

HUMANZ Report

Paid *to* Create

The South African ***Creator Economy*** *2026*

Creator Earnings & Challenges Survey: full results and analysis.

August 2026

HUMANZ



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Methodology and *Limitations*



1,200

Survey answered by nearly 1,200 South African creators; further findings based on 243 interviews or verified respondents who have all been paid for brand campaign work through Humanz.

R100m+

Self-reported survey data cross-validated against a verified payment sample from the Humanz payments database exceeding R100 million in creator fees over the past twelve months. This is a sample of payments made via Humanz, not a disclosure of totals.

Market context draws on industry estimates and IAB South Africa research; all Humanz figures are samples from our payments database, not disclosures of totals or market share.

Limitations

Sampling frame:

respondents are creators previously paid through Humanz for influencer marketing services. Findings describe South Africa's influencer marketing creator segment rather than all creators.

Response bias:

high earners are underrepresented relative to verified payment records, which show far more creators at the top earnings tiers than the survey captured. Earnings claims about the top of the pyramid rely on payment records, not survey self-reports.

Scope:

figures describe Humanz samples (survey respondents and a payment sample), not the full population of South African creators, and are not disclosures of platform totals or market share. Market context draws on industry estimates and IAB South Africa research.

Conservatism:

payment data covers influencer campaigns from a sample data set on one platform only; creators also earn from other platforms, direct deals, and non-campaign sources. Earnings figures are lower bounds.

Ranked challenges (Q18) were free text, coded by keyword; weighted scores are directional.

Top earner insights are based on qualitative interviews, not statistics.

Paid-status screening:

the question on prior paid campaigns was introduced after fieldwork began; the reported share of paid creators is adjusted to include verified paid respondents surveyed before its introduction.

Key findings:

The shape of the *SA creator* **economy**

Being a creator in South Africa is no longer a hobby - but it isn't yet a living.



The ambition arrived *ahead of the money.*

Being a creator in South Africa is no longer a hobby, but it isn't yet a living. A third of creators already call this their full-time job, and two-thirds have been earning for less than two years. The ambition has arrived ahead of the money: most self-declared full-timers still earn under R15k a month.

The on-ramp is real, and now measured

More than 330,000 South Africans have registered as creators on Humanz, **roughly one in every 190 people in the country.** Roughly one in six actively pursued campaign work in the past year, around three in ten of those worked with brands, and about a quarter of participating creators were paid in cash, most of the rest receiving products.

Gifting is a ladder, not a dead end.

15%

of creators who start on gifted-product campaigns receive paid opportunities within twelve months.

Cash is still the exception, and the competition for it is compounding.

Across the wider survey of nearly 1,200 creators, only about one in five had ever been paid in cash for a brand campaign. Not because demand is weak: paid opportunities have nearly doubled every year for the past four years. Creator sign-ups have simply grown faster still, by an average factor of 3.2 a year.

A creator middle class is forming, and its floor is now provable.

Within the verified payment sample, 16% of creators in the sample earned over R180,000 in the past year and 4.5% earned over R360,000, from Humanz campaigns alone, before counting anything they make elsewhere. A handful of creators in the sample earned more than R1m. These are minimums from a single platform; the true national numbers are certainly higher.

16%
> R180k

4.5%
> R360k

Beneath that apex sits a vast supplementary-income economy.

Two-thirds of creators earn less than half their income from content; they are employees, students, and entrepreneurs topping up their income, not desperate gig workers. Creating has quietly become one of South Africa's most alluring side incomes.



FINDINGS · 2 OF 2

This economy runs on TikTok, *and moves at its speed.*

The takeover has been astonishingly fast:

<15%

two years ago. TikTok's share of Humanz campaign payments

<40%

one year ago

Today:

the top-earning platform for a majority of creators.



96% of creators are on TikTok

and for most it's their biggest earner, with Instagram second (86%) and YouTube (20%) third yet barely registering as an income source.

The defining financial condition of creator life is volatility.

Creators rate their income predictability just 2.1 out of 5. Stability is the real luxury good: it comes only with scale, and almost half of all creators name unpredictable income as their single biggest problem.



Month-to-month income, as creators describe it

And the system makes it worse: creators do the work, then wait.

55% wait over a month to be paid or have to chase what they're owed; only one in five is paid within two weeks. Strikingly, the bigger the creator, the longer the wait.

Everything creators asked for reduces to one sentence: ***more deals, paid faster.***

72%

Faster or guaranteed payment tops every segment, at every level of success.

68%

Brand-deal matching towers over every other request.

What they're really asking for is a predictable income. Unpredictability is the #1 ranked problem from nano creators to millionaires-in-followers. Anything that smooths the earning curve, whether faster payment, advances against confirmed deals, or longer brand relationships, attacks the pain everyone shares.

The door for financial products is wide open. 96% of creators are interested in financial products built for them, and 68% are very interested. An early payment facility alone would catapult the majority of creators into a payment experience that only the luckiest fifth enjoy today.

As creators climb, their needs grow up with them.

EMERGING

Growth, skills, and help knowing what to charge.

ESTABLISHED

Invoices honoured, and cash advances against confirmed deals.

TOP TIER

moved on to wealth: tax support, savings, and retirement products, further asking unprompted for savings pockets, downloadable earnings statements, and upfront payment splits.

Tax help is the sleeper hit.

Few name tax as a pain today, yet they rate tax and compliance support **4.3 out of 5** in value. They don't feel the problem yet; they know it's coming.

More than money, creators want commitment.

Their loudest complaint about brands isn't low pay, it's one-off deals instead of long-term partnerships, and when choosing who to work with, relationship potential and creative freedom outrank the rate.

The creative contract is an earnings issue in disguise.

Half of all creators, and nearly every top earner, say brands over-script the work until audiences can tell. Inauthentic content underperforms, underperforming campaigns don't get renewed, and unrenewed campaigns become the one-off deals and unpredictable income creators rank as their biggest problems. Creators even price this in: when choosing brand work, they rank creative freedom above the pay rate itself.



THE SURVEY IN FULL

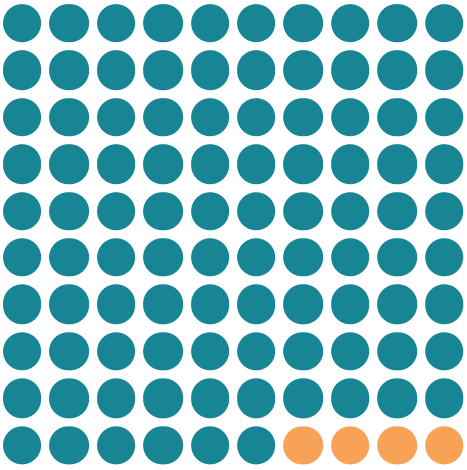
What *243 paid* creators told us

All figures below are from creators who consented to the survey terms and confirmed they have previously been paid for a Humanz campaign. Multi-select questions sum to more than 100%.

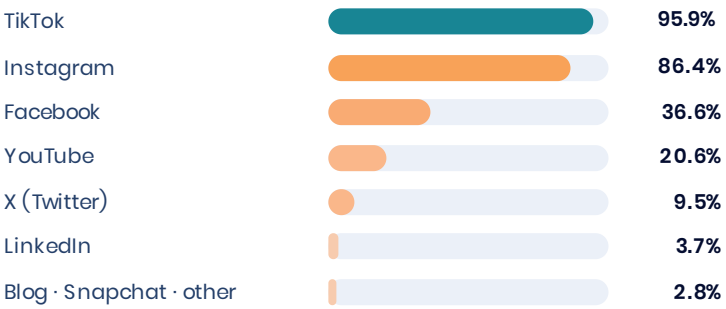
01 About you as a creator

Q3 Which platforms do you actively create content on?

Multiple answers allowed; totals exceed 100%



95.9% are on TikTok. Each dot is one creator in a hundred.



Near-universal TikTok presence, with Instagram close behind. Creation is multi-platform by default: the median respondent is active on more than two platforms.

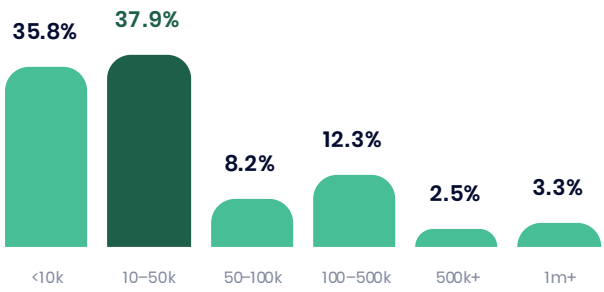
Q4 Which platform do you earn the most from?



5.8% Facebook **2.9%** X **0.4%** YouTube **0.4%** Other

Earnings concentrate on two platforms. YouTube, the backbone of creator income in developed markets, is a rounding error in SA (one respondent). The TikTok shift is recent and rapid: on Humanz, TikTok's share of campaign payments has grown from under 15% two years ago to under 40% a year ago to the dominant earning platform today.

Q5 Followers on the platfrom you earn the most



Nearly three-quarters have under 50k followers. Respondents skew smaller than the full Humanz paid roster (see Limitations).

Q6 Main content niche

Multiple answers allowed; totals exceed 100%

Fashion & lifestyle	77.0%
Beauty & skincare	67.5%
Food & cooking	32.5%
Travel	18.1%
Comedy & entertainment	17.7%
Fitness & health	17.3%
Music & dance	14.0%
Education	11.5%
Parenting	11.1%
Tech & business	4.9%
Gaming	1.6%

Fashion, lifestyle and beauty dominate, reflecting where SA brand budgets flow.

Q7 How long have you been earning as a creator?



35.4%	33.7%	20.2%	10.7%
<1 yr	1–2 yrs	3–5	5+

A young industry: 69% have been monetising for under two years.

Q8 For you, content creation is...

full-time job or main income **34.6%**

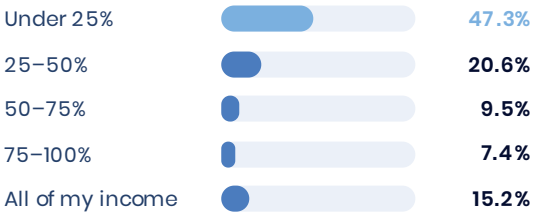
Significant part-time	33.3%
Side hustle	23.0%
Occasional	9.1%

A third call it their full-time job, yet 65% earn under R15,000 a month. Career identity is running ahead of career income.



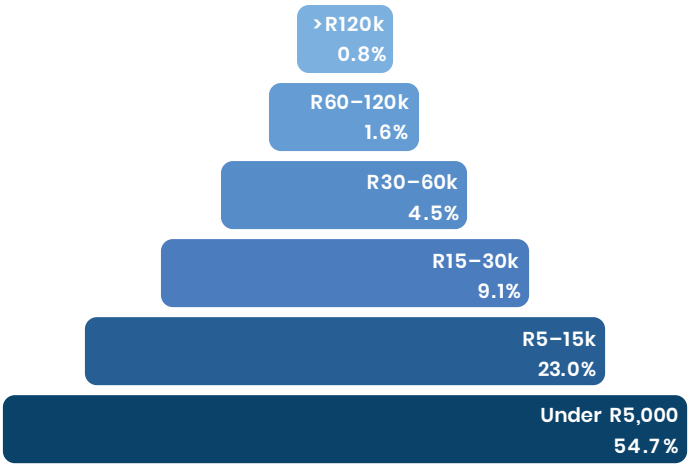
02 Earnings and income mix

Q9 Share of total monthly income from being a creator



68% earn less than half their income from creating. Only 15% are fully dependent on it. This is predominantly a supplementary-income economy.

Q10 Monthly earnings from content creation, all sources (ZAR)



The earnings pyramid is steep. High earners are underrepresented here relative to verified payment records (see Limitations): within the payment sample, 45 creators earned over R360,000 in the year from Humanz campaigns alone.

6.2% preferred not to say.

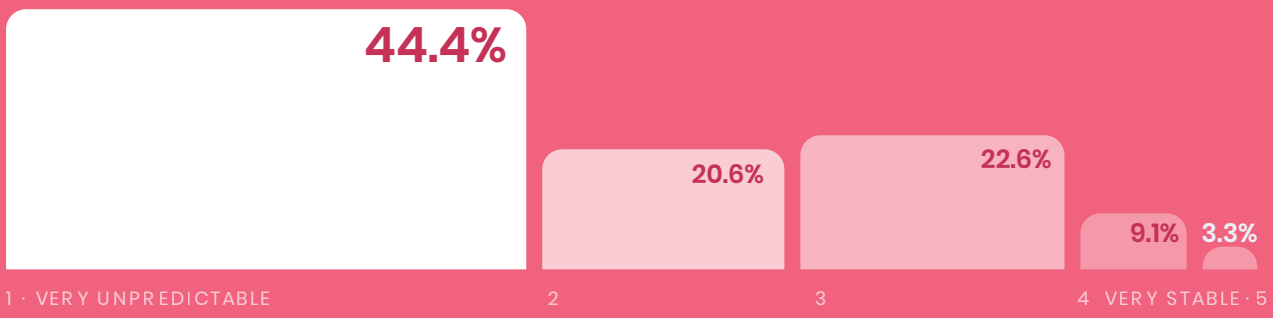


Q11 Humanz vs other sources of income

Almost all through Humanz	25.9%
Mostly Humanz	18.9%
Roughly half and half	17.3%
Mostly elsewhere	24.7%
Almost all elsewhere	13.2%

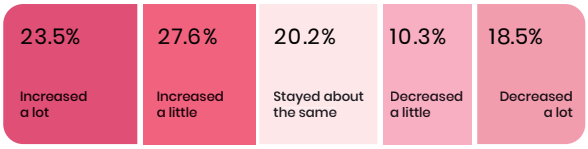
On a midpoint-weighted basis, Humanz accounts for roughly half of respondents' creator earnings, the basis for grossing up platform payouts to total income.

Q12 Income predictability, month to month



Mean: **2.06** out of 5. Two-thirds of creators sit at 1 or 2. Predictability rises significantly with income. (Spearman rho +0.39).

Q13 Creator income over the last 12 months



A growth market with churn at the edges: half are growing, but nearly one in five saw income fall sharply.

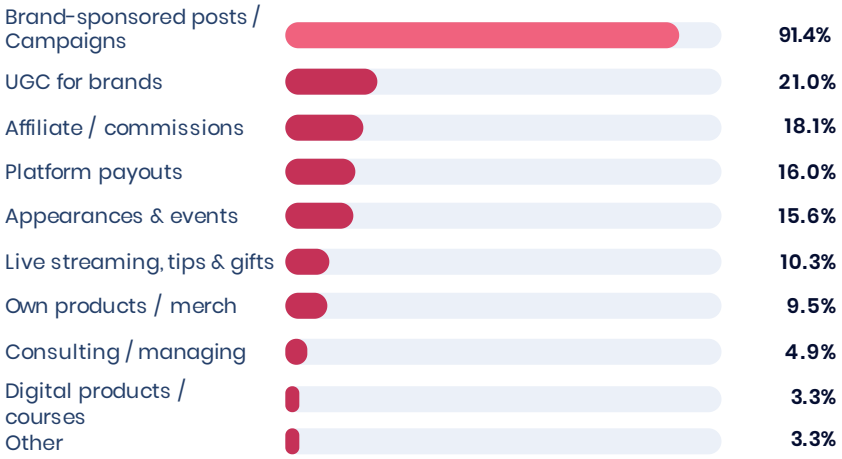
03 How creators earn money

91.4%

earn from brand-sponsored posts and campaigns

Q14 Income sources

Multiple answers allowed; totals exceed 100%



Brand work is the economy. Diversified revenue (products, courses, memberships) barely exists in SA yet.

Q15 Single biggest income source

76.5%
Brand-sponsored posts & campaigns

5.3% UGC 4.1% Own products 4.1% Affiliate 3.3% Live 2.5% Events 2.1% Platform payouts & Other

> Three-quarters depend on brand deals as their primary source, which makes deal flow and payment terms the two levers that move the whole market.



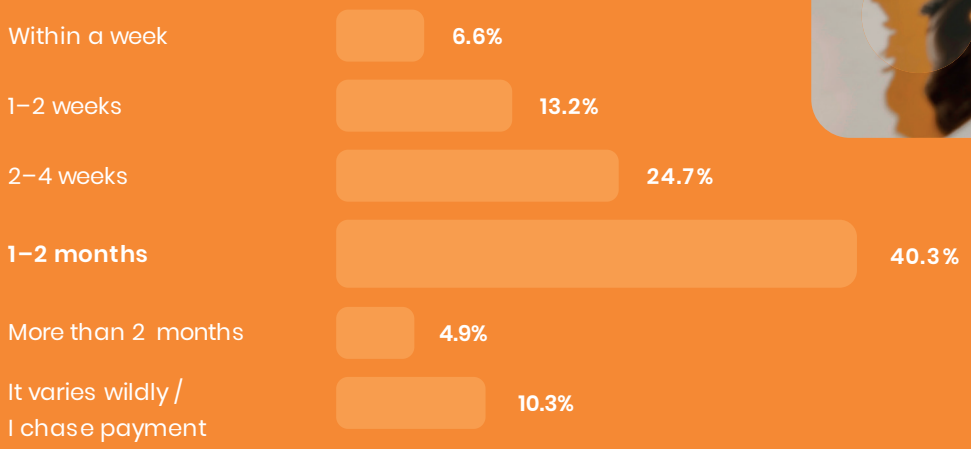


CHALLENGES & NEEDS

Creators do the work, *then wait.*

Only one in five creators is paid within two weeks of finishing.

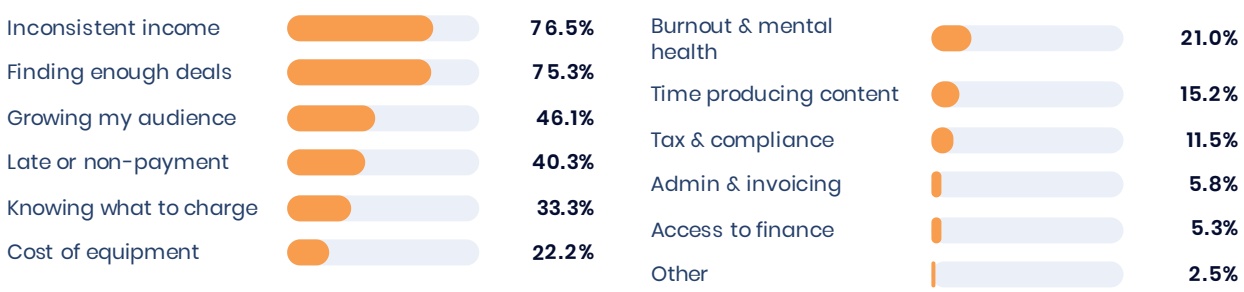
Q16 Typical wait to get paid after finishing work



55% wait over a month or actively chase payment. Only 20% are paid within two weeks, and the wait lengthens as creators get bigger (rho +0.28 vs follower count).

Q17 Biggest challenges right now

Multiple answers allowed; totals exceed 100%





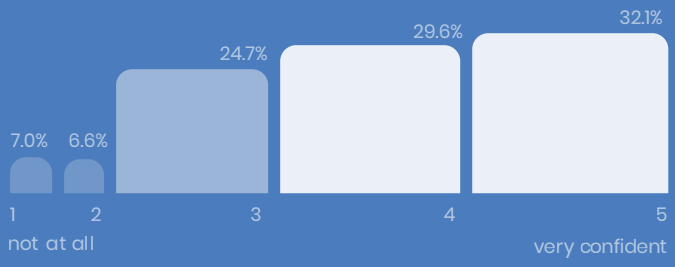
Q18 Top three challenges, ranked

264	**Inconsistent / unpredictable income**	**69×** ranked first
167	**Finding enough brand deals**	**36×** ranked first
71	**Growing my audience**	**8×** first
70	**Late or non-payment from brands**	**13×** first

35 Cost of equipment **34** Knowing what to charge **30** Burnout & mental health
17 Time producing content **10** Tax & compliance

When forced to rank, unpredictable income wins decisively, with finding deals second and everything else far behind.

Q19 Confidence managing money and admin



Mean 3.73, and notably unrelated to income level (rho +0.05, not significant). Given the earnings picture, some of this confidence is likely overstated.



05 Support, services and partnerships

Q21 Most valuable services

Select up to five; totals exceed 100%

Faster / guaranteed payment	72.0%
Brand-deal matching	67.9%

27-POINT GAP

Skills training	41.2%
Community & networking	39.1%
Cash advance on deals	33.3%
Guidance on what to charge	32.9%
Equipment financing	30.5%
Help with tax & filing	22.6%
Legal & contract support	17.3%
Medical aid / insurance	16.9%
Savings & retirement	16.0%
A creator bank account	12.3%

Two services tower over the rest by a 27-point margin. Note the bottom of the list: creators do not want a new bank account; they want their existing money to arrive faster.

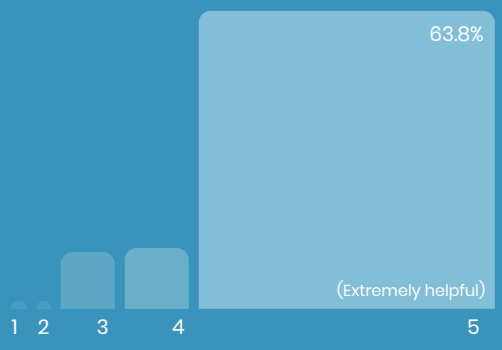
Q22 Interest in financial products built for creators (bank or fintech partner)

96% are open to purpose-built financial products. Only 4.1% say no.

67.9% very interested | 28.0% maybe

Interest is strongest among lower earners. The addressable appetite is close to the entire population.

Q23 How helpful would Humanz tax & compliance support be? (1–5)



Mean 4.32, with 64% at the maximum, despite only 11.5% naming tax as a current challenge (Q17). This is latent demand: creators know the problem is coming before they feel it.

06 Working with brands

Q25 What brands most often get wrong?

Multiple answers allowed; totals exceed 100%

One-off deals instead of long-term partnerships	69.1%
Paying too little	63.4%
Too much creative control / rigid briefs	49.8%
Unrealistic timelines	44.0%
Paying too slowly	37.9%
Poor communication	37.9%
Not understanding my audience	28.4%

Q26 What matters most when choosing a brand platform?

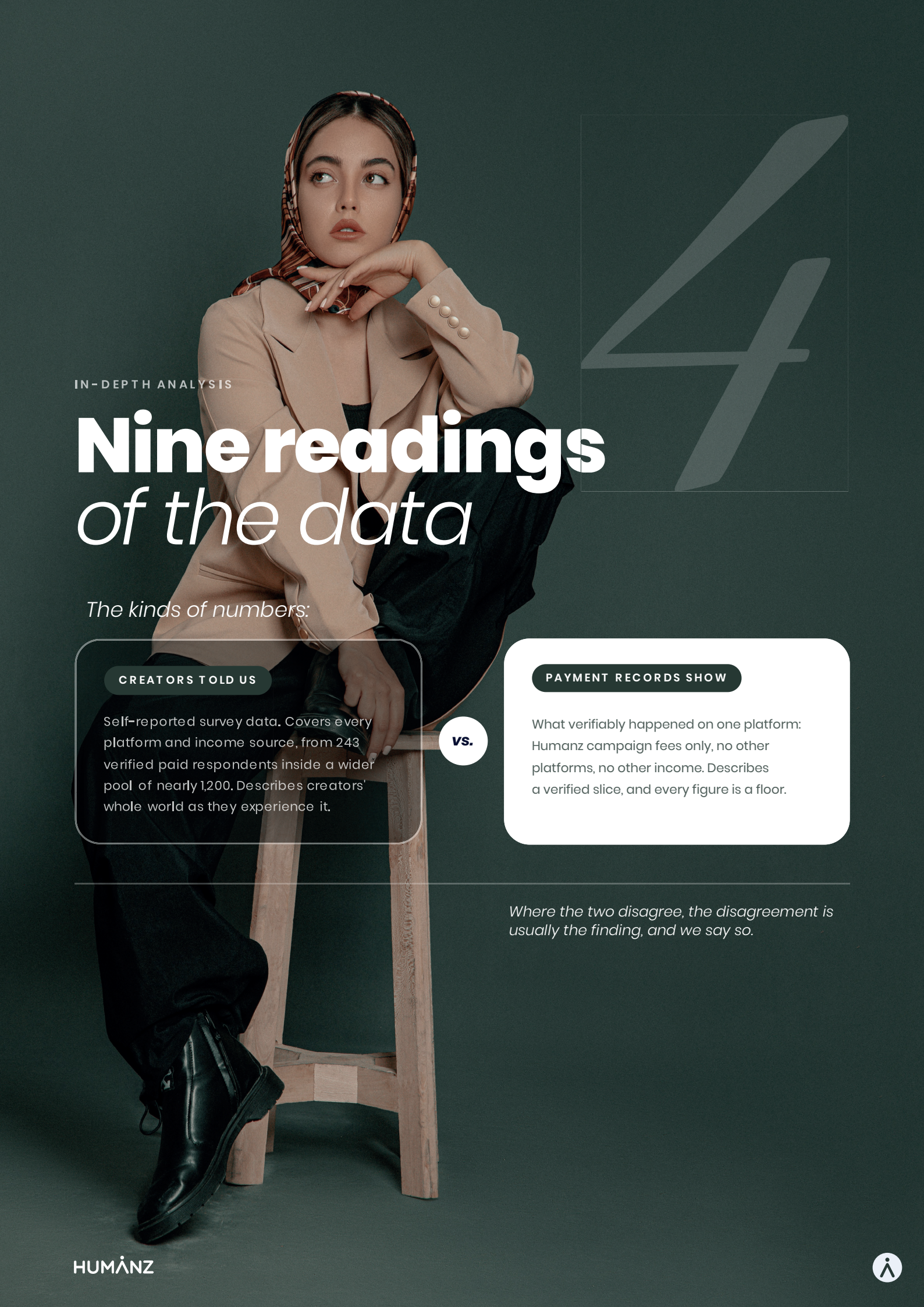
Select up to 3. Multiple answers allowed

Long-term relationship potential	65.4%
Creative freedom	58.8%
Brand fit with my audience	55.1%
Pay rate	49.4%
Reputation of the brand	27.6%
Speed of payment	17.3%
Ease of the process	9.1%

The top complaint is not money. *It is commitment.*

Relationship potential and creative freedom both outrank the pay rate itself. Creators are pricing non-cash terms into every deal.





IN-DEPTH ANALYSIS

Nine readings *of the data*

The kinds of numbers:

CREATORS TOLD US

Self-reported survey data. Covers every platform and income source, from 243 verified paid respondents inside a wider pool of nearly 1,200. Describes creators' whole world as they experience it.

vs.

PAYMENT RECORDS SHOW

What verifiably happened on one platform: Humanz campaign fees only, no other platforms, no other income. Describes a verified slice, and every figure is a floor.

Where the two disagree, the disagreement is usually the finding, and we say so.

01 *The earnings pyramid: Taller than it looks.*

Start with the number that frames everything else: Being paid in cash is still the exception.

Survey / career-to-date / all respondents

1 in 5

of nearly 1,200 creators surveyed have **ever** received a paid brand campaign through the platform where they registered for brand work.
For everyone else, brand work so far means gifted product, or waiting for a first opportunity.

Platform data / 12 months / active creators

1 in 4

of creators who actually participated in campaigns this year were paid in cash.
The results differ because they measure different groups, and both say the same thing: paid work is the minority experience.

Scarcity is not a demand problem

2×

annual growth in paid opportunities, four years running.

3.2×

average annual growth in creators registering for them.

This is the uncomfortable arithmetic of the creator economy, in South Africa and everywhere else: brand demand is growing at a pace most industries would envy, and it is still being outrun by the number of people hoping to earn from it. Each year there are more paid campaigns than the year before, and more competition for every one of them. Any honest picture of this economy, and any honest advice to creators, has to start from that fact rather than from the promise that everyone can make it.

Surveys measure who answers. Payment records correct for it.

16%

earned over **R180,000** in the year

4.5%

earned over **R360,000**

0.7%

earned over **R720,000**

Among creators who have been paid, the survey paints a bottom-heavy picture: 55% of paid respondents earn under R5,000 a month from content across all sources, and almost none report R60,000 or more. But surveys measure who answers, and a cash prize draw is a strong incentive for smaller earners and a weak one at the top. Verified payment records correct for this. Within the payment sample analysed for this report, a sample of over R100 million in creator fees paid to 1000 creators drawn from the Humanz payments database over the past twelve months, 159 creators earned over R180,000 in the year, 45 earned over R360,000, and 7 earned over R720,000, with a small number above R1 million, from Humanz campaigns alone, before any outside income.

Survey respondents report that Humanz represents roughly half of their creator income on average (Q11), so sampled payment figures roughly double once outside earnings are counted. And because this data covers one platform's campaigns only, every figure here is a floor: hundreds of South Africans earn a professional income from creating, with a small elite at the very top earning executive-level money. However many professional creators South Africa has, it is more than these records show.

How big is the market these creators operate in? Industry estimates for South African influencer marketing spend have typically ranged around half a billion rand a year. Our data suggests those estimates are too low. The verified payment sample analysed for this report from our own platform exceeds R100 million in creator fees alone.
It represents only a sample of all payments made via Humanz, and excludes agency fees, production, and the possibly substantial volume of direct brand-to-creator deals that no platform sees. The IAB's own research notes that marketers still underinvest in influencer marketing relative to the value they see in it. Both point the same way: the South African creator economy is larger than published estimates capture, and still early in its growth.

The sample period itself understates the market's momentum: by mid-2026, monthly creator payments on Humanz were running at nearly double the average of the twelve-month sample period.

02 *The funnel: from aspiration to income*

330,000+

South Africans registered as creators on Humanz - roughly one in every 190 people in the country. Registration is best read as aspiration: the wish to earn from content.

Registered as a creator	330,000+
Actively pursued campaign work	≈1 in 6
Participated in a campaign	≈3 in 10 of those
Paid in cash	≈1 in 4 of those

Read pessimistically, this is a steep funnel. Read correctly, it is an on-ramp with a measured ladder: 15% of creators who start on gifted-product campaigns receive paid campaign opportunities within twelve months. The base of this economy is not failed professionals; it is a very large population testing whether content can become income, with a visible, quantified route upward for those who commit.

So how much does a South African creator actually earn? No one can honestly answer that for every creator in the country, and we won't pretend to. What verified samples show: among surveyed creators who earned from at least one brand deal, counting self-reported income from all sources, over half earn under R5,000 a month and roughly one in six earns more than R15,000. Within the verified payment sample, 159 creators earned over R180,000 in the year from Humanz campaigns alone, and 45 earned over R360,000. The platform figures are floors that sit inside the survey totals, not competing estimates of the same thing.

03 The creator ladder: rebooking, not rates

Everyone talks about the creator economy as a pyramid. Our payment data shows something more useful: a ladder, from signing up, to gifted campaigns, to a first paid deal, to being booked again and again. There is a measurable step between every level, and the data shows exactly where creators climb and where they fall off.

It starts wide. Hundreds of thousands of South Africans have registered as creators, and roughly one in six of those actively put their hands up for campaign work this year. Of the creators who took part in a campaign, most received product rather than money; about one in four were paid in cash. And this is where the creator economy holds its first honest tension. For many creators, gifted campaigns are exactly what they want: products that offset real household costs, in exchange for content they enjoy making. For others, gifting is a toll gate, unpaid work they feel they must accept to be seen and considered for paid campaigns, and the wait is frustrating precisely because the ambition is serious. Both experiences are real, both groups are right about their own goals, and much of the friction in this industry comes from treating them as one audience. What the data offers both is the same fact: the path from gifted to paid exists, and it is measurable. One in seven creators who start with gifted campaigns is paid for brand work within a year.

There is a measurable step between every level



That first payment is not the finish line. It is the halfway point. Just under half of paid creators were booked a second time. One in six became regulars with four or more campaigns in the year. One in twelve reached six or more. And at the top, roughly one in twenty-five creators was paid on eight or more campaigns, working at a cadence that starts to look like a job.

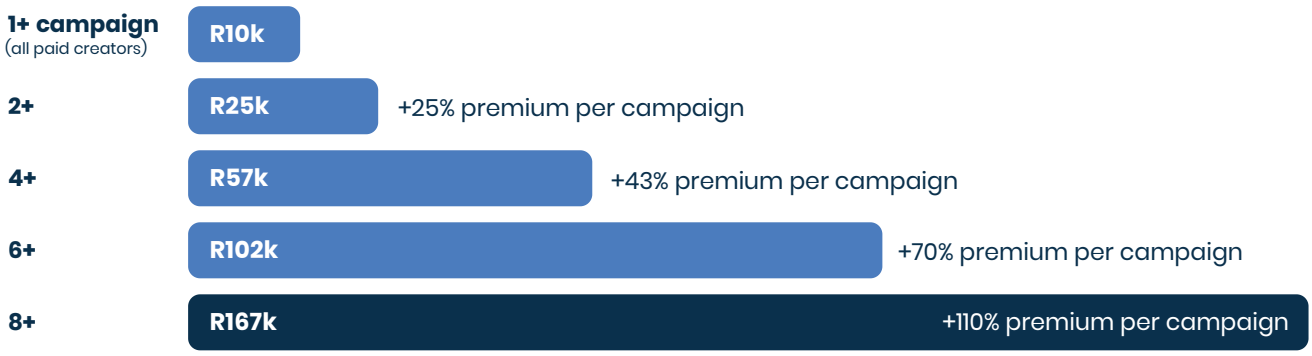
HUMANZ

Source: Humanz platform activity data and verified payment sample, 12 months.

What separates the levels is not the rate. It is the rebooking.

Here is the finding that surprised us most. The average fee per campaign barely moves as creators climb: from first paid deal to the top of the ladder, it rises by less than 40%. Annual earnings tell a completely different story. The median creator in our paid sample earned around R10,000 from Humanz campaigns in the year. Among creators paid on two or more campaigns, that median more than doubles to R25,000. At four or more, it more than doubles again to R57,000. At six or more it passes R100,000, and at eight or more campaigns the median creator earned R167,000 in the year, from a single platform, before counting any other income.

Median annual earnings - Humanz campaigns only



Source: Humanz verified payment sample, 12 months. Figures are lower bounds: one platform, campaign fees only.

Read that again: a 17x increase in median earnings, driven almost entirely by frequency, not price. Creator rates move primarily with frequency: creators who work with many brands read as more valuable to the next brand, and creators who prove their worth to the same brand get asked back at better rates.

The second-payment cliff

The steepest drop is not at the top. It is right after the first paycheck.

>50%

of creators paid once are never paid again in the year. This group shares under a sixth of all fees paid.

1 in 25

booked eight or more times - and they earned nearly a quarter of the total.

The distance between "I got paid once" and "I get paid regularly" is the single biggest earnings gap in this economy - bigger than the gap between the middle and the top.

Responsibility for that cliff runs in both directions. Creators told us their number one criticism of brands is the preference for one-off campaigns over long-term partnerships, and the ladder data proves how much that preference costs: every relationship a brand chooses not to build is a step a creator cannot take. But the rebooking decision is also made during the first campaign, not after it. A first paid campaign is a working interview, and brands rebook the creators who make working together easy: clear communication, briefs followed, deadlines met.

The creators who treat their first campaign as an audition for the second are the ones who get it.

04 What this means for creators

If you create in South Africa, the data has practical instructions built into it.

01 Know which game you are playing

If gifted campaigns give you products you value in exchange for content you enjoy, that is a fair trade and a legitimate way to create. If your goal is paid work, the numbers above are your map: the path from gifted to paid exists, one in seven walk it within a year, and the advice below is to help you increase your chances of being one of them.

02 To the brand watching, gifted work and paid work are the same portfolio.

The creators who graduate from gifted to paid treat both with the same professionalism, because the audition starts before the first invoice.

03 Your first paid campaign is the hardest one to get and perhaps the most important one.

The creators earning real money are not the ones who landed one big campaign. They are the ones who turned a first campaign into a second. Treat your first paid brand deal as a working interview for the relationship, not a payday.

04 Optimise for the rebooking, not the rate.

The data is unambiguous: doubling your fee moves your income far less than doubling your campaign count. Deliver on brief, on time, communicate like a business partner, and make the brand's decision to book you again the easiest one they make all year. The raise comes after the rebooking, not instead of it.

05 Repeat work is your income smoothing.

Creators rate their income predictability barely 2 out of 5, and no financial product fixes that as directly as a brand that comes back every quarter. Long-term partnerships are not just more pleasant. They are the closest thing this industry has to a salary.

05 A supplementary-income economy, not a gig-desperation economy

Two competing narratives could be told about the base of this pyramid. The data supports the more optimistic one. 68% of respondents earn less than half their total income from creating: they are employed people, students, and business owners adding a creative income stream. Only 15% depend entirely on creator income, and only 15 respondents (6%) are both fully dependent and earning under R5,000 a month. The genuinely precarious core is small.

The tension sits in the middle: 84 respondents call creating their full-time job, but 56 of them earn under R15,000 a month. In a country with severe youth unemployment, some of this is full-time by default rather than by choice. The survey did not capture employment status, so the split between ambition and necessity cannot be measured here. What can be said: creators are committing to this as a career faster than the market is paying them like one, which makes the infrastructure questions raised later in this report urgent rather than optional.

This is the report's clearest gap between perception and payment: a third of creators describe creating as their full-time job, and the verified earnings that would sustain one show up, so far, for a much smaller group. Both facts are true. The ambition is simply running ahead of the market.

06 What predicts success

Scale and persistence pay. Confidence tells you nothing.

- **+0.53 / +0.43** - follower count is the strongest income predictor measured, followed by tenure. Scale and persistence pay.
- **+0.39** - income predictability rises with earnings. Stability is purchased with scale; 44% of all creators rate predictability 1 out of 5.
- **+0.28** - payment waits lengthen as creators grow. Success buys bigger invoices that arrive later.
- **+0.05** - financial confidence does **not** rise with income. Confidence is evenly spread across an earnings distribution that is anything but even, a warning sign for financial literacy at the base.

07 Needs by tier: one problem, three life stages

Splitting the sample into an established tier (R15k+ monthly income or 100k+ followers; 65 respondents) versus the rest (178), and reading the top-earning respondents as qualitative depth interviews, the same gradient appears across independent strata:

NEED	REST	ESTABLISHED	TOP EARNERS	DIRECTION
Savings & retirement products	**14%**	**22%**	**50%**	*rises with success*
Help with tax & filing	**21%**	**26%**	**50%**	*rises with success*
Late / non-payment as a challenge	**35%**	**55%**	**33%**	*peaks mid-tier*
Growing my audience as a challenge	**55%**	**22%**	**0%**	*falls with success*
Skills training demand	**45%**	**31%**	**17%**	*falls with success*
Brand-deal matching demand	**71%**	**60%**	**33%**	*falls with success*
Faster / guaranteed payment demand	**72%**	**71%**	**33%**	*universal until the top*

The pattern is coherent: emerging creators need growth, skills, and pricing guidance; established creators need their invoices honoured and cashflow bridged; top earners have moved on to wealth management. Top-earner free-text responses asked, unprompted, for a savings pocket on the Humanz app, downloadable earnings statements for their accountants, monthly tax advice, and 50% upfront payment on signed deals. These insights are treated as qualitative interviews rather than statistics, but as directional confirmation of a gradient measured across the full sample, and as product ideas in creators' own words, they are compelling.

08 The financial services opportunity

Three findings define it. First, near-universal appetite: 96% of creators are open to purpose-built financial products, with enthusiasm strongest among lower earners (who benefit most from smoothing) and more conditional at the top (who will judge the offer). Second, the wedge is payments, not banking: faster/guaranteed payment (72%) and cash advances (33%) far outrank a dedicated creator bank account, which came last of twelve options at 12%. Creators do not want to switch banks; they want their existing money to move faster. An early payment facility that pays within two weeks would immediately place the majority of creators, who currently wait a month or more, into the payment experience only the top fifth enjoy today. Third, tax and savings are the maturity products: rated 4.3 out of 5 in value despite low current pain, and climbing steeply with creator success. The roadmap writes itself: lead with payment speed for the mass of creators, layer advances for the established tier, and build tax, savings, and retirement products as creators grow into them.

09 The brand relationship: commitment beats cash

One loop, not three grievances

- **69%** - loudest complaint is one-off deals instead of long-term partnerships, ahead of **63%** paying too little.
- **65%** long-term relationship potential and **59%** creative freedom both outrank **49%** pay rate when choosing brands.

Half of creators, and nearly every top earner interviewed, say brands over-script the work. These are not three separate grievances but one loop: over-scripted content reads as inauthentic, inauthentic content underperforms, underperforming campaigns are not renewed, and unrenewed campaigns produce exactly the one-off deals and unpredictable income creators rank as their biggest problems. For brands, the implication is that trust is not a concession to creators; it is a performance strategy. For platforms, the opportunity is measurement: demonstrating the performance difference between creator-led and tightly scripted content on comparable campaigns.

One platform for every kind of creator marketing

From celebrity partnerships to UGC that goes straight into ads, and everything in between. It all runs on Humanz.

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Creator & celebrity partnerships

Build always-on relationships across every tier, from celebrities and brand ambassadors to micro and nano creators, with their talent managers fully in the loop.

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Activate one-off campaigns, launches, sponsorships and events with the right creators, fast.

UGC & Partnership Ads

Brief, produce and run UGC straight from creator profiles as paid ads that convert. Powered by Humanz+.

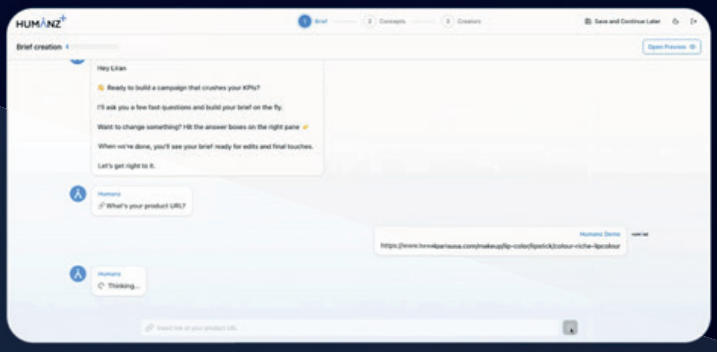
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Produce, test, optimise and scale Partnership Ads from a single platform. UGC straight from creator profiles into your performance media.

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