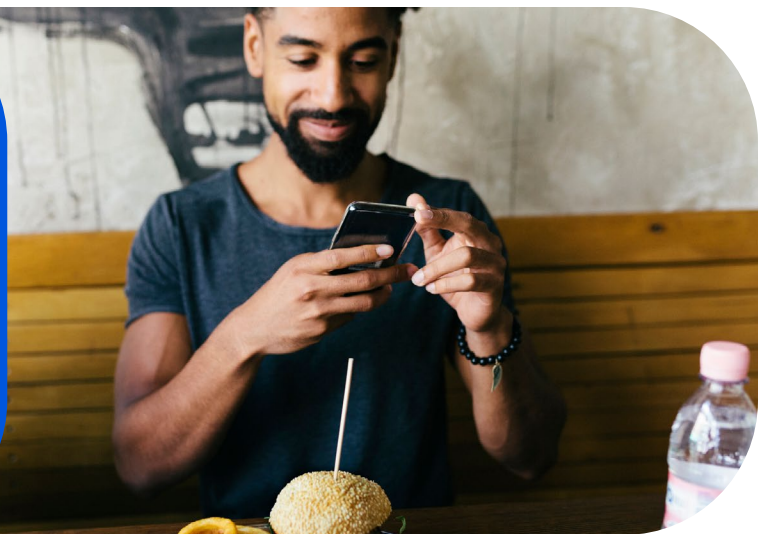
get paid within one week to one month¹

Percentage of creators who receive payments via the stated method according to respondents:¹



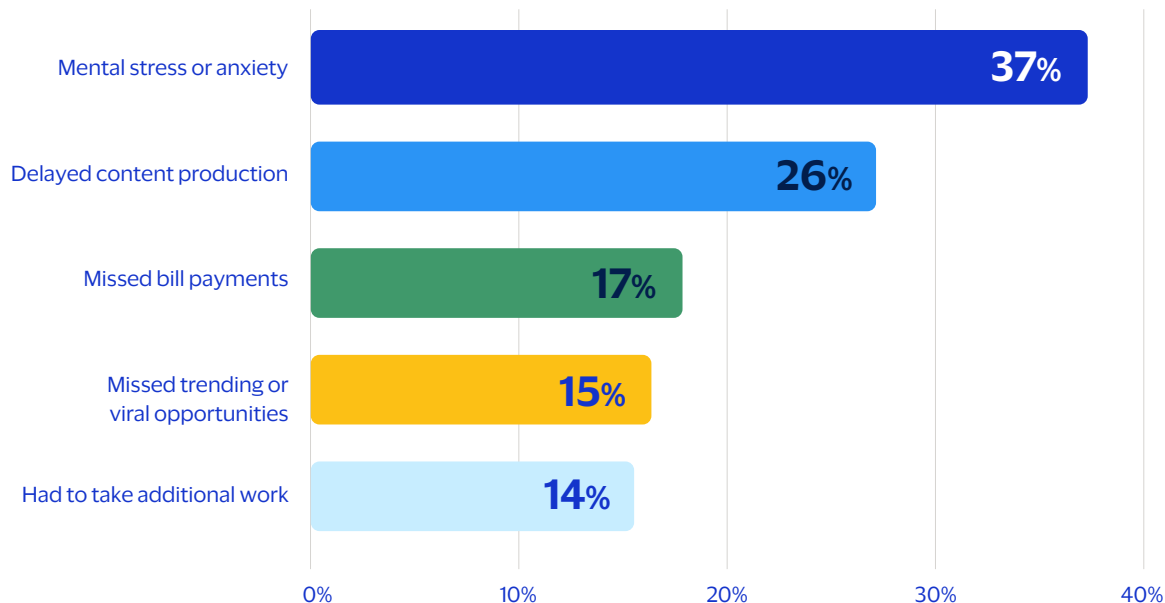
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What card payment features are creators looking for?



31% of survey respondents said payment flexibility options and **30%** said faster access to funds they've already earned.¹ These needs align with research findings indicating that delayed payments are a pain point that creates challenges for creators, impacting their ability to create content, generate revenue and fuel growth in this industry.¹

Top five negative impacts of payments delays according to creators surveyed:¹



No plans to diverge from their current path

76%

of creators surveyed do not feel pressure to pursue a specific career path¹

According to the research, global creators do not feel pressure to pursue a traditional career path and they feel supported by their personal network, suggesting a growing acceptance of content creation as a legitimate career choice. Among respondents who did feel pressured, their focus is on business, finance and continued education, further underlining their need for expertise and guidance in those areas.¹

94%

feel supported by friends¹

87%

feel supported by family¹



Top takeaways for banks and fintechs

1

The creator economy is on the rise and here to stay

Creators represent a half-trillion-dollar industry.

88% of creators expect their business revenue to grow in the next year and

85% are full- or part-time, making up to \$100K a year.¹

2

Social expertise and community shape professional growth

~**25%** are looking for more professional guidance in business and finance-related skills.¹

3

Monetizing content is the key to creator revenue

Brand and affiliate partnerships and promotions are the main revenue drivers for many creators, but subscription content is gaining traction for regular, recurring income.¹

4

Creators keep their business finances and banking simple

86% of creators are self-funded, **62%** use personal accounts to pay for business expenses and most receive payments digitally.¹

5

Financial institutions can help creators shape what's next

~**30%** want cards with payment features that offer flexibility and faster access to income.¹



Tap into the growing creator economy.
Learn more on globalclient.visa.com/contact-vcs



Methodology

This survey was conducted between May 30th to August 11th, 2025, among a sample of 1,067 Content Creators across five countries. The interviews were conducted online and the results from the full survey have a margin of error of plus or minus 3 percentage points globally and 7 percentage points per country.

Sample size

- United States Content Creators: N = 221
- Brazil Content Creators: N = 208
- Australia Content Creators: N = 213
- United Kingdom Content Creators: N = 220
- United Arab Emirates Content Creators: N = 205

Source citations

- 1 "Monetized: Visa 2025 Creator Report," 2025 Morning Consult survey of 1,067 content creators across 5 countries globally, commissioned by Visa
- 2 Linktree. 2022. The 2022 Creator Report. PDF. Retrieved from <https://linktr.ee/creator-report/static/Linktree-CreatorReport-2022-02f3aa05a27be6fecb3537b13d5ec9de.pdf>
- 3 Based on Visa internal analysis of creator spend, conducted summer 2025.