



2025 Payouts Report

Decoding Payouts for Content Creators & Influencers



Table of Contents

Runa Research	3
Content Creator & Influencer Profile	4
Detailed Findings	9
Recommendations	21
About Runa	25

Runa Research

A woman with dark skin and curly hair is posing on a blue metal railing. She is wearing a purple and white horizontally striped short-sleeved dress, bright green sunglasses, and black loafers with a gold chain detail. She has white nail polish and is wearing a gold watch on her left wrist. The background is a textured brick wall. There are colorful, ethereal light streaks in shades of purple, blue, and green flowing across the scene, particularly on the left side.

In March 2025, Runa conducted a study among 191 Content Creators in the US. The key objective of the research is to understand their motivations, challenges and opinions about getting paid for their work.

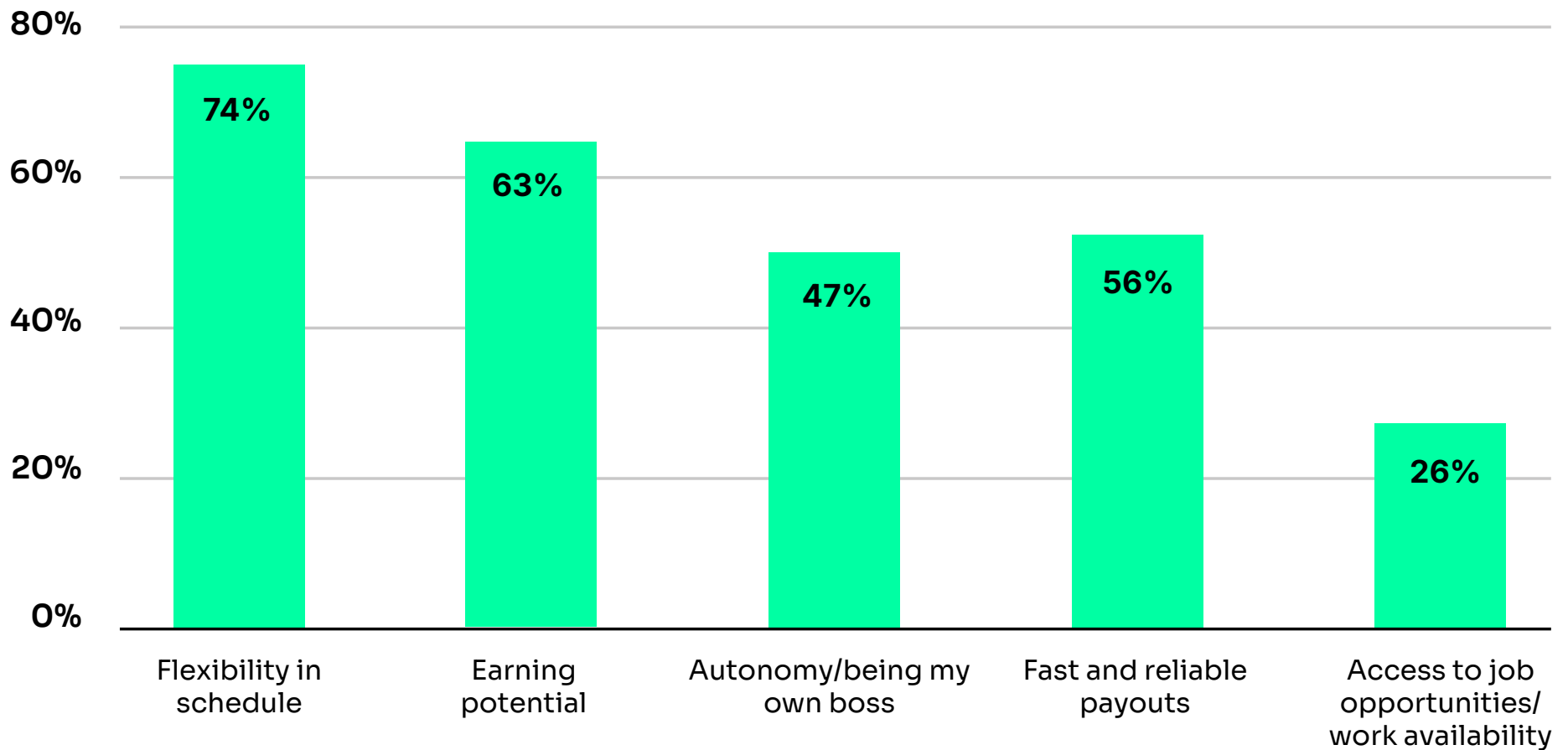
Note: The term “content creator” is used in the report to describe content creators, affiliates, social media influencers on platforms such as YouTube, TikTok, Patreon and others.

Content Creator & Influencer Profile

01

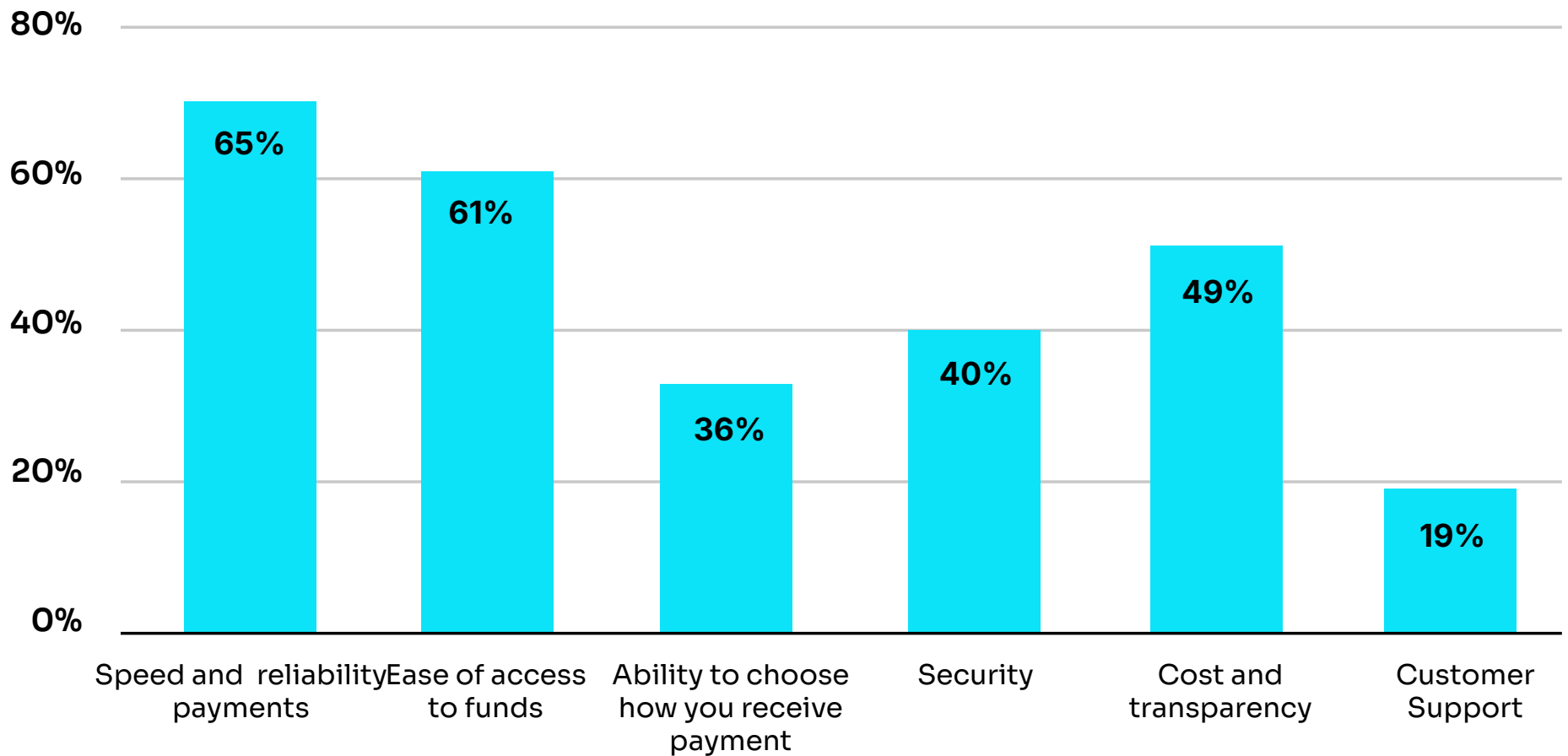
Important Factors When Choosing Self-Employed Work

Creators prioritize flexibility (74%) as the most important factor when choosing self-employment, followed by the potential to earn more money (63%). Fast and reliable payouts (56%) ranks third, with being their own boss or having autonomy (47%) coming in next.



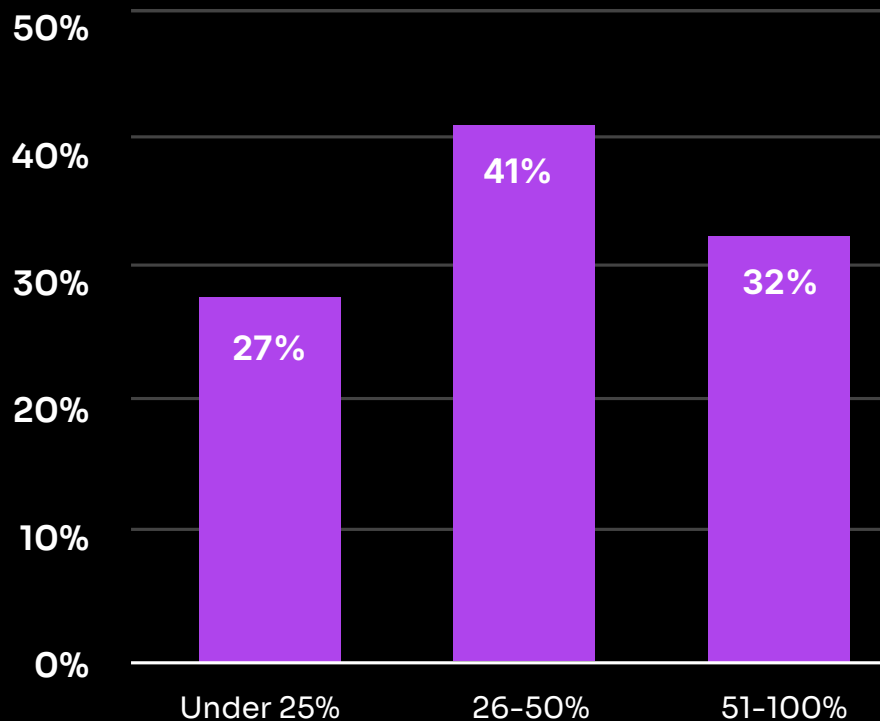
Important Factors When Receiving Payment

The most important factors when receiving payments for content creators are speed and reliability (65%), followed by ease of accessing funds (61%) and cost and transparency (49%).



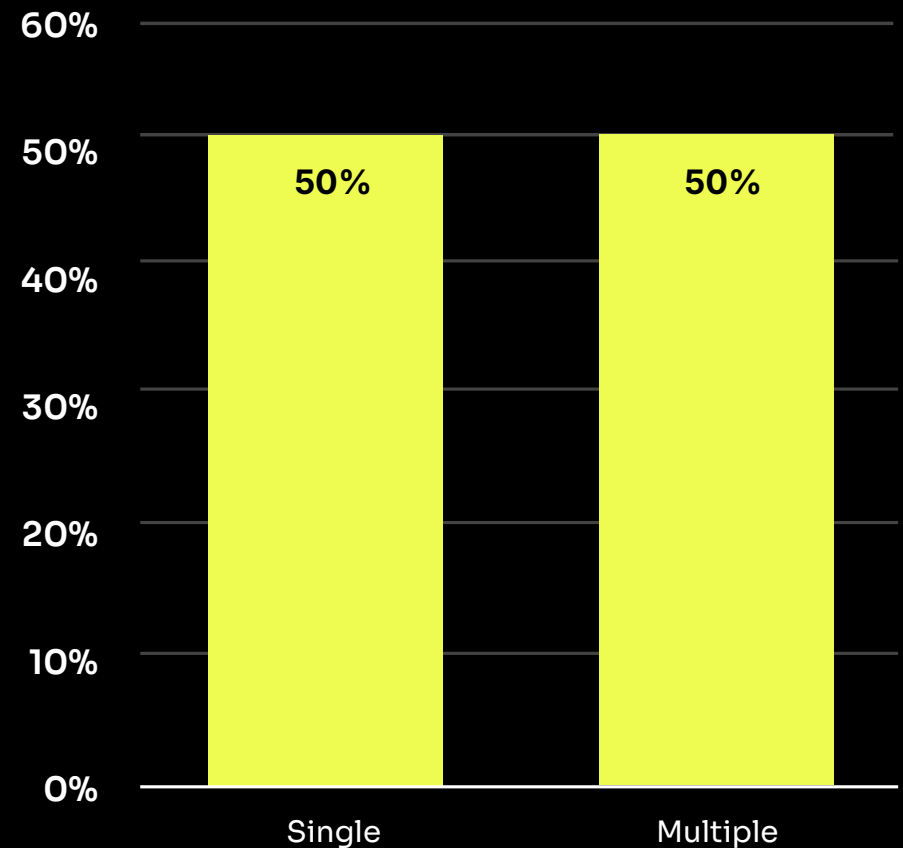
Proportion of Income from Independent Work

Nearly a third of Content creators (32%) make 50% or more of their income as Content creator, Affiliate, or a Social Media Influencer. 41% of this group also earns between 26%-50% of their income from this type of work.



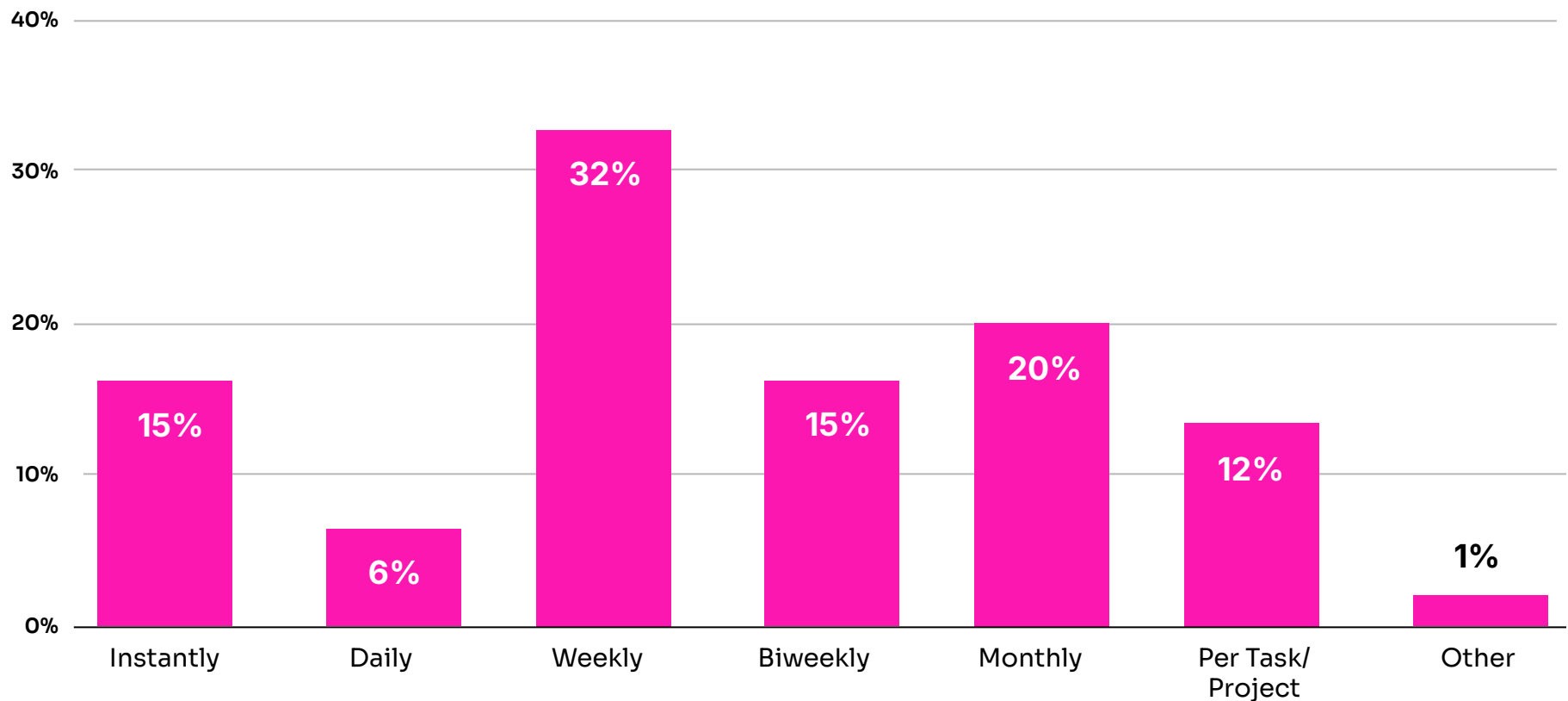
Number of Platforms Content Creators Work With

Content creators are split nearly equally on the number of platforms they work with, 50% work with a single platform, while the other 50% are engaged on multiple platforms.



Frequency of Getting Paid

Payment frequency varies depending on the platform and type of work. Over a third of direct sellers are paid weekly. 17% receive payment instantly and 19% receive daily.

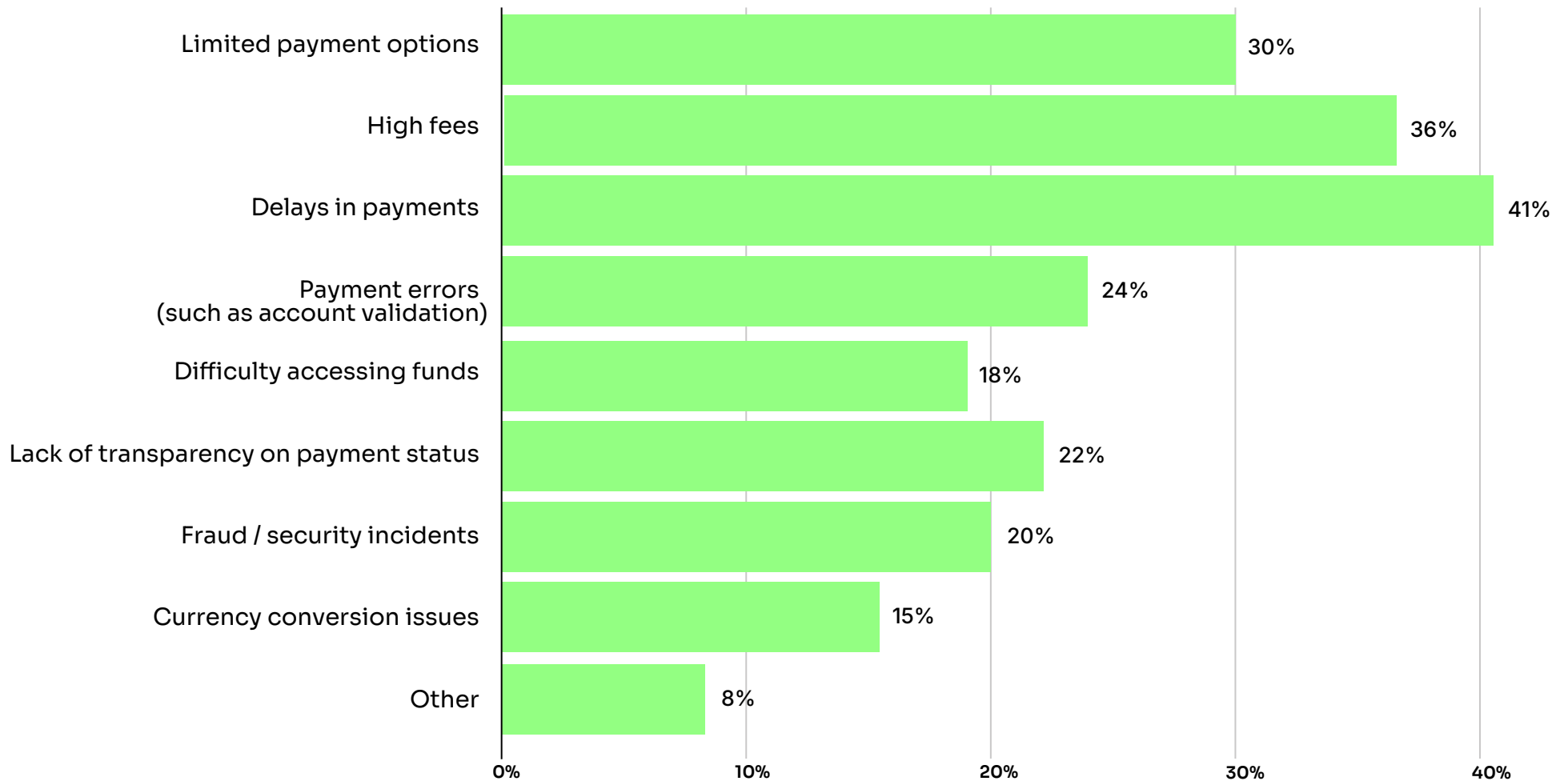


Detailed Findings



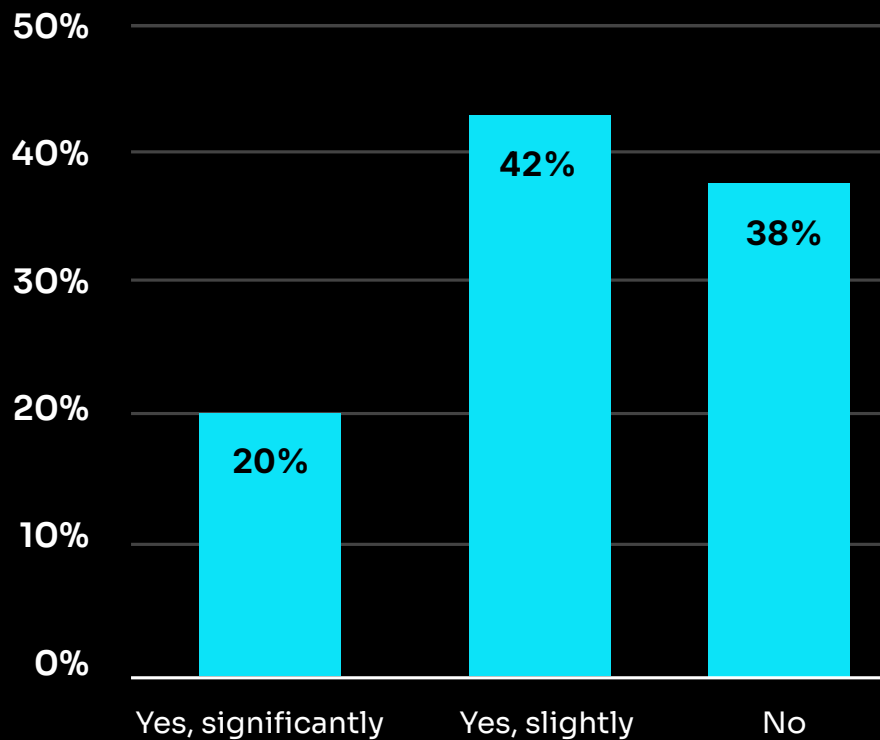
01 Challenges When Receiving Payments

When receiving payments, 41% cite payment delays as their top challenge. High fees (36%) are also a major concern when receiving payments. 30% also mention limited payout options.



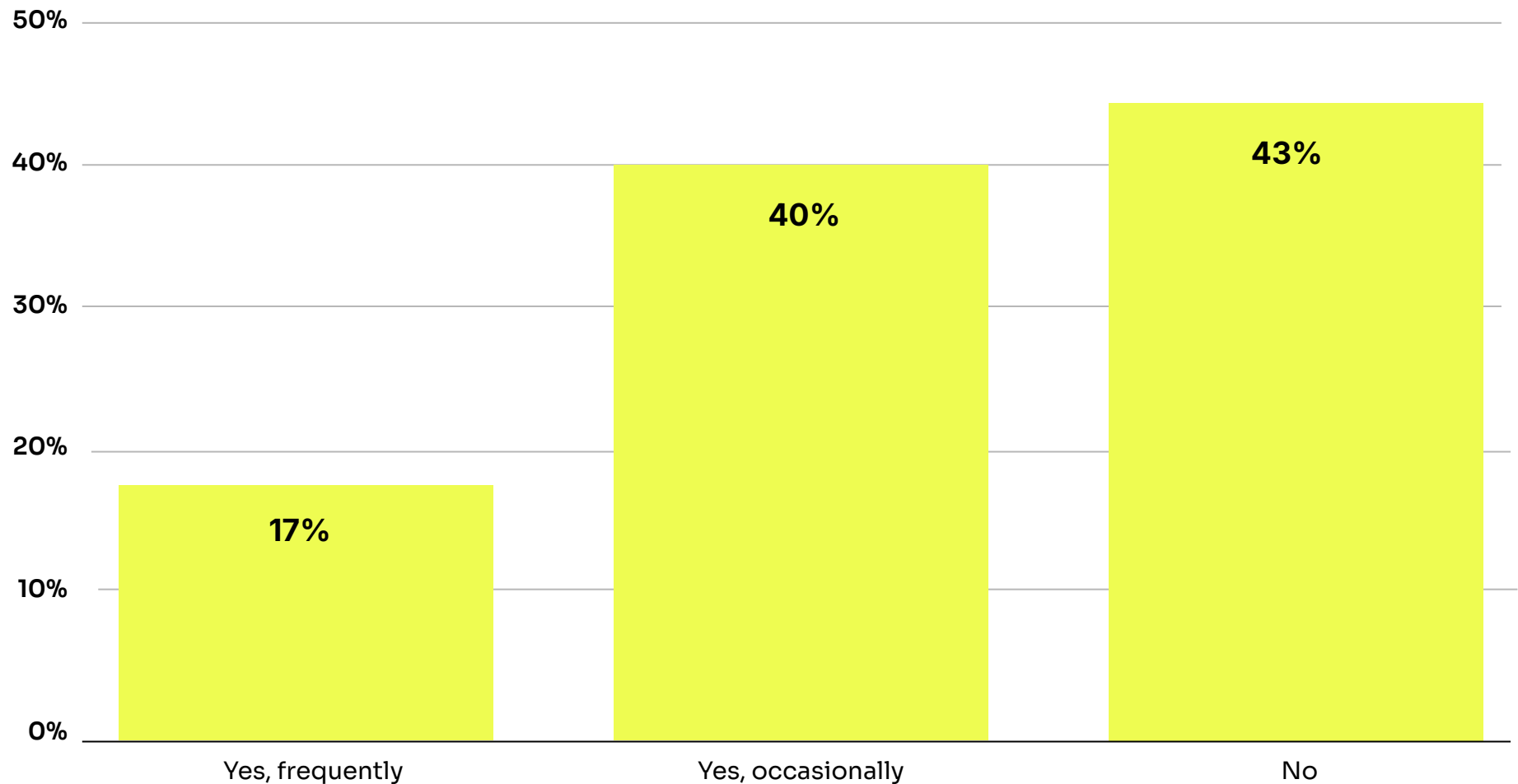
Payment Delays – Impact on Work Performed on Platform

Payout delays have a big impact on how content creators engage with a platform - one out of five content creators (20%) reduce platform activity significantly when their payout lags. Another 42% mention slightly reducing the amount of work they do on a platform due to payment delays.



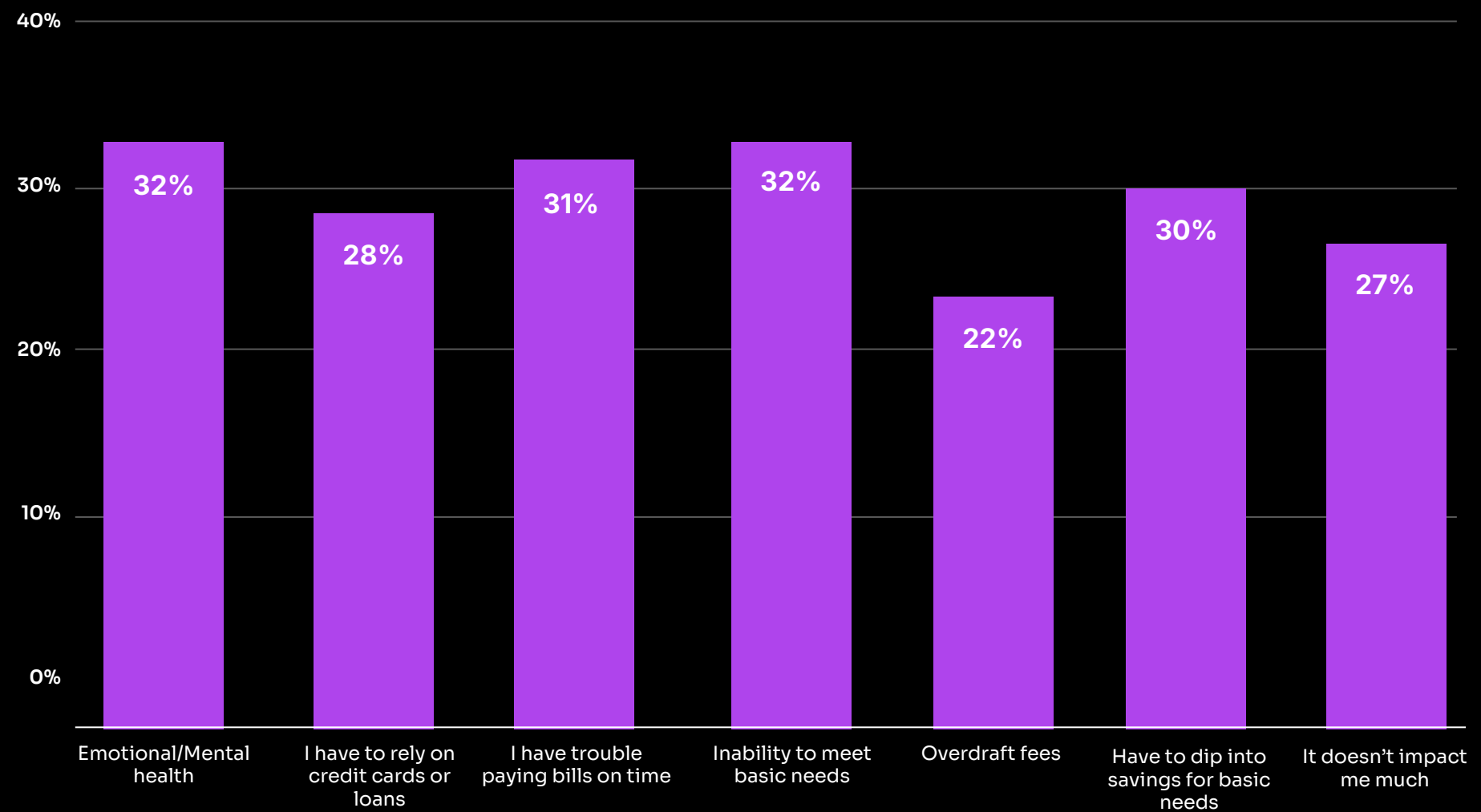
Payout Delays Causing Financial Stress

Payout delays cause financial stress among content creators - 17% frequently experience financial stress from payout delays, while 40% feel it occasionally.



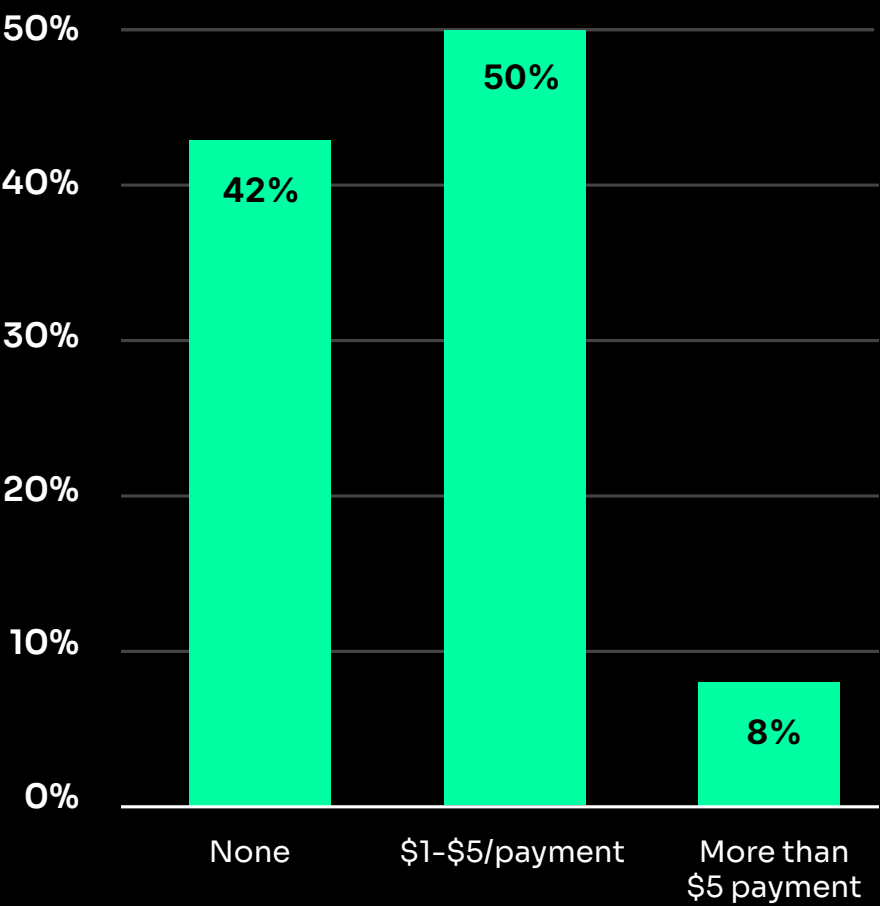
In addition to causing emotional and mental stress (32%), payout delays contribute to inability to meet basic needs (32%), financial hardships such as struggling to pay bills (31%) and depleting savings by dipping into savings (31%).

TYPES OF FINANCIAL STRESS DUE TO PAYOUT DELAYS



Incurred Cost to Receive Payment

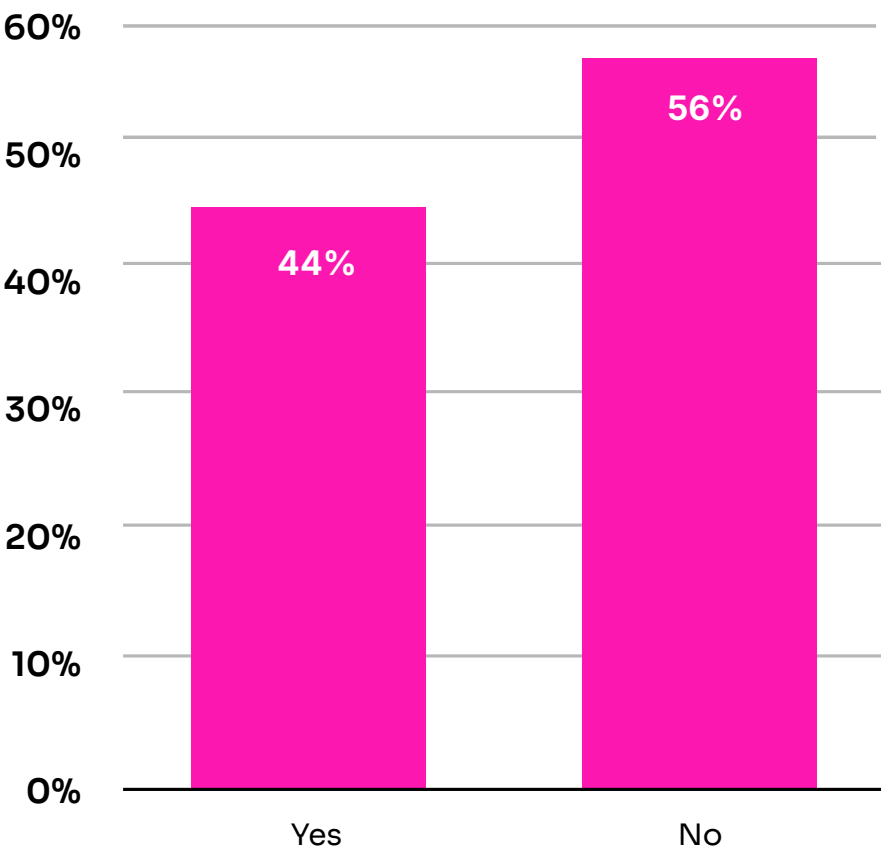
Payment fees bite into earnings of content creators:
Content creators (58%) face fees in the \$1-\$5 range.



Payment Issues

Content creators (44%)are likely to consider switching platforms due to payment issues.

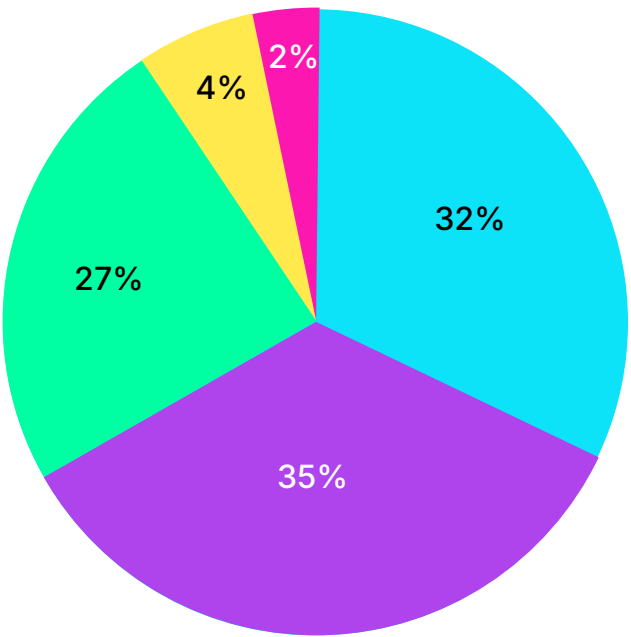
CONSIDERED SWITCHING COMPANIES DUE TO PAYMENT ISSUES



Content creators (67%) are ready to switch platforms for other platforms with better payout experience and reduce impact on them due to payment issues.

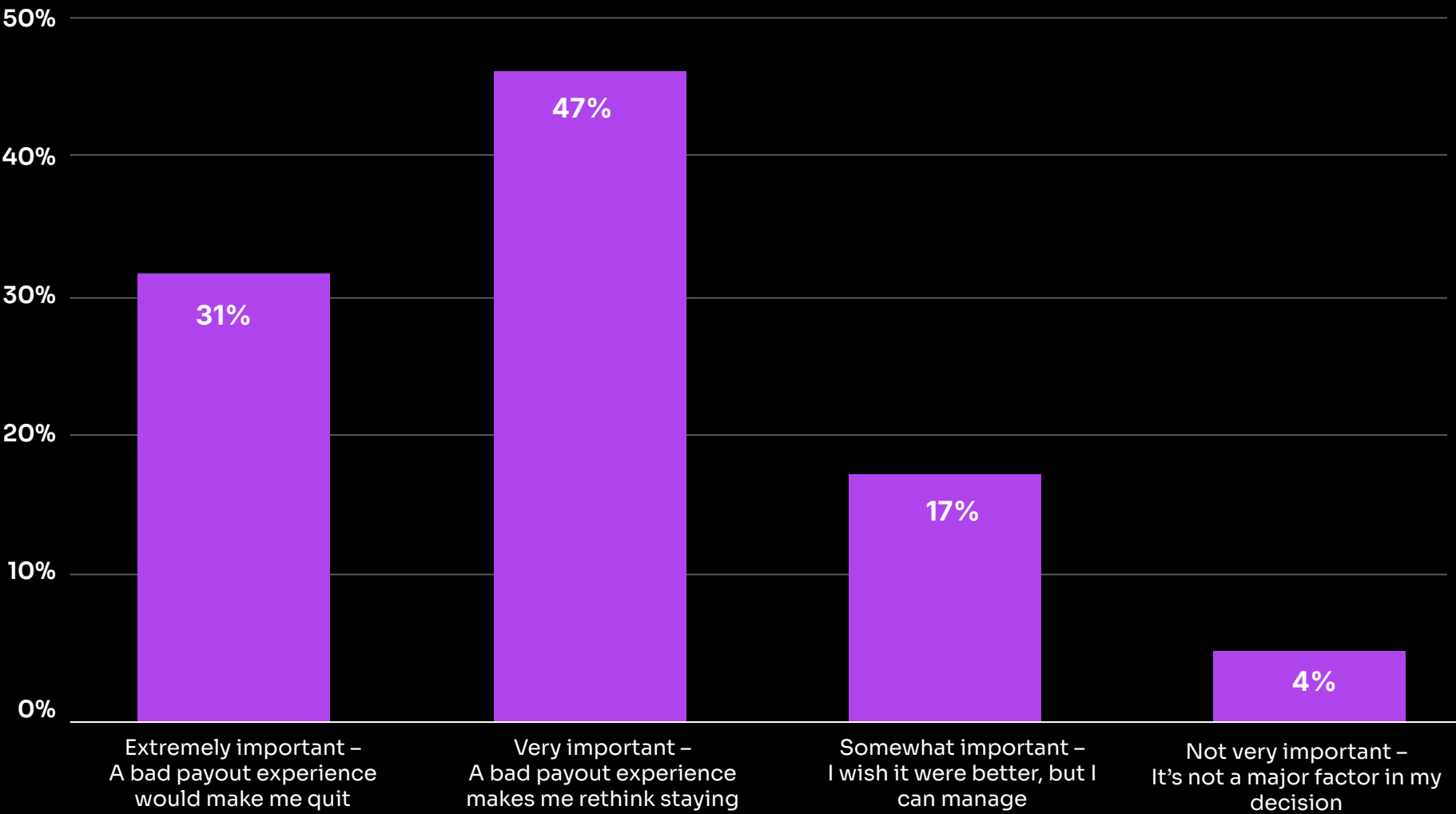
LIKELIHOOD TO SWITCH PLATFORMS FOR A BETTER PAYOUT EXPERIENCE

Very Likely Somewhat likely Unsurre
Somewhat unlikely Not at all likely



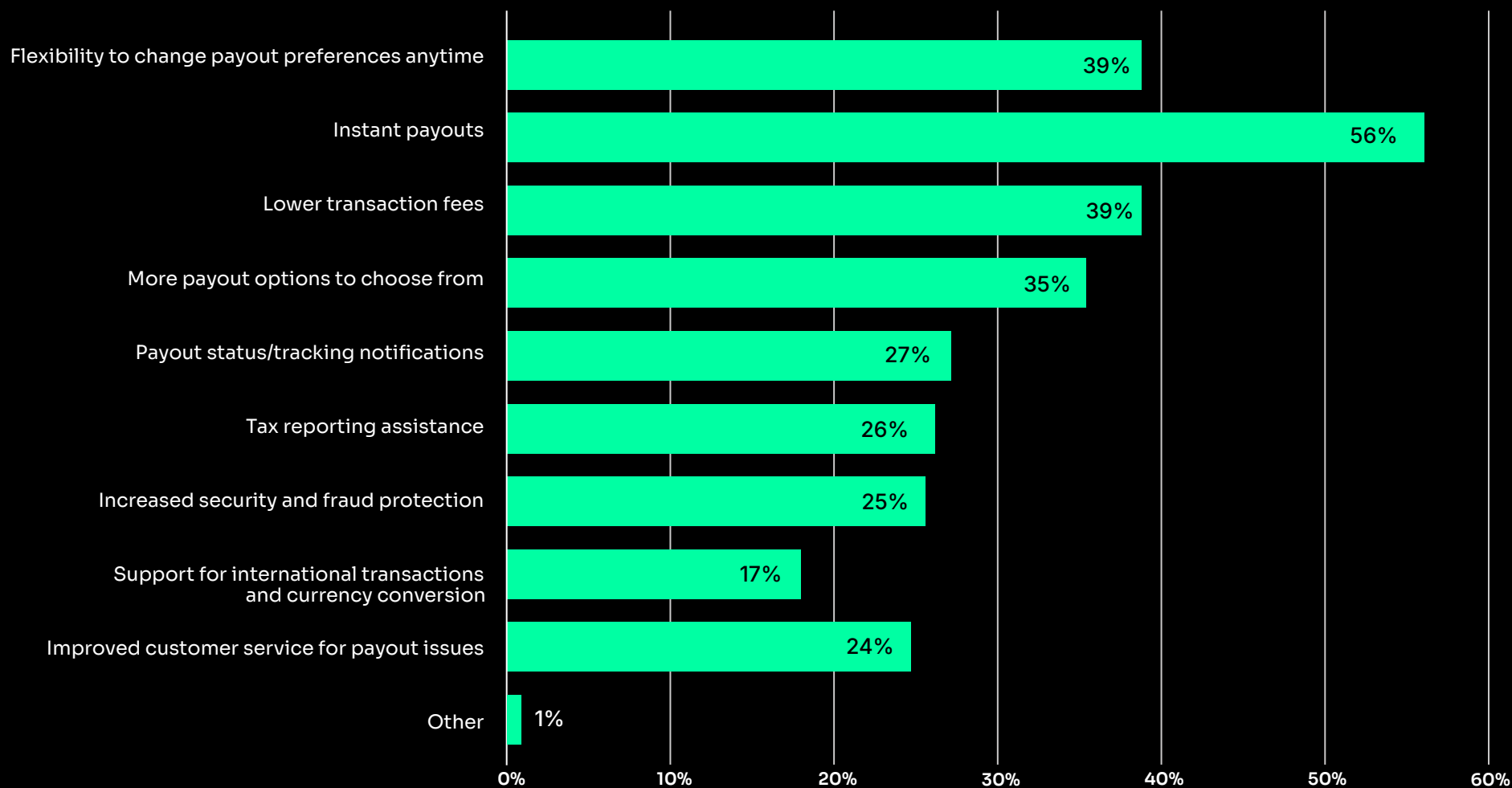
Importance of Reliable, Instant, Flexible Payouts

Content creators value a superior payout experience with nearly 4 out of 5 saying that a poor experience would make them quit or rethink staying with the platform.



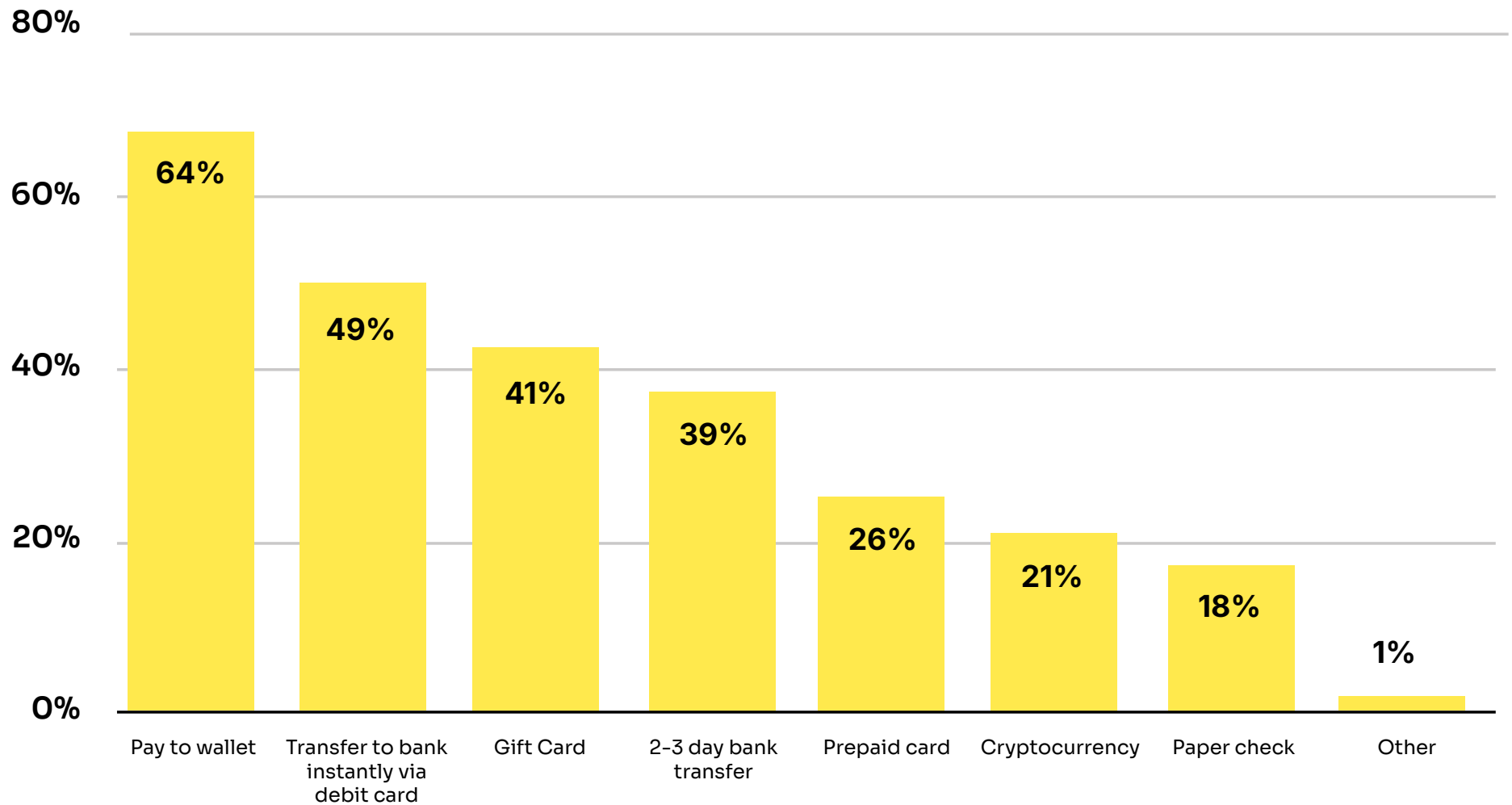
Improvements in Payout Experience

Content creators desire instant payouts (56%), lower transaction fees (39%), flexibility to change payout preference anytime (39%) and more payout options (35%).



Payout Methods Interested In

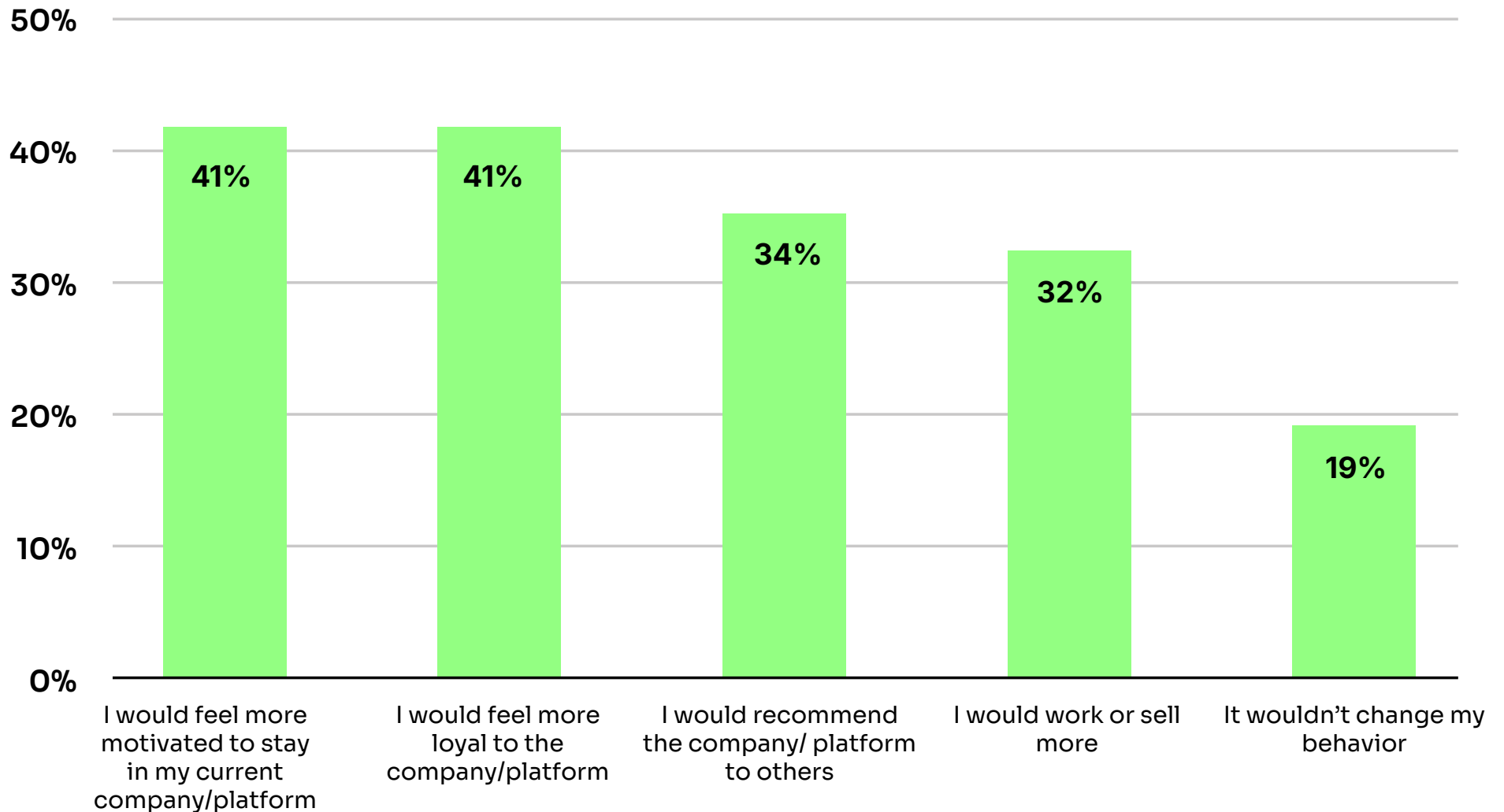
Content creators want more ways to get paid—64% want digital wallets like PayPal, Zelle, Venmo, and others. 49% of workers prefer instant bank transfers, 41% want gift cards and 39% still rely on traditional bank transfers.



09

Impact of Improved Payouts

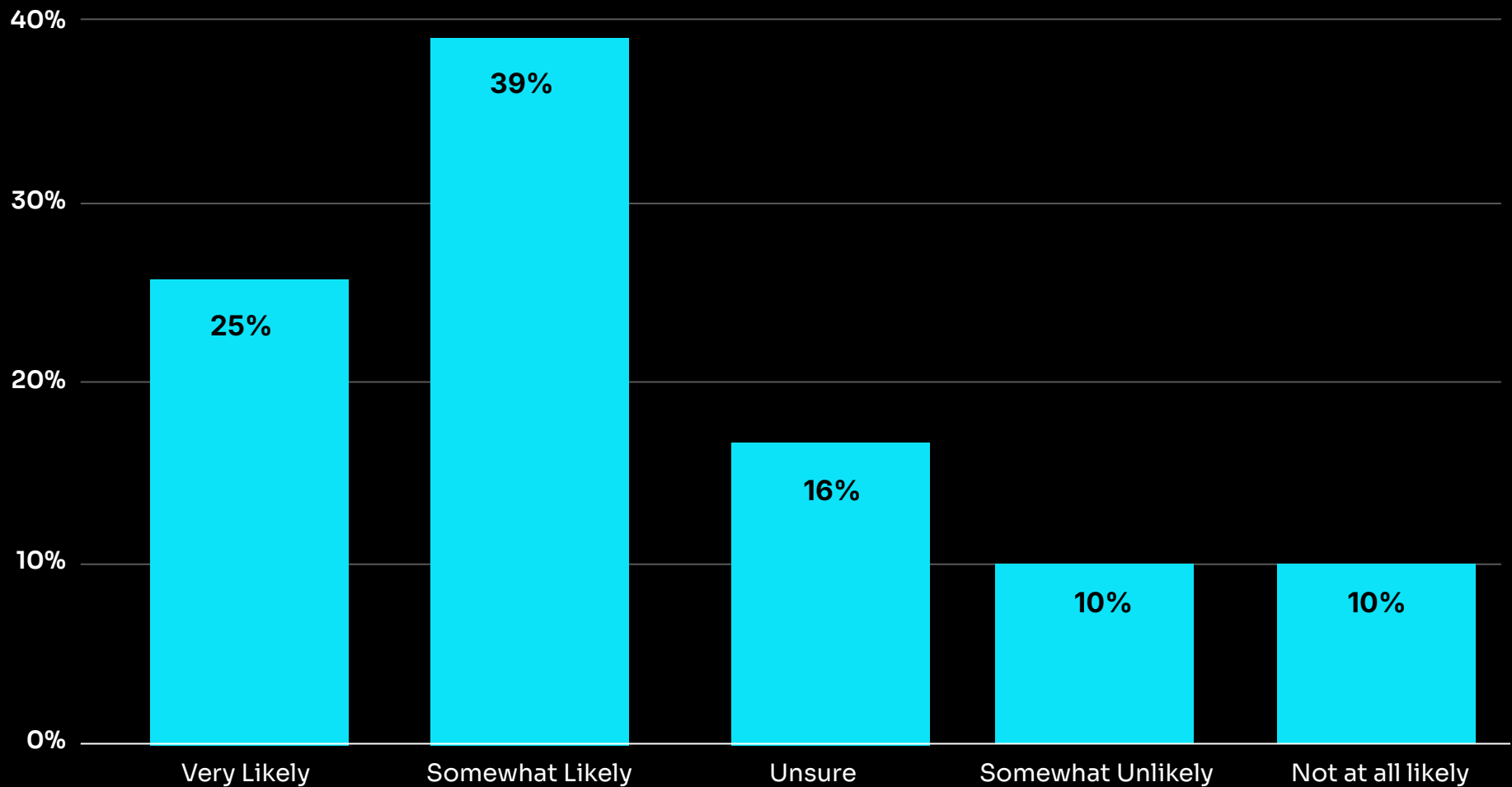
An enhanced payout experience will keep content creators motivated to remain on their current platform (41%), increase loyalty (41%), encourage them to recommend the platform to others (34%) and help boost their sales (32%).



10

Interest in the Gift Card Idea

When offered instant payouts to digital gift cards with a 2–5% bonus amount, 64% said they'd take at least a portion of their payout in a digital gift card over a bank deposit.





Recommendations

Content creators and influencers aren't just users—they're growth engines. They create, promote, and influence at speed. But without fast, flexible payouts, their momentum slows—and their loyalty fades. Here's how to keep creators engaged, empowered, and earning.

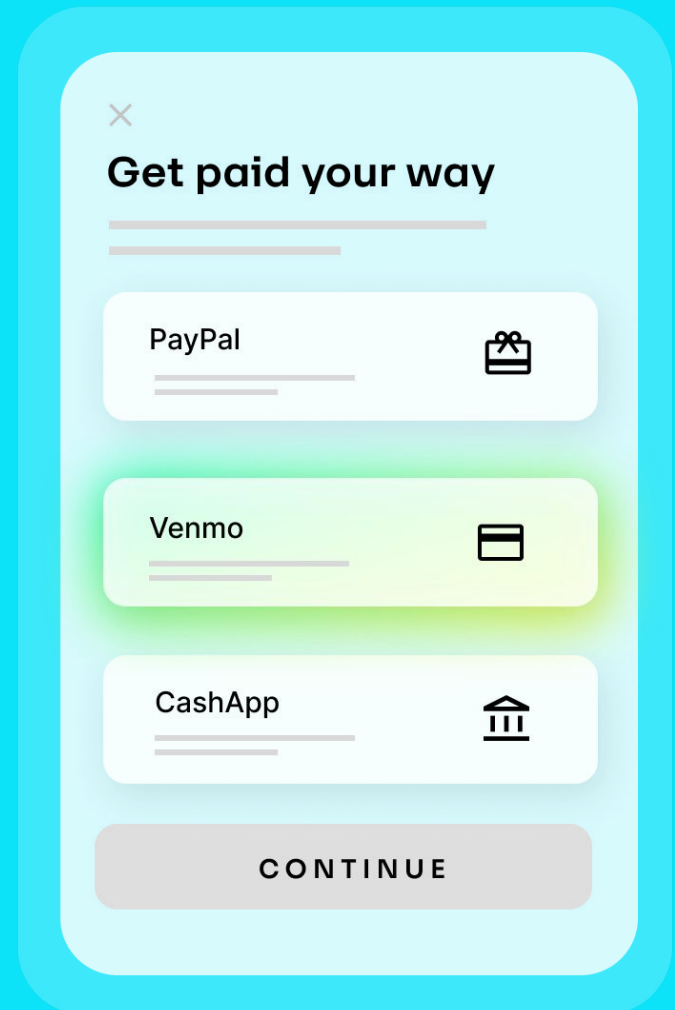


Fast Payouts = Faster Content Cycles

Creators live on short timelines. They post, they engage, they earn. If their payouts don't match that cadence, they look elsewhere.

60% of independent workers want access to earnings through digital wallets like PayPal, Venmo, or Cash App—instantly, anytime, including nights and weekends.

46% prefer real-time transfers to their bank via Visa Direct or Mastercard Send.





Let Creators Choose How They Get Paid

The creator economy is global and varied. From top-tier influencers to micro-creators in emerging markets, their needs differ. A one-size-fits-all payout model limits your reach and retention. Offer them options like:



Digital wallets for familiarity and ease of use



Instant transfers to bank accounts for those who prefer traditional banking



Alternative methods like gift cards and prepaid cards, which serve underbanked populations and offer instant spendability—often at lower cost to the sender.



Protect the Payout Experience—or Lose the Creators

Creators are reputation-driven. If earnings feel delayed, confusing, or unfair, it doesn't just affect one person—it spreads through the community.



01

Consolidating payout vendors can help platforms negotiate better bulk rates.

02

Lower-cost methods like gift cards or regional wallet options can help reduce or offset fees.

03

Subsidizing higher-cost options with more affordable ones helps preserve flexibility without passing costs onto creators.

About Runa

Runa is rewriting the rules of payouts. We're the global fintech powering the infrastructure behind instant digital money—giving businesses the tools to grow faster, reach further, and make every payment matter.

With a single API, Runa unlocks instant access to over 5 billion consumers in 190 countries. Whether it's cards, wallets, bank accounts, or digital rewards, funds flow where they need to—fast, smooth, and fully embedded into any experience. No borders. No friction. Just revenue unlocked, conversions boosted, and customers won.

Headquartered in London and New York with a global team at the helm, Runa is backed by leading investors like Element Ventures, CommerzVentures, Clocktower Ventures, Volution Capital, 13Books Capital, and SAP.

Dive In

Visit our [website](https://runa.io) or talk to us at hello@runa.io

